

# Indiana Child Support Bureau

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## Employer Handbook



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### **Indiana Child Support Bureau**

402 W Washington St., MS 11  
Indianapolis, IN 46204  
[childsupport.in.gov](http://childsupport.in.gov)

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# The Employer's Role in Child Support

Employers are required to comply with state and federal requirements for child support. An employer's role in facilitating the payment of child support:

- improves the financial stability of families;
- enrolls dependent children in health insurance, thereby increasing access to preventative health care; and
- saves taxpayer dollars – child support collections reimburse public assistance expenditures.

As a key partner in Indiana's child support program, an employer is required to:

- report newly hired employees;
- pursuant to an order, withhold a portion of an employee's or independent contractor's wages to satisfy a child support obligation (IC 31-16-15-7.5);
- pursuant to an order, enroll an employee's dependent children in health care insurance, if available (IC 31-16-15-4.5);
- remit all child support wage withholding payments to Indiana's State Disbursement Unit (SDU), which is the Indiana State Central Collection Unit (INSCCU); and
- report terminated employees; and
- upon request from Indiana's Child Support Bureau or a county prosecuting attorney's office, provide information related to the employment, earnings, benefits, and residential address and phone number of any employee (IC 31-25-3-4 (b)).

## How to Contact Us

The Indiana Child Support Bureau (CSB) is here to assist you.

**Employer Information:** For answers to frequently asked questions, program updates and downloadable documents, employers should visit the Indiana Child Support Bureau website at [childsupport.in.gov](http://childsupport.in.gov) and click on the Employer tab, contact the Employer Maintenance Unit (EMU) at [EMU@dcs.in.gov](mailto:EMU@dcs.in.gov), or call 1-800-292-0403 (opt #1, opt #4).

**The Child Support Bureau Electronic Funds Transfer (EFT):** For all issues related to electronic payments, contact the EFT unit at 1-800-292-0403 (opt #1, opt #1).

## 1

*Report all newly hired or rehired employees or independent contractors within twenty (20) days of their date of hire.*

## New Hire Reporting

### How to Report New Hires

Report all newly hired or rehired employees or independent contractors within twenty (20) days of their date of hire (IC 22-4-10-8).

For information on reporting newly hired employees, log-on to Indiana's New Hire website at <https://in-newhire.com/default>. There you'll find links to [Employer Resources](#), the [Indiana Department of Workforce Development](#), [Federal Office of Child Support Enforcement](#), and the [IN New Hire Brochure](#).

There are three ways to report New Hires:

1) Visit <https://in-newhire.com/default> and register on that website.

2) [New Hire Reports](#) can also be submitted by mail to:

Indiana New Hire Reporting Center  
P.O. Box 3006  
Dublin, OH 43016

3) New hires can also be reported by faxing the [New Hire Report](#) to 800-408-1388.

### Multi-State Employers – New Hires

Employers with employees in more than one state can register with the federal New Hire Program and report all new hires to a single state. For details, see the [Reporting Fundamentals](#) page on the Indiana New Hire web site.

## 2

*Employer wage withholding accounts for more than 79% of all child support collected in Indiana.*

## Processing Income Withholding Orders

### Why Did I Receive an Income Withholding Order (IWO)?

Any party ordered to pay child support may be ordered to pay by IWO. You may receive this IWO from a court, an attorney, the Title IV-D Prosecutor or the Child Support Bureau. Money should always be remitted to the [Indiana State Central Collection Unit](#) (INSCCU).

When a party is receiving child support services offered through a local child support office and an income withholding order (IWO) is in place, the case is known as a IV-D case and is serviced through a local (county) child support office. (Refer to Title IV-D of the Federal Social Security Act at Title 42, United States Code sections 651 and thereafter.)

Sometimes, the parties may have an IWO without seeking services from the IV-D child support program. This is known as a Non-IV-D or “private” IWO and is subject to the same requirements as an IWO issued by the Child Support Bureau or by a local child support office.

