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Aetna

Is there an additional cost associated with covering the newborn for the first 30 days?

Yes, there is a premium for the additional dependent coverage.

Do you have additional resources on how to add newborns to insurance after birth?

This should be done via the usual enrollment process that the group uses (may submit online or by submitting to the enrollment team directly via normal channels).

Do you offer Doula services?

No, Doula services are currently not covered.

Resources

N/A

Anthem Blue Cross

Is there an additional cost associated with covering the newborn for the first 30 days?

Yes, newborns are covered under the **subscriber's** plan for the first 31 days. It could be the mother's or father's or both plan(s).

Do you have additional resources on how to add newborns to insurance after birth?

The Employee does not pay any additional premium during the first 31 days if the newborn is never added as a dependent.

Do you offer Doula services?

Yes, see below:

Enrolling eligible dependents

type of dependent	Application for coverage or declining coverage must be received:	Must include (if requesting coverage):
Newborn child The child will be covered for the first 31 days from the date of birth. Coverage will continue beyond the 31 days, provided that the employee submits an <i>Employee Enrollment Application</i> to the group within 60 days from the date of birth to add the child to the plan. If the employee submits an <i>Employee Enrollment Application</i> to the group within 60 days from the date of birth, coverage for the child under the plan will be effective beginning on the date of birth.	Within 60 days of birth	<i>Employee Enrollment Application</i>

Resources

Doulas are not covered providers therefore services provided by Doulas are not covered.

Blue Shield of California

Is there an additional cost associated with covering the newborn for the first 30 days?

If the baby is not added to coverage, the first 30 days of coverage is only for delivery and the initial checkup.. For the baby to have any other services covered, the baby would need to be added as a dependent within 30 days of the date of birth. Premiums for the new dependent would be prorated to the date of birth.

Do you have additional resources on how to add newborns to insurance after birth?

The employee would need to complete a change request form to retro-actively add the baby as of the date of birth.

Do you offer Doula services?

Yes

Resources

[Maven Virtual Support for New and Expecting Parents](#)

E.D.I.S.

Is there an additional cost associated with covering the newborn for the first 30 days?

For the HRA/MERP services, E.D.I.S. follows their carrier partner's guidelines for coverages and benefits.

Do you have additional resources on how to add newborns to insurance after birth?

EDHP Stop Loss plans, there is no additional cost for the first 30 days after birth, however, newborns need to be added to the member's plan within the 30 days to have them covered. This can be done via application submission.

Do you offer Doula services?

Doula services are not available with the EDHP Stop Loss plans.

Resources

N/A

Health Net

Is there an additional cost associated with covering the newborn for the first 30 days?

Yes, Health Net could prorate the premium for the newborn based on the date of birth.

Do you have additional resources on how to add newborns to insurance after birth?

Yes, the Employer Guide is a resource and provides information on eligibility, the process, etc. I'm attaching our latest copy.

Do you offer Doula services?

Yes, available to members at \$0 cost.

Resources

Employer Guide

[Doula Program Flyer \(English\)](#)

[Doula Program Flyer \(Spanish\)](#)

Hometown Health

Is there an additional cost associated with covering the newborn for the first 30 days?

Newborns are covered for the first 31 days. There is no additional cost for that coverage.

Coverage for the child **will cease after 31 days** unless the Subscriber enrolls the child within the appropriate enrollment period. Hometown requires a copy of the birth certificate, adoption certificate, or certification of placement by the placing agency.

Do you have additional resources on how to add newborns to insurance after birth?

The member or the employer must submit a completed member application add/change form to Hometown Health within **30** days of birth to add the newborn child to the policy. For fully insured groups, Hometown Health will continue coverage for 31 days from birth. **Please note:** Hometown Health does not send out notification of this process; it is the responsibility of the member to contact their employer to add the newborn to their policy within the 31-day period from the date of birth.

Do you offer Doula services?

Hometown offers coverage for midwives, but not doulas currently.

Resources

N/A

Kaiser Permanente

Is there an additional cost associated with covering the newborn for the first 30 days?

All plans cover hospital inpatient newborn care during the newborn eligibility period*. During this period, the newborn is covered under the parent/guardian plan. Coverage includes but is not limited to:

- Normal nursery care services
- Newborn services and screenings such as Phenylketonuria (PKU) and gonorrhea eye medication
- Neonatal Intensive Care Unit (NICU) or Intermediate Care Nursery (ICN) services. Care in the NICU and ICN are higher levels of care and not considered normal nursery care (HOSPACUT)

*A KP members newborn is not automatically enrolled. If a subscriber does not enroll their newborn under their KP plan during the special enrollment period, the newborn will only be covered under the parent/guardian plan for 31 days (including date of birth), or until the newborn is enrolled in other coverage, whichever happens first.

Do you have additional resources on how to add newborns to insurance after birth?

Some plans include a deductible, copay, or coinsurance for hospital inpatient newborn care. For those plans where a deductible is applicable, the member is responsible for 100% of charges until the deductible is satisfied. Once the deductible is satisfied, the applicable cost share applies. This information can be found in the EOC, excerpt... **Cost Share for Services received by newborn children of a Member:** *During the 31 days of automatic coverage for newborn children described under “If you have a baby” under “Who Is Eligible” in the “Premiums, Eligibility, and Enrollment” section, the parent or guardian of the newborn must pay the Cost Share indicated in the “Cost Share Summary” section of this EOC for any Services that the newborn receives, whether or not the newborn is enrolled. When the “Cost Share Summary” indicates the Services are subject to the Plan Deductible, the Cost Share for those Services will be Charges if the newborn has not met the Plan Deductible.*

Resources

N/A

Prominence Health Plan

Is there an additional cost associated with covering the newborn for the first 30 days?

Newborns are covered upon notification to Prominence that the baby was born. Mother has 30 days to enroll the newborn at which time, any claims for the newborn will be processed as a dependent.

Do you have additional resources on how to add newborns to insurance after birth?

Premium is waived for the first 30 days.

In the event the mother doesn’t enroll the infant as a dependent within the first 30 days, any claims with dates of service after the initial 30-day period will be denied.

Do you offer Doula services?

No, Doulas are not covered under our fully insured policies.

Resources

N/A

Sutter Health Plus

Is there an additional cost associated with covering the newborn for the first 30 days?

No, there are no additional costs.

Do you have additional resources on how to add newborns to insurance after birth?

The enrollment must be submitted through the Employer.

Do you offer Doula services?

SHP does not currently cover doula services

Resources

N/A

UnitedHealthcare

Is there an additional cost associated with covering the newborn for the first 30 days?

All newborn claims are processed under the mother's eligibility for the first 31 days from birth due to the newborn not being enrolled in the group plan yet.

Specific to CA state guidelines: The state has a "birthday gift" for newborns who are enrolled. This means that there is no premium increase for the first 31 days of coverage for a newborn.

**** Please Note**** UnitedHealthcare policy allows a minimum of 60 days for the group to provide official notification of a newborn's enrollment (also known as positive enrollment).

Do you have additional resources on how to add newborns to insurance after birth?

Enrollment is submitted the same way as any other dependent would be added, with the enrollment change form or online via employer eServices or UHC eServices.

****Newborns can be added without the SSN – it can be added at a later time once it's received.**

Do you offer Doula services?

Not covered as there is no information available.

Resources

N/A