



CSLN Life Insurance Match Program Information

Matching Solutions for Insurers

● **Automated Data Match Process**

- Life insurance companies may send their life insurance claim/payout/disbursement file through a secure FTP (SFTP) connection to the Child Support Lien Network (CSLN). CSLN will perform the matching, and the life insurance company will only react should the state generate a lien.

● **Online Lookup Website**

- Individual Searches
 - Representatives from life insurance companies may register for access to the CSLN Online Lookup website.
 - If the request for access is approved by CSLN, the user will receive an email with their unique login ID allowing them to log in at <https://childsupportliens.com/> to perform manual searches.
 - A match can be found in one of two ways:
 - SSN and last name
 - DOB and last name
 - Users must also provide the policy number linked to the individual
 - The CSLN online lookup website requests additional information, such as payment frequency (periodic, lump sum, disability) and has a field for the benefit amount.
- File Upload Feature
 - Once a user is granted access to the CSLN Online Lookup website, they have the option to upload a file containing multiple clients in lieu of searching one person at a time.
 - Similar to the workflow of individual searches, the user will receive an email notification alerting them whether any matches were found.

Frequently Asked Questions (for Data Match Option)

- Is a header or trailer required in the match file?
 - Neither is required, nor should they be included



- What is the format of the match file?
 - Fixed width text file
- What is the naming convention for the match file?
 - A file name should contain the company name and date the file is sent. For example: Company_Name_MATCH_20230819.txt
- How often should the insurance company send a match file?
 - This depends on the insurer's payment cycle. If payments are made to clients each day, a daily frequency is recommended.
- Is any paperwork required to sign up for the data match program?
 - A confidentiality/data exchange agreement must be signed and returned to CSLN before files can be exchanged.
- How do we gain access to the SFTP connection?
 - The CSLN technical team can assign credentials to the insurance company once the signed agreement is received.
- Is there a cost to the insurance company for participating in the data match program?
 - No. There is no cost to the insurance company to participate.

General Life Insurance Inquiries

- Should the insurance company perform a search using the SSN of the deceased, the beneficiary, or the annuitant?
 - The insurance company should only search using the personal information of the person scheduled to receive payment. In the case of a decedent, only enter the SSN/DOB/last name of the beneficiary that will be receiving payment.
- If the insurance company finds a match on the CSLN website, where do they send payment?
 - When a match is found on the CSLN online lookup website, it will be carefully reviewed by CSLN staff and forwarded to the Colorado Division of Child Support Services. A lien will be sent to the insurance company on behalf of Colorado, outlining case information and payment details.



- What if the policyholder claims they do not owe past due child support?
 - Please advise them to contact Colorado directly at cdhs_css_insurance@state.co.us or 303.866.5172 with any case-specific questions as all cases are handled by child support professionals in Colorado.
- Colorado excludes amounts assigned or designated as pre-need funeral/burial coverage from the attachment. Funds in excess of pre-need funeral/burial coverage should be sent to Colorado.
- Colorado is only interested in intercepting amounts payable to a beneficiary after a claim for payment under a life insurance policy and amounts payable to an annuitant or other designated payee under an annuity. Colorado is not interested in intercepting payments made in the following situations or from the listed contract / product types:
 - **Cash Surrender** – Funds paid to the policyholder when a person terminates their life insurance policy and receives its cash surrender value.
 - **Withdrawal / Loan** – policyholders may withdraw or borrow money from their life insurance policy which can reduce the policy’s death benefit.
 - **Disability** – these benefits can be offered by life insurance companies and non-life insurance companies. The insurance company coverage pays for lost wages when an employee is unable to work because of an illness or injury. There are two types: Short Term (STD) and Long Term (LTD)
 - **Pension Products** – This includes plans for retirement and IRAs. These are less common, but CSLN does receive some.
- Does Colorado want CSLN to release matches if the total benefit payment amount is less than \$1000?
 - If CSLN is made aware that the total benefit amount is under \$1000, in accordance with 26-13-122.7(C)(I) C.R.S., someone from the CSLN team will contact the insurance company to let them know a lien will not be sent. The \$1000 threshold applies to the total benefit and not the periodic payment amount paid under an annuity.
- What is the statutory authority for Colorado’s Life Insurance Match?
 - Title 26 – Human Services Code, Article 13 – Child Support Enforcement Act, Section 26-13-122.7, Administrative lien and attachment of insurance claim payments, awards, and settlements – reporting – rules.