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OEBB 2012 Dependent Eligibility Verification Review and Audit Frequently Asked Questions and Answers

January 13, 2012

Overview

1. Why is OEBB verifying dependent eligibility?

Having ineligible dependents enrolled in the benefit plans is a significant issue that affects the overall cost of health care coverage as well as what you pay in premiums. OEBB has a responsibility to ensure that your health care dollars are being used appropriately. This review will help to monitor the plan eligibility requirements and ensure only eligible dependents are enrolled in the benefit plans.

2. How does this verification process help me?

OEBB's goal with this process is to verify that only dependents who are eligible have coverage. This process will help us effectively manage our benefit plans' costs so we can offer you the highest quality plans at the lowest possible cost.

3. How did OEBB select the 4,000 members to participate in this process?

During the 2011 Open Enrollment period, members were encouraged to log into the MyOEBB system and verify the eligibility of all dependents enrolled in their plans -- 9,271 members with a dependent on their medical plan did not complete this online verification process. This group was randomly sampled at a higher rate. Of the 4,000 randomly selected for the audit process, 2,300 were selected from this group. The remaining 1,700 included in the review and audit were randomly selected from those employees who participated in the dependent verification process during open enrollment.

Verification Process

4. How do I complete the verification process?

To complete this process, you must verify the eligibility of each of your dependents by submitting acceptable documentation.

You can complete this process quickly and easily online at [URL].

If you do not have Internet access, you can submit the enclosed *Certification of Dependent Eligibility Form* and required documentation using the enclosed postage-paid envelope postmarked no later than ***February 10, 2012*** or fax it to [FAX] no later than ***February 10, 2012***.

If you choose to submit your *Certification of Dependent Eligibility Form* and required documentation by fax or mail, please allow 5 to 7 days for processing faxes and 7 to 10 days for processing mail. You may check the status of your submitted documents online at [URL], or by calling the Dependent Verification Center at [PHONE].

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5. **How can I get a copy of my dependent's birth certificate, marriage certificate, or other records?**

   Copies of birth certificates and other personal vital records can only be obtained from the state they originally were filed. Some resources for obtaining documents:
   - **National Center for Health Statistics** through the Centers for Disease Control – Information for all states can be found at http://www.cdc.gov/nchs/w2w.htm
   - **www.vitalchek.com** – Online provider of vital records
   - **U.S. Department of State -** A Consular Report of Birth can be obtained by writing to the U.S. Department of State for individuals born abroad to U.S. citizen parents. Visit http://www.state.gov/ for more information.
   - **Internal Revenue Service -** A free transcript of a federal tax return can be obtained by contacting the local IRS office. Local contact information is available at www.irs.gov.

6. **My child's birth certificate states copies should not be made. Should I submit an original?**

   No. You should submit a copy.

   Photocopied birth certificates are not considered a valid form of identification for state or federal government uses (e.g., state identification card, driver's license, passport, etc.).

   Because the OEBB dependent verification process is not a government process, photocopies of birth certificates are considered an acceptable form of documentation of dependent eligibility. If you are using a birth certificate to certify eligibility, be sure to only submit *copies*, not the original.

7. **Do I need to complete the dependent verification process if all my dependents are eligible?**

   Yes. If you have been selected to complete the verification process, it is mandatory that you verify and submit acceptable documentation online at [URL] or complete and return the *Certification of Dependent Eligibility Form* by mail or fax no later than ***February 10, 2012.***

8. **What happens if I don't complete the dependent verification process by the deadline of *February 10, 2012*?**

   If you have been selected to complete the verification process, it is critical that you complete the online process or return the *Certification of Dependent Eligibility Form* with required documentation no later than ***February 10, 2012***. Failing to complete the verification process will result in loss of coverage and possibly corrective action up to and including discharge.

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9. If I don't have any dependents enrolled, do I still need to complete the dependent verification process?

OEBB members selected for this process had at least one dependent (spouse, domestic partner or child) on their OEBB medical plan on December 1, 2011. If you currently do not cover anyone else on your OEBB medical plan and you received a Verification Packet, please contact OEBB Member Services by phone at 888-469-6322 or by e-mail at oebb.benefits@state.or.us to clarify your enrollments.

10. If I have dependent coverage only for dental, and not medical, do I need to complete the dependent verification process?

OEBB members selected for this process had at least one dependent (spouse, domestic partner or child) on their OEBB *medical* plan on December 1, 2011. See the answer to question 8 above.

11. What happens if I lose my letter and form?

A follow-up letter will be sent to participants who do not respond to the initial request by the week of January 30, 2012. You may also complete the verification process with the convenient online portal by logging on at [URL]. If you do not have Internet access, you may request a replacement Verification Packet by contacting the Dependent Verification Center at [PHONE].

12. How will I know if my completed *Certification of Dependent Eligibility Form* was received?

You should receive a formal confirmation statement that confirms the eligibility status of your dependent(s) within 2 to 3 weeks after all of your dependents are processed. You can also check the status of your submission by logging into the online portal at [URL].

13. If I have questions about the dependent eligibility review and audit process, who should I contact?

If you have questions about the dependent eligibility review and audit process, eligibility requirements, or forms of acceptable documentation, you may call the Dependent Verification Center at [PHONE].

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Miscellaneous

14. If I have already submitted my Qualified Medical Child Support Order (QMCSO) to confirm that my dependent is eligible for OEBB's coverage, will I need to complete and return the *Certification of Dependent Eligibility Form*?

Yes. You are still required to complete and return this form to verify and confirm the accuracy of the information. QMCSO verification is a separate process from the dependent eligibility verification process. It's important for you to verify whether your dependent is eligible for OEBB's benefit plans so his or her coverage is not affected.

15. What if a dependent I recently added to my health care coverage is not listed on the *Certification of Dependent Eligibility Form*?

The data used to compile the *Certification of Dependent Eligibility Form* was pulled December 1, 2012. If your dependent's coverage was added after this date it would not be indicated in your materials. You can confirm whether the dependent is listed in the system by logging into the online portal at [URL]. You only need to provide documentation for the dependents listed in the system.

16. What if the list on the *Certification of Dependent Eligibility Form* showing my dependents enrolled has inaccurate information about my dependent such as name or birth date?

If you find inaccuracies in the information listed for your dependents, please complete the *Certification of Dependent Eligibility Form* and submit your documentation to the Dependent Verification Center. You must also notify OEBB immediately by e-mail to OEBB.benefits@state.or.us, by fax at 503-378-5832, or by mail to 1225 Ferry Street SE, Salem, OR 97301-4278.

17. Is this process confidential?

Yes. To protect your benefit information, OEBB has hired Towers Watson to perform the dependent eligibility review and audit. Towers Watson is a reputable global professional services firm that has performed a number of these types of processes on behalf of other large employers throughout the United States. Towers Watson has procedures in place to assure the copies of your documents are secure as they are collected during the verification process. Once the process is completed, Towers Watson will securely forward electronic documents to OEBB, where they will be stored confidentially in OEBB audit files.

18. What happens if my dependent is determined to be ineligible for OEBB plans?

Dependents identified as ineligible will be terminated from all OEBB benefit plans effective on or before March 31, 2012. Information relating to the dependent's rights to continue medical, dental and/or vision coverage under federal COBRA provisions will be mailed to you indicating the exact date coverage ends and COBRA eligibility begins. More information on COBRA and other insurance alternatives can be found on the OEBB website: www.oregon.gov/OHA/OEBB/FAQ/COBRA.shtml.