

Questions and Answers

concerning the

National Medical Support Notice (NMSN)

Q1: If the **Employer** does not offer health insurance, what should the **Employer** do?

A1: Within 20 business days of the NMSN, the Employer should complete Box 1 in the “Employer Response” portion of Part A of the NMSN and return Part A by mail to the issuing agency shown on the NMSN.

Q2: If the **Employer** offers insurance, but the employee does not qualify (e.g., part-time), what should the **Employer** do?

A2: Within 20 business days of the NMSN, the Employer should complete Box 2 in the “Employer Response” portion of Part A of the NMSN and return Part A by mail to the issuing agency shown on the NMSN.

Q3: If the employee receives Workers’ Compensation, Unemployment Compensation, or is otherwise temporarily unemployed, what should the **Employer** do?

A3: If the employee is not receiving wages from the Employer when the Employer receives the NMSN, the Employer should so indicate in the “Employer Response” portion of Part A of the NMSN and return Part A of the NMSN to the issuing agency. If a re-employment date is known, the Employer should provide it in the response. If withholding under a NMSN is already in place, and the employee becomes temporarily unemployed, the Employer should notify the issuing agency if such status results in a lapse of coverage.

Q4: If the **Employer** has terminated or never employed the individual identified on the NMSN as the employee, what should the **Employer** do?

A4: Within 20 business days of the NMSN, the Employer should complete Box 3 in the “Employer Response” portion of Part A of the NMSN and return Part A by mail to the issuing agency shown on the NMSN.

Q5: If the employee reports that the child is enrolled in the custodial parent’s health insurance plan, what should the **Employer** do?

A5: The Employer’s responsibilities under the NMSN are not affected by the child’s enrollment by the custodial parent in another health insurance plan.

Q6: If the child does not reside in the insurer’s service area, what should the **Employer** do?

A6: The Employer’s responsibilities under the NMSN are the same regardless of the child’s residence.

Q7: If the employee reports that the child is enrolled in Medicaid or HUSKY, what should the **Employer** do?

A7: The Employer’s responsibilities under the NMSN are not affected by the child’s enrollment in Medicaid or HUSKY.

Q8: If the employee is eligible for health insurance, what is the first step the **Employer** should take?

A8: Within 20 business days of the NMSN, the Employer should transfer the NMSN to the health insurance Plan Administrator.

Q9: If a union provides health care coverage, what should the **Employer** do?

A9: The Employer should consider the union the Plan Administrator and forward Part B of the NMSN to the union, unless the Employer checks box 1, 2, or 3 in the “Employer Response” portion of Part A of the NMSN.

Q10: If the **Plan Administrator** determines that the NMSN does not constitute a “qualified medical child support order” (QMCSO) under the Employee Retirement Income Security Act of 1974 (ERISA), what should the **Plan Administrator** do?

A10: The Plan Administrator should complete Response 5 in the “Plan Administrator Response” portion of Part B of the NMSN indicating a deficiency and return Part B to the issuing agency indicated on the NMSN. In addition, the Plan Administrator should inform the noncustodial parent/participant, the custodial parent, and the child(ren) of the reasons for determining that the NMSN is not a QMCSO.

Q11: If the employee is in a probationary status and subject to a waiting period prior to enrollment, what should the **Plan Administrator** do?

A11: The Plan Administrator should complete Response 4 in the “Plan Administrator Response” portion of Part B of the NMSN and return Part B to the Employer. In addition, the Plan Administrator should notify the issuing agency, the noncustodial parent/participant, and the custodial parent.

Q12: When the employee completes the probationary/waiting period, what should the **Employer** do?

A12: The Employer should notify the Plan Administrator that the probationary/waiting period has ended, and that the Plan Administrator should enroll the child(ren).

Q13: If only one health insurance plan is available to the qualified employee/participant, what should the **Plan Administrator** do?

A13: The Plan Administrator should enroll the child(ren) in the default plan and complete Response 2 in the “Plan Administrator Response” portion of Part B of the NMSN. The Plan Administrator should also return Part B to the issuing agency; notify the Employer of the cost of coverage; and notify the noncustodial parent/participant, the custodial parent, and the enrolled child(ren) of the coverage. Notice to the custodial parent and child(ren) shall include claim forms and plan information.

Q14: If there are several health insurance plans available to the eligible employee/participant, what should the **Plan Administrator** do?

A14: The Plan Administrator should complete Response 3 in the “Plan Administrator Response” portion of Part B of the NMSN and return Part B and the required plan information, as indicated in the “Instructions to Plan Administrator”, to the issuing agency indicated on the NMSN.

Q15: If the issuing agency does not select one of the available health insurance plans within 20 business days, what should the **Plan Administrator** do?

A15: If a default plan exists, the Plan Administrator should enroll the child(ren) in the default plan, notify the Employer of the cost of coverage, and notify the issuing agency, the noncustodial parent/participant, the custodial parent, and the enrolled child(ren) of the coverage. Notification to the custodial parent and child(ren) shall include claim forms and plan information.

Q16: If there is no default health insurance plan, what should the **Plan Administrator** do?

A16: The Plan Administrator should contact the issuing agency indicated on the NMSN.

Q17: Upon receiving notification from the **Plan Administrator** of the cost of health insurance for the employees' health coverage, what should the **Employer** do?

A17: The Employer should begin withholding if sufficient income exists to withhold for health insurance premiums.

Q18: What is the maximum amount the **Employer** can withhold from the employee's pay for child support (monetary/financial) and medical support (health insurance premiums)?

A18: The total withholding cannot exceed the amounts set by State and Federal law, as specified in the "Limitations on Withholding" section in the "Instructions to Employer" portion of the NMSN.

Q19: If withholding limitations preclude the **Employer** from withholding sufficient funds to cover both financial and medical support, which takes precedence?

A19: If the employee's principal place of employment is in Connecticut, financial support takes precedence over withholding for medical insurance premiums. Any NMSN the Employer receives from Connecticut will provide more detailed instructions on how to prioritize between financial and medical support. The Employer should consult the law of the State of the employee's principal place of employment to determine priorities if the employee works outside of Connecticut.

Q20: If State or Federal withholding limitations and/or prioritization prevent the withholding from the employee's income of the amount required to obtain coverage under the terms of the health insurance plan, what should the **Employer** do?

A20: The Employer should check Box 4 in the "Employer Response" portion of Part A of the NMSN and forward it to the issuing agency. In addition, the Employer should notify the Plan Administrator to disenroll the dependents.

Q21: What can the employee do if the employee believes a National Medical Support Notice has been issued in error?

A21: The employee may contact the issuing agency at the address and telephone number indicated on the NMSN to discuss the matter. The Employer must proceed to comply with the Employer responsibilities under the NMSN until the issuing agency notifies the Employer to discontinue withholding.