

**CALIFORNIA DEPARTMENT OF CHILD SUPPORT SERVICES**

P.O. Box 419064, Rancho Cordova, CA 95741-9064



July 1, 2019

Name

Title

Organization

Address

City, State, Zip Code

SUBJECT: CALIFORNIA MANDATORY CHILD SUPPORT MATCHING

To Whom it May Concern:

In support of California Department of Child Support Services' (CA DCSS) mission to ensure children receive the financial support they deserve, CA DCSS is providing information to insurance companies in California about a new mandatory insurance matching law.

Effective January 1, 2020 the California Insurance Code (Cal. Ins. Code) §13550 *et seq.* requires insurance companies authorized to do business in California to engage in a cooperative process with CA DCSS to match individuals who owe past-due child support with claim information for the following benefits:

- A payment totaling at least one thousand dollars (\$1,000) under a life insurance policy, disability income insurance policy, or annuity (Cal Ins. Code §13550(b)(1)).
- A payment totaling at least one thousand dollars (\$1,000) under a property and casualty insurance policy, not including a claim for property damage, under a liability insurance policy or underinsured motorist policy (Cal Ins. Code §13550(b)(2)).

There are exceptions to this reporting requirement such as claims for benefits that are a result of a state of emergency, certain medical benefits under a limited benefit insurance policy, and accelerated death benefits. For the complete list of exceptions please see Cal Ins. Code §13550(c).

Insurance companies that comply with the law in good faith are immune from liability to the claimant or other interested party arising from payment under state law. The new Cal Ins. Code sections referenced here do not prohibit an insurer from participating voluntarily with CA DCSS to identify and report claimants who may be child support obligors owing past-due child support.

Two insurance match programs are available to minimize the burden of exchanging information between child support agencies and insurers, the Federal Office of Child Support Enforcement (OCSE) program and the Child Support Lien Network (CSLN).

Both programs match insurance claim data against individuals who owe past-due child support and offer insurers the following reporting options:

- Option 1: If your company is a member of the Insurance Service Office (ISO), authorize the ISO to submit your claim information to OCSE or CSLN at no cost.
- Option 2: Send insurance claim data directly to one of the insurance matching programs, OCSE or CSLN.
- Option 3: Receive an electronic file from OCSE or CSLN and match against your claim data.
- Option 4: Access OCSE or CSLN website and search their child support databases by individual claimant or by uploading a file of claimants before issuing payments to them.

When a match occurs:

- CSLN will issue an income withholding order to the insurer on behalf of CA DCSS.
- CA DCSS is notified by OCSE of a match and will issue an income withholding order or child support lien to the insurer.

I would like to take this opportunity to recognize and thank the hundreds of California insurers who have been participating in the CA DCSS Insurance Intercept Program on a voluntary basis for more than a decade. Your partnership truly makes financial support a reality for so many families. Approximately \$1 million per month is currently being collected for children in California as a result of your participation.

For those companies who are not participating, we strongly encourage early participation. To learn more about the OCSE Insurance Match Program or the CSLN Insurance Intercept Program, please contact:

OCSE at [insurancematch@acf.hhs.gov](mailto:insurancematch@acf.hhs.gov)

Or

CSLN Customer Service at 1-888-240-7488 or  
Ann Murray at [amurray@childsupportliens.com](mailto:amurray@childsupportliens.com)

For more information specific to the CA DCSS Insurance Intercept Program, please contact Meredith Ford at 916-464-5803 or [DCSSInsuranceIntercept@dcss.ca.gov](mailto:DCSSInsuranceIntercept@dcss.ca.gov).

I am confident the California Insurance Intercept Program, through our collaborative efforts with the insurance industry, will continue to serve as a valuable financial resource to the children and families we serve and look forward to expanding this essential public/private partnership.

Sincerely,



DAVID KILGORE  
Director