

What Every Employer Should Know About National Medical Support Notices

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Employers are KEY

Issue 3 of the Child Support Awareness *What Every Employer Should Know* frequently asked question series discussed the Employer responsibilities relating to National Medical Support Notices (NMSN).

- Did you know that 52% of children in Lucas County receive medical assistance through the Lucas County Job and Family Services?

This week's frequently asked question includes your responsibilities and the Employee's responsibilities related to the NMSN.

The NMSN, in combination with Employer's compliance in processing them, ensures that children in our community receive the support and health insurance coverage they need to thrive. Included are a few of the main questions that often arise when a new or modified NMSN is issued to an Employer.

Sincerely,
Lucas County JFS, Child Support Division
Child Support Awareness Committee



What is a NSMN?

- A notice to the employer that requires them to take action to enroll the minor child(ren) in a family or comparable health insurance plan. The plan must be part of an Employer benefits plan. The employee's contribution, together with the IW, must not exceed the withholding limits place by the Consumer Credit Protection Act (CCPA).

When must an Employer comply with a NMSN?

- Anytime the Employer offers family coverage as part of it's benefit package and the Employee is eligible for the family coverage.
 - Employers are not required to obtain a benefit package that includes family insurance to comply with the notice.
- If the Employee is not currently enrolled and the plan requires that the Employee be enrolled in order to be eligible for family coverage, you must enroll both the Employee and the child(ren).

What are my responsibilities when I receive a NMSN?

- Notify the Child Support Agency who issued the NMSN when the Employee listed is no longer employed by your company, or if the employee does not have access to family coverage. Employers must complete items 1-4 on page 2 of the NMSN and return it to the issuing Agency.
- If family coverage is available, but the out of pocket costs together with the IW support withholdings, exceeds the Federal Consumer Credit Protection Act (CCPA) limitations, the Employer must notify the issuing Agency by completing item 5 on page 2 of the NMSN and returning it to the issuing Agency.
- If family coverage is available Employers must comply with the provision of the NMSN by:
 - Forwarding part B to the Plan Administrator for enrollment (If you are also the Plan Administrator you must read and complete pages 6-9 of the NMSN).
 - Withhold any Employee contributions from the Employee's pay (Following CCPA restrictions and prioritizing rules).
- Employers with multiple options available under their plan may need to return the NMSN to the Child Support Agency for clarification as to which plan the child(ren) should be enrolled.
- Employers must notify the issuing Agency of any changes in the Employee's status or changes in available insurance coverage.
- Employers must continue coverage until such time as (1) the Plan Administrator receives notice that the support order is no longer in effect; (2) the child(ren) will be enrolled in a comparable plan; or (3) the Employer no longer offers a family coverage plan.

What are the Employee's responsibilities?

**Lucas County now has a
dedicated Employer phone line
419-213-3010 to better serve
our valuable partners.**

Please feel free to contact us with any
child support questions.

- To pay any costs associated with the family coverage.
- To contact the Agency who issued the notice, if they feel the costs is unreasonable, if private insurance is already being provided for the child(ren); or if they believe the NMSN was issued in error.



Are there any consequences for failing to act on a NMSN?

- The NMSN places the burden on the Employers and Plan Administrators. Willful failure to comply with the provisions of the NMSN may result in liability.