

Situation

As a result of rising health care costs and increased popularity of online enrollment, a self-insured employer performed a review of claims and discovered that benefits had been provided to an ineligible dependent.

The employer determined that the eligibility of all dependents that were covered under the self-funded plan needed to be verified.

The employer enlisted ACA GPS to conduct the Dependent Eligibility Audit using DECATool® on behalf of the employer.



Outline:

The employer provided all the necessary information related to the Summary Plan Description, the plan participant and dependent census data, and the acceptable documentation for each dependent type.

The project plan, with deliverable milestones and due dates, was outlined and agreed upon by the employer and ACA GPS.

Project Statistics:

85	Plan Participants
254	Covered Dependents
3	Participant communications were sent during the project.
12	Telephone calls were made to participants that failed to respond in a timely manner.

Results:

- 2 Participants were terminated during the project, and 5 dependents were removed from coverage.
- 2 Participants requested a dependent be removed from coverage (2 dependents total).
- 2 Dependents were identified as being ineligible due to invalid age (over 26).
- 1 Participant could not provide documentation for their dependent which resulted in coverage termination.

Total of 10 dependents removed.

Annual plan savings: estimated at \$45,000

Cost of audit: \$5,800