# **Uninsured Medical Expenses and Child Support in Utah**

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When it comes to keeping children healthy, it's normal for parents to debate the right way to go about it and **who should pay for what**. But things can get more complicated after a couple decides to divorce. Medical costs can skyrocket out of control even for parents who have the best insurance plans. When **out-of-pocket costs** start to mount up, divorced couples need to be ready for what comes next. **To ensure the well-being of the child in Utah, both parents are expected to pay for any uninsured medical expenses that may be accrued**. For further details about how parents should go about contributing their fair share, read the general guidelines of the law below.



#### **Common Medical Expenses**

One of the most common expenses of children's healthcare is the **deductible** and the **co-pays**. Both of these expenses can start to mount if the child has to be brought in for constant appointments, or is suffering from a complicated illness. Other expenses may include **elective surgeries** that aren't covered by insurance, **dental work**, or **vision care**.

#### **Uninsured Medical Costs and Child Support Orders**

Child support orders in Utah typically specify that the premium for a healthcare policy should be **shared by both** *parties*, as should additional uninsured medical costs. Orders in Utah stipulate that parents *must provide their child with health insurance* when it is available at a reasonable cost. If insurance is provided by a *public entity*, parents may be expected to pay a *cash medical support fee*. A cash medical support fee will also share any uninsured medical costs for the child.

#### **Medical Payment Specifics**

The parent who incurred the charges is required to deliver *written notification to the other parent*. It needs to *specify all expenses* made associated with healthcare, and it has to be given to the other party *within 30 days of treatment*. The other parent may *make a payment directly to the provider or to the parent* unless otherwise specified by the court order. Parents should *never use cash* to pay the other parent. All checks or money orders need to be meticulously *recorded* in order to avoid a dispute.

## **Child Support and Medical Payments**

Essentially, child support covers all of the basic needs of the child, including a healthcare premium if the child has one, but *uninsured medical expenses are considered extra costs and paid separately*. Every month, the custodial parent gets a check to cover basic living expenses for the child, but the *healthcare insurance premium and any uninsured medical costs will be paid separate and apart from general child support*.

## **Division of Medical Expenses**

When parents initially file for divorce, they are expected to *split the costs of all health care* (including extraordinary expenses), at exactly *50/50*. Once the divorce is final, the decree will spell out *any exceptions* in payment distribution. For example, *if one parent agrees to shoulder a higher financial burden of the child's healthcare due to an income disparity*. Typically though, you can expect to split the costs down the middle regardless of extenuating circumstances. *If the decree does not mention* uninsured healthcare costs explicitly, then both parents agree to continue splitting the costs equally.

#### Collection

If one party is unable to get the expenses from the other, it's up to the first party to *request the money from the second within 30 days*. If one party feels the medical care was unreasonable, they may *contest* their obligation to the court. So if one parent is being needlessly overprotective, then the court will take that into account before making a final decision. All parents are encouraged to *keep original bills and receipts* and to make copies of those documents for their files. Parents should do everything possible to resolve issues without the court's help, while still *complying with child support agreement*.

## Enforcement

Should the other party fail to provide the proper payments, the courts of Utah will typically *either seize property*, *garnish wages*, or *issue orders of contempt*. Courts may also *revoke driver's licenses* or *take away commercial business licenses*. You may even spend *time in jail* should you fail to provide the appropriate funds to the appropriate parties.

## Get Legal Help from SLC Wall & Wall Attorneys at Law Today

Child support orders can be complicated no matter how straightforward they may seem. If you have questions or extenuating circumstances, it may be time to give a professional a call. Wall & Wall Attorneys at Law have over 190 years of experience and can help you navigate through your child support issues without confusion. Get a free consultation by calling us at 801-639-9817 today!