



Newborn Insurance Checklist

Congratulations on the new addition to your family!

Since insurance is often times hard to figure out, let's take a few moments to make sure you know as much as possible about your little one's insurance coverage. Insurance is ultimately the parent's responsibility, but we have devised a checklist to help you ask and understand the right questions.

- ♥ Remember to call your insurance company and enroll your newborn on your insurance plan. You have 30 days to comply, but we strongly recommend that you do this as soon as possible after the birth of your child. Calling your insurance company even before your discharged from the hospital is a good idea.
- ♥ Inform our front desk of all last names (including the mother's maiden name) by which your newborn might be registered at the hospital or with your insurer.
- ♥ Also let our front desk know if your newborn is covered by more than one insurance company.
- ♥ Ask your insurance company to verify any deductible or co-pay amount your insurance company requires.
- ♥ Ask your insurance company about well visit / immunization coverages on your policy and make notes. We have also attached a benefits questionnaire you can use to verify benefits and coverage.
- ♥ Ask if your insurance company requires you to designate a Primary Care Provider (PCP)? If so, you will need to complete paperwork for your insurance company to indicate your doctor preference (this must be done by a parent; the doctor's office is not allowed to indicate for you.)
- ♥ Ask if your insurance company requires the PCP (pediatrician) to get pre-authorization or referrals to specialists? If so, ask for a list of the specialists that are on your plan ("in-network").
- ♥ Ask your company where you go to get durable medical equipment (like nebulizers, biliblankets, splints, etc) that you might need for home use with a newborn.

Knowing these answers can help make the newborn hospital experience easier for you. Your insurance carrier has customer service professionals who can answer these questions and help guide you to other useful resources, as well.