

# Another Utah baby can't get insured due to ACA issues

Video: <http://kutv.com/news/get-gephardt/another-utah-baby-can-get-insured-due-to-aca-issues>

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By Matt Gephardt and Cindy St. Clair Thursday

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(KUTV) Tambra Moultrie knows the rules of adding a new baby to her family's health insurance policy. She's done it before. In January she had baby number four: a cute and happy young man named Blake.

Immediately after getting home from the hospital, Tambra called to add Blake to her insurance policy which she got through the federal healthcare marketplace set up by the Affordable Care Act. It wasn't easy, but after weeks of jumping through hoops making sure Blake qualified, he was finally enrolled.

"They sent us a letter saying he's added to the policy, you're all set to go."

But Blake was not 'all set to go.' The letter says the effective date of coverage is February 1, 2015. Blake was born a week earlier and has thousands of dollars in bills that need to be paid from the first week of life.

Because of the date discrepancy, however, the insurance company cannot pay those bills and Tambra is now facing collections.

She appealed the effective date, but it was denied.

"I am at my wit's end," she said. "I don't know what else to do."

If this story reads a little like a broken record, that's because it is. In fact, this is the sixth time since the healthcare marketplace was set up a little more than a year ago, that Get Gephardt has reported on a new mom in Utah not being able to add her baby to her insurance policy thanks to marketplace issues.

Just like we did for each of those other moms, Get Gephardt contacted the US Department of Health and Human Services to ask about Tambra and Blake. A spokesperson promised to investigate and once again that did the trick.

Just four days after our call to HHS, Tambra says she heard from her insurance company that Baby Blake is now covered from his actual date of birth.

It's another happy resolution, but only because a mom called a reporter who has access to the public relations department. Surely there must be a better way, we pointed out to HHS.

The spokesperson agreed, blaming this case on a new employee who didn't know what he or she was doing. The spokesperson claims that HHS is working to retrain employees to hopefully avoid this from happening again.

Time will tell.

