

# MATERNITY INSURANCE

**BEST TIME TO PROCURE:  
PRIOR TO MED START**



Each Gestational Carrier's maternity insurance needs are not a one size fits all, as her current insurance must be considered. ART Risk Solutions offers comprehensive maternity insurance options that meet the needs of those with and without insurance, embarking on a surrogacy journey.



Broadest range of policy options in the ART community at any time in the calendar year



Strategizing with you to get the most coverage for your budget



Professional guidance throughout your decision making process



We stand with you through the length of policy exposure to make sure the insurance works as intended

1 866 433 4999  
www.artrisksolutions.com  
LIC# 0H38016



**CALL TODAY!**  
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## ACA POLICY

Affordable Care Act (ACA) coverage is comprehensive major medical insurance. Many Americans can enroll outside of the Open Enrollment Period (OEP) if they have a qualifying event such as a job loss, move to a new area, or change in family size/status.



## SHORT TERM POLICY

Often used if the Gestational Carrier is:

- Between jobs
- Waiting for other coverage to begin
- Without health insurance outside of the Open Enrollment Period for an ACA policy



## MATERNITY ONLY POLICY

Maternity insurance typically written through the Lloyd's of London market for surrogacy. A variety of policies are available for different, individual needs including:

- Primary coverage
- Secondary coverage
- Reimbursement coverage
- Cash pay with insurance backing

	ACA POLICY	SHORT TERM POLICY	MATERNITY ONLY POLICY
Special Enrollment Periods	YES	NO	No Limitations
Network of Providers	YES	YES	Some Policies have specified networks
Maternity Coverage	YES	Only Complications	YES
Medical Underwriting	NO	YES	YES
GC can be pregnant at effectuation	YES	NO	YES
Infertility coverage for GC	NO	NO	NO
Coverage for non-maternity medical expenses	YES	YES (limitations apply)	NO
Best time to purchase maternity insurance	Open Enrollment or Special Enrollment	Prior to medication start date	Confirmation of heartbeat
Dual Policy Friendly	Dependent upon chosen policy	YES	YES
Refundable	NO	NO	Portion Subject to Policy Terms
Overall Cost	\$12-\$18K	\$2400 + Standard Maternity Care Costs	\$25-\$35K Singleton \$40-\$50K Twins