



A Guide for Arkansas Employers

Office of Child Support Enforcement

Table of Contents

About This Handbook	1
How to Contact Us	1
Introduction	2
About Arkansas Office of Child Support Enforcement	2
OCSE MyWorkers	2
New Hire Reporting	3
Employment and Income Verification	3
Income Withholding Orders	4
Ways to Receive the IWO.....	5
When Must Employers Begin to Withhold	5
Failure to Withhold.....	5
Amount to Withhold	5
General Guidelines for Calculating Child Support Deductions	5
Maximum to Withhold from an Employee’s pay	5
Multiple Income Withholding Orders – Same Employee and Same Child.....	6
Multiple Income Withholding Orders – Same Employee and Different Children.....	6
Income Withholding Orders from Other States.....	6
Lump Sum Payments	7
Ways to Make Payments	7
Termination of Income Withholding.....	7
National Medical Support Notice	8
Termination or Cancellation of Health Care Coverage	8
Emancipation of a child.....	8
When OCSE is no longer enforcing a court order	8
Resources for Employers	9
Appendix A – Wage Withholding Worksheet.....	10
Appendix B – Income Prorate Worksheet	11

About This Handbook

The Arkansas Office of Child Support Enforcement (OCSE) is responsible for establishing, collecting, enforcing, and modifying child support and medical support orders for children who do not live with both parents. OCSE represents the state of Arkansas – not either parent – in making sure the children receive the financial and medical support they deserve.

By working cooperatively to withhold and remit child support payments and enroll children in health plans, Arkansas employers are an invaluable resource in our efforts to secure financial and medical resources for children.

Whether you own a small business or serve as the payroll manager for a large firm, you matter in the lives of children. Thank you for the part you play in this important work.

The information in this handbook is intended to give employers a general overview of working with the Office of Child Support Enforcement (OCSE) in Arkansas.

How to Contact Us

The child support program is committed to providing excellent customer service. You may reach the Employer Relations Staff of the Arkansas Child Support Clearinghouse during business hours, Monday through Friday, 8:00 a.m.-5:00 p.m.

Employer Relations

Phone: 1-800-216-0224

Email: Employer.Relations@ocse.arkansas.gov

Employer Portal: www.ark.org/MyWorkers

Rev 02/2026

Introduction

About Arkansas Office of Child Support Enforcement

The child support program was established by Congress in 1975 under Title IV-D of the Social Security Act to promote the collection of child support. Because of that, child support programs are referred to as IV-D (pronounced “four-dee”) programs.

In Arkansas, court orders for child support and/or medical support are not automatically forwarded to OCSE for enforcement.

OCSE serves two categories of cases:

- Open enforcement cases, sometimes referred to as IV-D cases – These are cases in which full child support services are being provided based on the request of a party or referral from another state agency. There are 26 offices throughout the state providing direct support services to customers. Services include establishing paternity, obtaining orders for child and medical support, and enforcing and modifying child and medical support. In order to provide these services, OCSE may send employers requests for information regarding either parent’s work history, income, and benefits such as health care coverage. For cases with an order for support, employers may receive a Notice of Income Withholding Order (IWO) to withhold funds from compensation paid to an individual, including bonuses or similar payments, and remit payments to OCSE for forwarding to the parent with custody of the children.
- Payment processing cases, sometimes referred to as Non-IV-D cases – These are cases that are not being enforced by OCSE. Services provided on these cases are limited to receiving, recording, and disbursing payments to the recipient. OCSE will not provide income withholding orders, provide information on withholding from lump sum payments, or send withholding termination orders on Non-IV-D cases.
- Please note that due to a variety of reasons, cases can change from IV-D (enforced) to Non-IV-D (non-enforced) and vice versa. To verify the status of a case, please contact 1-800-216-0224 or Employer.Relations@ocse.arkansas.gov.

Employers may also receive correspondence from other states’ child support programs. In general, employers are required to respond to out-of-state orders for child support and correspondence from other child support programs in the same way as in-state orders and correspondence.

OCSE MyWorkers

To assist employers with their company’s role in this partnership with OCSE, the employer portal OCSE MyWorkers provides the ability to manage income withholding notices, make payments, verify employment, maintain employee information, and maintain your company information. MyWorkers contains security measures that enable you to safely and securely provide the most up-to-date information on your employees. MyWorkers is also a secure way to communicate with OCSE when questions arise. For more information about using MyWorkers, contact OCSE Employer Relations at 1-800-216-0224.

New Hire Reporting

How to Report

Employers must report all newly hired or rehired employees to the Arkansas Division of Workforce Services' New Hire Reporting Center. New hire reporting not only helps locate parents to establish and enforce child support orders but also can be used by other agencies to verify eligibility for benefits such as unemployment compensation, workers' compensation, and public assistance benefits.