### Processing all Income Withholding Orders

- Step 1.** If marked on the IWO (form OMB 0970-0154), the employer must provide the employee/obligor with a copy of the IWO.
- Step 2.** The employer must begin withholding the amount specified in the order no later than the first pay period occurring 14 days after receipt of the IWO (IC 31-16-15-2.7).
- Step 3.** The employer must remit the payment to INSCCU at the time the employee/obligor is paid. The employer may charge the employee an administrative fee of up to \$2.00 for each payment made per the employee’s IWO (IC 31-16-15-7.5).

*All child support wage withholding payments must be sent to the Indiana State Central Collection Unit.*

**Note:** If the child support IWO is not directed to a State Disbursement Unit, as required by federal law, the employer must reject the IWO and return it to the sender. Additionally, if the IWO is not marked from a child support enforcement agency, it must be file stamped by a local clerk's office.

**Effective 05/31/2012:** If the employer receives a document to withhold income that is not issued on the OMB-approved IWO form, as required by federal law, the employer may reject the document and return it to the sender. The employer may also reject any IWOs not completed in full. Please see the [Office of Child Support Enforcement \(OCSE\) website](#) for a list of reasons to reject an IWO. If you have any questions please contact EMU at 1-800-292-0403 (opt #1, opt #4) or [EMU@dcs.in.gov](mailto:EMU@dcs.in.gov).

**Note:** Some employees have more than one child support obligation, and it is possible for an employee to have both a IV-D and Non-IV-D obligations, as well as IWOs from other states. Where insufficient earnings are available to pay all obligations, employers are required to distribute payments between the IWOs on a pro-rata basis (IC 31-16-15-17). Employers whose employees have multiple IWOs are advised to call EMU for assistance calculating the amount to withhold.

**Note:** If you need a case number in order to remit payments, (i.e., remittance ID, CSE Case ID, ISETS case number) please contact EMU at 1-800-292-0403 (opt #1, opt #4).

### **What "Income" is Subject to an Income Withholding Order?**

Income, for the purposes of child support and IWOs, is broadly defined under Indiana law as "anything of value owed to an obligor" (IC 31-9-2-56).

Income includes recurring payments such as salary and commissions, and also includes irregular payments such as for severance pay, vacation pay, bonuses, and other lump sum payments (IC 31-16-15-19).

An income payor, for the purposes of child support, includes not only employers but also any other entity owing income to a child support obligor (IC 31-9-2-57).

# 3

## General Guidelines for Calculating Indiana Child Support Deductions

### Priority of Deductions

Income Withholding Orders for child support have priority over any other garnishment except for those issued to withhold for federal, state, or local taxes (IC 31-16-15-27). Among IWOs for child support, the following priority of deductions exists:

1. Current child support
2. Arrears (past due child support)
3. Medical support

Income Withholding Orders for Annual Support Fees are not considered child support and should be honored after the above child support deductions and any other garnishments with priority (IC 31-16-21-1(d)).

### Calculating Disposable Earnings

Disposable earnings are the net amount after making mandatory deductions, such as federal income tax, state income tax, and FICA taxes. Amounts withheld from earnings at the request of the employee or through an agreement, such as for union dues, are not deducted. The Consumer Credit Protection Act or CCPA limit allows for withholding 50% of the disposable earnings when the non-custodial parent (NCP) is supporting a second family or 60% of the disposable earnings when the NCP is not supporting a second family. If the NCP has an arrears balance greater than 12 weeks old, the CCPA limit raises by 5% in either scenario (to 55% or 65%, respectively). The individual CCPA limit for your employee can be found on the second page of the Income Withholding Order underneath the section titled “Remittance Information.”

*For any non-custodial parent, the individual CCPA limit can range anywhere from 50% to 65%.*

Scenario 1:

The CCPA limit on the employee’s Income Withholding Order is listed at 55%.

