

Employers: Medical Support

Overview

Providing medical insurance is an important part of supporting children. When medical insurance is available, employers help by enrolling children on a parent's policy.

Child Support Services sends a National Medical Support Notice to notify you when to enroll an employee's child(ren) in the medical insurance coverage available through your company.

Once children are enrolled, deduct the premiums from the employee's earnings and submit the premium payments to the insurance provider.

When You Receive a National Medical Support Notice

Determine if the children are eligible to enroll on a parent's medical insurance plan.

If an employee's children are eligible, forward Part B of the National Medical Support Notice to the health plan administrator and keep Part A for your records.

Health insurance information, insurance cards, and forms must be provided to the custodial parent.

If the Children are not Eligible

If an employee's children are ineligible, complete and return Part A of the National Medical Support Notice to Child Support Services. Discard Part B.

If the health plan administrator finds an employee's children are not eligible, the administrator will complete Part B and return it to both the employer and Child Support Services.

The employer must complete Part A within 20 business days of the date of the NMSN, and either forward to the child support agency or the health plan administrator. The health plan administrator must complete Part B and return to the employer and child support agency within 40 business days of the NMSN.

Income Withholding and Medical Insurance

If you are required to withhold an employee's income and enroll his or her children in a medical insurance plan, withhold the child support amount first, then withhold the insurance premium.

The amount withheld for medical insurance premiums and child support may not exceed 50 percent of the employee's disposable earnings. If it does, withhold the child support up to 50 percent of the employee's disposable earnings, then complete the National Medical Support Notice, Part A, Section 4 and return it to Child Support Services.

Vision and Dental Coverage

If vision and dental coverage are available through an employer, the employee's children must be enrolled, even if the coverage requires a separate plan and has additional cost.

If an Employee Tells You the National Medical Support Notice is Incorrect

Continue to follow the order. Instruct your employee to contact Child Support Services to discuss the issue. Child Support Services will notify you in writing if something changes.

If an Employee No Longer Works for Your Organization

When an employee whose children are enrolled in an insurance plan no longer works for your organization, notify Child Support Services immediately and provide the employee's last known address and the name and address of the new employer, if known.

If the employee returns to work, the National Medical Support order is still in effect and must be resumed.

Are Employers and Health Plan Administrators Required to Comply?

Yes. Federal law requires all employers and health plan administrators to cooperate to enroll an

employee's dependent children in health insurance available through the employer. The National Medical Support Notice provides instructions for employers and health plan administrators. Before you withhold any ordered insurance premium from the obligor's income you will first need to determine if the cost to enroll the child or children is within the new definition of reasonable cost. Effective 7/1/08 the new definition limits the cost to enroll to five percent (5%) of the obligated parent's/employees gross income. ***If there are multiple children included in the order the total cost to enroll all children of the order cannot exceed five-percent (5%) of the obligated parent's gross income.*** If the obligated parent/employee must also be enrolled to qualify the child for enrollment, then the obligated parent/employee must be enrolled. The cost of the obligated parent/employee to be enrolled is not considered in the five percent (5%) limitation.

You must also determine if the amount of child support withheld and the amount of the insurance premium exceeds fifty-percent (50%) of disposable income. If fifty-percent (50%) of the disposable income is not sufficient to satisfy both child support and the medical insurance premiums, the employer will satisfy the child support amount first.

Idaho Child Support has developed a calculator to determine if the cost to enroll the child exceeds five percent (5%) of gross income and if the maximum amount of withholding exceeds the fifty-percent (50%) of disposable earnings. You can access this calculator and the instructions from the Child Support Home Page or use these direct links to: [Reasonable Cost Calculator](#), and [Reasonable Cost Calculator Instructions](#).