Employers must report all newly hired or re-hired employees within 20 days after the date the employer hires the employee.

For information about how to report, see the Employer Handbook on Arkansas Workforce Services' [Unemployment Insurance Employer Services](#) page.

Multi-State Employers – New Hires

Information about what to do if you have employees in more than one state can be found on the federal Office of Child Support Services website at www.acf.hhs.gov/css/employers.

Employment and Income Verification

Upon request, employers are required to provide information to state child support programs about employees and other payees such as independent contractors. Most requests are for the last known address, current and recent earnings information, and the availability of employment-related health insurance. Information may be requested for either or both parents of a child and is used to establish and enforce child support orders.

In Arkansas state law requires that employers respond to requests for verification of employment from a child support program within 30 days of receiving the request. See Ark. Code Ann. § 9-14-208.

Employers may respond to these employer verification requests by mail or through OCSE MyWorkers. Employers may also respond to such requests by using a standard, federal form: the Standard Response to Verification of Employment form. For more information about the Standard Response to Verification of Employment, go to the federal Office of Child Support Enforcement's [Verification of Employment page](#).

Some employers prefer to use a third-party entity to provide employment verification by directing child support programs to refer to that third-party for the information. OCSE is not always able to obtain the required information from third-party vendors. When that happens, employers are required to provide the requested information directly to the child support program.

Income Withholding Orders

Arkansas law requires that in most cases child support be paid by income withholding if the party who is ordered to pay support is employed. Income withholding is the deduction of a child support payment from a parent's income. Generally, an income withholding order (IWO) for child support will have priority over other garnishments, except an IRS tax levy entered prior to child support order.

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.

When a party is receiving child support services through a state's child support office, this is known as a IV-D case. These cases receive services through local child support offices throughout the state. In these instances, the local child support office will issue an IWO to the employer.

For parties not receiving child support services through a state's child support agency, an IWO may be issued to employers by another state, tribal, or territorial child support program, a court or county clerk's office, a private attorney, or an individual. Upon receipt of an IWO, employers are required to withhold the specified amount until further notice.

Independent Contractors - Income paid to individuals working as independent contractors is subject to withholding for child support. Generally, payments made to an independent contractor are not subject to withholding limits under the Federal Consumer Credit Protection Act. If payments are periodic, such as weekly or monthly, an amount sufficient to meet the amount of child support ordered and stated in the notice of income withholding should be deducted along with any amount to be applied to arrearages or past due support. If the payments made to the individual are not at regular or periodic intervals, such as a single payment for services or a bonus, the income is subject to withholding as a lump sum payment. If a lump sum payment is made, the entire amount of past due support owed by the non-custodial parent up to 50% of the net lump sum must be withheld and paid as child support. To determine the amount of past due support owed at the time the lump sum payment is to be made, please contact 1-800-216-0224 for cases in Arkansas.

NOTE: Employers must honor an IWO for child support if the sender uses the Office of Management and Budget (OMB) Income Withholding for Support form. If the IWO does not direct payment to a state child support program's State Disbursement Unit, please see the instructions on the IWO, or go to the federal OCSE site at www.acf.hhs.gov/css/employers and see the section on Income Withholding.

Billing Notices - As a courtesy, billing notices are mailed to employers monthly in IV-D and Non-IV-D cases. However, employers can choose to receive notices electronically or request to not receive them at all. Employers can indicate their preference through OCSE MyWorkers, or contact the OCSE Employer Section at 1-800-216-0224 for more information.

Ways to Receive the IWO

Electronically Through OCSE MyWorkers – Once an OCSE MyWorkers account is established, employers may elect to receive IWOs electronically through the employer portal.

Electronic Income Withholding Order (e-IWO) - The e-IWO process is a cost-effective and efficient way for employers to process child support IWOs and is available through the federal Office of Child Support Services. There is no cost to use the e-IWO process. For more information, go to www.acf.hhs.gov/css/employers/e-iwo.

By mail – Employers who do not sign up for electronic submission of the IWO will receive the IWO by mail.

When Must Employers Begin to Withhold

Employers must begin withholding the amount specified in the IWO no later than the first pay period occurring 14 days after the date the IWO was mailed.

NOTE: Employers are prohibited by state law from disciplining, or terminating, or refusing to employ someone because of income withholding for child support payments or medical insurance premiums. Violations of this provision may subject employers to the contempt powers of the court and result in a fine of up to \$50 a day.

Failure to Withhold

Arkansas law provides that employers who fail to withhold the amounts as specified on the IWO are liable for the full amount of the support owed. Under certain circumstances, a willful failure to withhold may be punishable by contempt of court.

