

# Frequently Asked Questions

(And answers from the  
State Court Administrative Office  
Friend of the Court Bureau)

FAQ 2025-02

November 3, 2025

## Medical Support

This FAQ answers common questions related to [Friend of the Court Bureau Memorandum 2023-02](#), Medical Policy for Friends of the Court. This FAQ also announces a new resources to help determine whether to recommend a party to provide health care coverage, contribute to health care coverage, and if so, the amount of the health care premium adjustment. If the court or friend of the court (FOC) staff have any questions or would like additional information or clarification, please contact Jamie Eichenberg at [eichenbergj@courts.mi.gov](mailto:eichenbergj@courts.mi.gov), Paul Gehm at [gehmp@courts.mi.gov](mailto:gehmp@courts.mi.gov), or [FOCInfo@courts.mi.gov](mailto:FOCInfo@courts.mi.gov).

### 1. Q. How to determine which parent to recommend to provide health care coverage for the children in cases with a low-income parent?

- A. MCL 552.605a requires the court to order one parent to provide health care coverage for the child(ren).<sup>1</sup> The MCSF and MCSF-Supplement provide the rules and analysis to determine which parent should be ordered to provide coverage.<sup>2</sup> However, the MCSF includes a separate rule for parents whose income is below 133% of the federal poverty level (FPL).<sup>3</sup>

MCSF 3.05(A)(2)(a) says: “[p]arents with a net income below 133 percent of the federal poverty level or whose child is covered by Medicaid based on that parent’s income should not be ordered to contribute toward or provide coverage, unless coverage is obtainable without any financial contribution by that parent.”

For the 2025 MCSF, the low income threshold is \$1,255. Therefore, if a parent has an income below \$1669.15<sup>4</sup>, that parent must not be ordered to provide coverage, unless able to do so at no cost. Before selecting a parent to provide coverage, staff preparing calculations and recommendations should ensure a parent’s net income is above \$1669.15 or confirm

<sup>1</sup> The statute prohibits ordering both parties to provide coverage unless both parties already provide coverage for the children, or the parties agree that they will both cover the children.

<sup>2</sup> To help determine which parent should provide health care coverage, see the MCSF-Supplement 3.02 and this [flowchart](#).

<sup>3</sup> The FPL is the number used to set the Low Income Threshold in the MCSF-Supplement 2.01(A). Because the formula does not adjust other calculations each time the FPL changes, SCAO recommends using this same number until the next formula update.

<sup>4</sup> To find net income on the MiCSES CALC screen, see screenshots provided in the Appendix “How to Adjust Calc to Remove a Healthcare Premium Adjustment.”

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that coverage is available at no cost<sup>5</sup> to that parent.<sup>6</sup> To help assess whether a parent should be ordered to provide coverage, staff can use this [flowchart](#) (in addition to the analysis from the MCSF-S in footnote 3).

### 2. Q. How do we determine whether a parent should contribute to the health care premium in cases with a low-income parent?

**A:** In addition to not being ordered to provide coverage if income is below 133% of the FPL, that parent cannot be ordered to contribute towards the other parent’s coverage. In the calculation and Uniform Child Support Order, this is recorded as the Health Care Premium Adjustment.<sup>7</sup>

Example: Parent A is the support payer and has coverage available. The cost to cover the children is \$100 a month. If the share of family income for Parent A is 60% and Parent B is 40%, Parent B’s contribution to the premium is \$40 each month. This would be seen as a - \$40 health care premium adjustment. However, if Parent B’s income is below 133% of the FPL (less than \$1669.15), then Parent B should have no contribution and there should be no health care premium adjustment.

If a parent’s income is below 133% of the FPL (less than \$1669.15), the worker should ensure that no health care premium adjustment exists. This may require the worker to adjust the premium adjustment in MiCSES to apply this MCSF rule. To assist workers in determining whether the case needs this adjustment, use the analysis provided in this [flowchart](#).<sup>8</sup>

### 3. Q. How to ensure recommendations in cases with a low income parent correctly apply the formula’s health care requirements?

**A:** If a parent’s income is below 133% of the FPL, staff should ensure that any health care premium adjustment in the calculation is appropriate. This will likely require manual adjustment as MiCSES is not currently programmed to consider the contribution limit.<sup>9</sup> While the premium adjustment can be adjusted to \$0, a parent may still be entitled to deductions from income for self-coverage<sup>10</sup> and for portions of the premium attributable to qualifying additional children.<sup>11</sup> However, if the premium for coverage is provided by alternative means<sup>12</sup> (e.g., a spouse, other household member, or non-parent custodian), then

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<sup>5</sup> Medicaid eligibility is set to an amount of at least 133% of the Federal Poverty Level. Michigan has several different income thresholds, but all are at or above 133% of the FPL.