Gross Income		\$850.00
Federal Income Tax	-86.36	
State Income Tax	-18.98	
Social Security	-54.50	
Medicare	-12.71	
Disposable Earnings		\$677.45
	Multiply by 55%	X 0.55
<hr/>		
Total Available for Withholding		\$372.60

**Multiple Income Withholding Orders without Medical Support Added**

Scenario 2:

	Current Child Support		Child Support Arrears		Total Due
Order 1:	\$175.00	+	\$70.00	=	\$245.00
Order 2:	\$120.00	+	\$40.00	=	\$160.00
<hr/>					
Total for Both:	\$295.00	+	\$110.00	=	\$405.00

**Prorating Between Multiple Orders Based on Priority of Support**

In the scenarios above, we have a non-custodial parent with multiple orders and the child support is greater than the amount available to withhold. When this occurs, the employer must remit payments for all of the IWOs on a prorated bases (IC 31-16-15-17). In this section, we will cover what to remit on each case based on priority of deductions.

Scenario 3:

1. Current Support:

The total amount for current support should be withheld whenever possible for both cases.

Total Available to Withhold	\$372.60
Current Support	-\$295.00
<hr/>	
Remaining amount	\$77.60

2. Arrears:

The remaining balance should be prorated between the arrears on the cases by dividing the amount due on a case by the total amount due on all cases, and then take this amount times your remaining amount.

$$\text{Order 1: } \$70/\$110 = .64 \text{ (or 64\%)} * \$77.60 = \$49.66$$

$$\text{Order 2: } \$40/\$110 = .36 \text{ (or 36\%)} * \$77.60 = \$27.94$$

3. Medical Support:

In this instance, the National Medical Support Notice would not be enforceable as the employee does not make enough to cover their full cash support obligations.

You can find an easy to use [Prorate Calculator](#) in the Employer Information section of the Child Support Bureau's webpage at [childsupport.in.gov](http://childsupport.in.gov).

*When an employee with a child support obligation leaves your company, notify the Child Support Bureau as soon as possible.*

## Income Withholding Orders from Other States

IWOs from other states must be honored and the payment sent to the address identified in the IWO. Follow the law of the ***issuing State*** regarding:

- duration and amount of child support, current and arrears;
- medical support terms;
- where to remit payments; and
- payment of fees and costs charged (if any) by the child support enforcement agency, issuing court, or custodial party's attorney.

Follow the law of the employee's principle place of employment regarding:

- when to begin withholding;
- when to remit payments;
- maximum amount to be withheld (within Consumer Credit Protection Act limits);
- how to allocate withholding across multiple child support orders;
- administrative fee that employer is permitted to charge; and
- other terms and conditions that may be set by state law.

If an employee has multiple IWOs totaling more than 50% of his/her disposable earnings, the employer should contact the Employer Maintenance Unit (EMU) at [EMU@dcs.in.gov](mailto:EMU@dcs.in.gov) or call 800-292-0403 (opt #1, opt #4) for assistance.

## Lump Sum Payments

Employer-paid income in the form of lump sums are subject to an IWO whether or not the employer is withholding current support for the employee/obligor. Severance pay, sick pay, vacation pay, commissions, and bonuses are all examples of lump sums from which employers must withhold for child support for any arrears owed (IC 31-16-15-19). Report bonus or other lump sum payments prior to payout by contacting EMU at [EMU@dcs.in.gov](mailto:EMU@dcs.in.gov). Please note that the CCPA limit applies to all employee earnings, including employer lump sum payments.

## Employee Termination

When an employee with a child support obligation leaves your employment, notify the CSB as soon as possible, but no later than 10 days after the employment or income ceases (IC 31-16-15-18). The IWO includes a Termination Notice that can be sent to EMU or the enforcing Title IV-D prosecutor's office.

**Note:** Employers SHALL NOT use an IWO as grounds for refusing to hire a person or for taking disciplinary action against an employee. Employers could face civil penalties if they do so (IC 31-16-15-25).

## 4

*Electronic payments are faster, more accurate and less expensive to process than paper checks.*

## Remitting Payments

Under state and federal law, employers are required to remit all Indiana child support income withholding payments to INSCCU. This includes any child support payments the employer may be currently sending to individuals (see “Processing a Non-IV-D Income Withholding Order” on page 7).

For assistance in redirecting payments from individuals to the SDU, employers are advised to call EMU at 800-292-0403 for assistance.

### Electronic Payments

Employers are encouraged to send payments electronically. These transactions are faster, more accurate and less expensive to process than paper checks.

