

**2021**  
**ABC Virtual Training**  
 Medical Support Orders

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 Benefits Administration

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### Medical Support Order

- A 1993 amendment to the Employee Retirement Income Security Act know as ERISA, requires employment-based group health plans to extend health coverage to the children of a parent-employee who is divorced, separated or never married when ordered to do so by state authorities.

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### Employer's Response

- The employer has **20 business days** from the date of the notice to complete sections 1,2, 3, 4 or 5 if applicable and return to the issuing agency.
- If section 6 or 7 is selected, the entire order including the employer response page should be sent to Benefits Administration.

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### Employer Response: What Do You Need to Do?

6. The participant is subject to a waiting period that expires \_\_\_\_\_ (more than 90 days from the date of receipt of this Notice), or has not completed a waiting period, which is determined by some measure other than the passage of time, such as the completion of a certain number of hours worked (describe here: \_\_\_\_\_). At the completion of the waiting period, the Plan Administrator will process the enrollment.

7. Employer forwarded Part B to Plan Administrator on \_\_\_\_\_ MM/DD/YY

**CONTACT FOR QUESTIONS**

Plan Administrator Name: \_\_\_\_\_ FAX Number: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

Employer Name: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
 Employer Representative Name/Title: \_\_\_\_\_ Federal EIN: \_\_\_\_\_  
 (if not provided on Page 1 of this Notice)  
 Employee Name: \_\_\_\_\_ Date \_\_\_\_\_

**PARTNERS FOR HEALTH**

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### Cost Limitations

The federal limit applies to the aggregate disposable weekly earning, or ADWE. ADWE is the net income left after making mandatory deductions such as state, federal, local taxes, Social Security taxes and Medicare taxes.

- You must complete this section before sending to Benefits Administration, if applicable.
- The total amount withheld for both cash and medical support cannot exceed 50% of the employee's aggregate disposable weekly earning.

**PARTNERS FOR HEALTH**

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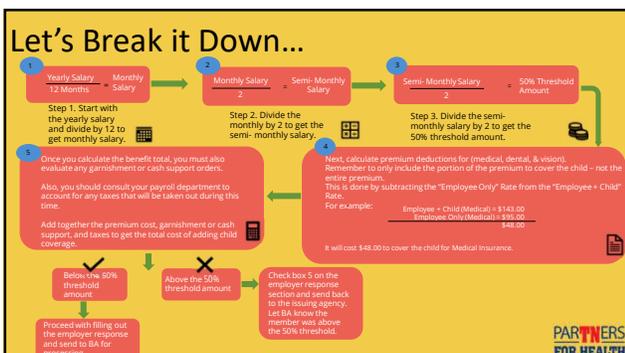
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### Example 1-Let's Do the Math

**Step 1- \$ 29,260.00 Annually**

**Step 2- Subtract the difference**  
 Employee + Child Health=\$143.00 - Employee Only=\$ 95.00 **(\$48.00)**  
 Employee + Child Dental=\$28.75 - Employee Only= \$13.84 **(14.91)**  
 Employee + Child Vision=**\$6.13**

**Step 3- Add**  
 Total Cost to add child is **\$69.04**  
 Taxes: \$200

**Total: \$269.04**

**Step 4- Divide**  
 Divide \$29,260 / 12= \$2,438 per month  
 Divide monthly \$2,438 / 2 = \$ 1,219 bi-weekly pay  
 Divide bi-weekly pay \$1,219 /2 = \$609.50

**\$609.50** 50% threshold that we must stay below

**Proceed with the process, complete the employer response page and forward the entire order to BA.**



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### Example 2-Let's Do the Math

**Step 1- \$ 22,000.00 Annually**

**Step 2- Subtract the difference**  
 Employee + Child Health=\$143.00 - Employee Only=\$ 95.00 **(\$48.00)**  
 Employee + Child Dental=\$28.75 - Employee Only= \$13.84 **(14.91)**  
 Employee + Child Vision=**\$6.13**

**Step 3- Add**  
 Total Cost to add child is **\$69.04**  
 Garnishment/Income Support of per paycheck: \$200  
 Taxes: \$200

**Total: \$469.04**

**Step 4- Divide**  
 Divide \$22,000 / 12= \$1,833 per month  
 Divide monthly \$1,833 / 2 = \$ 916.50 bi-weekly pay  
 Divide bi-weekly pay \$916.50 /2 = \$458.25

**\$458.25** 50% threshold that we must stay below

**Member is over the 50% threshold limit. Ask member if they would still like to add the child. If they do not, check box 5 on the employer response and send back to court.**



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### Duration of Coverage

- Once a dependent is covered by a Medical Support Order, the dependent can only be released from the order through an order from the court.
- If a release is provided, the employee does have the option to continue coverage for the dependent until they turn 26.




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**Court Order Termination Query**

In most cases, our ABCs will not be contacted for this query.

- We do, however, reach out to the MSO's Issuing Agency to let them know that our member and Ordered dependent have lost coverage due to employee's termination.



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**Court Order Dropped Query**

- First, the analyst will call the Issuing Agency to verify if the Order is still valid. If it is not, we will take the steps to obtain the proper documentation to close the request.
- If the Order is still valid and the member has already elected coverage, the analyst will notify the ABC that the dependent has been added the first day of the following month and allow 30 days for the member to modify his/her medical, dental and/or vision due to the enrollment.
- If the Order is still valid and the member has waived coverage, the analyst will notify the ABC that BA requires the child be enrolled. An enrollment change application will be required within 30 days of the initial email.
- If the ABC determines that the member does not meet the salary requirements, we will not continue with the enrollment, and will notify the Issuing Agency immediately.



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**Any Questions?**

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