

Newborn Coverage

Newborn babies must be added to a plan, compliant with enrollment regulations, back to the date of birth to have their charges paid by insurance.

Newborn Nursery – charges can be paid for up to five (5) days if the mother is still admitted and the treating provider advises additional care is needed. Essential newborn care charges are billed under the child, if they are added to a plan back to the date of their birth.

Essential Newborn Care Includes:

- **Initial assessment:** A comprehensive physical exam after birth, including measurements (weight, length, head circumference), Apgar score, and assessment of vital signs. Resuscitation when needed.
- **Screening tests:** Mandatory newborn screening tests for conditions like phenylketonuria (PKU), congenital hypothyroidism, sickle cell disease, and hearing problems.
- **Thermoregulation:** Maintaining a stable body temperature by using warming devices and appropriate clothing.
- **Feeding support:** Assisting with breastfeeding initiation and providing support for bottle feeding if necessary.
- **Cord care:** Keeping the umbilical cord stump clean and dry.
- **Eye care:** Applying antibiotic eye ointment to prevent infection.
- **Skin care:** Gentle cleansing and moisturizing of the baby's skin.
- **Diaper changing:** Frequent diaper changes to prevent diaper rash.
- **Monitoring for complications:** Observing for signs of potential problems like respiratory distress, feeding difficulties, or jaundice.
- **Parent education:** Providing information and guidance on newborn care practices including feeding, bathing, swaddling, and recognizing danger signs.

All other charges outside of essential newborn care, including but not limited to:

- Circumcision or other surgical procedures
- Medications
- Additional testing or lab work
- NICU
- Any elective procedures

Additional care outside of essential newborn nursery services, are also billed through the baby's personal medical claims. These are not part of the essential nursery care and are not limited by the 5 days stay restriction of mom being admitted.

Additional charges covered under basic maternity are generally based upon the type of delivery.

After these guidelines exhaust, medical claims filed are not maternity related.

- 48 hours or less following a vaginal delivery.
- 96 hours or less following a cesarean section delivery.

ARHOME plans do not allow a baby to be added. The parent/guardian must select a separate plan to enroll the baby in, back to date of birth for all charges, including essential nursery to be paid. The application of this plan must occur before the end of the Special Enrollment Period to ensure the start date can begin on the date of birth. Additional insurance options may be available for the newborn by referring them to an agent to discuss options.