**Note:** Indiana Code, Section 31-16-15-16, requires any employer with more than 50 employees and more than one child support deduction to remit payments electronically. **Failure to comply with the above code could result in fines assessed of \$25.00 per case per payment.**

#### Electronic Funds Transfer (EFT) via Automated Clearing House (ACH)

**Credit:** This service allows employers to instruct their financial institution to automatically transmit child support payments, along with child support income withholding data, using the ACH network.

For detailed information on ACH credit electronic child support payments, contact the EFT Unit at 1-800-292-0403 (opt #1, opt #1).

#### Free Online Payment Processing

Using the Child Support Bureau's payment processing website ([Empchildsupport.in.gov](http://Empchildsupport.in.gov)) is a FREE and easy way to comply with this law. Even if you're not required to process payments by EFT in accordance with the law, using the employer payment website is very beneficial, and all you need is internet access to use it.

Benefits to using the CSB's payment processing website include saving postage and payments don't get lost or delayed by the post office. In many cases, using the website for payment processing saves the employer processing time, and, by eliminating mail time, the custodial party receives payments faster.

All Indiana income withholding child support payments can be processed on the website. You no longer have to send payments to several different county clerks. You will know the exact day your payments start processing on our system. The payments are automatically downloaded into the Indiana Support Enforcement Tracking System (ISETS) from the website with no manual processing. Payment histories for each employee and the employer are available on the website for all payments processed on the website.

### Remitting by Check

Employers can send checks to this address *only*:

INSCCU  
PO Box 6219  
Indianapolis, Indiana 46206-6219

If an employer has more than one employee with a child support obligation, the payments may be combined into a single check ([see remittance form](#)). When paying by check, regardless of the number of employees, it is essential to include the following information for each employee:

- employee name; independent contractor name;
- ISETS case number;
- employee's social security number;
- the dollar amount withheld for each employee; and
- a company contact name and phone number.

### Failure to Withhold

Employers who fail to withhold the amounts as specified on the IWO may be found liable to the obligee for the amount of income not paid in compliance with the IWO, and to the obligor for the amount of income withheld and not paid as well as accrued interest and attorney's fees and costs (IC 30-16-15-23). Under certain circumstances, a willful failure to withhold is punishable by contempt of court.

Employers have immunity from civil liability for income withheld in accordance to an IWO that appears regular on its face (IC 31-16-15-23.7).

## 5

*By law, every order for child support must include a health insurance provision.*

## National Medical Support Notice (NMSN)

By law, every order for child support must include a health insurance provision (IC 31-16-6-4). If an employee or independent contractor is a non-custodial parent and eligible for health insurance at a reasonable cost, his/her child(ren) must be enrolled in the employer's health insurance plan whenever the non-custodial parent is ordered to provide health insurance coverage.

Medical support orders are noticed via a document titled: The National Medical Support Notice (NMSN) (form OMB 0970-0222). The NMSN may accompany an IWO or may be sent separately.

### National Medical Support Notice Procedures

**Step 1.** Within 20 business days of receiving an NMSN, the employer must complete and send a response to Part A of the NMSN back to the issuing office (IC 31-16-15-4.5).

**Step 2.** Within 20 business days of receiving an NMSN, the employer must forward instructions to enroll the employee's child(ren) to the health care plan administrator (Part B of the NMSN) (IC 31-16-15-4.5).

### Employers That Process Their Own Health Care Enrollments

- Follow the Part A, "Instructions to Employer", and Part B, "Instructions to Plan Administrator", of the NMSN (form OMB 0970-0222). Enroll the child(ren) in the employee's health insurance plan or in an insurance plan that is available within the premium limit stated on the notice.
- Note that medical insurance enrollment has priority over dental insurance enrollment.
- If the insurer requires that the employee be enrolled in health insurance in order to provide insurance for the employee's child(ren), enroll the employee and child(ren).

- Withhold the insurance premium from the employee's wages and forward the payment to the insurance company.
- Complete the Plan Administrator Response or Health Insurance Information and return it to the enforcing Title IV-D prosecutor's office that sent the NMSN within 40 business days from the date of the notice.

