

## Health Connector for Business Policy: Dependent Eligibility and Verification

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Category: <b>Enrollment</b>	Date revised: <b>9/1/2019</b>
Approved by: <b>Andrew Egan</b>	Date reviewed: <b>9/1/2019</b>

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### **This policy applies to all small group health and dental products.**

All eligible dependents to be covered under a Health Connector for Business small group product must be included on the employer group's census/enrollment application. It is the responsibility of an eligible employee to ensure and attest that information regarding their dependents that is submitted on the census/enrollment application is accurate and complete, and that all dependents comply with the eligibility requirements of this policy.

An eligible dependent may be any of the following:

1. A legal spouse of a subscriber, according to the law of the state in which the subscriber resides;
2. A legal civil union partner of a subscriber, according to the law of the state in which the subscriber resides;
3. A domestic partner of a subscriber;
4. A divorced or separated spouse of a subscriber as required by Massachusetts law;<sup>1</sup>
5. A child of a subscriber or of a subscriber's legal spouse or domestic partner, until age twenty-six (26), defined as:
  - a. A biological child; or
  - b. A stepchild; or
  - c. A legally adopted child or child placed for adoption with the subscriber or subscriber's legal spouse or domestic partner, according to the law of the state in which the subscriber resides;
6. A child for whom the subscriber or subscriber's legal spouse or domestic partner is the court appointed legal guardian;
7. A dependent child of an enrolled child; or
8. A disabled adult child over age 26 of a subscriber or subscriber's legal spouse or domestic partner.

### **Eligibility Verification and Auditing:**

The Health Connector for Business, at its discretion and with reasonable notice, may conduct a random sample audit of dependent eligibility for any eligible employer group at any other time that the Health Connector for Business determines it reasonably necessary to verify dependent eligibility.

An issuer, upon reasonable cause, may audit the eligibility of any dependents(s) enrolled in one of its plans through the Health Connector for Business by either:

1. Requesting access to the dependent eligibility information available to the Health Connector for Business; or
2. Auditing the eligible dependent(s) directly.

The Health Connector for Business is solely responsible for any eligibility determinations, and associated impacts on enrollments, resulting from any audits, whether conducted by the Health Connector for Business or an issuer.

*<sup>1</sup> If a divorced spouse is to be covered in addition to a current spouse, the divorced spouse must be provided with individual market coverage outside of Health Connector for Business small group offerings.*