

# Newborn Coverage Effective Dates & Premium Billing

**(Please see Evidence of Coverage booklet in left binder sleeve for specific statutory wording)**

## **Coverage:**

1. If the employee has any type of dependent coverage (spouse and/or children) at the time of the newborn's birth, the newborn is covered for the first 31 days. Cox HealthPlans must receive the Enrollment/Change Form (completed by the employee) within the first 31 days from the child's birth to continue coverage past the first 31 days.
2. If the employee has single coverage at the time of the newborn's birth, Cox HealthPlans must receive the Enrollment/Change Form (completed by the employee) within the first 31 days from the child's birth for there to be any coverage from the date of birth moving forward.

## **Premium Billing:**

1. Assuming the above, the newborn is covered under the mother's premium for the first 31 days.
2. Start date for premium charges is determined by the time in the month of the baby's birth using the wash method below.

### **Wash Method:**

Date of birth 1st–15th of the month: Premium for newborn is billed for the entire month of the first billing cycle following date of birth.

Example:

DOB = 6/6/09

31 days = 7/7/09

Premium charges begin = month of July moving forward

Date of birth 16th–end of the month: Premium for newborn is NOT billed for that month.

Example:

DOB = 6/20/09

31 days = 7/21/09

Premium charges begin = month of August moving forward