### **Employers That Use a Third Party to Process Health Insurance Enrollments**

- Forward the entire Part B of the NMSN and the Health Insurance Information to the health plan benefits administrator within 20 business days from the date of the notice.
- Do not return any health care forms to the enforcing Title IV-D prosecutor's office.
- Advise the health insurance provider to forward health plan membership cards and literature to the enforcing Title IV-D prosecutor's office listed on the NMSN. The enforcing Title IV-D prosecutor's office will forward them to the child's custodian.

### **Employers That Do Not Offer Health Care Insurance**

- Mark box 1 or 2 on the Employer Response form and return to the enforcing Title IV-D prosecutor's office within 20 business days from the date of the notice.
- If the employee is no longer employed with your company, complete either the employer response with box 3 marked or the Termination of Benefits/Employment Notice and return it to the enforcing Title IV-D prosecutor's office within 20 business days.

### **Termination or Cancellation of Health Care Coverage**

Promptly notify the enforcing Title IV-D prosecutor's office if employment is terminated for an employee for which a NMSN was issued.

This requirement may be satisfied by sending to the enforcing Title IV-D prosecutor's office a copy of Part A of the NMSN with response 4 checked.

## 6

## Indiana Child Support Terminology

**ASFE – Annual Support Fee:** The annual fee charged to all active non-custodial parents (NCPs) at the beginning of the year. The amount is \$55.00 due once a year. The NCPs receive the notice first, then the employer is asked to withhold the ASFE from their wages after several months of non-payment (IC 31-16-21-1).

**Arrears:** Support, including interest when applicable, that has not been paid by the due date.

**CCPA - Consumer Credit Protection Act:** A Federal law that, among other protections, limits the amount that may be withheld from earnings (IC 31-9-2).

**Child Support:** Amounts required to be paid under a judgement, decree, or order; whether temporary, final, or subject to modification, for the support and maintenance of the child(ren), which provides for any or all of the following: monetary support, health insurance coverage, arrearages, and may include interest on delinquent child support obligations.

**Court Order:** A decision or ruling issued by the court of law. A court order related to child support may specify how much, how often, and how long an obligor must pay support, and whether an employer must withhold support from the obligor's wages.

**CP - Custodial Party:** Person with primary custody of and responsibility for a dependent child.

**Disposable Earnings/Disposable Income:** The portion of an employee's earnings that remain after deductions required by law (e.g., taxes, union dues, etc.) that is used to determine the amount of an employee's pay subject to a garnishment, attachment, or withholding order.

**FEIN - Federal Employer Identification Number:** Unique nine-digit number assigned to all employers by the Internal Revenue Services (IRS), which must be used in numerous transactions, including submitting data and responding to requests relevant to child support.

**Income:** For the purposes of child support and income withholding orders, income means anything of value owned to an obligor (IC 31-9-2-56).

**Income Payor:** For the purposes of child support and income withholding orders, means an employer or any other person who owes income to a child support obligor (IC 31-9-2-57).

**Income or Wage Withholding:** When an employer/income payor deducts a child support payment from an employee's paycheck or other payment to satisfy the employee/obligor's court-ordered support obligation.

**INSCCU (Indiana State Central Collection Unit):** Indiana's State Disbursement Unit (SDU), entity responsible for collecting and processing all employer child support income withholding payments sent by check, via the USPS, also responsible for processing payments mailed in by parties to the case or third party entities.

**IWO - Income Withholding Order (OMB 0970-0154):** The federal form that replaces the Order/Notice to Withhold Income for Child Support. The order or notice issued by a court or administrative child support agency and served on an employer whose employee has a support obligation. The form specifies the amount to be deducted from an employee's income based on the frequency in which an employee is paid.

**IV-D Services:** When a party is receiving child support services offered through an enforcing Title IV-D prosecutor's office. (Refers to Title IV-D of the Federal Social Security Act at Title 42, United States Code sections 651 and thereafter.)

**NCP – Non-custodial Parent:** The parent who does not have primary custody of and responsibility for a dependent child.

