



## Broker Briefing

### **Newborn Enrollment Criteria Changes for Group and Individual Plans**

Effective January 1, 2010, a newborn will automatically be enrolled under the Subscriber's existing RMHP health plan. If the Subscriber does not want to enroll the newborn then he or she must submit a Change Form to disenroll the child.

In the past, RMHP has automatically covered newborns for the first 31 days of life. To continue coverage, the Subscriber needed to submit a Change Form to formally enroll his or her newborn for continued coverage.

This change is being made as the majority of newborns maintain coverage after the first 31 days. We have found that many Moms and Dads simply don't think of formalizing their new infant's continued coverage and then have to "re-enroll" their baby, which can be problematic if there is a lapse in coverage.

RMHP will send a Welcome Letter to the Subscriber, providing direction on steps to take to get a Member ID card for their newborn. Members enrolled through a group plan will be directed to contact their Plan Administrator who will also receive notice from RMHP about newborn enrollment. Changes in premium (if any) for the addition of a newborn Dependent Child will be effective the first day of the calendar month following the date of birth.

If the Subscriber does not want the newborn covered under his or her existing RMHP health plan, the Welcome Letter describes the process to disenroll their newborn.

Notification of disenrollment must be received by RMHP within thirty-one (31) days of the date of birth in order for the termination to occur the first day after the initial thirty-one (31) days of coverage. If RMHP receives the form after thirty-one (31) days from the date of birth, the termination date will be the first day of the month following receipt of the form.

We believe this will streamline our current process to enroll newborns and provide comfort to Subscribers in knowing their baby will have health care coverage from day one.

As always, if you have any questions, comments or need assistance, please call your Rocky Mountain Health Plans or CNIC Account Executive.

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