

NEWBORN DOMESTIC INSURANCE INFORMATION

**BEST TIME TO DISCUSS:
UPON BEING MATCHED WITH
GESTATIONAL CARRIER**

HELPFUL TIPS TO ENSURE THAT YOUR INSURANCE WILL COVER THE NEWBORN DELIVERY EXPENSES

Call your insurance carrier and ask the following questions:



- “How do I add a newborn to my policy?”
- “What documents do I need to provide for the newborn to have coverage once the baby is born?”
- “How long after the date of birth do I have to add my child(ren) to the policy?”



When on the call with your insurance carrier, also verify that the hospital your Gestational Carrier is utilizing for delivery is in-network.

If your insurance does not provide coverage at the delivery hospital, it is highly suggested to speak with an Insurance Agent and discuss alternative insurance options at the time of match. By speaking to a licensed Agent early in the journey, it may allow for more available options.



For example, if the insurance in question is an HMO it may not cover the delivery at an out-of-state hospital. If determined early, there can be viable options to consider, alleviating any open, financial risks should there be a NICU stay or other complications at the time of birth.



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