

Handout 13: National Medical Support Notice (NMSN)

Current federal regulations require that every child support order include a provision of health-care coverage enforced by a state Child Support Enforcement (CSE) Agency. States are required to include provisions for health-care coverage in their Child Support Guidelines. In addition, the State Title IV-D agency is required to enroll the children in private health-care coverage when such coverage is available through a non-custodial parent's (NCP) employer at a reasonable cost.

The National Medical Support Notice (NMSN) was developed by the federal OCSE to facilitate the enforcement of medical support. New Jersey began using the NMSN in October 2003. It comprises two parts: Part A, Notice to Withhold for Health-Care Coverage, and Part B, Medical Support Notice to Plan Administrator. The NMSN is intended to provide a standardized means of communication between state CSE agencies, employers, and administrators of group health plans regarding the health-care obligations of NCPs. The notice facilitates the process of enrolling children in the group health plans for which their NCPs are eligible through employment. The NMSN is administered by the NMSN Center, which has been contracted by the Division of Family Development (DFD).

NJKiDS identifies cases with employers, custodial parents (CPs), and NCPs subject to health-care provisions and prepares and transmits interface files for those cases to the NMSN vendor. Each interface file also requests that the vendor send NMSN information to the employers. The NMSN vendor processes the request contained in the file, issues the NMSN packet to the employers, and returns insurance information to NJKiDS.

When a case is included in the file, a **NMSN** activity chain opens on the **Enforcement Processes** page. NJKiDS advances the activity chain based on the events recorded by the NMSN vendor.

The child support staff monitors the process. The staff updates the **SORD** indicator to show the party responsible for providing medical insurance. The **NMSN** activity chain will generate a noncompliance notice if the NCP is still employed and there is a lapse in coverage, for example, the NCP changes jobs and there is a probationary period for new employees; the NCP chooses not to pay the employee's share of the cost of coverage, and therefore, is not covered by the employer's plan. A notification is generated to the assigned Probation Child Support Enforcement (PCSE) Unit staff member who can choose to manually initiate a **Status Review**, a **Relief to Litigant–Medical Support** or a **Source of Income Show Cause** activity chain.

Case Selection Criteria

The case will be selected for the NMSN remedy if the following conditions are met:

- A non-end-dated support order exists.
- The case is an open IV-D case.
- Health-care coverage has been ordered and the **Court Order** page is coded correctly.
- Court-ordered health-care coverage is not already being provided; that is, at least one coverage type box is checked on the **Insurance Coverage Ordered** field on the **Insurance by Ordered Party** page, but is not indicated as being provided on **MDIN**.
- There is a verified non-end-dated employer record on the **Employment History** page, and no insurance policy information is attached.
- The **Source of Income (SOI)** type (with a non-end-dated record) is eligible for NMSN.
- The **Insurance Available**, **Dependent Coverage Available**, and **Reasonable Cost** indicators associated with the **Source of Income** record are set.
- The **Insurance Ordered** field on the **Court Order** page is set to any value other than **Not Ordered** or **Not Addressed**.

- The **Source of Income Eligible Date** is blank or is less than or equal to the NJKiDS system date.
- The case is not marked **Initiating Interstate**. If the case is marked **Initiating Interstate**, the referral type must be **Request Enforcement of In-State Order** or **Request Review and Adjustment of Order**.

The case will not be selected for this remedy if the following condition exists:

- An active **NMSN** activity chain exists on the **Enforcement Processes** page for the same member/source of income/case ID combination.

NJKiDS prepares and transmits a monthly report to the Division of Medical Assistance and Health Services (DMAS) for all active members who have health-care insurance ordered and insurance details available. DMAS sends NJKiDS a monthly Third Party Liability (TPL) Resource file. Each quarter, DMAS sends insurance carrier data information. NJKiDS processes the file and loads the data to the **Other Party Information** page.

NJKiDS performs a match to case members and loads the insurance data into the **Insurance by Ordered Party** page. A member dependent health insurance record is created and updated in NJKiDS for each new or existing policy/group number combination, based on data in NJKiDS.

Insurance by Ordered Party Page

The **Insurance by Ordered Party** page are used to view current and historical health-care insurance coverage information for case members. Users can modify existing member dependent insurance records and add new member dependent insurance information.

