



Know Your Benefits

What You Should Know About Newborn Health Coverage

Welcoming a newborn into your family is a joyous occasion. It also comes with significant responsibilities, such as ensuring your infant's health and properly using your health care benefits. Securing health insurance for your newborn is a crucial step toward making sure they receive the medical treatment they need, safeguarding their health, and providing you and your family financial protection against unexpected medical expenses.

Newborns start incurring health care expenses at birth. Health care services for newborns are among the most expensive medical costs. In addition to general wellness and preventive care, some infants may need further medical treatment or medications. This can lead to expensive and unexpected medical bills. Without health insurance, you could be responsible for costly medical bills, creating financial strain on your growing family. Having health coverage for your newborn can help ensure they receive the medical care they need while giving you financial security and peace of mind.

This article provides an overview of newborn insurance coverage.

Does My Health Insurance Automatically Extend to My Newborn?

Having health insurance during pregnancy and childbirth does not mean your coverage is automatically extended to your newborn. For the first 30 days after a baby's birth, their care is generally covered under their mother's health insurance policy. This coverage ends on the 31st day; however, childbirth and adoption are considered qualifying life events, meaning you can add your infant or adopted child to your health plan within a certain period of time.

When Does the Special Enrollment Period Start?

Childbirth is a qualifying life event that triggers a special enrollment period. During a special enrollment period, you can enroll in a health plan or change your current plan to add your baby without needing to wait for open enrollment. Under the Affordable Care Act, the special enrollment period generally extends for 60 days after your child's birth. Once enrolled, the coverage's effective date is retroactive to your child's birthdate. Failing to add a newborn to a health plan during this period will result in your child not being covered by health insurance, and you will have to wait until the next enrollment period to change your coverage or add your child as a dependent, likely causing a gap in coverage.

How Do I Add My Child to My Employer-sponsored Health Insurance?

You typically have 60 days after your child's birth to add your child as a dependent to your employer-sponsored health insurance. Because having a child is considered a qualifying life event, you can also switch plans. To enroll your infant, contact your employer's HR department to let them know you had a baby and would like to add them to your plan. You can also contact your insurance company to ask what paperwork is needed to add your child to your health plan; these requirements may differ based on the type of insurance and the insurance company. Adding a dependent to a health plan can result in premium increases, so be sure to ask your HR department or insurance company about potential cost changes.



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If My Spouse and I Both Have Health Insurance, Will My Child Have Dual Coverage?

If you and your spouse are both insured, your newborn can have dual health coverage. In situations where a newborn has dual insurance, the birthday rule determines which policy offers primary coverage and which is secondary. This rule is part of a set of rules known as coordination of benefits that resolve questions about which health insurance plan is the primary payer.

Under the birthday rule, the health coverage of the parent whose birthday comes first in the calendar year is considered the primary coverage. This can impact the benefits your newborn receives as well as your out-of-pocket costs for copayments and deductibles.

What Coverage Will My Child Have if My Partner and I Aren't Married?

If you and your partner are unmarried, your newborn can typically go on the insurance policy of either parent. However, obtaining coverage on the father's policy may be more difficult because paternity must first be established in most cases. This can differ depending on the type of health coverage and state regulations.

How Do I Add My Child to a Federal or State-based Marketplace Health Plan?

Similar to employer-sponsored health insurance, if you receive health coverage through a federal or state marketplace plan, you generally have 60 days after your child's birth to add them as a dependent to your marketplace plan. You can either keep the same plan and add your baby or find a separate one for your child.

If you choose to keep the same plan and add your newborn as a dependent, you will need to update your marketplace plan application. Updating your application may result in premium changes and available coverage options. If you opt to find a separate marketplace plan for your child, you have one year after the child's birth to enroll them in any plan. This is because your baby—not you—qualifies for a special enrollment period.

How Do I Add My Child to My Coverage if I Receive Health Care Through Medicaid or the Children's Health Insurance Program (CHIP)?

Both Medicaid and CHIP provide free or low-cost health coverage to millions of Americans, including pregnant women. If you qualify for Medicaid or CHIP during pregnancy, you will receive health coverage under the program for 60 days after giving birth. After 60 days, you may no longer qualify for Medicaid or CHIP. If that's the case, your state Medicaid or CHIP office will contact you. During this time, you can enroll in a marketplace plan to avoid coverage gaps.

Importantly, if you have Medicaid when you give birth, your infant will automatically be enrolled in Medicaid for at least one year.

Learn More About Newborn Health Coverage

Obtaining health insurance for your newborn is vital to keep them healthy and protect your family against costly and unexpected medical expenses. While selecting a health plan can seem daunting, understanding your newborn coverage options can empower you to make an informed decision about which course of action is right for you and your baby. Consider reaching out to your employer for more information about health coverage plans they offer to ensure your newborn receives essential health benefits, including wellness visits and vaccinations.

If you have more questions about newborn health coverage, please contact HR for clarification.