

ALFT & WILSON PUBLISHING

HEALTH INSURANCE AND CASH MEDICAL COMMON QUESTIONS

Question: How do we calculate cost of children's health insurance?

Answer: It is the difference between the cost of a family plan and the cost of a single person plan. Ex: family plan costs \$500 per month. Single person plan costs \$400 per mo. 500-400=\$100. Enter \$100 per month as cost to cover the children.

Question: A non-party, step-parent, has the kids covered. The party to our action pays nothing, it is provided by his wife's employment at no cost to her. What do we do?

Answer: If it is at no cost, check the box that insurance is provided at no cost. If there is a cost, use the formula to determine the cost and enter that number as cost to cover the kids.

Question: When we enter cost of health insurance for the kids, this removes cash medical support. Why?

Answer: Because the Guidelines say one or the other, not both.

Question: We are not showing health insurance yet there is no showing of an obligation of cash medical support – OR – we enter cost of health insurance, and there is no showing that the other party must help contribute toward the cost. Why?

Answer: The other party is "low-income" and under the Guidelines, that party will not be obligated to contribute toward the cost of health insurance nor would they be obligated to pay cash medical support if the kids are not covered. Read the Guidelines shaded area discussion.

Question: May I change the amount of the cash medical support?

Answer: Yes, you can use the override feature to change the numbers or you can simply edit the forms. You should bring this to the attention of the court so that there are no claims of intent to deceive or falsely represent the results. This would amount to a deviation from the guidelines.

Question: The children are covered by Title XIX. May I claim that as "free" health insurance for the kids?

Answer: No. Title XIX is not health insurance. The obligor must pay cash medical support which will be assigned to the State of Iowa. In Title XIX cases, you should put CSR on notice.

Question: The kids are covered by Hawk-I. May we indicate the cost of this coverage as cost of health insurance on the children.

Answer: Technically, Hawk-I is not considered "health insurance" as it is not a private plan. It is subsidized and is a publicly supported program. Some judges allow parties to indicate Hawk-I as a cost of health insurance. We recommend that you add a notation to your Form 1 that the health insurance is Hawk-I coverage.