

## Adding a new baby to plan not easy

January 3 2014, by Ricardo Alonso-Zaldivar

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In this Dec. 11, 2013, file photo, Health and Human Services Secretary Kathleen Sebelius testifies on Capitol Hill in Washington. There's another quirk to the Obama administration's new health insurance system: it lacks a way for consumers to quickly and easily update their coverage for the birth of a baby and other common life changes. It's a reminder that the new coverage for many uninsured Americans comes with a third party in the mix: the feds. And the system's wiring for some vital federal functions isn't yet fully connected. (AP Photo/Susan Walsh, File)

(AP)—Another quirk has surfaced with the Obama administration's new health insurance system: There's no easy way to update your coverage for a new baby and other common life events.

With regular [private insurance](#), parents just notify the [health plan](#).

The administration says babies will still be covered, but parents must now tell the government, too.

The problem is the HealthCare.gov website can't handle such updates yet.

It's not just a new baby that could trigger bureaucratic hassles, but other life changes affecting a consumer's taxpayer-subsidized premiums.

That includes marriage and divorce, a death, a new job or a change in income, even moving to a different community.

Officials say for now consumers should just notify their insurer.

They're working on an upgrade so HealthCare.gov can handle such updates, too.

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