

Newborn Charged \$10,000 For Hospital Room And Board

Good Day Sacramento - CBS-13

SACRAMENTO CBS13) — Little Lainey Walls came into the world with a big surprise — a \$10,000 bill.

Even though her mom had insurance, the newborn was charged room and board for her first two days of life.

“It’s frustrating and I feel like it’s wrong for a new mom to have to fight their health insurance,” Kelly Walls said.

Kelly’s health insurance covered the majority of the delivery and her own hospital stay, but United Healthcare claimed she owed more than \$10,000 for Lainey’s room and board.

Consumer insurance advocate Emily Rogan says a newborn is covered under mom’s policy for the first 30 days of life and the insurance company should know better.

“I’m so frustrated when I hear that...That is a world away from what a new mom really should be thinking about” Rogan said.

So why wasn’t Lainey covered?

“I can’t be the only person that’s ever experienced this,” Walls said.

Once we contacted United Healthcare, the agency admitted to processing Kelly’s claim incorrectly saying: “We apologize for the errors in handling Ms. Walls claims for her daughter’s hospital stay, and have paid the claims according to Ms. Walls’ benefits plan.”

Kelly’s bill is now wiped clean except for a co-pay, giving her more time to focus on her family, instead of

the baby bill battle.

“That’s a huge relief that it’s taken care of,” Walls said.

Experts advise that to ensure there are no surprises on your hospital bill, you might want to call your insurance company before a due date or procedure and ask for clear confirmation on what’s covered. It’s also helpful to keep a diary of the names and dates for those conversations.