**NMSN - National Medical Support Notice:** The form sent to employers by the enforcing Title IV-D prosecutor's office ordering the employer and its health plan administrator to enroll a non-custodial parent's dependent child(ren) in health insurance coverage when such coverage is available through the employer and is required as part of a child support order.

**Non-IV-D:** Individuals who are not receiving IV-D services from a county Title IV-D prosecutor. Non-IV-D payments are received and disbursed by the Indiana State Central Collection Unit (INSCCU), as required by federal law.

**Notice to Withhold Income for Child Support:** See Income Withholding Order.

**Order/Notice to Withhold Child Support:** This form was revised on October 26, 2007 and is now referred to as the Income Withholding Order/Notice For Support (IWO).

**PRWORA - Personal Responsibility and Work Opportunity Reconciliation Act of 1996:** Federal legislation that provides a number of requirements for employers, public licensing agencies, financial institutions, as well as state and

federal child support enforcement agencies, to assist in the location of non-custodial parents and the establishment, enforcement, and collection of child support.

**SDNH - State Directory of New Hires:** A database maintained by each state, which contains information on newly hired employees. Employers are required to submit new hire data to the SDNH within 20 calendar days of the hire date. Multi-state employers (those who do business and hire workers in more than one state) have additional options on where to report new hire information.

**SDU - State Disbursement Unit:** The single state entity responsible for collecting and processing all employer child support income withholding payments, including those from private support orders. In Indiana, the SDU is the Indiana State Central Collection Unit (INSCCU).

**UIFSA - Uniform Interstate Family Support Act:** Laws enacted in each state to establish and enforce child support obligations in interstate cases [when a non-custodial parent lives in a different state from his/her child(ren)].

# 7

## General Child Support

### Frequently Asked Questions

*Q: Where do I send child support check payments?*

INSCCU  
PO Box 6219  
Indianapolis, Indiana 46206-6219

*Q: How do I make payments using the website [Empchildsupport.in.gov](http://Empchildsupport.in.gov)?*

Contact [supportnetproject@dcs.in.gov](mailto:supportnetproject@dcs.in.gov) to get a login and password and set-up payment options.

*Q: How do I handle lump sum payments, such as bonuses, commissions, benefits, and severance payments?*

If an employee/obligor is entitled to a lump sum payment in the form of severance pay, accumulated sick pay, vacation pay, commissions, bonus payments, or any other lump sum, the employer/income payor shall withhold any child support up to the maximum permitted under the CCPA (IC 31-16-15-19). Contact EMU before paying out any bonus to receive an updated amount of arrears due for employees with an active IWO.

*Q: Am I required to send my income withholding payments electronically?*

IC 31-16-15-16 requires any employer with more than 50 employees and more than one child support deduction to remit payments electronically.

*Q: The Order/Notice doesn't have a judge's signature. Do I still have to comply with it? Is it based on a court order?*

Yes, as long as the order is on the correct OMB form, and it is either from a Title IV-D prosecutor's office or stamped by a Clerk's Office. If there is any question about the legitimacy of an IWO, please contact EMU at 800-292-0403 or [EMU@dcs.in.gov](mailto:EMU@dcs.in.gov).

*Q: What if the name and/or Social Security number on the IWO does not match my employee?*

Please contact EMU with questions at 800-292-0403 or [EMU@dcs.in.gov](mailto:EMU@dcs.in.gov).

*Q: May I allow an employee to pay child support directly to the SDU as long as I know the payments are being made?*

No, once an IWO is received it is the responsibility of the employer to immediately begin to remit payments on behalf of the employee.

*Q: What do I do if the employee does not have sufficient earnings to satisfy the IWO?*

The employer must withhold the maximum allowable percentage under the CCPA limit. On any order from a Title IV-D prosecutor's office, the percentage can be found on the third page of the order underneath 'Supplemental Information.' If you need assistance prorating for multiple orders, please contact EMU at 800-292-0403 or [EMU@dcs.in.gov](mailto:EMU@dcs.in.gov).

