

# Pediatric Associates of Kingston, LLC

John C. Gaudio, MD

John P. Rogers, MD

Michael W. Harris, MD

Azra M. Sehic, MD

Jeffery R. Kile, MD

Kathy Lloyd, LPN, RLC, CIMI, IBCLC

[www.kingstonpeds.com](http://www.kingstonpeds.com)

425 Tioga Ave Kingston, PA 18704 570-288-6543

---

## INSURANCE INFORMATION

In the state of Pennsylvania under Act 81, a baby is covered under the mother's insurance for the first 31 days. However, some plans originate from other states and therefore do not follow Act 81. To avoid any lapse in coverage you must immediately contact your Human Resource Department thru your place of employment and complete the necessary paperwork to add your baby to your plan. If coverage for the baby changes from mom's to dad's insurance, it is his place of employment that must be notified immediately of the child's birth. If a family has dual insurance coverage most companies go by the "birthday rule" whoever's birthday falls first in the year is considered the primary subscriber. A NEWBORN'S SOCIAL SECURITY NUMBER OR BIRTH CERTIFICATE IS NOT REQUIRED TO ADD THE NEWBORN TO PARENT/GUARDIAN HEALTH INSURANCE.

Paperwork can get lost or damaged, therefore, we advise you to follow up with your insurance carrier in 2-3 weeks to verify that the child has been added to your plan and shows effective for coverage, a coordination of benefits form may need to be completed before any claims will be paid. Please complete this form immediately and return it to the carrier. Failure to complete this form can result in an insurance balance becoming a personal balance to the family. We advise parents (subscriber) to be aware of their particular insurance plan, many have large deductibles, no well child coverage or age specific well child exams -not all insurances cover the yearly physicals.

### Critical questions you should ask:

Do I have a deductible or co-pay?

Do I have well child exam coverage?

What ages are covered for well child exams?

Are immunizations covered, which ones?

If you belong to an HMO you may need to link to a PCP (Primary Care Provider) or a primary care site. When you receive your card please verify that the correct doctor's office has been chosen as well as the correct pediatrician. If the physician name or site is incorrect, call your insurance carrier immediately and make the appropriate changes. If you need to see a specialist under your HMO program, you will need a referral from your PCP. Please contact our referral specialist with your request. We require 5 days notice to complete your referral request (emergencies are exempt from the 5 day notice). Failure to obtain referrals from your PCP site may result in non-payment of claims or a decreased level of benefit from your insurance company. Please be aware of your authorization from

the PCP for ER access.