

Qualified Medical Child Support Order Administration



Qualified Medical Child Support Orders (QMCSOs) are orders issued by state administrative agencies under state and federal laws, often in the form of a National Medical Support Notice (NMSN), requiring group health plans to provide coverage to children and other dependents of employees.

A disproportionate burden

The effort to comply with a QMCSO for just one participant can be significant. HR staff must evaluate the order, provide required notices, and field inquiries from state agencies, courts, attorneys, employees and parents. To compound matters, support orders originate from any state and from different county enforcement agencies within each state, with these agencies often having different approaches to administration of medical support orders, which can present unique challenges.

QMCSO administration puts HR staff in the middle of domestic disputes. Employees and custodial parents

generally have competing financial interests relating to health coverage for dependent children. In-house administration of support orders involves contact with both sides in these situations, as well as state agencies, courts and attorneys. However, QMCSO administration doesn't have to be painful. Willis Towers Watson's national QMCSO practice evaluates and responds to all QMCSO correspondence and phone calls, letting you get out of the middle and back to work.

A proven approach

Willis Towers Watson has a long track record of managing the QMCSO process for our clients.

- Standardized, streamlined process that enables companies to reduce the administrative burden on HR staff
- Quick, objective and accurate review of orders
- Dedicated staff of attorneys, paralegals, actuaries and other professionals with deep expertise in QMCSO administration

A full-service approach

We sweat the details so you don't have to.

Our services include:

- Draft or revise QMCSO administration materials to comply with applicable law and plan provisions
- Review QMCSO/NMSN
 - Verify participant's coverage or eligibility and dependent eligibility
 - Determine Order's compliance with QMCSO requirements of ERISA
 - Send appropriate notifications
- If order is deemed not qualified, provide written response identifying deficiencies
- If order is deemed qualified, provide qualification letter to interested parties and, if applicable, complete NMSN responses and submit to the applicable agency
 - Assign case to BenefitConnect team to add coverage and flag the participant's record for a QMCSO
- Respond to Benefit Verification requests and other questionnaires issued by child support enforcement agencies
- All QMCSO-related documentation attached to employee's BenefitConnect record

A specialized multi-client call center

We handle the calls.

- Our specialized QDRO, QMCSO and POA call center will handle calls from employees, custodial parents, enforcement agencies and attorneys
- Call center is integrated with the client's BenefitConnect service center and case management system
- Spanish-speaking customer service representatives
- Calls are recorded and can be easily shared with client
- Calls are answered live from 9:00 a.m. to 8:00 p.m. ET



About Willis Towers Watson

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