

Newborn Health Insurance Coverage is Not Automatic.

Parents must contact the insurance carrier to add the baby to the insurance policy as soon as possible within the first 30 days of life in order for the baby to be covered on the policy.

Newborn health insurance coverage is usually through the mother's insurance and medical group for the first 30 days of life.

If you have HMO insurance, check that one of our doctors is listed as the primary care physician on the card. We are members of **Brown and Toland Medical Group**. If mom is **not** in Brown and Toland Medical Group, you will need to contact the carrier to see if mom and baby can be in different medical groups for the first 30 days. If you are unable to present a card for the baby by the 2 month visit, you will be asked to pay in full until we have a card. Insurance carriers limit the amount of time we can retroactively bill. In order for you to be reimbursed any overpayment, you must provide us with a current insurance card within 30 days of the visit.

Please feel free to contact our business office with any questions, (510) 848 4782