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# **WEST VIRGINIA LEGISLATURE**

FIRST REGULAR SESSION, 1993

# ENROLLED

Com. Sub. For HOUSE BILL No. 2185

(By Delegate & Rutledge Brown and Wonglaw)

Passed April 10 1993
In Effect Mintly Days From Passage

## **ENROLLED**

COMMITTEE SUBSTITUTE

FOR

# H. B. 2185

(By Delegates Rutledge, Brown and Douglas)

[Passed April 10, 1993; in effect ninety days from passage,]

AN ACT to amend and reenact section three, article two, chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one, as amended; to amend and reenact sections fifteen-a and fifteen-b. article two, chapter forty-eight of said code; to amend article two, chapter forty-eight of said code by adding thereto a new section, designated section fifteen-d; to amend and reenact section three, article one, chapter forty-eight-a of said code; and to amend and reenact section nineteen, article two of said chapter, all relating to the enforcement of support obligations generally: authorizing the insurance commissioner to enforce the provisions of the code relating to medical support: redefining the term "insurer" as applied to medical support enforcement; providing for immediate withholding from income of a support obligor under certain circumstances; allowing support to be continued beyond the date a child reaches the age of eighteen, is married or emancipated; allowing educational expenses for some children; limitations; redefining certain terms related to the enforcement of support obligations so as to expand the category of persons entitled to support enforcement services; and authorizing the promulgation of procedural rules governing the child advocate office in providing information to consumer reporting agencies.

Be it enacted by the Legislature of West Virginia:

That section three, article two, chapter thirty-three of the code of West Virginia, one thousand nine hundred thirty-one. as amended, be amended and reenacted; that sections fifteena and fifteen-b, article two, chapter forty-eight of said code be amended and reenacted; that article two, chapter forty-eight of said code be amended by adding thereto a new section, designated section fifteen-d; that section three, article one, chapter forty-eight-a of said code be amended and reenacted: and that section nineteen, article two of said chapter be amended and reenacted, all to read as follows:

## CHAPTER 33. INSURANCE COMMISSIONER.

#### ARTICLE 2. INSURANCE COMMISSIONER.

# §33-2-3. Duties of the commissioner; employment of legal counsel.

- (a) The commissioner shall enforce the provisions of 1
- 2 this chapter and section fifteen-a, article two of chapter forty-eight and perform the duties required thereunder;
- 3 shall affix the commissioner's official seal to all
- 4 documents and papers required to be filed in other
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- states by domestic insurers and to other papers when an
- 7 official seal is required; and shall, on or before the tenth 8 day of each month, pay into the state treasury all fees
- 9 and moneys which he or she has received during the
- 10 preceding calendar month.
- (b) Notwithstanding any provisions of this code to the 11
- 12 contrary, the commissioner may acquire such legal
- services as are deemed necessary, including representa-13 14 tion of the commissioner before any court or adminis-
- 15 trative body. Such counsel may be employed either on
- a salaried basis or on a reasonable fee basis. In addition, 16
- 17 the commissioner may call upon the attorney general for
- 18 legal assistance and representation as provided by law.

#### CHAPTER 48. DOMESTIC RELATIONS.

## ARTICLE 2. DIVORCE, ANNULMENT AND SEPARATE MAIN-TENANCE.

# §48-2-15a. Medical support enforcement.

(a) For the purposes of this section:

- (1) "Custodian for the children" means a parent, legal guardian, committee or other third party appointed by court order as custodian of child or children for whom child support is ordered.
- 6 (2) "Obligated parent" means a natural or adoptive 7 parent who is required by agreement or order to pay 8 for insurance coverage and medical care, or some 9 portion thereof, for his or her child.
- (3) "Insurance coverage" means coverage for medical,
   dental, including orthodontic, optical, psychological,
   psychiatric or other health care service.
- 13 (4) "Child" means a child to whom a duty of child support is owed.
- (5) "Medical care" means medical, dental, optical,
   psychological, psychiatric or other health care service
   for children in need of child support.
  - (6) "Insurer" means any company, health maintenance organization, self-funded group, multiple employer welfare arrangement, hospital or medical services corporation, trust or other entity which provides insurance coverage.
  - (b) In every action to establish or modify an order which requires the payment of child support, the court shall ascertain the ability of each parent to provide medical care for the children of the parties. In any temporary or final order establishing an award of child support or any temporary or final order modifying a prior order establishing an award of child support, the court shall order one or more of the following:
  - (1) The court shall order either parent or both parents to provide insurance coverage for a child, if such insurance coverage is available to that parent on a group basis through an employer or through an employee's union. If similar insurance coverage is available to both parents, the court shall order the child to be insured under the insurance coverage which provides more comprehensive benefits. If such insurance coverage is

