INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED
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Having a Baby

Insurance moves from positive test to first pediatrician visit

Adding a baby is a Special Enrollment Period. Miss the window, wait until OE.

WHAT IT IS

A baby is a qualifying life event that opens a 60-day Special Enrollment Period for you AND coverage for the baby that retroactively starts on the birth date. You have decisions to make before, during, and after the delivery, and the actions you take in those windows determine whether you pay $500 or $50,000 out of pocket. This is the checklist.

BEFORE THE BIRTH

Verify maternity coverage
All ACA plans cover prenatal + delivery

Confirm OB + hospital in-network
Surprise out-of-network = surprise bills

Schedule 28-week appointment
Confirm delivery coverage details

Identify the pediatrician
Picked in-network BEFORE birth saves stress

Review your deductible
If unmet, push elective stuff to year-end

AT BIRTH + AFTER

Add baby within 60 days
Coverage retroactive to birth date

Get birth certificate + SSN
Needed for enrollment paperwork

Document delivery costs
For EOB review + potential disputes

Schedule baby's well visits
Covered 100% under ACA preventive

Re-evaluate at next OE
New family size may change subsidy math

THE 3 THINGS PEOPLE GET WRONG

1. **"I have to wait until Open Enrollment to add the baby."**
   FALSE. Birth opens a 60-day SEP and coverage is retroactive to the birth date, the baby is covered from second one if you enroll within the window. Don't wait.
2. **"All maternity care is covered the same way."**
   Mostly true (ACA-required EHB), but check the details: birth center vs. hospital, OB vs. midwife, doula coverage varies wildly. Confirm before the contractions start, not after.
3. **"If my plan covers maternity, I won't owe anything."**
   Wrong. Maternity is covered but deductibles and OOP max still apply. Delivery commonly runs $30,000–$50,000, your plan absorbs most after deductible, but the deductible itself can be $5,000+.

THE NEWBORN SEP IS A 2-FOR-1

Adding a baby doesn't just enroll the baby, it ALSO opens a 60-day SEP for the parents to change plans entirely. So if you've been on a Bronze plan with a $9,000 deductible and just had a kid, you can switch the WHOLE family to a Silver or Gold plan for the rest of the year (often with better subsidy math now that you're a family of 3+). Most parents skip this entirely and stay on the wrong plan all year. Don't miss the second half of this opportunity.

New parent or expecting? Call or text Craig, I'll walk through the 60-day SEP, the family-size subsidy math, and the maternity coverage details on your current plan.

Don't go underinsured when you can be Insured AF.