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Insurance Company Policies Regarding New Born Coverage

When a child is born, the insurance company will not directly add your child to the insurance policy of the covered person. Generally speaking, your child must be enrolled within 30 days of birth; however the rules can be specific to your employer and/or the insurance company.

It is your responsibility to call the insurance company to obtain coverage on your child. Failure to do so will result in your being fully responsible for any and all charges that are denied by the insurance company.

Procedures to add a newborn can vary, depending upon the coverage and/or the employer. In some cases, the newborn has to be added-on through the human resources department of the employer, while in other cases it has to be done directly with the insurance company. Please determine the correct process in your particular case before the child is born. **Not following the rules could lead to insurance coverage being denied by your insurer until the next enrollment period.**

We advise that you document your conversation with the insurance company and/or employer. We also advise that you make a follow up call to confirm the enrollment and insurance coverage.

Please read the statement below and sign and date in the box

I have had an opportunity to review the material given above. I understand that I am fully responsible for all co-payments, co-insurance and for any and all charges not paid or covered by my insurance. I understand it is my responsibility to have my newborn child added to the insurance policy in time, following the correct procedures applicable.

Name of Parent or Responsible Party _____

Signature of parent or responsible party _____

Date _____