

Pediatric Associates of Austin, P.A.

Newborn Insurance Checklist

Expecting a baby? We would like to take a moment to provide you with some insurance information, which can sometimes be difficult to understand. We have devised the following checklist to guide you. Insurance is ultimately the parent's responsibility but we are happy to help if you have questions.

- ❖ Remember to call your insurance and enroll your newborn on your insurance plan. You have **thirty days** to comply, but we strongly recommend that you do this as soon as possible. Many parents call their insurance company before they are discharged from the hospital.
- ❖ Most newborns are covered under the mother's insurance policy for the first 30 days after the baby is born, as long as your baby has been added to moms policy. If your baby is going to be covered by two separate insurance policies, even if only for the first 30 days after birth, please contact both insurance companies so the coordination of benefits can be determined. This enables our insurance department to file to the correct insurance company as primary/secondary.
- ❖ Inform the front desk of all last names (including mother's maiden name) by which your newborn might be registered either at the hospital or insurance company.
- ❖ Inform front desk if your newborn is covered by more than one insurance policy. Determine the amount of any deductible or co-pay your insurance requires.
- ❖ Check your well visit/immunization coverage of your policy.
- ❖ Does your insurance require a primary care physician to get pre-authorizations for referrals to specialists? Do you have a list of specialists you must go to in order to receive benefits? If your child requires hospitalization after birth, we admit to Dell Children's Hospital of Austin. Is Dell on your list of hospitals?
- ❖ If a nebulizer or biliblanket is needed, we have those items available in our office.