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- 39 not available at the time of the entry of the order, the 40 order shall require that if such coverage thereafter 41 becomes available to either party, that party shall 42 promptly notify the other party of the availability of 43 insurance coverage for the child.
- 44 (2) If the court finds that insurance coverage is not 45 available to either parent on a group basis through an 46 employer, multi-employer trust or employees' union, or 47 that the group insurer is not accessible to the parties, 48 the court may order either parent or both parents to 49 obtain insurance coverage which is otherwise available 50 at a reasonable cost.
- 51 (3) Based upon the respective ability of the parents to pay, the court may order either parent or both parents to be liable for reasonable and necessary medical care for a child. The court shall specify the proportion of the medical care for which each party shall be responsible.
  - (4) If insurance coverage is available, the court shall also determine the amount of the annual deductible on insurance coverage which is attributable to the children and designate the proportion of the deductible which each party shall pay.
  - (5) The order shall require the obligor to continue to provide the child advocate office with information as to his or her employer's name and address and information as to the availability of employer-related insurance programs providing medical care coverage so long as the child continues to be eligible to receive support.
  - (c) The cost of insurance coverage shall be considered by the court in applying the child support guidelines provided for in section eight, article two, chapter fortyeight-a of this code.
- 71 (d) Within thirty days after the entry of an order 72 requiring the obligated parent to provide insurance 73 coverage for the children, that parent shall submit to the 74 custodian for the child written proof that the insurance 75 has been obtained or that an application for insurance 76 has been made. Such proof of insurance coverage shall 77 consist of, at a minimum:

- 78 (1) The name of the insurer;
- 79 (2) The policy number;

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- 80 (3) An insurance card;
- 81 (4) The address to which all claims should be mailed;
- 82 (5) A description of any restrictions on usage, such as 83 prior approval for hospital admission, and the manner 84 in which to obtain such approval;
- 85 (6) A description of all deductibles; and
- 86 (7) Five copies of claim forms.
- 87 (e) The custodian for the child shall send the insurer 88 or the obligated parent's employer the children's address 89 and notice that the custodian will be submitting claims 90 on behalf of the children. Upon receipt of such notice, 91 or an order for insurance coverage under this section. the obligated parent's employer, multi-employer trust or 92 93 union shall, upon the request of the custodian for the 94 child, release information on the coverage for the 95 children, including the name of the insurer.
- 96 (f) A copy of the court order for insurance coverage 97 shall not be provided to the obligated parent's employer 98 or union or the insurer unless ordered by the court, or 99 unless:
  - (1) The obligated parent, within thirty days of receiving effective notice of the court order, fails to provide to the custodian for the child written proof that the insurance has been obtained or that an application for insurance has been made;
- 105 (2) The custodian for the child serves written notice 106 by mail at the obligated parent's last known address of 107 intention to enforce the order requiring insurance 108 coverage for the child; and
  - (3) The obligated parent fails within fifteen days after the mailing of the notice to provide written proof to the custodian for the child that the child has insurance coverage.
- 113 (g) (1) Upon service of the order requiring insurance

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the insurer.

