

Dependent Verification

City and County of San Francisco
September 14, 2017

Prepared by Aon Hewitt

Health Point Solutions | Eligibility Management Services / Dependent Verification

Presentation to City and County of San Francisco

Value of Conducting a Dependent Verification

Cost Avoidance— Compliance

Cost avoidance and high ROI

Preserve future benefits offerings by containing costs now

Fiduciary duty—Only pay benefits to eligible participants and their beneficiaries

Minimize claim risk

Protect those employees that are following the eligibility rules

Employee Education

Clear communication of the eligibility guidelines to each employee based on his or her personal situation

Provide a simple process for the employees to follow; allows full compliance

High overall response rates

Aon Hewitt Experience

Over 700 successful Dependent Verifications completed

Over 7 million dependents verified

Unbiased and consistent determinations

National Data to Back it Up

70%
of client health care
spend is on dependents
vs. total costs

Industry Data



6.8%
average ineligible
rate for initial audits

Industry 5%–7%



\$4,100
average annual
dependent cost

Aon's re-verification
audits have produced

50%
of initial audit results



16.9%
average ineligible rate
for ongoing verification

Industry 10%–14%



Aon maintains an
average **98%**
audit response rate*

*Industry Leading

Assistance Provided to San Francisco Health Service System Team



Introductory Webinar(s)

Demonstrate the importance and value of the verification
Overview of the process and details of the audit
Outline the goals and expectations of the audit



HR/Manager and Key Stakeholders Briefing Kit

Announcement of dependent verification audit templates
Customized Frequently asked questions
Outlines procedures and best practices
Communication Strategies
Common questions and talking points



Client Portal Access

City and County of San Francisco can authorize employer and union access to the client portal
City and County of San Francisco can provide role based access
Portal provides ability to view data and generate reports

Plan-Smart Timeline



- 90 days Implementation & Planning**
- Define timeline, data and verification requirements, communications plan.
 - Develop organizational consensus; define cultural message.
 - Configure Plan-Smart system based on project specifications—load data, prepare letters/notices, reporting access.
 - Establish file/report exchange.

- 15-30 days Alert/Amnesty**
- Day 1 Alert Letter mails**
- Audit participants are notified of upcoming audit.
 - Participants are notified of amnesty period, allowing them to self-declare an ineligible dependent from coverage without consequence before the audit begins.

- 60 days Verification**
- Day 30 Verification Request Letter mails**
- Day 60 Reminder Letter mails**
- Day 90 Verification Period deadline**
- Participants receive letter announcing the beginning of the audit and deadline. Reminder and event driven letters are mailed (if applicable).
 - Participants submit verification documentation to Aon Hewitt by mail, online document upload, or secure fax.

- 30 days Grace Period / Extension**
- Day 90 Termination Letter mails – Grace Period begins**
- Day 120 Extension Period deadline**
- Incomplete/non-respondent participants are notified of missed deadline and final opportunity to respond during 30 day grace period.
 - Additional 10 days of document processing after extension period deadline.
 - True end date after document processing is over.

