Rule-making#: 16-6-1-1

Office, Division, & Program: Rule Author: Phone: (303) 866-5428

OES, Child Support Services Tracy Rumans E-Mail: tracy.rumans@state.co.us

STATEMENT OF BASIS AND PURPOSE

Summary of the basis and purpose for new rule or rule change.

(State what the rule says or does, explain why the rule or rule change is necessary and what the program hopes to accomplish through this rule. How do these rule changes align with the outcomes that we are trying to achieve, such as those measured in C-Stat?)

The purpose of the proposed rule is to implement legislation passed by the General Assembly during the 2016 legislative session under House Bill 16-1165. The legislation changed the threshold income requirement under which parents are required to provide medical insurance for their children subject to a child support order. The legislation also authorizes the Division of Child Support Services (DCSS) to administratively attach proceeds from insurance settlements due to obligors that owe past-due child support.

Pursuant to 45 CFR 303.31, and 14-10-115, C.R.S., parents are obligated to provide medical support for the children that are subject to a child support order. An exception to this requirement is made where the cost of the child's share of the medical insurance premium is not reasonable, which is now defined as five percent (5%) or more of the parent's gross income. This is a change from the 20% of a parent's gross income threshold that was previously used to define reasonable cost. Therefore, the rule that included the 20% provision now needs to be changed to 5% in order to comply with the legislation.

A new section of rules is being created to implement the administrative attachment of insurance claim payments, awards, and settlements through the Child Support Lien Network (CSLN) or a similar program. An obligor will qualify for the administrative enforcement remedy when there is an arrears balance of \$500.00 or more, totaled across all of the obligor's orders. Any fees assessed will be recovered from the monies collected. A notice will be generated to the obligor when a case is matched with the remedy, and that notice will include information as to the administrative review process. An obligor will have 30 days from issuance of the notice to request an administrative review of the case.

Authority for Rule:

State Board Authority:

26-1-107, C.R.S. (2015) - State Board to promulgate rules; 26-1-109, C.R.S. (2015) - state department rules to coordinate with federal programs; 26-1-111, C.R.S. (2015) - state department to promulgate rules for public assistance and welfare activities.

Program Authority:

(give federal and/or state citations and a summary of the language authorizing the rule-making function AND authority)

- 26-13-122.7, C.R.S.—authorizes the state department to administratively attach insurance claim payments, awards, or settlements, and requires promulgation of rules by the state board concerning procedures to be followed by the state department.
- 14-10-115, C.R.S.—requires a child support order to include a provision for the parent to provide medical support when the cost is less than 5% of the parent's gross income.
- 26-13-121.5, C.R.S.—requires enforcement of medical support provisions.
- 42 U.S.C. 666—requires child support order to include provision for medical support.
- 45 CFR 303.31—federal regulation governing medical support.

Does the rule incorporate material by reference?	Yes	Х	No
Does this rule repeat language found in statute?	Yes	Χ	No
If yes, please explain.			

Document 1

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The program has sent this proposed rule-making package to which stakeholders?

Office of Economic Security (OES) Sub-PAC

County Human Services Directors and designees

County Child Support Services Administrators

Regional Partners—Federal Office of Child Support Enforcement

IV-D Attorneys

Child Support Lien Network

Colorado Department of Health Care Policy & Financing

Mountain States Employers Council, Inc.

Colorado Judicial Department

Colorado Legal Services

Ken Sanders, Manager of the Center on Fathering

[Note: Changes to rule text are identified as follows: deletions are shown as "strikethrough", additions are in "all caps", and changes made between initial review and final adoption are in brackets.]

Attachments:

Regulatory Analysis

Overview of Proposed Rule

Stakeholder Comment Summary

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REGULATORY ANALYSIS

(complete each question; answers may take more than the space provided)

1. List of groups impacted by this rule:

Which groups of persons will benefit, bear the burdens or be adversely impacted by this rule?

Custodial parties that are owed past-due child support will benefit from this rule. Parents that are required to provide medical insurance at a cost of up to 20% of their gross income will benefit from this rule.

County child support services offices will benefit with a reduced workload impact by using the administrative attachment remedy instead of pursuing collection through the current judicial process required to intercept insurance settlements.

State staff will bear the burden of administering the implementation of the administrative lien and attachment of insurance settlements.

