

HEALTH INSURANCE

§ 3119.30 ORC

With regard to health insurance coverage, the Court finds it is in the best interests of the parties' minor children that health insurance be provided for the children. The Obligor and Obligee are both liable for the health care expenses for the children who are not covered by private health insurance according to a formula established by the Court with respect to the Court child support Order.

The Court finds that **Obligee Custodial parent** shall provide health insurance coverage, **unless** rebutted for the following reason *marked below* at which time Obligor shall provide health insurance for the minor children:

1. Obligor *already* has health insurance coverage for the child that is reasonable in cost
2. Obligor *already* has health insurance coverage for the child that is NOT reasonable in cost, but wants to be named health insurance Obligor and provide coverage for the child
3. Obligor *can obtain* health insurance coverage for the child that is reasonable in cost through an employer or other source. *If through work, length of time at work and stability of insurance is considered by Court.*
4. Obligee is a 3rd party caretaker or children service agency with no duty to provide medical support.

The Court makes the following orders:

a. If private health insurance coverage for the children is not available at reasonable cost* to the Obligor or the Obligee at the time of the order, Obligee shall obtain it within 30 days after it becomes available to Obligee at reasonable cost *and* notify the CSEA at P.O. Box 649, Celina, Ohio 45822 that private health insurance has been obtained. If private health insurance becomes available to the Obligor at a reasonable cost, the Obligor shall inform the CSEA at the above address within 30 days and may seek a modification of the health insurance coverage from the Court or CSEA with respect to an Order. **Reasonable cost is defined as 5% or less of gross income.*

b. The parent who is required to provide private health insurance coverage for the children shall provide to the other party, within thirty (30) days of the Order being issued, written information regarding the following: benefits, limitations and exclusions of any health insurance coverage; copies of any insurance forms necessary to receive reimbursement; payment or other benefits under the coverage; and a copy of the necessary insurance cards and shall continue to so provide upon the issuance of new information, forms and cards. If coverage changes, that parent shall, within thirty (30) days, notify the other party and the Mercer County CSEA and comply with the above orders with regard to the exchange of written insurance coverage information.

c. The parent who is required to provide private health insurance coverage for the children shall designate the children as covered dependents under any of that parent's private health insurance policy, contract, or plan.

d. The parent who is required to provide private health insurance coverage for the children shall submit a copy of this order to the insurer at the time application is made to enroll the children in the health insurance policy and no later than thirty (30) days after the issuance of this order, furnish written proof of compliance to the CSEA.

e. In the event health insurance coverage is no longer available through employment or is no longer available at a reasonable cost through employment, a parent must report that to the CSEA within thirty (30) days.

f. Obligor shall pay 50% and Obligee shall pay 50% of the uncovered extraordinary medical expenses for the parties' children, *unless otherwise ordered in the court order.*

g. The parent who is to be reimbursed for medical expenses, whose address and telephone number are provided to CSEA, shall be reimbursed by the other party for the uncovered medical care expenses they paid on behalf of the children above their obligation.

h. The administrator of the health care plan that provides health insurance coverage for the children may continue making payment for medical, optical, hospital, dental or prescription services directly to any health care provider in accordance with the applicable health insurance policy, contract, or plan.

i. Upon written request by either parent, the employer of the person required to obtain health insurance coverage is required to release to the parties or the CSEA, any necessary information on the health insurance coverage, including the name and address of the health plan administrator and any policy, contract or plan number, and to otherwise comply with any order or notice issued herein.

j. NOTICE: If the person required to obtain private health care insurance coverage for the children subject to this child support order obtains new employment, the agency shall comply with the requirements of section 3119.34 of the Revised Code, which may result in the issuance of a notice requiring the new employer to take whatever action is necessary to enroll the children in private health care insurance coverage provided by the new employer, when insurance is not being provided by any other source. §3119.32 ORC

Specifically, § 3119.34 mandates that no later than the business day after receipt of a notice of new hire, a CSEA shall send to a person's new employer a national medical support notice if that person is required to provide health insurance coverage for children who are the subject of a child support order.

k. The full name and date of birth of each child who is subject to the child support order shall be set forth in the Order.

l. In any action where a parent responsible for health care of children is determined, each party shall provide to the Court or CSEA a list of any group health insurance policies, contracts, or plans available to the party and the cost for self-only and family coverage under the available policies, contracts, or plans.

THIS ORDER IS ISSUED PURSUANT TO THE OHIO REVISED CODE. § 3119.30, et al.

If cash medical orders issued, the following applies:

"Cash medical support" means an amount ordered to be paid in a child support order toward the ordinary medical expenses incurred during a calendar year.

"Ordinary medical expenses" includes copayments and deductibles, and uninsured medical-related cost for the children of the order.

"Extraordinary medical expenses" means any uninsured medical expenses incurred for a child during the calendar year that exceed the total cash medical support amount owed by the parents during that year, including orthodontia, dental, optical, and psychological services.

A cash medical support order shall be administered, reviewed, modified, and enforced in the same manner as the underlying child support order.

In the event the children are a recipient of any form of Medicaid coverage, the medical support order shall be redirected to the State of Ohio. The cash medical order may be implemented by the Child Support Enforcement Agency (CSEA) without a hearing or additional notice to the parties.