



## **New Moms Shouldn't Have to Fight for Insurance for Newborns Cosponsor the No Surprise Bills for New Moms Act**

**Sponsors:** Reps. Katie Porter, Jaime Herrera Beutler

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**Supporting Organizations:** American College of Obstetricians and Gynecologists, March of Dimes, American Hospital Association, Families USA, American Academy of Family Physicians, America's Essential Hospitals, 1,000 Days, Society for Maternal-Fetal Medicine

One new mom in California was sent a [bill](#) for \$898,984.57 for her newborn's care because she had accidentally missed the deadline for enrolling her daughter in coverage. Eight days after the 31-day deadline, the hospital's billing department alerted her that they couldn't process the insurance claims for her daughter – who was still in the NICU receiving care after being born three months premature.

According to the [National Partnership for Women and Families](#), average total charges for care for women and newborns with commercial insurance range from \$32,093 to \$51,125. Enrolling a newborn in coverage can be an unnecessarily complicated process at a time when new parents are already juggling many responsibilities. If a parent fails to do so, they may be faced with surprise medical bills simply because they don't understand the process or know the rules for insuring their newborn.

The No Surprise Bills for New Moms Act will simplify the newborn enrollment process by:

1. **Requiring all health plans and insurers cover newborns under the mother's coverage for 30 days after birth.**
2. **Establishing a uniform 60-day enrollment period for all plans and insurers after the first 30 days of birth for newborns.** This gives parent(s) sufficient time to enroll their newborn in coverage and handle enrollment issues that may arise.
3. **Requiring that all health plans and insurers notify parent(s) if they receive a bill for an uncovered newborn.** If an insurer receives a bill from a hospital or provider for a newborn that is not yet enrolled in coverage, they must notify the parent(s) immediately.

**Creating a uniform standard for enrolling a newborn under a parent's insurance will help families access and afford the care they need, rather than forcing many to fight for critical coverage.**

For additional information, please reach out to Jessica Seigel in Rep. Porter's office:  
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