

Surprise Pediatrics - Insurance Enrollment for Newborn

*****ALL blank lines must be completed*****

Congratulations on your newborn!!! Here are some helpful hints in regards to insurance coverage for your newborn.

In general, your child is covered under the mother's identification number for the first 30 days of life given that mother has maternity benefits. Some plans require that the baby be enrolled on the policy before claims will be covered. Please be sure that the effective date for your child is their date of birth and NOT the date of enrollment. If you have an HMO policy or one that requires a Primary Care Physician (PCP) selection, then you need to be sure that your selection is effective on the baby's date of birth and NOT date of enrollment.

Most insurance companies require you to add members through your Human Resource Department. Although you have 30 days to add a child, it has been our experience that many families have had difficulty enrolling their child because HR Department's lose paperwork or only do enrollments at certain times of the month, etc. All these issues will ultimately delay or leave your child uninsured for a period of time. **If our office is not able to verify insurance coverage with the insurance company after your child's 31st day of life, then we must assume that your child is uninsured and the visit will be billed to you at Private Pay rates.** We will be happy to file claims retroactively when you have corrected your insurance issues and we can verify effective dates of service. However, you must notify our billing department of the visit dates you had to pay, as our system does not keep track of visits once paid at private rates. Refunds will be issued after we receive the explanation of benefits from your insurance.

For those of you who opt to NOT add a child on to your policy, do not assume that the insurance will cover the baby for the first 30 days; they may be subject to enrollment. For those of you who plan to enroll your child on another insurance (i.e., the father's plan), please refer to our secondary insurance information.

Hopefully, this information will help you get your child enrolled without any lapse in coverage. It is impossible for our office to know all the variables that one insurance company may impose on their members, let alone all the insurance companies our office accepts. Therefore, it is your responsibility to call your insurance company and ask specific questions in regards to enrollment, benefits for well child visits, immunizations, as well as office visits co-pays, co-insurance, and deductibles, etc.

Patient Name: _____ DOB: _____

I plan to enroll my child on this insurance policy: _____

I, _____, acknowledge that it is my responsibility to obtain information regarding enrollment and benefits for my child. I also acknowledge that the information above, or any information verbally given by Surprise Pediatrics, does not alter or guarantee benefits or enrollment.

Signature: _____ Date: _____