<sup>6</sup> MiCSES does not currently “check” against the income level and workers should verify this information.

<sup>7</sup> The health care premium adjustment can be a positive or a negative number depending on which parent is the payer and which parent provides insurance coverage for the child(ren).

<sup>8</sup> If a worker would like to see an analysis of both questions (whether the parent should provide coverage and whether the parent should contribute to coverage), please see this [combined analysis flowchart](#).

<sup>9</sup> Ticket # 10049073 has been entered and is currently planned for release in 2026. For more information on how to apply changes until then, please see the appendix “How to Adjust CALC to Remove a Healthcare Premium Adjustment.”

<sup>10</sup> MCSF 2.07(F).

<sup>11</sup> MCSF 2.08(B)(1).

<sup>12</sup> MCSF 3.05(B)(3).

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neither the deduction for self-coverage or the deduction for qualifying additional children should be provided.

To help staff know the correct amount to use in making the changes and how to make the manual adjustments in CALC, staff can use the steps as outlined in the Appendix “How to Adjust CALC to Remove a Health Care Premium Adjustment.”

**APPENDIX A: How to Adjust CALC to Remove a Healthcare Premium Adjustment**

1. To find a parent’s net income, view the results tab in CALC after all incomes and deductions have been added. This includes the number of additional children on the “*Family*” tab, all information from the “*Financials*” tab, and cost of health insurance with persons covered from the “*Health*” tab.

Net Income Calculation 2025 MCSF 2.01(C)	Parent A	Parent B
Monthly Gross Income	\$1,700.00	\$3,640.00
Monthly Deductions and Adjustments	\$423.98	\$1,500.09
Monthly Net Income	\$1,276.02	\$2,139.91
Family Net Income	\$3,415.93	
Share of Net Income	37.35%	62.65%

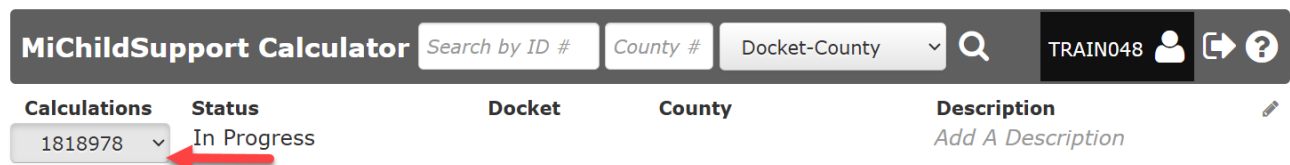
2. After determining if the health care premium adjustment is not appropriate given the incomes of the parents (if income is below \$1669.15) and analysis of the provided flowcharts, find the amount of any income deductions given that are attributable to the cost of premiums. This amount can be found on the “*Results*” tab in the *Details* section under the “*Income Calculation*” heading.

Additional Deductions	
Parent A	Parent B
	Mandatory Health Insurance - Parent's Self-Coverage Portion of Premiums \$188.50
	Health Insurance - Other Qualifying Children \$188.50

Add together the amounts of these deductions so that the total can be carried to the “*Financial*” tab in a future step.

Note that in cases where coverage is provided by a spouse or other household member, there will be no adjustment needed on the “*Financial*” tab. Stop after completing Step 4.

3. Double click on the **CALC ID** in the *Calculations* field at the top left corner of the screen to return to the calculation and make changes that will remove the healthcare premium adjustment.



4. Delete the Cost of Health Insurance information from the “*Health*” tab.

The screenshot shows the 'Health' tab of a form. At the top, there are four tabs: 'Family', 'Financial', 'Child Care', and 'Health' (which is selected and highlighted in blue). Below the tabs, there are sections for 'Parent A', 'Parent B', and 'Non-Parent Custodian'. Under 'Parent A', there is a 'Cost of Health Insurance' field with a red circle around it, and a dropdown menu set to 'Monthly'. Below this, there are three input fields: 'Children On This Calculation Covered', 'Additional Qualifying Children Covered', and 'Additional People and Self Covered'.

5. Enter the deduction amount that you calculated in Step 2 on that parent’s “*Financial*” tab under the Additional Deductions Section using the deduction type *Mandatory Withholdings – Other*.

The screenshot shows the 'Additional Deductions' section. It has a table with two rows:

<b>Mandatory Health Insurance - Parent's Self-Coverage Portion of Premiums</b>	\$188.50
<b>Health Insurance - Other Qualifying Children</b>	\$188.50
	<b>\$377.00</b>

Below the table is an 'Additional Deductions' form. The 'Deduction Type' dropdown is set to 'Mandatory Withholdings'. The 'Amount' field contains '377.00' and the frequency dropdown is set to 'Monthly'. A red arrow points from the circled total in the table above to the 'Amount' field in the form.

Reminder: If coverage is provided by a spouse or household member, no deductions should be added in this step.