2. Describe the qualitative and quantitative impact:

How will this rule-making impact those groups listed above? How many people will be impacted? What are the short-term and long-term consequences of this rule? Answer should NEVER be just "no impact" answer should include "no impact because...."

Custodial parties that are owed past-due child support will benefit from this rule by being able to receive payments intercepted through the administrative lien and attachment of insurance settlements. Estimated collections from the administrative attachment of insurance settlements are projected to exceed \$369,000 for Colorado families per year.

Parents will also benefit by being able to provide medical insurance to their children when the cost is actually affordable, without being required to spend an unreasonable portion of their gross income on the coverage. Additionally, more parents will be able to pay their full child support amount without having to pay a large health insurance premium.

State staff will bear the burden, in the short-term, of updating ACSES, developing procedures, and conducting training of county staff. Staff resources that currently deliver training will be utilized.

3. Fiscal Impact:

For each of the categories listed below explain the distribution of dollars; please identify the costs, revenues, matches or any changes in the distribution of funds even if such change has a total zero effect for any entity that falls within the category. If this rule-making requires one of the categories listed below to devote resources without receiving additional funding, please explain why the rule-making is required and what consultation has occurred with those who will need to devote resources.

<u>State Fiscal Impact</u> (Identify all state agencies with a fiscal impact, including any Colorado Benefits Management System (CBMS) change request costs required to implement this rule change)

Changes to the Automated Child Support Enforcement System (ACSES) will be completed with funds already available to the program.

Costs of training will be absorbed within current state positions that currently conduct training.

The fees associated with the administrative attachment of an insurance settlement will be deducted from the proceeds. The expected amount of the fee is \$48.50 per match.

County Fiscal Impact

There are no expected county fiscal impacts associated with this rule change. In the event a county administrator determines that an interception of an insurance settlement should not take place after the match has been placed, the match fee may be assessed against the county.

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Federal Fiscal Impact

There are no federal fiscal impacts associated with this rule change.

Other Fiscal Impact (such as providers, local governments, etc.)

There are no other fiscal impacts associated with this rule change.

4. Data Description:

List and explain any data, such as studies, federal announcements, or questionnaires, which were relied upon when developing this rule?

Because this rule is required in order to implement legislation, other data sources were not obtained in developing the rule. However, based on data from other states, estimated collections from the administrative attachment of insurance settlements are projected to exceed \$369,000 for Colorado families per year.

5. Alternatives to this Rule-making:

Describe any alternatives that were seriously considered. Are there any less costly or less intrusive ways to accomplish the purpose(s) of this rule? Explain why the program chose this rule-making rather than taking no action or using another alternative. Answer should NEVER be just "no alternative" answer should include "no alternative because..."

No other alternatives to rule-making are available because the rules must be changed and created in order to comply with the legislation. The medical support rule must be changed to comply with the statutory change in definition of reasonable cost, and the administrative lien and attachment legislation requires rules to be promulgated.

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OVERVIEW OF PROPOSED RULE

Compare and/or contrast the content of the current regulation and the proposed change.

Section Numbers	Current Regulation	Proposed Change	Stakeholder Comment Yes No	
6.240.2	Medical premium amount is considered reasonable in cost if the premium payments are less than 20% of the paying parent's gross income	Change 20% to 5%	x	
6.805	Administrative Review of Contested Arrears	Adds administrative lien and attachment of insurance claim payments, awards, and settlements to list of administrative review notices		х
6.904	None	Creates new rule Section 6.904, et seq., "Administrative Lien and Attachment of Insurance Claim Payments, Awards, and Settlements"	X	
6.904.1	None	Outlines the selection criteria for the administrative lien and attachment remedy	x	
6.904.2	None	Outlines the noticing procedure and the obligor's right to request an administrative review		х
6.904.3	None	State department defined as point of contact for administrative remedy		X

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STAKEHOLDER COMMENT SUMMARY

DEVELOPMENT

The following individuals and/or entities were included in the development of these proposed rules (such as other Program Areas, Legislative Liaison, and Sub-PAC):

Colorado Child Support Services Program Area

THIS RULE-MAKING PACKAGE

The following individuals and/or entities were contacted and informed that this rule-making was proposed for consideration by the State Board of Human Services:

