

# Oh Baby, Congratulations



## Things to know when obtaining insurance coverage for your newborn

- **Insurance companies will not automatically enroll your newborn** to your health insurance  
You must call to add your newborn as soon as possible to the applicable coverage(s) - within the first week or two with a **start date as the date of birth**.
- **The parent's policy may not cover newborns for the first 30 days.** This can be especially true if you are still a dependent on your parent's policy.
- **You do not need to wait** for your newborn's social security card or vital statistics birth certificate to add to your insurance/Medicaid.
- **Timely enrollment is very important to avoid unwanted bills or delays in scheduling future care.**

### Did you know adding your baby is as easy as 1, 2, 3 and 4?

1. **Confirm the spelling of your newborn(s) legal name – *Very important.***
2. **Notify your employer's Human Resource department and insurance company(s) if adding baby to a Commercial policy(s) and **request coverage back to date of birth****
3. **If you are active with Pennsylvania or Delaware Medicaid utilize Nemours' help to get your baby enrolled and covered** (even if you choose a non-Nemours provider as your PCP)

**Contact Nemours Pre-Authorization Depart Mon-Fri, 7 am- 5 pm**

**Email [newbornenrollment@nemours.org](mailto:newbornenrollment@nemours.org) or**

**Call (302) 651-5511**

**After hours, please leave a message and we will contact you.**

4. **Contact the Medicaid State Office directly to enroll your baby**  
**Please request start date for coverage as the date of birth.**  
**Pennsylvania Department of Human Services**
  - Philadelphia County (215) 560-7226
  - Outside Philadelphia (877) 395-8930**New Jersey Family Care (800) 701-0710**  
**Maryland Health Connection (855) 642-8572**  
**Delaware Change Report Center (302) 571-4900**

### **Uninsured? Contact Nemours Family Financial Services**

**Call to discuss financial options that may be available to you.**

**(844) 551-2065 Option 3 for the Delaware Valley 8 a.m. – 4:30 p.m. Mon-Fri**

**<https://www.nemours.org/patientfamily/financialassistance>**