

THE NATIONAL MEDICAL SUPPORT NOTICE (NMSN)

Information to help you access
available medical coverage ordered
for your children



For additional information, you may
contact your local child support
enforcement agency or visit:

<http://www.state.oh.us/odjfs/ocs>

ACCESSING HEALTH INSURANCE FOR CHILD SUPPORT KIDS



THE NATIONAL MEDICAL SUPPORT NOTICE (NMSN)

What is the NMSN?

New federal and state laws have created the National Medical Support Notice (NMSN) to help obtain health insurance for child support children.

DEFINITIONS:

Health Plan Administrator is the person at the health insurance agency responsible for processing the National Medical Support Notice (NMSN).

Medical Insurance (MI) Obligee is the party that is not responsible for providing health insurance.

Medical Insurance (MI) Obligor is the person that is required to provide health insurance under a medical insurance order.

Medical Insurance (MI) Order is the requirement within a child support order for one or both of the parties to provide health insurance.

How is the NMSN Used?

The Child Support Enforcement Agency (CSEA) in the county with your child support/medical insurance order sends the NMSN to the employer of the medical insurance obligor when new or changed employment occurs. The employer must send the NMSN to the health plan administrator in 20 business days, unless the employer does not provide insurance. The health plan administrator will enroll the children 20 business days after receiving the NMSN, unless there is a waiting period or there is more than one health insurance plan option. In those cases, enrollment takes place when the waiting period ends or the plan option is selected.

MI OBLIGOR QUESTIONS & ANSWERS:

I received a "Notice of Medical Support Enforcement Activity." What does this mean?

The Notice of Medical Support Enforcement Activity was sent to tell you that the CSEA has sent a copy of a National Medical Support Notice (NMSN) to your employer. This NMSN is required by federal law and the Ohio Revised Code. It was sent to your employer because the CSEA believes that you are under a court or administrative order to provide medical insurance for your child(ren) and the CSEA just discovered that you are employed or changed employment.

What will my employer do with the NMSN?

The NMSN requires your employer to enroll your child(ren) in any medical insurance it has available for them and withhold the premiums from your paychecks.

What if I don't agree with the information in the Notice of Medical Support Enforcement Activity?

You have a right to request an administrative mistake of fact hearing if you believe you are not the person named by the Notice, or if you have not been ordered to provide medical insurance for your child(ren). Complete and send in the last page of the Notice to the CSEA within 7 business days of the date of the Notice.

I can't afford to pay for medical insurance for my kids. What can I do?

When your employer gets the NMSN, they will have to determine whether the amount of your child support order and the amount of the medical insurance premium, added together, will be more than the percent they are allowed to withhold from your paycheck under the federal Consumer Credit Protection Act. If the insurance and child support together equal more than this amount, your employer will not enroll your child(ren) in medical insurance.

You also have the right to request a review and adjustment of your child support order from the CSEA if you believe that your financial situation has changed. You should ask your CSEA about the specific requirements for this review.

What is the Consumer Credit Protection Act?

The Consumer Credit Protection Act (CCPA) is a federal law that protects people from having too much money withheld from their paychecks in order to pay child support.

The amount withheld cannot exceed a set percentage (between 50% and 65% of your earnings after mandatory deductions for taxes). The percentage depends on whether or not you have dependents, and whether or not you owe an arrearage on your child support order. Check with your employer for more details on this law.

My current wife has my kids covered on her insurance. Can I ignore this Notice?

No. Ohio law requires the NMSN to be sent to the employer of the person who is ordered to provide the medical insurance. You may, however, request a court hearing to change the medical insurance order.

MI OBLIGEE QUESTIONS & ANSWERS:

How will I receive plan information?

If only one health plan option is or becomes available, you will be notified by the health plan administrator of coverage availability. They will furnish you with a description and effective date of the plan's coverage, and any forms or information necessary to put that coverage into effect. They will also provide you with information on submitting claims for benefits.

What should I do when the CSEA tells me I have more than one health plan option?

The plan administrator will provide the CSEA with descriptions of all plan options including any additional conditions for coverage and any service area limits. The CSEA will provide this information to you. It is very important that you notify the CSEA of your plan choice promptly. Otherwise your child(ren) could be automatically enrolled in a default option, which may not be your first choice. If there is no default option available, the CSEA may make the plan option selection.

Is information released to the MI obligor if the MI obligee/child(ren) are subject to family violence?

No. There will be no information about the MI obligee and child(ren) shared with the MI obligor. The National Medical Support Notice will only be sent to the MI obligor's employe

