

Health Insurance Enrollment for Newborns

Welcoming a new baby comes with many firsts, and one of the most important firsts is making sure they have health insurance coverage.

Newborns are not automatically added to your health insurance. To ensure coverage, you should enroll your newborn soon after birth. This document will help guide you through this enrollment process.



Deadlines

A newborn's health care right after birth is usually covered by the birthing parent's insurance. Parents must enroll the baby soon after birth to keep coverage beyond this period. Otherwise, parents might end up paying the baby's medical costs out-of-pocket and be forced to wait until their health plan's next open enrollment period to add coverage for the baby.

Documentation

Do not wait for your baby's birth certificate or Social Security number to contact your insurance company or to apply for Medicaid. Request a copy of the baby's birth certificate promptly from the county clerk's office where the baby was born or the **State of Michigan Vital Records Office**. To apply for a Social Security number, you can request information from the hospital where your baby was born or the **Social Security Administration**. Once you have the necessary documents, follow up with your insurance company to complete enrollment.

Additional Assistance

For questions on enrolling, contact your insurance company or employer. For help buying a plan from **HealthCare.gov** or applying for Medicaid, contact the Michigan Healthcare Helpline at 855-789-5610. You can also apply for **Medicaid online** or by asking for assistance at the hospital or your local MDHHS office.

Medicaid

Your family's income level and household size may qualify your newborn for Medicaid. If you are already enrolled, your newborn likely qualifies, too. If not, your newborn might be eligible for MIChild, a children's health insurance program. You can apply for Medicaid or MIChild at anytime, but doing so within the first four months helps to make sure your baby has coverage without a gap in coverage. For more information, call the Michigan Healthcare Help Line at 855-789-5610 or visit Michigan.gov/MIbridges.



Employer-Sponsored Insurance

If your family has insurance through an employer, contact them to learn about your plan's policy on adding your newborn to your insurance. Most employer plans require adding a newborn within 30 days of birth. Contact your employer for more detailed instructions.

HealthCare.gov Plans

If you have insurance through HealthCare.gov, you must enroll your newborn within 60 days of birth. A newborn's health care right after birth is usually covered by the birthing parent's insurance. For assistance, log in to your account at HealthCare.gov or call 800-318-2596.



Medicare

Medicare does not allow newborns to be added to a policy. If the birthing parent is on Medicare, consider enrolling them in another parent or legal guardian's employer-sponsored plan (if applicable), buying a plan on HealthCare.gov, or enrolling in Medicaid (if eligible).