

Baby's first step: Add them to your Oscar health plan.

So they get the right care, right away.

Welcoming a new baby and spending time together is super exciting (congratulations!) Now let's make sure your baby has health coverage. This handy guide helps you know exactly what to do when your baby arrives. So they're ready for important checkups, vaccines, and more.



WHEN BABY ARRIVES

Contact Oscar or your Oscar broker as soon as possible to share the good news and add your baby to your coverage. (This doesn't happen automatically.)

Your policy covers your newborn for the first 31 days.¹

You have 60 days from your baby's birth to formally add them to your policy.

- If you don't add your baby within 60 days, claims for care between days 31 and 60 will be denied, and you'll be responsible for 100% of those costs. (Let's avoid that.)
- After 60 days, you'll need to wait until Open Enrollment or another Qualifying Life Event (like moving) to add your baby to a plan.

HOW TO ENROLL YOUR BABY

Gather these documents and reach out to your broker. They'll help with the rest so you can focus on your family!

- Proof of birth:** A copy of their birth or adoption certificate, or hospital release papers.
- Child's Social Security Number (SSN):** If you don't have this right away, that's okay. You can provide the SSN later.
- Date you want coverage to start:** In most cases, you'll want coverage to begin on your baby's date of birth.

TIP

Check if you're eligible for the Children's Health Insurance Program (CHIP). Adding your baby to CHIP is often more affordable than adding them to your plan. You can apply through your broker or visit hioscar.com/faq/chip for more info.

P.S., If you'd like further advice on preventative care for babies, read our Preventive Care Guide for a list of medically- and age-appropriate preventative care



¹Infant coverage dates vary for New York (NY) and New Jersey (NJ). If you live in NY, baby is only automatically covered for the first 48 hours post a vaginal birth, or 96 hours after a c-section birth. In New Jersey, baby is automatically covered for 60 days.

