

# HOW TO DETERMINE WHAT IS THE REASONABLE COST OF HEALTH INSURANCE

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Any order that provides for support for a child shall include a provision for medical support for the child. 252E.1A(2)

1. If there is a private plan of health insurance coverage available to either parent, at the time the order is entered, the court shall order it. A plan is available if it is accessible and the cost of the plan is reasonable. 252E.1A(3)
2. The cost of the plan is considered reasonable, and the amount of such shall be stated in the order, if one of the following applies:
  - a. The cost of the plan does not exceed five percent of that parent’s gross income or pursuant to the child support guidelines. 252E.1A(3)(a)(1).
    - i. See the Medical Support Table at Rule 9.12(4) Child Support Guidelines. (Below is a portion of the table).

9.12(4) Medical Support Table.

Medical Support Table					
Preliminary Net Income	One Child	Two Children	Three Children	Four Children	Five or more Children
0 – 1150	<b>Area A: Minimum Order</b> Noncustodial parent provides health insurance when it becomes available <b>at no cost</b> to add the child(ren). Health insurance is not an add-on cost in this area. Do not order cash medical support.				
1151-1800 1 child 1801-2150 2 children 2151-2350 3 children 2351-2400 4 children 2401-2650 5+ children	<b>Area B: Shaded area of the schedule</b> Provide health insurance if available <b>at reasonable cost</b> . Find the box for the parent’s preliminary <b>net</b> income and number of children. Multiply the percentage in the box (1% to 5%) by the parent’s <b>gross</b> income to find reasonable cost. Health insurance is an add-on cost in this area. If neither parent has health insurance available at reasonable cost, if appropriate according to Iowa Code section 252E.1A, the court shall order cash medical support under Rule 9.12(3).				
1151 – 1200	2%	2%	1%	1%	1%
1201 – 1250	2%	2%	2%	1%	1%
1251 – 1300	3%	2%	2%	2%	1%

- b. The premium cost is not reasonable if a parent consents or does not object to the entry of the order. If the party does not object to an unreasonable amount, it will be ordered. 252E.1A(3)(a)(2).