

Medical Child Support



A Guide for
Employers

Who's involved?



- Human Resources
- Payroll/Accounting department
- Payroll Service
- Health care plan administrator

?

Purpose of Medical Support

- Obtaining health insurance for all children.
- Enforcing existing orders to provide health care coverage.
- Use of a standardized QMCSO to employers for initiating coverage.

National Medical Support Notice



Constitutes a Qualified Medical
Child Support Order and meets
ERISA requirements

National Medical Support Notice



- Provides name and address of issuing agency contact.
- Contains issuing state provisions for:
 - ◆ Withholding employee health insurance contribution;
 - ◆ Priority between child support and health insurance when funds are insufficient to cover both; and
 - ◆ Duration of the obligation.

National Medical Support Notice

4 Sections

1. Part A- Notice to Withhold for Health Care Coverage
2. Employer Response
3. Part B- Medical Support Notice to Plan Administrator
4. Plan Administrator Response

Part A-Notice to Withhold for Health Care Coverage

- Issuing agency
- Employer
- Employee
- Custodial parent
- Children

Employer Response

- Complete and return to issuing agency when:
 - ✓ Employer does not provide health care coverage;
 - ✓ Employee is ineligible for health coverage due to work status; or
 - ✓ Employee has been terminated.
- If none of the above, Part B is forwarded to Plan Administrator.

Coverage Provided Through Union Membership



If the employee has health benefits through a union, forward Part B of the NMSN to the union acting as the plan administrator.

Part B- Medical Support Notice to Plan Administrator

- Notifies the plan of obligation to provide health care coverage.
- 40 business days to complete the response and return it to the issuing agency.

Plan Administrator Response

- Information regarding enrolling child in coverage
- Multiple options
- Waiting period (more than 90 days)
- Not qualified medical child support order
 - ◆ Names, address, age of coverage.

Payroll's Responsibility



- Once notified of enrollment must begin deductions for premiums.
- If the limitations on withholding and the state's priority for withholding make it impossible to deduct the premiums, number 4 on Part A of the Employer Response should be checked and the response sent to the issuing agency.

Consumer Credit Protection Act Withholding Limitations

	No Arrears Arrears < 12 Wks	Arrears > 12 Weeks
Employee supports Spouse or other child	50%	55%
Employee not supporting Spouse or other child	60%	65%

Frequently Asked Questions



What is the priority of withholding?

Current support, arrears, medical support.

Frequently Asked Questions



Employer offers both medical and dental,
but withholding limit will only allow one,
which one should be paid for?

Medical takes priority over dental.

Frequently Asked Questions



What if the employee quits or is
laid off?

Employer should forward Part A to the
Issuing Agency with Box 3 checked.

Frequently Asked Questions



What if the notice is received when it is not open enrollment?

Child must be enrolled without regard to open enrollment restrictions.

Frequently Asked Questions



What if the employee is already covering the child under their insurance?

Employer should forward Part B to the Plan Administrator who must complete and return to the Issuing Agency.

Where to Get More Information



Employer Helpline
(888)208-4485

Child Support Website
newyorkchildsupport.com