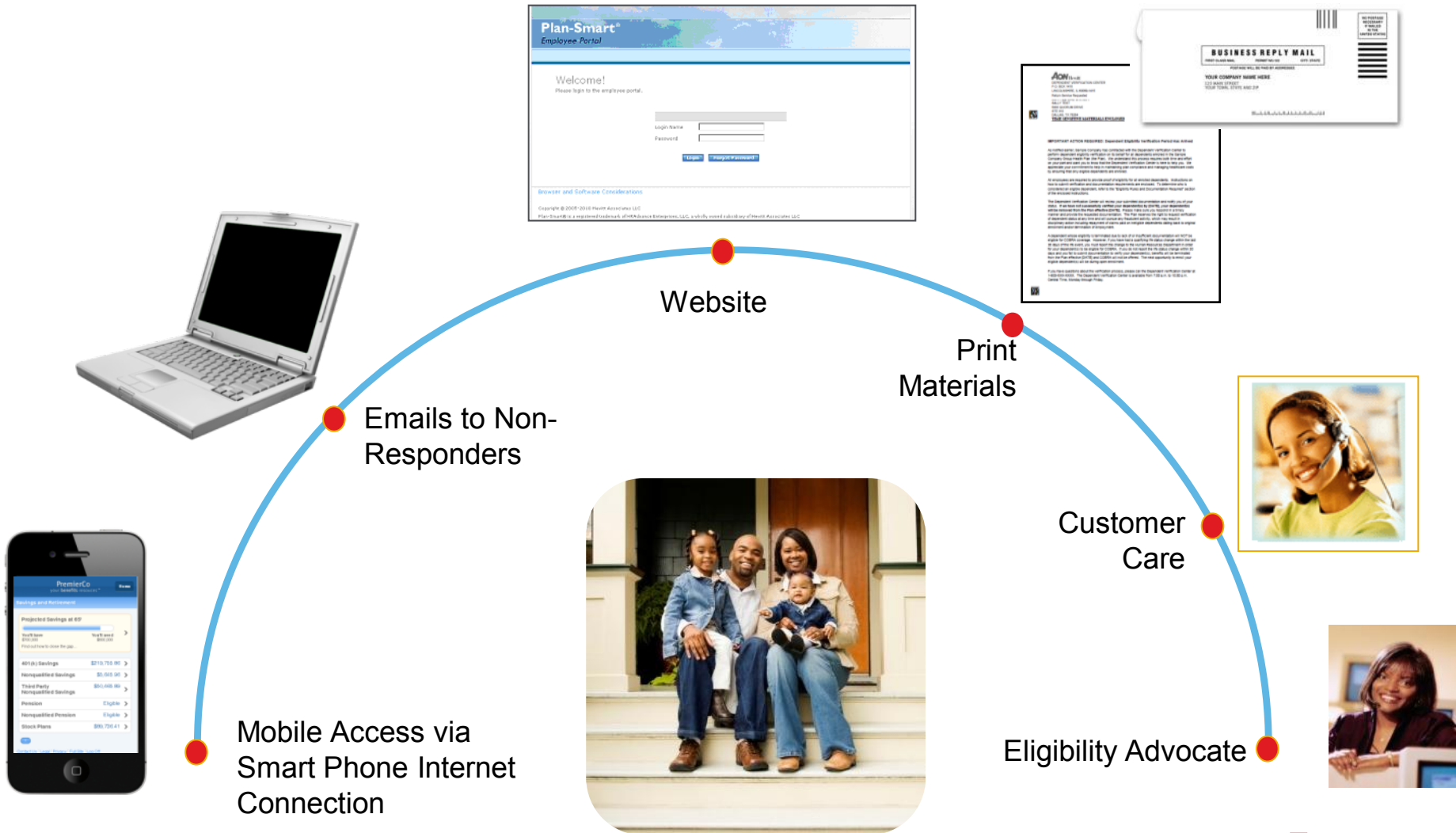
Customer Care Support: Call Center and Participant Web Portal

Reporting: Weekly Scheduled Reports and 24/7 Real Time, On Demand Reports

Data Feeds: Data Exchange Occurs Throughout Verification Project

Client Management: Full Client Management Support from Implementation Throughout Verification Project

Multi-Channel Participant Experience Spectrum



Participant Resources and Customer Care Support

Participant Web Portal

- Provides 24/7 real time access
- Secure log on process and custom credentials
- Secure mailbox
- Document upload
- Dependent eligibility status check
- Vital records resource database

**Customer Care
Representatives
are available
Monday–Friday
5 a.m. to 8 p.m.,
Pacific Time**



Call Center Support

- Customer Care Representatives
 - Dedicated to dependent verification
 - Average 3+ years of dependent verification call center experience
 - 5+ years of customer care experience
- LLS Language Line assistance
- 100% of calls are recorded
- Robust call monitoring process and feedback
- TTY Assistance for Hearing Impaired

