



NEWBORN POLICY

Congratulations on the birth of your new baby!!! We are pleased that you have entrusted us with the healthcare needs of your family. With so many new things going on in your life right now, insurance may be the last thing on your mind. However, we want to present this policy to you at this time to protect you from the financial hardship associated with costly vaccines and medical care in the first year of your baby's life. We are here to help you every step of the way, but we need your help too. We will continue to render services to your baby for the first thirty days of life, but you will be responsible for payment of those services if insurance does not pay.

Typically, an insurance policy may cover your newborn under mom's policy for the first thirty days of life. However, if mom does not plan on keeping her policy i.e.: not returning to an employer after maternity leave or switching to dad's coverage, the baby will not be added to the plan from birth. You have to continue coverage after the first thirty days for yourself and the baby for the insurance to be retro active to birth. This means that even your hospital claims could be denied. Of course, there are exceptions to this rule based on your plan.

If you have commercial insurance through an employer that you intend to use as coverage for your baby, you must contact your employer immediately to add the baby. Enrolling your newborn with your plan as quickly as possible is imperative for medical claims to be paid. From experience, we have seen many families get stuck with the responsibility of paying for services that should have been paid by insurance.

If you are utilizing the state of Tennessee Medicaid program for coverage for your newborn, you must also contact them as soon as possible. You may be asked to meet with a caseworker. The state programs commonly take longer to enroll your child so it is even more important that you contact them quickly. The child will be issued their own insurance card. Make sure the child's name is spelled correct and that our providers are listed as your primary care physician. We can not provide services until we are listed as your baby's healthcare home.

If you miss the deadline to enroll your newborn it may be extremely difficult, if not impossible to enroll your baby under your plan until your insurance plan's next annual enrollment period. Once your baby is thirty-one days old, Grace will no longer provide medical services for your child unless we can verify active coverage or the visit is paid in full at the time of service. This is always a last option and we want to help you keep this from occurring. We at Grace Pediatrics are committed to keeping your family healthy. Our staff is available to help assist in any way possible to make the billing process as simple as possible. We appreciate your assistance.

Child's Name _____ DOB _____

Parent/Guardian Signature _____ Date _____

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