6. Income deductions will now be reflected on the “Results” page.

Additional Deductions		
Parent A	Parent B	
	<b>Mandatory Withholdings - Other</b>	\$377.00

- 7. Optional – Users may want to add comments into the deductions section under the “*Financial*” Tab to clarify why this additional deduction has been manually added.

**Additional Deductions**

**Deduction Type:** Mandatory Withholdin

**Amount:** 377.00 Monthly

**\$377.00 Monthly**

**Total Monthly Deductions: \$1,061.80**

**Deduction Comments:**  [Edit Standard Comments](#)

A manual entry for healthcare deductions has been made. This includes an amount of \$188.50 for Mandatory Health Insurance - Parent's Self-Coverage Portion of Premiums, and \$188.50 for Health Insurance - Other Qualifying Children. These deductions are allowed per 2025 MCSF 2.07(F) and 2025 MCSF 2.08 (B)

**Characters Remaining: 3197**

**APPENDIX B: How to Adjust PCAL to Remove a Healthcare Premium Adjustment**

1. To find a parent’s net income, view the results tab in PCAL after all incomes and deductions have been added. This includes the number of additional children on the “*Family*” tab, all information from the “*Financials*” tab, and cost of health insurance with persons covered from the “*Medical*” tab.

Total Monthly Gross Deductions and Adjustments	\$422.81	\$1,495.73
Monthly Net Income	\$1,277.19	\$2,144.27
Family Net Income <a href="#">See 2025 MCSF 2.01</a>		\$3,421.46
Share of Net Income	37.33%	62.67%

**Section: Base Support Calculation**

2. After determining if the health care premium adjustment is not appropriate given the incomes of the parents (if income is below \$1669.15), find the amount of any income deductions given that are attributable to the cost of premiums. This amount can be found on the “*Results*” tab in the *Details* section under the “*Financial*” heading.

Additional Deductions	
PARENT A's Additional Deductions	PARENT B's Additional Deductions
	Health Insurance - Other Qualifying Children \$188.50
	Mandatory Health Insurance - Parent's Self-Coverage Portion of Premiums \$188.50

Add together the amounts of these deductions so that the total can be carried to the “*Financial*” tab in a future step.

Note that in cases where coverage is provided by a spouse or other household member, there will be no adjustment needed on the “*Financial*” tab. Stop after completing Step 4.

- 3. Click on the parent’s “Medical” tab from the left of the screen to go back to the calculation to return to the calculation and make changes that will remove the healthcare premium adjustment.

A vertical sidebar menu with dark blue buttons. The buttons are: Welcome, Getting Started, Parent A (with a dropdown arrow), Children, Financial, Child Care, Medical (circled in red), Parent B (with a dropdown arrow), Children, Financial, Child Care, Medical (circled in red), Non-Parent Custodian, and Results.

- 4. Delete the Cost of Health Insurance information from the “*Medical*” tab.

The form is titled "Medical Information for: PARENT A" with a red asterisk and "Required" text. On the left is a sidebar menu with buttons: Getting Started, Parent A (dropdown), Parent B (dropdown), Non-Parent Custodian, and Results. The main form content includes:  
- "Health Care Insurance Premiums" section with an information icon. It contains a "Cost of Health Care Insurance:" field (circled in red), a "Select Frequency:" dropdown menu set to "Monthly", and a question "Is the health care insurance provided by a spouse or other household member?" with a "No" dropdown and an information icon.  
- "Number of Individuals Covered by Health Care Insurance" section with three input fields: "Child Support Children:" (with an information icon), "Additional Minor Children:" (with an information icon), and "Additional People and Self:" (with an information icon).

- Enter the deduction amount that you calculated in Step 2 on that parent’s **“Financial”** tab by clicking the blue **“Add an Additional Deduction”** button under the Additional Deductions Section. Use the deduction type *Mandatory Withholdings – Other*.

Additional Deduction ⓘ



Additional Deductions	
PARENT A's Additional Deductions	PARENT B's Additional Deductions
	Health Insurance - Other Qualifying Children \$188.50
	Mandatory Health Insurance - Parent's Self-Coverage Portion of Premiums \$188.50
	<b>\$377</b>

Additional Deduction ⓘ

Additional Deduction 1 Delete Additional Deduction 1

Select Deduction Type: Mandatory Withholdings - Other

\* Deduction Amount:  Select Frequency: Monthly

\$377.00 Monthly

Reminder: If coverage is provided by a spouse or household member, no deductions should be added in this step.

- Income deductions will now be reflected on the **“Results”** page.

Additional Children Health Care Insurance Adjustment	\$0.00	\$0.00
<b>Additional Deductions</b>		
<b>PARENT A's Additional Deductions</b>		<b>PARENT B's Additional Deductions</b>
		Mandatory Withholdings - Other \$377.00