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Dependent Verification Center Frequently Asked Questions

Dependent Verification Center – Frequently Asked Questions

Question**Answer**

Why is my employer conducting a dependent verification?

We are conducting the dependent verification to make sure everything is being done to contain costs related to health care coverage under the group health plan. It is wise and responsible to review the eligibility of the people covered under the plan. Allowing the coverage of people who are not eligible puts the company and all eligible employees at financial risk.

Who must complete and return the documentation required?

All employees who cover a dependent - their spouse and/or children - on the company health plans.

What documents do I need to prove eligibility? Where do I obtain these documents?

You will need a legal document that shows your relationship to the eligible person. This could include a marriage certificate, birth certificate, and adoption certificate or legal adoption placement document. The Dependent Verification Center can provide telephone numbers to state, county, and consulate offices to obtain documents.

| Question | Answer |
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| If one of my dependents is determined to be ineligible, where can I go to acquire medical and/or dental coverage for them? | There are a number of individual policies available for people who are otherwise not eligible for group coverage. These plans are offered by individual carriers and are not offered by the Dependent Verification Center. |
| What will happen if I do not return the required documentation? | All of your unverified dependents will be dropped from coverage. |
| If I drop dependents, will they be eligible for continuation of coverage through COBRA? | Only dependents that lost their eligibility within the last 60 days due to a COBRA qualifying event will have COBRA rights. Dropping coverage for someone who was never eligible is not a COBRA qualifying event. |
| I missed the deadline to submit my documentation. What do I do now? | Second rounds of reminder letters were / will be sent to employees who failed to respond to the first mailing. The requirements of the verification stated that you must respond to that mailing by the defined deadline. If you did not respond to either of the mailings, your dependents will lose coverage under your group health plan if your documents were not submitted in a timely manner. |

| Question | Answer |
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| Why isn't my joint tax return sufficient to prove my legal spouse? Why is a government-issued marriage certificate required? | Verification for a legal spouse is two-fold. The marriage certificate verifies the existence of the relationship at its inception and the tax return or proof of joint ownership is proof that it currently exists. |
| My dependent has been covered on my health plan for years. Why are you asking me to submit documentation now? | Your employer has a responsibility to all employees to ensure their plans are covering eligible dependents only. |
| Why is the short form birth certificate not accepted when verifying my dependent? | The birth certificate is used to establish the parent/child relationship. The long form birth certificate is required because it actually provides not only the name and the birth date of the dependent; it also provides the parents' names, which verifies they are the biological parents. |
| My employer conducted dependent verification within the past several years. Why is another verification being conducted so soon? | Other employers have discovered that a high number of previously ineligible dependents re-enroll in their group health plan which leads to higher costs for all employees. The intent of the verification is to assure that only eligible dependents are enrolled. |

| Question | Answer |
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| How long does it take to obtain a government-issued birth or marriage certificate (vital record)? | If you need to request vital records from a state or local public records office, please order your documentation early in the process to ensure timely receipt. Some state and county offices can take several weeks to issue a vital record. |
| My vital record states that copying it is prohibited. What do I do? | If photocopying of your vital record is prohibited, we recommend that you obtain the non-certified vital record and submit your documentation via the US mail. |
| Who can I contact for more information? | If you have any questions, please contact the Dependent Verification Center. The Customer Care phone number and Secure Mailbox link can be located by clicking on “Contact Us” at the top of the Dependent Verification webpage. |