Employee Portal

24/7 Access to Real-Time Status

- Check dependent eligibility status in real-time
- View letters that have been mailed and request letters to be resent
- Upload documents for review
- Check status of documents submitted
- Review City and County of San Francisco's eligibility rules and required eligibility documentation
- Contact information for all county and state offices that can be used to obtain a certified copy of a vital record that may be needed for eligibility verification—domestic and international
- Send secure mailbox messages to customer care

Secure Login Process and System

Plan-Smart[®]
Dependent Verification Portal

Home | My Account | Document Resources | Document Submission | Contact Us | FAQ | Logout

Welcome James Sample!
Demo Corp
Dependent Verification ID: 398189
1050 Main St.
Dallas TX, 75214

Click here to access blank affidavits

Letters

View	Letter Name	Date
View	Demo Corp HRO - Confirmation Notice	7/27/2012
View	Demo Corp HRO - Insufficient Documentation Notice	7/27/2012

Dependent Verification Status

Dependent	DOB	Type	Verified
Sample, Katy	1973	LS	EE Opt. Out
Sample, Madeline	2003	BC	Yes
Sample, Mark	2006	BC	Yes

Sample, Mark has been verified.
[Click Here to View Eligibility Requirements](#)

I Want to Drop an Ineligible Dependent From the Plan

Documents Received & Processed

Document Name	Received Date
Affidavit of Spousal Health Insurance	7/4/2012
Other	4/10/2012
Proof of Marriage	1/12/2012
Government Issued Birth Certificate	1/12/2012
Government Issued Birth Certificate	1/12/2012

Documents Waiting to be Processed

Pages	Received Date	Received By
4	03/21/2011 09:12 AM CDT	Mail

Paperless: NOT ENROLLED
Update your profile and select the Paperless option to receive an email when new letters are posted to your account. You can then view letters immediately on this portal.

NOTE: Viewing Letters requires Adobe PDF Reader

Get Adobe Reader

Employee Portal: Home Page

Plan-Smart[®]

Dependent Verification Portal

Home
My Account ▾
Document Resources ▾
Document Submission
Contact Us ▾
FAQ
Logout

Welcome James Sample!

Demo Corp
 Dependent Verification ID: 398189
 1050 Main St.
 Dallas TX, 75214


Click here to access blank affidavits

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Client Administrator Web Portal

- HOME**
» Return to the home page
- SELECT COMPANY**
» User specific companies
- SELECT PERIOD**
» Company specific project periods
- SUBSCRIBERS**
» Subscriber search & data entry
- CLIENT ISSUES**
» Manage & schedule client issues
- MAILINGS**
» View, batch, print, etc. mailings
- DEPENDENT TYPES**
» Set up dependent types
- VERIFICATION**
» Set up accepted verification sets
- COMMUNICATIONS**
» Set up mailings, issues, & emails
- REPORTS**
» View project reports
- RECEIVED DOCUMENTS**
» Manage scan queue & mail prep
- QUALITY CONTROL**
» Data entry quality control
- FILE TRANSFER**
» Import and manage client data files
- MY ACCOUNT**
» Manage security of account
- ADMIN**
» App, company & project setup
- LOGOFF**
» Return to the login screen

Plan-Smart Statistics

Total Employees: **269**

Average Dependent Per Employee: 1.14
Most # of Dependents: There is 1 (.37%) employee that has 7 dependents ([401441](#))

Employees with Verifiable Dependents: 134 (49.81%) ^[?]

Employees with No Verifiable Dependents: 0 ^[?]

Employees with No Dependents: 135 (50.19%) ^[?]

Employees with Unverified Dependents: 22 ^[?]

Employees with One or More Verified Dependents: 123 ^[?]

Employees with All Verifiable Dependents Verified: 110 ^[?]

Employees with No Received or Pending Documents: 33 ^[?]

Employees with Insufficient Docs (No Dependents Verified): 2 ^[?]

Employees with No Response: 10 ^[?]