Amount to Withhold

When an employer receives an IWO directing payment of child support, the specified amount must be withheld until further notice. In addition to the court-ordered amount, the employer may charge the employee an administrative fee of up to \$2.50 for each payment made.

General Guidelines for Calculating Child Support Deductions

Maximum to Withhold from an Employee's pay

The federal Consumer Credit Protection Act (CCPA) protects a portion of the employee's earnings for living expenses. Depending on the payor's circumstances, the amount that each employee can keep will vary. For general information, visit the federal Office of Child Support Services site at www.acf.hhs.gov/css/employers and go to Income Withholding. CCPA withholding limits do not apply to independent contractors.

Each IWO will include instructions for the maximum amount allowed to be withheld on the second page of the document in the section titled Remittance Information. Remember that the withholding limits vary per person and case. If the employee has more than one income withholding, with varying percentage allowed, use the lowest amount.

For your convenience in calculating the amount to be withheld, see Appendix A for a Wage Withholding Worksheet.

Multiple Income Withholding Orders – Same Employee and Same Child

There ordinarily should only be one withholding order for current support for a child. If an employer receives a duplicate withholding order for the same child:

- Continue to honor the first order received.
- Give a copy of the second order to the employee.
- Inform the agency, court, or party that sent the second withholding order that you are already sending current support payments for the same child to another jurisdiction.
- Inform the agency, court, or party that sent the first withholding order of the second order.

Multiple Income Withholding Orders – Same Employee and Different Children

Employers must withhold payments on each order for withholding even if there are multiple orders for the same employee. Do not pay IWOs on a “first come, first served” basis.

If the payor has more than one child support obligation, and the employee’s disposable income is not sufficient to cover all orders and pay the employee, determine how much to withhold for the employee and how much is due for all support orders by completing the Wage Withholding Worksheet.

Once the total amount withheld for support has been determined, prorate how much should be paid to each case. Do NOT split the money equally between cases. The Prorate Worksheet, available at <http://www.ark.org/MyWorkers/>, will assist in determining the amounts to pay each case.

Using current support first, prorate the amount due each family. For example, if Family A has \$150 due in current support and Family B has \$200 due in current support, the total current support due for both is \$350. If the employee has only \$300 available for withholding, you must compute the percentage due to each family. $\$150 \div \$350 = 43\%$ to Family A or \$129 of the \$300 available $\$200 \div \$350 = 57\%$ to Family B or \$171 of the \$300 available

If the amount withheld is enough to cover all current support but not enough to cover the past due support, pay the current to each case first then prorate the remaining amount for arrears due.

Income Withholding Orders from Other States

IWOs from other states must be honored and the payment sent to the address identified on 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

Follow the law of the employee’s principle place of employment for the following issues:

- The employer’s fee for processing an income withholding order
- The maximum amount permitted to be withheld

- When to begin withholding
- The priorities for withholding and allocating income withheld for multiple custodial parties

Lump Sum Payments

Income in the form of lump sums is subject to withholding whether or not the employer is withholding current support for the employee. Examples of lump sums subject to withholding for past due child support include severance pay, sick pay, vacation pay, commissions, and bonuses. The amount of a lump sum payment to be withheld for child support orders issued in Arkansas is the lesser of the past due-support owed by the employee or 50% of the lump sum payment. To determine the amount of past due support owed at the time a lump sum payment is to be made, please call 1-800-216-0224.

Ways to Make Payments

There are several ways an employer can submit child support payments.

- Traditional Electronic Funds Transfer (EFT) methods - contact your bank for more information.
- Credit card or free eCheck payments through MyWorkers, the OCSE employer portal – go to <http://www.ark.org/MyWorkers> to create an account.
- Send checks or money orders to this address only:

Arkansas Child Support Clearinghouse
PO Box 8125
Little Rock, AR 72203

To ensure your employee receives credit for the payment, be sure to return the coupon section of the Employer Billing Notice.

For more information on making payments, contact OCSE Employer Customer Service at 1-800-216-0224.

Termination of Income Withholding

Certain life events such as emancipation of the child, marriage of the parties, change of custody, death of the child or one of the parties will affect the withholding. However, once a life event occurs, there may still be arrears and the withholding can continue until the arrears are paid.

In cases in which OCSE is providing enforcement services, the office responsible for the case will review the case and if appropriate send a notice to terminate income withholding.

In payment processing only cases, OCSE does not have authority to terminate income withholding. Arkansas law found at Ark. Code Ann. § 9-14-237 and § 9-14-240 provides information and instruction about how a payor may terminate withholding of support without the necessity of a court order. Your employee may wish to consult their attorney for guidance.

To verify the status of a case, please contact Employer Relations at 1-800-216-0224 Employer.Relations@ocse.arkansas.gov.

