



Tel:

## Insurances and Newborn Coverage Policy

Moms **MUST** call their insurance to inform them the baby was born, in order for the coverage process to begin.

Insurance	30 Days	60 Days	Upon Policy	Additional Notes:
Aetna	X			
Alicare			X	Vaccines <i>not</i> covered
Americhoice		X		
Amerigroup		X		Needs temp. Id
Amerihealth			X	
Cigna	X			
Emblem, GHI, HIP	X			
Empire BCBS				Only EPO & PPO Plans
Horizon BCBS			X	30 standard, 60 <i>if</i> state employed
Horizon NJ Health		X		Needs temp. Id
Locals (Some)	X			Newborn rules vary
Magnacare			X	Has to be enrolled to be covered
Meritain Health	X			
Multiplan			X	Call us to verify
Oxford			X	Some plans are accepted. Newborn coverage may vary.
Qualcare			X	Has to be enrolled to be covered
UMR	X			Has to be enrolled to be covered
United Healthcare	X			

**\*\*\* If you do not have insurance or your insurance is not listed please give us a call\*\*\***

### What are these?

- **Co-pay**- a certain amount your insurance company makes you responsible for every time you visit the doctor.
  - **Ex.** \$25.00 PCP (Primary Care Physician) per visit
- **Co-insurance**- an agreement between you and your insurance to pay a certain percentage out of pocket.
  - **Ex.** They pay 80% of bill Patient Resp. is 20%
- **COB**- (Coordination of Benefits) Updating your information making sure everything is accurate
- **Deductible**- an amount of money the insurance make you responsible for, before they cover 100%
  - **Ex.** \$500 a year (patient resp. 500 before insurance pays the rest)
- **Eligibility**- when we check to see if your insurance is active on the date of service seen.
- **EOB**- (Explanation of the Benefits) the invoice that we receive on the bill we sent your insurance for your services
- **Well/ Sick Visits**- When a patient comes in for a well visit and something additional was discussed or attended. Your insurance may make you responsible for a certain amount.

### We Do Not Take Unisys, Molina (Straight Medicaid) or Charity Care

\*\*If expenses are paid out of pocket and your insurance covered them, we will refund you the difference depending on whether your insurance makes you responsible for deductible, co-insurance or a copay that was missed. \*\*