



SOUTHERN ORANGE COUNTY PEDIATRIC ASSOCIATES

"Great Care for Great Kids"

ADDING YOUR NEWBORN TO YOUR POLICY

Dear Parent,

Congratulations on the new addition to your family! We at Southern Orange County Pediatric Associates realize that this is an extremely busy time in your life and that sometimes adding a new child to your insurance policy can be a very confusing matter. Here are some general guidelines to follow when adding your newborn to your policy. Please keep in mind that your insurance company's policies may differ and it is the parent's responsibility to add the child to the policy in a timely manner.

Most insurance companies will cover the newborn under the mother's policy for the first 30 days of life (please call your insurance company to find out the specific rules pertaining to your policy). If a policy is being used in which the mother is not a covered member, the child must be added retroactively from the date of birth.

If the mother is covered under an HMO policy, coverage for the newborn must be handled in the following manner if it is desired that a Southern Orange County Pediatric Associates (SOCPA) provider be the assigned Primary Care Physician (PCP) for your child:

If the mother's PCP is affiliated with Monarch Healthcare IPA, the child will be covered under the mother's policy for the first 30 days of life. Please be certain to contact your insurance company/Employee Benefits Department soon after the birth of your child to choose your desired PCP. This helps to ensure continuous insurance coverage for your newborn.

If the mother's PCP is affiliated with an IPA other than Monarch Healthcare, (e.g. Greater Newport Physicians, Bristol Park, etc.) the child will not be covered to see a SOCPA provider under the mother's policy. In this case, please contact the insurance company and request that a SOCPA physician be assigned to your child retroactive from the date of birth.

If you have any further questions regarding adding your newborn to your policy, please contact your insurance company directly. We look forward to caring for your family at future visits.