National Medical Support Notice

Every child support order should address the health care coverage needs of the children. A court order may direct either parent to enroll the child in either employer-sponsored health coverage, private insurance, or make a cash payment to cover the child's medical needs.

The National Medical Support Notice (NMSN) is a standardized form developed by the federal government so that all states, employers, and plan administrators have one easily recognizable form that provides all information needed for the employer to enroll children in employer-sponsored health insurance coverage. It is designed to simplify the work required of employers and health plan administrators by providing uniform documents requesting health care coverage.

Arkansas law requires insurance companies to add dependents upon receipt of notice from the Office of Child Support Enforcement. If an individual is eligible for health insurance and is ordered to provide coverage, his or her children must be enrolled in the employer's health insurance plan. Health care coverage for the children may be required even if the employee declines health coverage. However, refer to the NMSN section on Limitations on Withholding.

The NMSN may be sent to employers along with an IWO or may be sent separately.

For more information on medical support, go to the federal OCSE website at [Medical Support | The Administration for Children and Families](#). Click [here](#) for a quick flowchart from the federal OCSE site of what employers must do when they receive a NMSN.

Termination or Cancellation of Health Care Coverage

Notify the local child support office within 10 business days of lapse of health care coverage. This information should be submitted on the Employer Response page of the NMSN within 10 days of lapse of coverage.

Emancipation of a child

Unless otherwise ordered by court, a parent's obligation to provide medical support ends when a child emancipates. An employer may receive a notice from OCSE stating that the obligation to provide medical support has ended. However, an employer may wish to continue to provide medical support. Employers should communicate with their employees to determine whether to continue health care coverage for the child.

When OCSE is no longer enforcing a court order

When OCSE is no longer enforcing a court order for medical support and the child has not yet emancipated, the employer may receive a notice stating OCSE is no longer enforcing the case. These notices do not change an employer's obligation to withhold child and/or medical support in accordance with the court order. It simply means OCSE is no longer able to assist with any questions regarding an order for medical support. Employers should communicate with their employees regarding medical support.

Resources for Employers

Federal OCSE - www.acf.hhs.gov/css/employers

Arkansas OCSE, information for employers – www.ark.org/MyWorkers

Arkansas OCSE, general child support information – www.childsupport.arkansas.gov

Appendix A – Wage Withholding Worksheet

1. Enter employee's gross earnings for this pay period. 1. _____
2. Calculate excluded amounts:
 - a. _____ Federal Income Tax
 - b. _____ FICA
 - c. _____ State Income Tax
 - d. _____ Medicare TaxADD lines 1a through 2d and enter total excluded amounts 2. _____
3. Figure disposable earnings (subtract Line 2 from Line 1) 3. _____
4. Enter amount of support for this pay period (see the IWO or order) 4. _____
5. Compute maximum withholding
 - a. _____ Disposable earnings from Line 3
 - b. _____ Maximum percentage that can be withheld as shown on the orderMULTIPLY Lines 5a and 5b and enter maximum withholding 5. _____

6. If Line 4 is less than Line 5 (child support less than maximum)
enter amount from Line 4 and **WITHHOLD THIS AMOUNT** *6. _____
7. If Line 4 is more than Line 5 (child support more than maximum)
enter amount from Line 5 and **WITHHOLD THIS AMOUNT** *7. _____

Special instructions apply when an employer has more than one court order for an employee. Use the "Amount Due to Each Family" included in this document to calculate current support, payments on arrearages due to each family, or costs due to the State.

Appendix B – Income Prorate Worksheet

Amount Due to Each Family

If you receive more than one withholding order for the same employee and there are not enough wages to cover the total of all withholding orders, State law requires that each family receive a pro-rata share of the amount of wages available for withholding.

2. Enter the amount available for withholding 1. _____

NOTE: The limit on how much can be withheld is listed in the section titled Remittance Information income withholding notice. This amount varies from person to person.

3. Calculate the total amount to be withheld from all orders

2a. Family A Case ID _____	Amount _____
2b. Family B Case ID _____	Amount _____
2c. Family C Case ID _____	Amount _____
2d. Family D Case ID _____	Amount _____

Total lines 2a through 2d 2. _____

3. Calculate the pro-rata share (percentage) of each order.

3a. Line 2a ÷ Line 2 = _____

3b. Line 2b ÷ Line 2 = _____

3c. Line 2c ÷ Line 2 = _____

3d. Line 2d ÷ Line 2 = _____

4. Calculate the amount due to each family

Line 1 x Line 3a = _____ due to Family A

Line 1 x Line 3b = _____ due to Family B

Line 1 x Line 3c = _____ due to Family C

Line 1 x Line d = _____ due to Family D

This form may be used to calculate current support, payments on arrears due to each family or payments for costs due to the State when the total wages available are not enough to cover the total amount to be withheld.