

Enrolling Your New Addition in Your Health Insurance Plan

Congratulations on on this incredible milestone! We are happy to provide guidance to help you enroll the newest member of your family in your health insurance plan. Please review the information below carefully.

If you have questions at any point during this process, please contact the primary insurance subscriber's Human Resources Department for assistance.

1. Having a baby is considered a qualifying life event, which means there is no waiting period and enrollment can be completed immediately.
2. Babies are not automatically covered under the mother's policy for the first 30 days and must be formally added to a parent's insurance plan.
3. If both parents have insurance and you plan to add your baby to only one policy, choose the plan you prefer and begin the enrollment process as soon as possible. Many plans offer online or mobile app enrollment options.
4. Depending on your insurance requirements, you may need to provide: date of birth, location of birth, a copy of hospital medical records, and/or a copy of the birth certificate.
5. Some insurance plans do not cover maternity benefits for non-spousal dependents. Please verify your coverage benefits directly with your insurance carrier.
6. If you are a non-spousal dependent and your plan covers maternity, most plans will not cover your baby (dependents of dependents). Grandchildren are typically not eligible for benefits under a grandparent's plan. Please confirm eligibility with the subscriber's Human Resources Department. You may also contact a Resource Advisor from PFConcepts at 609.303.4117 or 609.303.4130. An application for New Jersey State Medicaid coverage must be completed within five days of birth, if applicable.
7. **Important:** You may receive a hospital or provider bill before your insurance coverage becomes active or before enrollment has been fully processed. This does not necessarily mean the claim has been denied. Once your baby is officially added to your insurance plan, claims can be reprocessed. If you receive a bill during this time, please contact your insurance carrier and/or the hospital billing department to inform them that coverage is pending.



We encourage you to begin the enrollment process as soon as possible to avoid delays in coverage. Keeping copies of submitted documents and confirmation notices is recommended.



capitahealth
MATERNITY SERVICES