

High Deductible Health Plan (HDHP)

Parent A earns \$60,000 a year. Monthly gross income \$5,000.00. Reasonable cost at 10% \$500.00.

Parent B earns \$45,000.00 gross income per year. Monthly income \$3,750.00. Reasonable cost 10% \$375.00.

Two Children

Parent A has access to a Private HDHP) for \$79.00 premium cost per month. The family deductible for this policy is \$6,900.00 per year before the plan will pay for services. After the plan begins to pay there may be additional charges for emergency room care and some preventative care.

Known out-of-pocket cost of policy annually is \$7848.00. Exceeds reasonable cost for Parent A.

Deductible: This is the amount a person will have to spend for services before their insurance company pays anything (except free preventive services)

Lower Income Example

Parent A \$31,200 annual gross income. Monthly income \$2,600.00, Reasonable cost at 10% \$260.

Parent B, \$24,960 annual gross income. Monthly income \$2,080.00. Reasonable cost at 10% \$208.00.

Parent B and 4 children are on BadgerCare paying \$60.00 per month for family coverage.

Parent A now enrolled on new spouse's plan but has access to a private HI policy through employer family coverage out- of- pocket monthly cost \$310.00. This policy exceeds reasonable cost for parent A.

Parent A might be asked to contribute to Parent B, BadgerCare coverage.

Both parents have access to HI and are insured

Parent A has gross annual income of \$75,000, monthly income of \$6,250, Reasonable cost at 10% \$625.00 monthly. Monthly HI premium \$325.00. There are 3 children that do not live in the service plan area of Parent A.

Parent B has primary placement. Has annual gross income of \$62,000.00, monthly income of \$5,166.66. Reasonable cost \$516.66. HI monthly out-of-pocket premium \$450.00 a month.

Parents agree that Parent B will enroll children in coverage. Parent A will contribute \$200.00 toward HI premium as an upward deviation in cash child support.

Question for court staff and CSAs

What does your agency do when a parent has dental, prescription, or vision coverage but it is not included with the medical plan? Do you require that one of the parents pick up the coverage if it is available at a reasonable cost to either parent?

Are there any other known cost that the court will consider that have not been mentioned here?

Reminder: The court may not order a parent whose income is below 150% of the federal poverty level to enroll a child in a private health insurance plan or contribute to the cost of a private health insurance plan unless there is no cost to the parent. DCF 150.05 (1) (c)