Note: The **Employment History** and **Insurance by Ordered Party** page and the **NMSN** activity chain are interrelated. The **Employment History** and **Insurance by Ordered Party** page is linked by a unique **OTHP ID**. When the **Source of Income** is end-dated on The **Employment History** page, the **MDIN** record associated with the **SOI** is also end-dated; the Notice of Possible Insurance Termination Coverage to the CP (CS194) and the Notice of COBRA Coverage to the Ordered Party notice (CS192) are generated centrally; and the **NMSN** activity chain closes. When an **SOI** record is end-dated, the same date populates in the **End Date** field associated with the insurance policy and dependent coverage for the Member/**SOI** combination. Figure 1 shows the **Insurance by Ordered Party** page. Figure 4 shows the data fields available on the **Update Healthcare Insurance** page.

Table 1: Insurance Pages

Page Name	Function
Insurance by Ordered Party	View current and historical insurance policy and coverage data for the CP or NCP who is ordered to provide insurance
Insurance by Dependent	View current and historical insurance policy and coverage data for dependent
Update Healthcare Insurance	Update existing insurance policy and coverage data for the CP or NCP who is ordered to provide insurance
Add Healthcare Insurance	Add new insurance policy information for an ordered party

Table 2: Insurance by Ordered Party Page Unique Data Fields

Field Name	Description
Policy Verification Status	Status of the insurance coverage verification
Group Number	Insurance group to which the member belongs
Begin Date	Date the insurance coverage begins
Employer/Union	NJKiDS-generated OTHP ID assigned to the Employer/Union through which insurance is being provided
Policy No	Insurance policy number
End Date	Date insurance coverage ends
Monthly Cost	Monthly premium cost to member providing insurance
Non-qualified Insurance	Indicates the non-qualified insurance for the member
Status Date	Date that the insurance coverage was verified
Verification Status	Status of the insurance coverage verification
Verification Source	Insurance source for policy verification
Co-pay	Co-pay cost for the coverage type
Policy Anniversary Month	Indicates the month in which the insurance policy is eligible for renewal

Insurance by Ordered Party or Dependent Pages

The **Insurance by Dependent** and **Insurance by Ordered Party** pages are used to view current and historical insurance policy and coverage data for a CP or NCP who is ordered to provide insurance in accordance with the support order details or the coverage data for a dependent. Users can view insurance details for a case either by the dependent member or by the ordered party member.

Figure 1: Insurance by Ordered Party Page

Figure 2: Insurance by Dependent Page

1. Navigate to the **Insurance by Dependent** page (figure 2).
2. Enter the DCN of the ordered party in the **Member DCN** field.
3. To narrow the results, select a value from the **Policy Verification Status** field.
4. Click the **Find** button.
 - If an insurance policy record exists, the details are retrieved and displayed on the **Insurance by Ordered Party** Page.
 - If no insurance policy record exists, the “**No matching record**” message displays.

Add Healthcare Insurance Page

The screenshot displays the 'Add Healthcare Insurance' page. At the top, the NJKIDS logo and 'Deserve Support' are visible. The user is YOLANDA GLOVER, logged in on 05/15/2019 at 04:14:32 PM. The page title is 'Add Healthcare Insurance'. The breadcrumb trail is 'Enforcement > Member Processing > Insurance > Add Healthcare Insurance'. The form contains the following fields and values:

- Member DCN: ***-**-9619
- DOB: 04/04/1981
- Case ID: [Dropdown]
- Docket: [Dropdown]
- Family Violence: N - NO
- Locate Status: N - NOT LOCATED
- IV-A / IV-E Case ID: [Dropdown]
- Confidential: N - NO
- Policy Holder: [Dropdown]
- Relationship to Ordered Party: SF - SELF
- Name: VANN THEODORE
- SSN: ***-**-9619
- DOB: 04/04/1981
- Insurance Co: [Text Field]
- Employer / Union: -- SELECT --
- Group No: [Text Field]
- Policy No: [Text Field]
- Monthly Cost: 0.00
- Co-Pay: 0.00
- Verification Status: -- SELECT --
- Status Date: 05/15/2019
- Verification Source: -- SELECT --
- Worker: [Text Field]
- Non-Qualified Insurance: N - NOT APPLICAB
- Policy Anniversary Month: -- SELECT --
- Begin Date: 05/15/2019
- End Date: [Text Field]
- Dental:
- Medical:
- Vision:
- Mental Health:
- Prescription Drug:
- Other: [Text Field]

Below the form is a table with the following columns: DCN, Name, SSN, DOB, Worker. The first row is highlighted in green and contains the member's information: [Redacted DCN], VANN THEODORE, ***-**-9619, 04/04/1981, [Redacted Worker].