*Q: I received an IWO for an independent contractor. Can I garnish his/her wages?*

Payments to an independent contractor are subject to withholding in the same manner as an employer's payments to employees. The Consumer Credit Protection Act (CCPA) withholding limits apply to compensation paid for personal services, whether paid as wages, salary, commission, bonus, or otherwise.

*Q: What do I do if an employee has other non-support income attachments?*

Child support takes precedence over any other withholdings besides tax levies (IC 24-4.5-5-105(8) and IC 31-16-15-27).

*Q: Can an Income Withholding Order (IWO) be terminated over the telephone?*

No. A termination order is necessary to stop withholding. The order can come from a court, an attorney, the Title IV-D Prosecutor, or the Child Support Bureau.

*Q: I received a letter about failure to pay child support for an employee. Why?*

This is a letter sent to employers after 45 days of non-compliance with an Income Withholding Order. Our records reflect that an IWO was sent, but that doesn't mean it made it to you. Please fill out the form on the back, and be certain that your contact information is correct. CSB will see that another copy is sent to you.

## 8

## National Medical Support Notice

### Frequently Asked Questions

*Q: What if health insurance is available but the payroll deduction for premiums, when combined with the employee's child support obligation, exceeds the CCPA limit of the net disposable earnings?*

If the cost of premiums combined with the child support obligation exceeds the maximum amount permitted under the CCPA limits, the employer is not required to enroll the child(ren) in health insurance coverage. The employer should also notify the Title IV-D prosecutor's office where the order originated.

*Q: What if I offer medical insurance and receive the NMSN, but my employee has declined the insurance?*

The NMSN is a court order to enroll the child(ren) in healthcare, and you are required to comply. The NCP may decline coverage for him/herself; however, if your health coverage requires the primary benefit holder to be enrolled, the NCP is required to enroll themselves.

*Q: What will happen if the employer does not comply and enroll the child(ren)?*

An employer may be found in contempt for failure to comply with the order.

*Q: What if the employee's dependent child(ren) live in another state?*

The employer must still comply with the order to enroll the child(ren) in the plan. The plan administrator should review all available plans that would provide coverage to the child and choose a plan that complies with the NMSN.

*Q: What if the employee's dependent child(ren) are already covered by the non-custodial parent but under a private plan, or under a current spouse's plan?*

It is important to remember that a NMSN is the official form used by child support agencies to send to employers to ensure that the child(ren) receive health care coverage required as part of a judicial or administrative child support order. If you receive a NMSN, you are required to follow the procedure above under the National Medical Support Notice Procedures outlined. Contact the CSB Employer Maintenance Unit at [EMU@dcs.in.gov](mailto:EMU@dcs.in.gov) or call 1-800-292-0403 (opt #1, opt #4).

*Q: When should I terminate child(ren)'s health care coverage?*

Only upon the termination of the employee or when contacted by a child support office or agency.

*Q: What if the employee terminates employment?*

Contact the Title IV-D prosecutor's office or EMU to notify them of the termination.

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## Annual Support Fee (ASFE)

### Frequently Asked Questions

*Q: I received an ASFE notice, and the ACH website says the NCP doesn't owe any fees. Does the NCP still owe this year's ASFE?*

The ASFE is unable to be remitted electronically through the Indiana EFT website until July. If you received an ASFE notice before July, then you received it in care of your employee and should be forwarded to the employee. Also, if you are unable to identify an employee in question due to a wrong or missing social security number, please send the notice back to CSB with an explanation.

*Q: The employee has multiple garnishments, and cannot regularly pay his full support. Should I still withhold for the ASFE?*

The ASFE takes the least priority for any deductions the employee might have. If the employee regularly cannot meet their support deductions because of the CCPA limit, then you will not be able to deduct for the fee.

*Q: The employee has three ASFEs for this year. Do I have to withhold the full amount in one paycheck?*

The employee has until the end of the year to pay for the fee. You may send partial payments as you deduct. Once the calendar rolls over, please stop deducting for the ASFE.

*Q: The ASFE was withheld multiple times for one case on the notice. What is the process for refunding the employee?*

If you accidentally withhold more than \$55.00 for the ASFE, please contact EMU before refunding the overpayment to the employee.

