We have a new baby. What should we protect?

Handle the immediate enrollment task, then review the family plan.

Begin with the time-sensitive task

Contact your health plan or benefits administrator to confirm how to add the child, the deadline and the effective date. Do not rely on a hospital collecting insurance information as proof that enrollment is complete. Ask for written confirmation after the required steps are finished.

Check the applicable program

A birth can create a special enrollment opportunity. Employer coverage, Marketplace coverage and Medicaid or CHIP have their own procedures. Use the relevant official channel for your household. Eligibility and timing need verification; a guide cannot determine the result for you.

Look at both kinds of support

A new child can increase the financial responsibilities you want life insurance to address. Consider earnings and unpaid caregiving. Replacing daily care, transportation and household work may require time or money even when a parent does not receive a paycheck.

Choose a manageable first pass

You do not need to solve every financial question during a sleepless week. Start with health enrollment, current beneficiaries and an inventory of existing protection. Then schedule a calmer review of the longer-term responsibilities.

MY SITUATION IN ONE SENTENCE

Private notes - keep this copy

OFFICIAL / PRIMARY REFERENCES - TAP TO READ

HealthCare.gov: birth and special enrollment
DOL: life changes and health choices
NAIC: life insurance basics

02 Compare with confidence

New baby: a practical coverage review

Make the health checklist specific

Confirm the child appears on the plan, the effective date is correct and the ID information is available. Check the pediatrician and any expected facilities against the exact network. Ask how family deductibles and out-of-pocket limits operate and what changed when a dependent was added.

Review each adult's life coverage

Identify current workplace and personal benefits. Ask what amount is active and which coverage depends on employment. Discuss what the surviving caregiver would need to manage daily life, rather than choosing an amount from a social-media rule of thumb.

Treat beneficiary choices carefully

A beneficiary designation and a guardianship plan have different jobs. Before naming a minor directly or using a trust, speak with the insurer and an appropriate legal professional about how benefits would be received and managed. Do not assume one document updates every arrangement.

Common mistakes to avoid

Do not miss enrollment while researching an ideal long-term solution. Do not focus only on the higher earner. Do not assume all employer benefits continue unchanged during leave. Keep confirmation documents; a conversation or submitted form is not the same as confirmed coverage.

THE QUESTION I WANT ANSWERED FIRST

Private notes - keep this copy

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03 Prepare for a conversation

New baby: a practical coverage review

Prepare a short family snapshot

Privately list the new responsibilities, who performs daily care and the coverage already in place. Note relevant leave, employment and enrollment dates. Bring a benefits summary if available. Keep medical records, identification numbers and detailed financial information out of introductory forms and comments.

Bring five clear questions

Is the child actually enrolled, and from what date? What deadline is still open? What coverage does each parent currently have? How would the family manage a loss of income or caregiving? Which beneficiary or legal arrangements need a separate professional review?

Give Derek the human context

Say: "We have a new baby and want to handle the important coverage steps in a sensible order." Ask which questions he can address in your state and which should go directly to an employer, insurer or legal adviser.

Make the next week easier

Agree on one immediate action and one follow-up date. Divide the calls and document gathering between the adults who can help. A short, completed checklist is more useful than a large plan no one has time to finish.

A clearer next step starts here.

BOOK A CONVERSATION **READ THIS ONLINE** **CALL DEREK**

Derek Patterson | (760) 504-4939
Start with your situation and state. Keep health records and detailed finances private.

General education, not a quote, eligibility decision or recommendation to buy or replace coverage. Terms and availability vary. Verify authorization, plan rules and deadlines with the appropriate professional or official program.

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