Figure 3: Add Healthcare Insurance Page

1. Navigate to the **Add Healthcare Insurance** page (figure 3).
2. Enter the DCN of the ordered party member in the **Member DCN** field.
 - The system displays the name and the last four digits of the Social Security Number (SSN) associated with the member DCN.
3. Click the **Find** button.
4. Complete the **Insurance Company** field and enter the group or policy number in the **Group No** or **Policy No** fields.
5. Optional: Double-click in the **Employer/Union** field, if the insurance is sponsored by an employer or a union.

- If the value of the **Relationship to Ordered Party** field is not CP or NCP, NJKiDS displays an **OTHP search** pop-up window.
6. Select at least one **Insurance Coverage Type**. Up to six coverage types can be recorded for each policy number/group number combination. The **Non-qualified Insurance** field is **Not Applicable**, which includes insurance information for Medicaid or other government-subsidized, income-based insurance.
 7. Enter or select from the calendar pop-up the effective date of the policy for the **Begin Date** field. The field is populated with the current NJKiDS date. The **Begin Date** can be a future date. The **End Date** field is not enabled in the **Add New Insurance** function.
 8. Select **Verification Status** (required).
 - The default **Verification status** is **No Action Taken**. The system populates the **Status Date** field upon selection of the verification status.
 9. Select **Verification Source** (optional).
 10. Add the dependent(s) covered under the policy by clicking the box next to the row with the appropriate **Member Name** and **DCN**.
 11. Review all information for accuracy. Information is displayed from the expanded row view in the grid.
 12. Click the **Add** button.
 - The **Add Successful** message displays.

Update Healthcare Insurance Page

The screenshot displays the 'Update Healthcare Insurance' page in the NJKIDS system. The interface includes a top navigation bar with the NJKIDS logo and user information (YOLANDA GLOVER, 05/15/2019 04:16:57 PM). A left sidebar contains a 'Default Menu' and various navigation options like Case Initiation, Case Management, Financials, System, Enforcement, Establishment, Tools, and History. The main content area features a search filter for 'Member DCN' and 'Policy Verification Status'. Below the search filter, there are tabs for 'Enforcement', 'Member Processing', and 'Insurance'. The 'Insurance' tab is active, showing a form with fields for 'DOB' (04/04/1981), 'Case ID', 'Docket', 'Family Violence' (N - NO), 'Locate Status' (N - NOT LOCATED), 'IV-A / IV-E Case ID', and 'Confidential' (N - NO). The form is divided into sections: 'Policy Holder' (Relationship to Ordered Party, Name, SSN, DOB) and 'Insurance' (Insurance Co, Employer / Union, Group No, Policy No, Begin Date, End Date, Verification Status, Status Date, Verification Source, Worker, Non-Qualified Insurance, Policy Anniversary Month). There are also checkboxes for 'Dental', 'Medical', 'Vision', 'Mental Health', 'Prescription Drug', and 'Other'. At the bottom, a table lists records with columns for DCN, Name, SSN, DOB, and Worker. The table is currently empty, and a message at the bottom states 'No matching records found'.

Figure 4: Update Healthcare Insurance Page

1. Navigate to the **Update Healthcare Insurance** page (figure 4).
2. Enter the DCN of the CP or NCP providing the insurance in the **Member DCN** field.
 - The system displays the name and last four digits of the Social Security Number (XXX-XX-9999) associated with the member DCN.
3. Click the **Find** button.
 - If an insurance policy record exists, the details are retrieved and displayed. Fields are populated with existing data. The user can override information and enter new information.
4. Enter additional information as necessary.

- The following fields can be updated: **Policy Holder, Name, Social Security Number, DOB** (date of birth), **Employer/Union, Policy No, End Date, Monthly Cost, Non-qualified Insurance, Verification Status, Verification Source, Co-Pay, Policy Anniversary Month, Dental, Medical, Vision, Mental Health, Prescription Drug, and Other.**
5. Click a check box to add dependents covered under the policy.
 - Information is displayed from the expanded row view in the grid.
 6. Select **Verification Source**.
 7. Click the **Update** button.
 - The **Update Successful** message is displayed.

Final Notes on the NMSN Activity Chain

- There is no provision for contest by the parties in the **NMSN** activity chain. If a party disagrees with the court-ordered medical coverage, he or she must file a motion.
- Child support staff should never close the **NMSN** activity chain.