

## Health Insurance Details

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**Choices:** In all cases, except where the kids are covered by a private plan of health insurance, the NCP will be required to pay cash medical support unless they fall within an exception as provided in 252E.1A(a)(b) or (c) of the Code of Iowa.

1. **The kids have no coverage.** You should determine if there is a private plan available at a reasonable cost. If not, look to hawk-i or Title 19.
2. **The kids are covered by Medicaid/Title 19.** In these cases, if the NCP pays cash medical support, those funds will be assigned to the State of Iowa. CP will not receive the money.
3. **The kids are covered by hawk-i.** If the NCP must pay cash medical support, the amount paid will be the lesser of the cost of hawk-i or cash medical as ordinarily calculated.
4. **The kids are covered under a private plan of coverage at a reasonable cost.** In these cases, there is no cash medical and the cost of the coverage is apportioned between the parties. The exception is if the NCP is “low-income” (Rule 9.12(4))
5. **The kids are covered under a private plan of coverage at an “unreasonable” cost.** In these cases, the cost is apportioned between the parties. The exception is if the NCP is “low-income” (Rule 9.12(4)). In these cases, a party may object to being ordered to contribute toward the cost of such a plan. In these cases, if you cannot agree on a resolution, the court will decide it. Go ahead with your calculations and prepare the Form 1. Look to page 3 to see the notes and how the cost is apportioned. You can always go back and enter the reasonable cost. The results are shown instantly.

*The Cost: for a health benefit plan that covers multiple individuals, including the children in your current case, the allowable portion is the amount of the premium cost that is in excess of the premium cost.*

*Subtract the cost for single coverage. That's the cost to cover the kids. If other people, kids and adults, are covered, take the total number of people covered and subtract by 1 then divide the cost of coverage by the result and multiply that number by the number of kids covered in your case. That is the cost to cover the kids in your case. 252E.1A(3) tells you how to determine if the cost is reasonable. Iowa Support Master does this for you.*