- coverage for the children, the employer, multi-employer trust or union shall enroll the child as a beneficiary in the group insurance plan and withhold any required
- premium from the obligated parent's income or wages.
- 118 (2) If more than one plan is offered by the employer, 119 multi-employer trust or union, the child shall be 120 enrolled in the most comprehensive plan otherwise 121 available to the obligated parent at a reasonable cost.
- 122 (3) Insurance coverage for the child which is ordered 123 pursuant to the provisions of this section shall not be 124 terminated except as provided in subsection (i) of this 125 section.
- (h) (1) The signature of the custodian for the child shall constitute a valid authorization to the insurer for the purposes of processing an insurance payment to the provider of medical care for the child.
- 130 (2) No insurer, employer or multi-employer trust in 131 this state may refuse to honor a claim for a covered 132 service when the custodian for the child or the obligated 133 parent submits proof of payment for medical bills for 134 the child.
- 135 (3) The insurer shall reimburse the custodian for the 136 child or the obligated parent who submits copies of 137 medical bills for the child with proof of payment.
- (4) All insurers in this state shall provide insurance coverage for the child of a covered employee notwith-standing the amount of support otherwise ordered by the court and regardless of the fact that the child may not be living in the home of the covered employee.
  - (i) When an order for insurance coverage for a child pursuant to this section is in effect and the obligated parent's employment is terminated, or the insurance coverage for the child is denied, modified or terminated, the insurer shall, within ten days after the notice of change in coverage is sent to the covered employee, notify the custodian for the child and provide an explanation of any conversion privileges available from

- (j) A child of an obligated parent shall remain eligible for insurance coverage until the child is emancipated or until the insurer under the terms of the applicable insurance policy terminates said child from coverage, whichever is later in time, or until further order of the court.
- 158 (k) If the obligated parent fails to comply with the 159 order to provide insurance coverage for the child, the 160 court shall:
  - (1) Hold the obligated parent in contempt for failing or refusing to provide the insurance coverage, or for failing or refusing to provide the information required in subsection (d) of this section;
  - (2) Enter an order for a sum certain against the obligated parent for the cost of medical care for the child, and any insurance premiums paid or provided for the child during any period in which the obligated parent failed to provide the required coverage; and
  - (3) In the alternative, other enforcement remedies available under sections two and three, article five, chapter forty-eight-a of this code, or otherwise available under law, may be used to recover from the obligated parent the cost of medical care or insurance coverage for the child.
  - (1) Proof of failure to maintain court ordered insurance coverage for the child constitutes a showing of substantial change in circumstances or increased need pursuant to section fifteen of this article, and provides a basis for modification of the child support order.

# §48-2-15b. Withholding from income.

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- 1 (a) Every order entered or modified under the
  2 provisions of this article, not described in subsection (d)
  3 of this section, which requires the payment of child
  4 support or spousal support shall include a provision for
  5 automatic withholding from income of the obligor, in
  6 order to facilitate income withholding as a means of
  7 collecting support.
  - (b) Every such order as described in subsection (a) of

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- 9 this section shall contain language authorizing income 10 withholding to commence without further court action, 11 as follows:
- 12 (1) The order shall provide that income withholding 13 will begin immediately, without regard to whether there is an arrearage: (A) When a child for whom support is 14 15 ordered is included or becomes included in a grant of 16 assistance from the division of human services or a 17 similar agency of a sister state for aid to families with 18 dependent children benefits, medical assistance only 19 benefits, or foster care benefits; or (B) when the support 20 obligee has applied for services from the child advocate 21 office or the support enforcement agency of another 22 state or is otherwise receiving services from the child 23 advocate office as provided for in chapter forty-eight-a 24 of this code. In any case where one of the parties 25 demonstrates, and the court finds, that there is good 26 cause not to require immediate income withholding, or 27 in any case where there is filed with the court a written 28 agreement between the parties which provides for an 29 alternative arrangement, such order shall not provide 30 for income withholding to begin immediately.
- 31 (2) The order shall also provide that income withhold-32 ing will begin immediately upon the occurrence of any 33 of the following:
  - (A) When the payments which the obligor has failed to make under the order are at least equal to the support payable for one month, if the order requires support to be paid in monthly installments;
  - (B) When the payments which the obligor has failed to make under the order are at least equal to the support payable for four weeks, if the order requires support to be paid in weekly or biweekly installments;
  - (C) When the obligor requests the child advocate office to commence income withholding; or
    - (D) When the obligee requests that such withholding begin, if the request is approved by the court in accordance with procedures and standards established by rules and regulations promulgated by the director of

48 the child advocate office.

