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## DIGEST

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HB 943 Original

2026 Regular Session

Firment

**Abstract:** Requires insurers to conduct data matches with the Dept. of Children and Family Services (DCFS) before issuing qualifying payments and to withhold and remit any amounts owed for child support obligations. Provides for the confidentiality of data. Establishes the priority of certain liens and expenses. Sets rules regarding periodic payments. Establishes the authority for insurer compliance and enforcement within the Department of Insurance (LDI).

Proposed law requires an insurer, no later than five days prior to issuing a qualifying payment, to exchange information with the office of child support enforcement within the DCFS to determine whether the recipient owes child support debt. Requires the exchange of information to comply with applicable state and federal privacy laws.

Proposed law requires insurers issuing qualifying payments to provide minimum identifying information to an insurance claim data collection organization, the federal office of child support enforcement, child support lien network, or directly to DCFS.

Proposed law requires an insurer, upon receipt of notice from DCFS identifying the amount of child support debt owed, to withhold that amount from payment to the recipient and remit the withheld amount to DCFS within twenty days. Requires DCFS to give priority to certain liens, claims, and documented expenses before any withholding for child support.

Proposed law establishes confidentiality requirements for information exchanged between insurers and DCFS and prohibits use or disclosure of such information except as necessary to conduct the data match. Provides immunity from civil and criminal liability for insurers acting in good faith under the Section.

Proposed law prohibits insurers from delaying disbursement of payments to comply with the Section and provides that insurers are not required to withhold payments already disbursed before receipt of notice. Provides rules for periodic payments, including that insurers must conduct the required data match no later than five days prior to each qualifying payment.

Proposed law defines "recipient," "insurance claim data collection organization," "insurer," "qualifying payment," and "tort or insurance claim".

Proposed law enacts R.S. 22:2472 to require insurer compliance with R.S. 46:236.1.13 and grants LDI enforcement authority, including the ability to issue cease and desist orders, impose

administrative fines, conduct examinations and investigations, and adopt rules. Provides that failure to comply constitutes an unfair or deceptive act or practice.

Effective January 1, 2027.

(Adds R.S. 46:236.1.13 and R.S. 22:2472)