

MEDICAL INSURANCE FACTS TO REMEMBER

The Lucas County Child Support Enforcement Agency (CSEA) is required under federal law to obtain medical insurance coverage for the child(ren) on a child support order. This includes establishment of a medical insurance order and verification of enrollment by the party ordered to provide medical coverage.

CSEA enforces the original terms of the medical order and DOES NOT honor private agreements between the parties. Medical orders can ONLY be changed as follows:

DIVORCE ORDERS

Changes can be made ONLY through Domestic Relations Court by the parties to the order.

JUVENILE COURT/ ADMINISTRATIVE ORDERS

Changes may be made through Juvenile Court or by asking the CSEA for a medical modification. This review may or may not result in changes to child support payments and/or medical insurance.

- Medical Insurance is ordered on the party who has access to the best available policy, making them the **Medical Obligor**.
- The order may give the Medical Obligor the option of alternative insurance, such as coverage through a union or current spouse rather than through their employer.

- Medicaid and Healthy Start are NOT valid substitutions for Court or Administrative Orders for private medical insurance.
- CSEA may arrange to have Summary Plan Descriptions, medical cards, booklets, and pamphlets sent to the employer.
- Shared Liability for medical expenses is not a medical insurance order. Rather it divides medical expenses between the parties, as stated in the order.
- CSEA is unable to assist in the collection of out-of-pocket expenses incurred unless a court action for non-payment of child support is completed at the same time. The Custodial Parent must provide the CSEA with the required information upon making his/her request.
- When expenses are shared, the Obligee may or may not be required to pay the out-of-pocket expenses. If paid, the Obligee must then present the paid expenses via certified mail to the Obligor for reimbursement.