



ONGOING DEPENDENT ELIGIBILITY VERIFICATION



Driving Unmatched Results with Dependent Eligibility Verification

Key Benefits:

- Mitigate the risk of ineligible dependents being added to your plan
- Preserve the integrity of a plan between full dependent audits
- Validate new plan members at or soon after enrollment
- Prevent previously identified ineligible dependents from being re-enrolled

Over \$1 Billion in savings generated for our clients.

Preserve the integrity of your benefit plan on an ongoing basis by verifying the eligibility of all dependents enrolling in the plan. Conducted after an initial audit or as a stand-alone service, Consova's ongoing services ensure that costly ineligible dependents are removed from coverage as quickly as possible.

New dependents are added to employer benefit plans for a variety of reasons, including the dependents of new hires, those with qualifying event changes, open enrollment and acquisitions. To address these new plan additions, many employers elect to implement ongoing verification to ensure dependent eligibility records remain accurate. In many cases, ongoing dependent eligibility verification begins immediately after a full dependent population audit.

Consova helps organizations conduct ongoing dependent eligibility verification audits to ensure that only eligible dependents are added to benefit plans over the course of a year. It is our experience that a significant percentage

of dependents that are identified as ineligible during an initial dependent audit are re-enrolled by the employee at some point in the future. Approximately 80% of these individuals still do not qualify as legal dependents. Not only does this erode the savings garnered from the initial audit, it exposes employers to unnecessary risk.

With proper planning, a dependent eligibility audit can be fully integrated into open enrollment, offering employers the opportunity to verify dependent eligibility during the on-boarding process. By conducting the audit immediately after open enrollment, employers are able to validate a dependent's eligibility prior to enrolling, enabling employers to mitigate the risk inherent to the process.



Consova has been a good cultural fit for us. Their process is simple yet thorough with frequent and consistent follow up with our employees. Their customer service seems to align with what we would expect in helping our employees through the dependent audit process.

- Tara Blondin,
Benefits Manager, Big Y Foods, Inc.

PRESERVE PLAN INTEGRITY

Spouse Re-review

In addition to the verification of newly added dependents, Consova recommends the review of the entire spouse population on a periodic basis. Given the high utilization costs associated with spouses, coupled with the high rate of divorce, it is prudent for employers to re-review their entire spouse population every 18-24 months. Consova routinely finds 3-5 percent of spouses to be ineligible during a spouse re-review, representing significant cost savings opportunity for the employer.

Ongoing Working Spouse Verification

When it comes to maintaining plan integrity on an ongoing basis, employers with a working spouse provision in place must look beyond dependent eligibility to determine whether an enrolling spouse qualifies for the working spouse rule. This is especially true for those organizations with a spousal surcharge, as the verification of other coverage is not part of most internal verification protocols. The true verification of other coverage often leads to 300% greater participation.

Mandatory verification should be in place for all dependent spouses of new hires, those qualifying for life event changes, or any time a spouse is removed from the working spouse provision. By verifying the applicability of the rule, employers can maximize the value of the provision while maintaining plan integrity between full audits.

Our Approach

Our deep industry knowledge coupled with our advanced technological tools enable us to deliver unmatched results to our clients—the highest participation rates, highest ineligible rates, highest ROI and the best possible employee experience.

Consova has designed the ongoing audit process to minimize the oversight required from the employer's benefit team. Simply send us a periodic census file and our dedicated team of dependent eligibility verification specialists will handle the rest.

Integrated into our approach to delivering unmatched results is a commitment to accuracy. We recognize the impact these audits have on employees and maintain a zero tolerance for the erroneous removal of dependents. Each audit is verified using our proprietary quality control software to perform integrity checks.

Take the next step...

To learn more about Consova's Ongoing Dependent Eligibility Audit services, visit us online at www.consova.com or call 1-866-529-9107.

Ongoing DEV Case Study

For a client in the technology industry, Consova implemented its Ongoing Verification services for all new dependents enrolled on its plan between open enrollments. Over the course of the engagement, Consova identified 11.8% (437) of dependents as ineligible for the plan, generating over \$1.25M in first year cost savings for the client.



2,134

Dependent Covering Employees



3,690

Dependents Reviewed



437 (11.8%)

Ineligibles Identified, including:

- 138 Spouses (11.3%)
- 267 Children (11.2%)
- 32 Domestic Partners (35.6%)



\$1,250,500

First Year Cost Savings