Office of Economic Security (OES) Sub-PAC
County Human Services Directors and designees
County Child Support Services Administrators
Regional Partners—Federal Office of Child Support Enforcement
IV-D Attorneys
Child Support Lien Network
Colorado Department of Health Care Policy & Financing
Mountain States Employers Council, Inc.
Colorado Judicial Department
Colorado Legal Services

Ken Sanders, Manager of the Center on Fathering

Are other State Agencies (such as HCPF or CDPHE) impacted by these rules? If so, have they been contacted and provided input on the proposed rules?
X Yes No
If yes, who was contacted and what was their input?
Colorado Department of Health Care Policy & Financing
Have these rules been reviewed by the appropriate Sub-PAC Committee? X Yes No
Date presented July 7, 2016. What issues were raised? None. If not presented, explain why.
Comments were received from stakeholders on the proposed rules:
X Yes No

If "yes" to any of the above questions, summarize and/or attach the feedback received, including requests made by the State Board of Human Services, by specifying the section and including the Department/Office/Division response. Provide proof of agreement or ongoing issues with a letter or public testimony by the stakeholder.

Section 6.240.2

Jeff Ball, IV-D Administrator for El Paso County Child Support Services

Shouldn't the medical support section refer to obliger or obligee? I know that is not the focus of the legislative change, but it is an opportunity to clean up a Vol. 6 section you are amending anyway. Also, perhaps add something about health insurance provided for children through health-exchange purchased insurance, Medicaid or CHIP is a reasonable substitute for employer-provided health insurance.

Response: The legislation being implemented uses the term "parent" and does not reference an obligor or obligee. The language in the rule is meant to track the legislation and not expand the definition of who is required to provide medical coverage. The policy that insurance provided through the health-exchange, Medicaid, or CHIP meets the requirement of providing insurance for the child has previously been communicated and does not require a change to Volume 6.

Sherri Deetz, IV-D Administrator, Gunnison and Hinsdale Counties

We barely get anyone providing health insurance with the 20%. With 5% that coverage will be even less. People that want to and can afford to provide insurance do so, with or without the % rule. With all the changes in the provisions for health insurance with the Federal government and Medicaid eligibility, I'm not sure why CSS even has a requirement to enforce health insurance. I always get an order for either party to provide it when available, but that is as far as I go.

Response: The change to Volume 6 reflects the legislation that was passed by the General Assembly. CSS is required to establish and enforce medical support pursuant to federal law, and the provisions related to that requirement remain in place in the rules.

Tina Harkness, Director, Northern Regional Office, Mountain States Employers Council, Inc.

Thank you for the opportunity to provide feedback on the proposed changes. I shared your email with my colleagues. My colleagues and I help employers comply with income withholding orders for support and national medical support notices. Of these changes, the one that comes up in questions to us is the "reasonable cost" measure for health insurance. We were surprised to see it drop from 20 to only 5%. We might have recommended "reasonable cost" be tied to what is considered affordable under the ACA which is 9.5%. But, that was our only feedback.

Just to clarify, will it continue to be the employee's responsibility to pursue with FSR that insurance is unaffordable?

Response: The rule change is based on legislation that was already passed, which included the 5% threshold. The legislation was based on the recommendations of the Child Support Commission, and the 5% was recommended by federal regulation. The responsibility of the employer and the employee will remain the same. The employer will respond to the National Medical Support Notice, now by determining if the cost of insurance is less than 5% of the parent's gross income, and the employee is responsible for pursuing coverage if ordered to do so.

Carolyn Gibson, IV-D Administrator, Child Support Services, Routt County

I wonder if we should include, in the first paragraph of 6.240.2, 'no other health insurance is currently in place' as one other reason to send off the NMSN. The primary reason NMSN's don't get sent out when an obligor is ordered to provide health insurance is when the obligee (or obligor) already has a current health insurance plan in place.

<u>Response:</u> As the only change made by the legislation to the provisions of medical support was to reduce the threshold amount of cost considered reasonable, the change to the rule was also limited to that issue. Your suggestion may be considered for future policy changes as to the enforcement of medical support.

Section 6.904

Jeff Ball, IV-D Administrator for El Paso County Child Support Services

Regarding CSLN, why do you mention maintenance only? We should only be collecting maintenance as a IV-D entity if it is in conjunction with a child support order.

Response: The language in the rule uses the same definition of past-due support that can be intercepted as contained in the legislation. Maintenance is only collected when in conjunction with a child support order, and the rule does follow that requirement. Maintenance is not mentioned by itself, but when combined with child support obligations.