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- (d) On and after the first day of January, one thousand 49 nine hundred ninety-four, the wages of an obligor shall 50 51 be subject to withholding, regardless of whether child 52 support payments are in arrears, on the date the order 53 for child support is entered: Provided, That where one of the parties demonstrates, and the court finds, that 54 55 there is good cause not to require immediate income 56 withholding, or in any case where there is filed with the 57 court a written agreement between the parties which 58 provides for an alternative arrangement, such order shall not provide for income withholding to begin 59 60 immediately: Provided, however, That this subsection 61 shall have no force and effect, if prior to the first day 62 of January, one thousand nine hundred ninety-four, the 63 requirements regarding wage withholding imposed by 64 42 U.S.C. §666 are substantially modified by federal 65 statute or regulation.
  - (e) The supreme court of appeals shall make available to the circuit courts standard language to be included in all such orders, so as to conform such orders to the applicable requirements of state and federal law regarding the withholding from income of amounts payable as support.
- (f) Every support order entered by a circuit court of this state prior to the effective date of this section shall be considered to provide for an order of income withholding, by operation of law, which complies with the provisions of this section, notwithstanding the fact that such support order does not in fact provide for such order of withholding.
- (g) The court shall consider the best interests of the
   child in determining whether "good cause" exists under
   this section. The court may also consider the obligor's
   payment record in making child support payments in
   making this determination.

# §48-2-15d. Child support beyond age eighteen; educational expenses.

(a) An order for child support entered pursuant to

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- 2 sections thirteen and fifteen of this article may provide
- 3 that payments of such support continue beyond the date
- when the child reaches the age of eighteen, marries or is sooner emancipated, so long as the child is making
- is sooner emancipated, so long as the child is making
   substantial progress towards a degree and is enrolled as
- 7 a full-time student in a secondary school or vocational
- 8 school: *Provided*, That such payments may not extend
- 9 past the date that the child reaches the age of twenty.
- 10 (b) The court may make an award for educational and
- 11 related expenses for an adult child up to the age of 12 twenty-three who has been accepted or is enrolled and
- 13 making satisfactory progress in an educational program
- 14 at a certified or accredited college. The amount of these
- payments shall be related to the ability of the parent to
- make the payments. The payments shall be made to the
- 17 custodial parent when the adult child is residing with
- 18 that parent or to a third party as designated by the
- 19 court. If the child is not residing with a parent, the
- 20 payments shall be paid to the child or to such third
- 21 parties as so designated by the court.

# CHAPTER 48A. ENFORCEMENT OF FAMILY OBLIGATIONS.

### ARTICLE 1. GENERAL PROVISIONS.

## §48A-1-3. Definitions.

- 1 As used in this chapter:
- 2 (1) "Automatic data processing and retrieval system"
- 3 means a computerized data processing system designed
- 4 to do the following:
- 5 (A) To control, account for and monitor all of the factors in the support enforcement collection and
- 7 paternity determination process, including, but not
- 8 limited to:
- 9 (i) Identifiable correlation factors (such as social to security numbers, names, dates of birth, home addresses
- and mailing addresses of any individual with respect to
- whom support obligations are sought to be established
- 13 or enforced and with respect to any person to whom such
- 14 support obligations are owing) to assure sufficient

- compatibility among the systems of different jurisdictions to permit periodic screenings to determine whether such individual is paying or is obligated to pay
- 18 support in more than one jurisdiction;

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- 19 (ii) Checking of records of such individuals on a 20 periodic basis with federal, interstate, intrastate and 21 local agencies;
  - (iii) Maintaining the data necessary to meet applicable federal reporting requirements on a timely basis; and
  - (iv) Delinquency and enforcement activities:
    - (B) To control, account for and monitor the collection and distribution of support payments (both interstate and intrastate), the determination, collection and distribution of incentive payments (both interstate and intrastate), and the maintenance of accounts receivable on all amounts owed, collected and distributed;
  - (C) To control, account for and monitor the costs of all services rendered, either directly or by exchanging information with state agencies responsible for maintaining financial management and expenditure information:
  - (D) To provide access to the records of the department of health and human resources or aid to families with dependent children in order to determine if a collection of a support payment causes a change affecting eligibility for or the amount of aid under such program;
- 41 (E) To provide for security against unauthorized 42 access to, or use of, the data in such system;
- 43 (F) To facilitate the development and improvement of 44 the income withholding and other procedures designed 45 to improve the effectiveness of support enforcement 46 through the monitoring of support payments, the 47 maintenance of accurate records regarding the payment 48 of support, and the prompt provision of notice to 49 appropriate officials with respect to any arrearages in 50 support payments which may occur; and
  - (G) To provide management information on all cases from initial referral or application through collection

53 and enforcement.

