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HOW TO OBTAIN MEDICAL INSURANCE FOR YOUR NEWBORN:

Congratulations on your newborn child and welcome to Panorama Pediatric Group!

We understand what an exciting time it is to welcome a new little one! There is so much to do: feedings, diaper changes, more feedings, laundry, and of course, sneaking in some sleep! As you settle into life with your newborn, please remember that it is your responsibility to obtain medical insurance for your newborn as soon as they are born. We hope you find the below information helpful.

The NYS Newborn Coverage Mandate:

- Pursuant to New York Insurance Law 4303, coverage of the mother and newborn infant is required for 48 – 96 hours after birth, dependent on the delivery type.
- In accordance with New York Insurance Law 4303, if the insured parent does not add the newborn infant to the coverage within 30 days, the newborn infant would be covered only for the period specified in Insurance Law 4303.

1. Adding your newborn to your health plan through your Employer

- Contact your Employer's HR Department or whomever is in charge of benefits to let them know you just had a baby and that you would like to add your baby to your health plan. They will let you know what you need to do to complete the process.
- **NOTE:** Some employers may require a birth certificate and/or the social security number which can take 2-4 weeks to receive. It is important to start the process of adding your newborn to your health plan prior to receiving these documents.

2. Adding your newborn to your health plan directly with the Insurance Carrier

- Contact the Member Service number on the back of your health plan card to let them know you just had a baby and you would like to add your baby to your health plan. They will guide you through the process.

3. Adding your newborn to a health plan through the NYS Marketplace (Exchange)

- We have a partnership with a Facilitated Enroller (Insurance Navigator) to assist you with adding your newborn to a health plan from the NYS Marketplace. Please contact our business office at 585-381-4982 and we will be happy to work with you.

When you receive your newborn's insurance card, we ask that you contact our business office (585-381-4982) so we can update your records with us.

We look forward to providing medical care to your family for many years to come. We invite you to contact the Business Office (585-381-4982) with your insurance/billing questions. And we thank you for your prompt attention to this important matter of obtaining medical insurance for your newest little one.

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