Section 6.904.1

Kristie Kleven, Fremont County CSE/Fraud Supervisor

Looks great, the only question I would have is how much is the fee for the data match if incurred under 6.904.1?

Response: Currently, the fee is \$48.50 per match.

General

Joni L. Reynolds, Executive Director, Health and Human Services, Gunnison County

Thank you for sharing the information for review! We appreciate the opportunity to provide input. Our one recommendation would be to change all: "Child Support Enforcement" entries to "Child Support Services".

Response: Colorado Revised Statutes section 26-13-101, et seq., is titled the "Child Support Enforcement Act," and all references in statute to the program use this name. Volume 6, therefore, also uses the term "Child Support Enforcement." In order to be consistent, the same term is used here. Revisions to the statute and rule to reflect the updated name of the program may be considered in the future.

(9 CCR 2504-1)

6.240.2 MEDICAL SUPPORT ENFORCEMENT

The National Medical Support Notice (NMSN) must be sent to the obligor's employer if the obligor is ordered to provide health insurance, the obligor is eligible for health insurance, the health insurance is accessible to the child(ren), and the monthly premiums are reasonable in cost.

- A. A notice must be sent to the obligor, informing him/her that the NMSN was sent to his/her employer and describing the rights and conditions regarding the issuance of the NMSN. The obligor has ten (10) calendar days from the date of the mailing to object with the Child Support Enforcement Unit if the obligor believes there is a mistake in identity and he/she is not the obligor, there is no order for the obligor to provide health insurance, the health insurance is not accessible to the children, or the monthly premiums are not reasonable in cost.
 - 1. Health insurance is considered not accessible to the child(ren) if the child(ren) resides outside the geographic area of coverage.
 - 2. A premium amount is considered reasonable in cost if the premium payments (child(ren)'s portion) are less than twenty percent (20%) FIVE PERCENT (5%) of the paying parent's gross income or application of the premium payment (child(ren)s' portion) on the guidelines does not result in a Monthly Support Obligation of fifty dollars(\$50) or less.
- B. The Child Support Enforcement Unit will have ten (10) calendar days from the date the objection is mailed to determine if the objection is valid. If the obligor objects to the enforcement of the NMSN claiming it exceeds the reasonable cost standard, the Child Support Enforcement Unit must determine if the premium amount is twenty percent (20%) FIVE PERCENT (5%) or more of the obligor's gross monthly income.
- C. If the obligor's objection is valid, the Child Support Enforcement Unit must send a notice of termination to the obligor's employer with a copy to the obligor. If the obligor's objection is not valid, the Child Support Enforcement Unit must notify the obligor that the NMSN will remain in effect and that the obligor has the right to object with the court.
- D. In subsidized adoption cases, CSE units have the option of enforcing medical support through a NMSN. Verification of the subsidized adoption is required if the Child Support Enforcement Unit chooses not to enforce.

6.805 ADMINISTRATIVE REVIEW OF CONTESTED ARREARS

6.805.1 COUNTY LEVEL REVIEW

A. The county department shall establish procedures for reviewing arrearage amounts that are to be reported to a consumer credit reporting agency or have been certified for the administrative offset program, administrative lien and levy, tax offset, lottery intercept, workers' compensation attachment, state vendor offset program, gambling intercept, et license suspension., OR ADMINISTRATIVE LIEN AND ATTACHMENT OF INSURANCE CLAIM PAYMENTS, AWARDS, AND SETTLEMENTS.