*Q: I received an ASFE notice for an employee that is no longer here. Am I still obligated to pay?*

The employer is not required to pay. If the employee is no longer employed with you, please fill out the third column on the back, and send the ASFE to the PO Box, also listed on the back.

*Q: I received an ASFE notice for an employee that does not have a garnishment order in place. Should I still withhold?*

There are many reasons why you might receive an ASFE notice, when you're not being asked to withhold child support. If you have not received a regular IWO for the employee, then you may contact EMU to see if there is a missing order. However, the ASFE is a standalone order, and must be paid regardless.

*Q: What do I do if the employee contests that he owes this year's ASFE?*

If the employee believes that the ASFE has been sent in error, please direct them to the county office where their child support order resides. If the employer is not contacted by the Child Support Bureau or given an abatement order with a date from a previous year, the employer is required to deduct for the ASFE.

*Q: My business has closed and I continue to receive these notices for past employees. How do I stop this?*

If you need to update your information in CSB's system, or believe that you should no longer be receiving any paperwork from the CSB, you may write instructions on the ASFE notice and return it, or contact EMU.

*Q: Why does column 6 ask for the amount of support that I remit on this case?*

The last column on the back of the Annual Support Fee (ASFE) should be used to note how much money you are currently sending for that case's ASFE, not the amount you are currently sending in for the employee's child support.

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## APPENDIX / FORMS

### Contact Information

#### Indiana Child Support Home Page

[Childsupport.in.gov/](http://Childsupport.in.gov/)

#### Assistance with Electronic Payments

800-840-8757 (opt #1, opt #1); [supportnetproject@dcs.in.gov](mailto:supportnetproject@dcs.in.gov)

#### Employer Maintenance Unit

800-840-8757 (opt #1, opt #4); [emu@dcs.in.gov](mailto:emu@dcs.in.gov)

#### Employer FAQs

<http://www.in.gov/dcs/2505.htm>

#### Indiana State Central Collection Unit

[INSCCU.com](http://INSCCU.com)

#### Federal Office of Child Support Enforcement

[Acf.hhs.gov/programs/cse](http://Acf.hhs.gov/programs/cse)

#### Indiana State New Hire

[IN-newhire.com](http://IN-newhire.com)

#### Employer Income Withholding Order Questions

<http://www.in.gov/dcs/3314.htm>

#### State EFT site

[Empchildsupport.in.gov](http://Empchildsupport.in.gov)

#### Employee payment questions/case specific questions

Kidsline – 800-840-8757 – employees only

#### OCSE Employer Help Site

<https://www.acf.hhs.gov/css/employers>

## Forms

### Income Withholding Order -

[http://www.in.gov/dcs/files/Income\\_Withholding\\_Order\\_blank.pdf](http://www.in.gov/dcs/files/Income_Withholding_Order_blank.pdf)

### Income Withholding Order Instructions -

[http://www.in.gov/dcs/files/Income\\_Withholding\\_Order\\_Instructions.pdf](http://www.in.gov/dcs/files/Income_Withholding_Order_Instructions.pdf)

### National Medical Support Notice -

[https://acf.hhs.gov/sites/default/files/programs/css/omb\\_0970\\_0222\\_and\\_1210\\_0113.pdf](https://acf.hhs.gov/sites/default/files/programs/css/omb_0970_0222_and_1210_0113.pdf)

### New Hire Form –

<https://in-newhire.com/files/INForm.pdf>

### W-4 (IRS) –

<https://www.irs.gov/pub/irs-pdf/fw4.pdf>

### Employer Remittance Form –

<https://forms.in.gov/Download.aspx?id=6214>

## For Legal References

### Indiana Code Website -

<http://iga.in.gov/legislative/laws/2017/ic/titles/001>

### Office of the Law Revision Counsel United States Code Website -

<http://uscode.house.gov/>

### Electronic Code of Federal Regulations e-CFR Website -

<https://ecfr.io/>



For more information, contact us at 1-800-292-0403 (opt #1, #4)  
or email [EMU@dcs.in.gov](mailto:EMU@dcs.in.gov).