Employee Portal Utilization: n/a ^[?]

Documents Received: **702**

Document Uploads: 4
Average Documents Per Week: 19.50 ^[?]
Most Documents in One Week: Week of 4/2/2012 had 129 documents received

Top 3 Documents:	Bottom 3 Documents:
Government Issued Birth Certificate - 159 (22.65%)	Student ID - 1 (.14%)
Federal Tax Return - 127 (18.09%)	Non-State Issued Marriage Certificate - 1 (.14%)
Proof of Marriage - 106 (15.10%)	Passport - 2 (.28%)

Verification Statistics

Total Dependents: **309**

Dependents Subject to Audit: 309 ^[?]

Verifiable Dependents: 309 (Spouses: 117 Children: 192 Other: 0) ^[?]

Non-Verifiable Dependents: 0 ^[?]

Oldest Verifiable Child: Subscribers [401293](#), [401266](#), [401278](#) have a 26 yr old child

Youngest Verifiable Spouse: Subscriber [401492](#) has a 4 yr old spouse

Dependents Verified: **238 (77.02%)**

User Info

User: Nathan, Jessica
[\[Change Password\]](#)

Last Login: 8/1/2012 3:39:46 PM

Roles: Account Manager, CSM Analyst, Reporting, Sales

Company Info

Company: Demo Corp

Address: 100 Half Day Rd.
PO Box 123
Lincolnshire 60069 IL

Project: Demo Period 2 (11/13/2011-7/13/2012)

Days Left: Project has completed

Cost Per Dependent: \$250.00

Project Close Date:

Client Info / Alerts (Demo Period 2)

Account Manager: Pevehouse, Amber

Sales Representative: None assigned

Calendar

August 2012						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25

Post Verification Support—Claims & Appeals Management (CAM)

- Claims and Appeals Management (CAM) support provided for 90 days following the verification window end date of each dependent
 - CAM Team will provide complete management of Level 1 Claims
 - CAM Team will provide research and informational package to City and County of San Francisco to make Level 2 Appeals determinations
- Reduces time spent by HR staff on claims and appeals
- Tracks and reports issues and trends
- Dedicated CAM Team
 - CAM Specialists
 - Fully integrated with our Dependent Verification Services team—seamless access to all data captured in the dependent verification
 - Provides third party, unbiased, and consistent determinations



Appendix: dependent types and verification sets

Dependent Type	Document Sets to Prove Eligibility
Legal Spouse	<ul style="list-style-type: none">• Government-issued marriage certificate and Federal tax return within last 2 years• Government-issued marriage certificate and proof of joint ownership issued within last 6 months• Government-issued marriage certificate only (if married in the last 12 months)
Domestic Partner	<ul style="list-style-type: none">• Affidavit of Domestic Partnership and proof of joint ownership• Certificate of Domestic Partner Registration and proof of joint ownership issued within last 6 months• Affidavit of Domestic Partnership only

Appendix—Plan-Smart Verification Communications

Day
1

Alert/Amnesty Letter

- To all employees with at least one enrolled dependent (audit participants)
- Announces the upcoming verification project and provides information to help employees prepare

Day
30

Verification Request Letter

- Sent at the start of the verification to all audit participants
- Announces the beginning of the verification, provides directions to comply, and deadline
- Includes business reply envelope, login for employee Web portal, and customer service line

Day
60

Reminder Letter

- To all audit participants who have not responded by the half-way point between the beginning of the audit and the communicated audit deadline

Day
90

Extension Letter

- Mailed just after the communicated audit deadline to audit participants who did not respond to the audit or provide sufficient documentation by deadline
- Informs participants of the previously unannounced extension/grace period, providing a new audit deadline

Day
120

Final Results & Claims and Appeals Letter

- Mailed after the extension deadline to audit participants who have not completed the audit by the extension period deadline
- Provides information should participant disagree with the audit results and want to file an appeal

Event
Driven

Confirmation
Letter

Event
Driven

Incomplete
Documentation