- B. Upon written request for an administrative review, within the time frame specified on the advance notice for reporting arrears to a consumer credit reporting agency, the pre offset notice for tax purposes, the notice of intercept of lottery winnings, the Administrative Lien and Attachment for workers' compensation benefits, the notice for license suspension, the notice of administrative lien and levy, the notice for state vendor offset program, the notice of intercept of gambling winnings, et the notice for federal administrative offset program, OR THE NOTICE OF ADMINISTRATIVE LIEN AND ATTACHMENT OF INSURANCE CLAIM PAYMENTS, AWARDS, AND SETTLEMENTS, the county Child Support Enforcement Unit shall:
- 1. Schedule and advise the obligor, and the obligee in a non public assistance case, of the date, time and place of the review and initiate administrative review information on the administrative review tracking system screen in the automated child support system.
 - 2. Request from the obligor copies of any modifications of the support order.
 - 3. Request from the obligor records of payments made by the obligor.
- Advise the obligor this review is a review of the records only and not a judicial determination.
 - 5. Request proof from the obligor if he/she has contested being the obligor.
- 6. Advise the obligor that a decision will be rendered within thirty (30) days of the request for a review.
- C. The county department shall notify the obligor that an administrative review will only be held if the request for an administrative review concerns an issue of mistaken identity of the obligor or the amount of arrearages specified on the advance notice for reporting to a consumer credit reporting agency, the pre-offset notice for tax offset, the notice for lottery intercept, administrative lien and attachment for workers' compensation benefits, the notice of license suspension, the notice for federal administrative offset program, the notice for state vendor offset program, the notice of intercept of gambling winnings, or the notice for administrative lien and levy-, OR THE NOTICE OF ADMINISTRATIVE LIEN AND ATTACHMENT OF INSURANCE CLAIM PAYMENTS, AWARDS, AND SETTLEMENTS.
- D. On the date established, the county department shall review the child support case record and the documents submitted by the obligor and determine the arrears.
- E. Within ten (10) calendar days of the decision rendered, the county department shall update the automated child support system, take any additional action appropriate to reflect the decision, notify the obligor, and the obligee in a non-public assistance case, of the decision rendered. The written decision shall include the timeframes reviewed, balance due for that timeframe, court orders reviewed including the child support terms of those orders, payment records reviewed, and amounts credited based on those records.
- F. The county department shall notify the obligor of his/her right to request a further review by the State Department. The obligor must be advised that the request must be made in writing and be received by the state office within thirty (30) calendar days of the mailing of the county decision to the obligor.

6.805.2 STATE LEVEL REVIEW

Upon written request from the obligor to the State Department for review of arrearage amounts, that are to be reported to a consumer credit reporting agency, or have been certified for tax offset, for lottery intercept, for workers' compensation benefits attachment, license suspension, federal administrative offset program, state vendor offset program, gambling intercept, and administrative

lien and levy, AND ADMINISTRATIVE LIEN AND ATTACHMENT OF INSURANCE CLAIM PAYMENTS, AWARDS, AND SETTLEMENTS, the State Department shall

- A. Determine if a county level administrative review occurred.
- 1. If not and the obligor is within the time frame specified on the notice, forward the request to the appropriate county and ensure that the county conducts an administrative review within thirty (30) calendar days of receiving the request from the State Department.
- 2. If not and the obligor is outside of the time frame specified on the notice, the obligor has lost the right to contest the arrears through the administrative review process.
- 3. If yes, set a date, time, and place for the review, which shall be within thirty (30) calendar days from the date the written request for review was received by the State Department.
- B. Provide a written notice to the obligor, and the obligee in a non-public assistance case, of the date, time, and place of the review. This notice shall contain a statement which advises the parties:
- 1. The only issues to be reviewed are a mistake in the identity of the obligor or a disagreement of the amount of arrears.
 - 2. The review is a review of the records only and not a judicial determination.
 - 3. The obligor must provide all records of his or her support payments.
 - 4. That a decision will be rendered within thirty (30) days of the review.
- C. Request that the county provide:
 - 1. The records that established the arrearages; and,
 - 2. A copy of its decision if not previously provided by the noncustodial parent.
- D. On the date established for the review, the State Department shall review the records and determine the arrears. If more time is required to review the records or render a decision, the State Department may extend the time for rendering a decision by an additional thirty (30) days.
- E. Within ten (10) calendar days of the decision rendered, the State Department shall notify, in writing, the obligor, the obligee in a non-public assistance case, and the county Child Support Enforcement Unit of the decision rendered. Any party shall have the right to appeal the decision. The written decision shall include the timeframes reviewed, balance due for those timeframes, court orders reviewed including the child support terms of those orders, payment records reviewed, and amount credited based on those records.
- F. Update the Automated Child Support Enforcement system to reflect the administrative review.
- G. A decision will be rendered within thirty (30) calendar days of the receipt of the written request for review unless the parties fail to provide the required information.