- (2) "Chief judge" means the following:
- 55 (A) The circuit judge in a judicial circuit having only one circuit judge; or
- 57 (B) The chief judge of the circuit court in a judicial circuit having two or more circuit judges.
- 59 (3) "Child advocate office" means the office within the department of health and human resources created 60 61 under the provisions of article two of this chapter, 62 intended by the Legislature to be the single and separate 63 organizational unit of state government administering 64 programs of child and spousal support enforcement and 65 meeting the staffing and organizational requirements of the secretary of the federal department of health and 66 67 human services.
- 68 (4) "Children's advocate" or "advocate" means a person appointed to such position under the provisions of 69 70 section two, article three of this chapter. The children's 71 advocate may be empowered to prosecute an action 72 brought pursuant to section twenty-nine, article five, 73 chapter sixty-one of this code when appointed by a circuit judge pursuant to section eight, article seven, 74 75 chapter seven of this code.
- 76 (5) "Court" means a circuit court of this state, unless 77 the context in which such term is used clearly indicates 78 that reference to some other court is intended.
- 79 (6) "Court of competent jurisdiction" means a circuit 80 court within this state, or a court or administrative 81 agency of another state having jurisdiction and due legal 82 authority to deal with the subject matter of the 83 establishment and enforcement of support obligations. 84 Whenever in this chapter reference is made to an order 85 of a court of competent jurisdiction, or similar wording, 86 such language shall be interpreted so as to include 87 orders of an administrative agency entered in a state 88 where enforceable orders may by law be properly made 89 and entered by such administrative agency.
- 90 (7) "Custodial parent" or "custodial parent of a child"

- means a parent who has been granted custody of a child by a court of competent jurisdiction. "Noncustodial parent" means a parent of a child with respect to whom custody has been adjudicated with the result that such parent has not been granted custody of the child.
- 96 (8) "Domestic relations matter" means any circuit 97 court proceeding involving child custody, child visita-98 tion, child support or alimony.

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- (9) "Earnings" means compensation paid or payable for personal services, whether denominated as wages, salary, commission, bonus, or otherwise, and includes periodic payments pursuant to a pension or retirement program. "Disposable earnings" means that part of the earnings of any individual remaining after the deduction from those earnings of any amounts required by law to be withheld.
- 107 (10) "Employer" means any individual, sole proprietorship, partnership, association, public or private corporation, the United States or any federal agency, this state or any political subdivision of this state, any other state or a political subdivision of another state, and any other legal entity which hires and pays an individual for his services.
- 114 (11) "Guardian of the property of a child" means a 115 person lawfully invested with the power, and charged 116 with the duty, of managing and controlling the estate 117 of a child.
- 118 (12) "Income" includes, but is not limited to, the 119 following:
- (A) Commissions, earnings, salaries, wages and other
   income due or to be due in the future to an obligor from
   his employer and successor employers;
- 123 (B) Any payment due or to be due in the future to an obligor from a profit-sharing plan, a pension plan, an insurance contract, an annuity, social security, unemployment compensation, supplemental employment benefits, workers' compensation benefits, state lottery winnings and prizes, and overtime pay:

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- 129 (C) Any amount of money which is owing to the obligor as a debt from an individual, partnership, association, public or private corporation, the United States or any federal agency, this state or any political subdivision of this state, any other state or a political subdivision of another state, or any other legal entity which is indebted to the obligor.
- 136 (13) "Individual entitled to support enforcement 137 services under the provisions of this chapter and the 138 provisions of Title IV-D of the Federal Social Security 139 Act" means:
  - (A) An individual who has applied for or is receiving services from the child advocate office and who is the custodial parent of a child, or the primary caretaker of a child, or the guardian of the property of a child when:
- (i) Such child has a parent and child relationship with
   an obligor who is not such custodial parent, primary
   caretaker or guardian; and
  - (ii) The obligor with whom the child has a parent and child relationship is not meeting an obligation to support the child, or has not met such obligation in the past; or
- 150 (B) An individual who has applied for or is receiving 151 services from the child advocate office and who is an 152 adult or an emancipated minor whose spouse or former 153 spouse has been ordered by a court of competent 154 jurisdiction to pay spousal support to the individual. 155 whether such support is denominated alimony or 156 separate maintenance, or is identified by some other 157 terminology, thus establishing a support obligation with 158 respect to such spouse, when the obligor required to pay 159 such spousal support is not meeting the obligation, or 160 has not met such obligation in the past; or
  - (C) Any individual who is an obligee in a support order, entered by a court of competent jurisdiction after the thirty-first day of December, one thousand nine hundred ninety-three.
  - (14) "Master" or "family law master" means a person appointed to such position under the provisions of section one, article four of this chapter.

