Our family is growing.

01 / Confirm the health details

What needs attention first?

Confirm your child's health enrollment steps and deadline with your plan or benefits administrator. A birth or adoption can create an enrollment opportunity, but adding the child still requires action. Keep the written confirmation.

WORK THROUGH THESE FOUR CHECKS

- [ ] Find the health plan or benefits contact.
- [ ] Ask what must be submitted to enroll the child and by when.
- [ ] Confirm the effective date and keep the enrollment confirmation.
- [ ] Check the exact plan's pediatrician network and family costs.

Enrollment deadline and who confirmed it

Coverage start date and confirmation still needed

Bring to the conversation: Have we completed the health enrollment steps for our child?

Read the new-parent guide - read online

General education, not a quote, application or personalized coverage recommendation. Confirm current terms and deadlines with the relevant insurer or program. Keep sensitive documents out of ordinary text and email.

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02 / Map the support your family uses

Whose support would we need to replace?

Think about income and unpaid caregiving. Start with the work each parent does and the responsibilities that would remain. You can describe those needs before choosing a coverage amount or a policy.

WORK THROUGH THESE FOUR CHECKS

- [ ] List income, childcare and household help each person provides.
- [ ] Note the responsibilities that would remain if either caregiver died.
- [ ] Find existing life policies and workplace benefit summaries.
- [ ] Review beneficiary instructions; ask for legal guidance where needed.

The responsibilities we want help thinking through

Existing coverage or resources to review privately

Bring to the conversation: How should we account for caregiving as well as income?

Start with the job of life insurance - read online

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Our family is growing.

03 / Bring a few useful questions

What have we already arranged?

Gather the basic details of existing policies and workplace benefits. Check that beneficiary instructions reflect your wishes. If a child may inherit, ask an appropriate legal professional about how the money would be managed.

WORK THROUGH THESE FOUR CHECKS

- [ ] Pick the most important question for your first conversation.
- [ ] Ask what information is needed for a proper coverage review.
- [ ] Confirm the next action, who will handle it and the date.
- [ ] Keep medical records and identification numbers out of ordinary messages.

The question we want answered first

Our next action and date

Talk this through: Text or call 760-504-4939. Book a conversation or use Coverage Compass at the library.

HealthCare.gov: special enrollment opportunities
NAIC: life insurance buyer's guide

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