6.904 ADMINISTRATIVE LIEN AND ATTACHMENT OF INSURANCE CLAIM PAYMENTS, AWARDS, AND SETTLEMENTS

THE COLORADO DEPARTMENT OF HUMAN SERVICES, DIVISION OF CHILD SUPPORT SERVICES, SHALL ATTACH THE INSURANCE CLAIM PAYMENTS, AWARDS, OR SETTLEMENTS DUE TO AN OBLIGOR WHO IS RESPONSIBLE FOR THE PAYMENT OF PAST-DUE CHILD SUPPORT OBLIGATIONS OR PAST-DUE MAINTENANCE OR MAINTENANCE WHEN COMBINED WITH CHILD SUPPORT OBLIGATIONS.

6.904.1 SELECTION

- A. THE STATE CHILD SUPPORT ENFORCEMENT UNIT SHALL ATTACH CLAIM PAYMENTS, AWARDS, OR SETTLEMENTS OF OBLIGORS WHO OWE MORE THAN \$500.00, ACROSS ALL COURT ORDERS, IN PAST-DUE CHILD SUPPORT, PAST-DUE MAINTENANCE OR A COMBINATION THEREOF.
- B. PURSUANT TO SECTION 26-13-122.7, C.R.S., FOR PURPOSES OF THIS SECTION 6.904, AN INSURANCE CLAIM PAYMENT, AWARD, OR SETTLEMENT IS DEFINED AS AN INDIVIDUAL'S RECEIPT OF MONEYS IN EXCESS OF \$1,000.00 AFTER MAKING A CLAIM FOR PAYMENT UNDER AN INSURANCE POLICY FOR:
 - 1. PERSONAL INJURY UNDER A POLICY FOR LIABILITY;
 - 2. WRONGFUL DEATH; OR
 - 3. WORKERS' COMPENSATION.
- C. SUCH INSURANCE CLAIM PAYMENT, AWARD, OR SETTLEMENT ONLY INCLUDES THE PORTION PAYABLE TO THE OBLIGOR OR THE OBLIGOR'S REPRESENTATIVE, AND DOES NOT INCLUDE ANY MONIES PAYABLE AS ATTORNEY FEES OR LITIGATION EXPENSES, DOCUMENTED UNPAID MEDICAL EXPENSES, OR PAYMENT FOR DAMAGE OR LOSS TO REAL OR PERSONAL PROPERTY.
- D. THE COUNTY CHILD SUPPORT ENFORCEMENT UNIT SHALL RECOVER ANY FEES ASSESSED FROM THE MONIES COLLECTED UNDER THE ADMINISTRATIVE LIEN. IF IT CHOOSES NOT TO PUSUE COLLECTION UNDER THE ADMINISTRATIVE LIEN, THE COUNTY CHILD SUPPORT ENFORCEMENT UNIT IS STILL RESPONSIBLE FOR FEES ASSESSED BY THE STATE DEPARTMENT RELATED TO THE LIEN, INCLUDING A DATA MATCH FEE.

6.904.2 NOTICES

THE STATE CHILD SUPPORT ENFORCEMENT UNIT SHALL SEND A NOTICE OF ADMINISTRATIVE LIEN AND ATTACHMENT TO THE INSURANCE COMPANY, AND SEND TO THE OBLIGOR A COPY OF THE NOTICE OF ADMINISTRATIVE LIEN AND ATTACHMENT ALONG WITH NOTICE OF THE OBLIGOR'S RIGHT TO REQUEST AN ADMINISTRATIVE REVIEW. THE NOTICES SHALL BE SENT VIA FIRST CLASS MAIL OR ELECTRONICALLY, IF MUTUALLY AGREED UPON. THE OBLIGOR HAS THIRTY (30) CALENDAR DAYS FROM THE DATE ON THE NOTICE TO REQUEST, IN WRITING, AN ADMINISTRATIVE REVIEW. WHEN A WRITTEN REQUEST IS TIMELY RECEIVED, THE COUNTY CHILD SUPPORT ENFORCEMENT WORKER SHALL FOLLOW SECTION 6.805.

6.904.3 POINT OF CONTACT

THE COLORADO DEPARTMENT OF HUMAN SERVICES, DIVISION OF CHILD SUPPORT SERVICES, IS THE SINGLE POINT OF CONTACT BETWEEN CHILD SUPPORT ENFORCEMENT AND THE CHILD SUPPORT LIEN NETWORK, OR SIMILAR PROGRAM, AND THE INSURANCE COMPANIES.