- 168 (15) "Obligee" means an individual to whom a duty of 169 support is owed, or the state of West Virginia or the 170 department of health and human resources, if support 171 has been assigned to the state or department.
- 172 (16) "Obligor" means a person who owes a legal duty 173 to support another person.
- 174 (17) "Office of the children's advocate" means the 175 office created in section two, article three of this 176 chapter.
- 177 (18) "Primary caretaker of a child" means a parent or 178 other person having actual physical custody of a child 179 without a court order granting such custody, and who 180 has been primarily responsible for exercising parental 181 rights and responsibilities with regard to such child.
- 182 (19) "Source of income" means an employer or 183 successor employer or any other person who owes or will 184 owe income to an obligor.

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- (20) "Support" means the payment of money including interest:
- (A) For a child or spouse, ordered by a court of competent jurisdiction, whether the payment is ordered in an emergency, temporary, permanent or modified order, decree or judgment of such court, and the amount of unpaid support shall bear interest from the date it accrued, at a rate of ten dollars upon one hundred dollars per annum, and proportionately for a greater or lesser sum, or for a longer or shorter time;
- (B) To third parties on behalf of a child or spouse, including, but not limited to, payments to medical, dental or educational providers, payments to insurers for health and hospitalization insurance, payments of residential rent or mortgage payments, payments on an automobile, or payments for day care; and/or
- (C) For a mother, ordered by a court of competent jurisdiction, for the necessary expenses incurred by or for the mother in connection with her confinement or of other expenses in connection with the pregnancy of the mother.

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206 (21) "Support order" means any order of a court of 207 competent jurisdiction for the payment of support, 208 whether or not for a sum certain.

#### ARTICLE 2. WEST VIRGINIA CHILD ADVOCATE OFFICE.

# §48A-2-19. Providing information to consumer reporting agencies.

- (a) For purposes of this section, the term "consumer reporting agency" means any person who, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties.
- 8 (b) The director shall propose and adopt a procedural 9 rule in accordance with the provisions of sections four 10 and eight, article three, chapter twenty-nine of this code. 11 establishing procedures whereby information regarding 12 the amount of overdue support owed by an obligor 13 residing in this state will be made available by the office 14 to any consumer reporting agency, upon the request of 15 such consumer reporting agency.
  - (c) (1) If the amount of any overdue support is equal to or less than the amount of arrearage which would cause the mailing of a notice as provided for in subsection (b), section three, article five of this chapter, information regarding such amount may not be made available;
  - (2) If the amount of any overdue support exceeds the amount of arrearage which would cause the mailing of a notice as provided for in subsection (b), section three, article five of this chapter, information regarding such amount shall be made available.
  - (d) The procedural rule proposed and adopted shall provide that any information with respect to an obligor shall be made available only after notice has been sent to such obligor of the proposed action, and such obligor has been given a reasonable opportunity to contest the accuracy of such information.

33 (e) The procedural rule proposed and adopted shall 34 afford the obligor with procedural due process prior to 35 making information available with respect to the 36 obligor.

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- (f) The information made available to the requesting consumer reporting agency regarding overdue support may be in the same form as information submitted to the secretary of the treasury of the United States in accordance with the provisions of section fifteen, article two of this chapter.
- 43 (g) The office may impose a fee for furnishing such information, not to exceed the actual cost thereof.

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The Joint Committee on Enrolled Bills hereby certifies that the foregoing bill is correctly enrolled.
Chairman Senate Committee
Enast C. More Chairman House Committee
Originating in the House.
Takes effect ninety days from passage.  All Clerk of the Senate
Cles of the House of Delegator
Mill Surlite
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GOVERNOR
Date 4/27/93
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