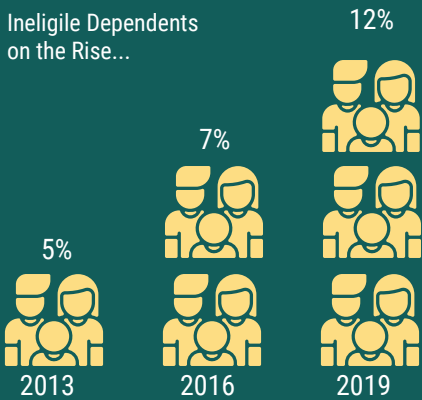


Ineligible Dependents are Costing You

TRENDS

Paying for ineligible dependents can amount to huge losses for companies, and with healthcare costs continuously on the rise, the dependent eligibility audit has become more than just a nice to have process.

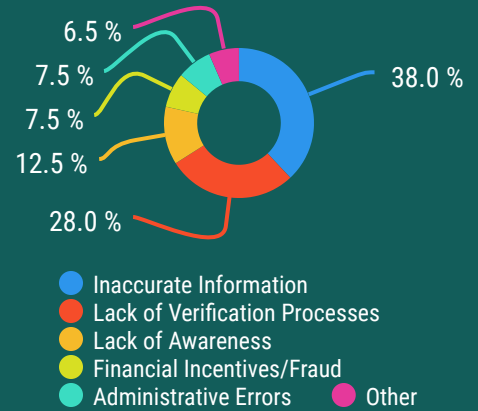
Ineligible Dependents on the Rise...



Child now 27
Divorced spouse
Newly employed spouse
Disabled Adult
Step & Foster children
Common-law spouse
Grandchildren
Friends & Relatives

...and diversifying

Top reasons why ineligible health care dependents are enrolled in GHPs



FINANCIAL IMPACT

Whether an employee is unaware or intentionally mischaracterizes someone as a dependent, you lose.



\$17 BILLION

in annual losses - in Employer-sponsored insurance plans alone

FOR EVERY 100 EMPLOYEES IN A GHP

\$12K

IN LOSSES

If you rely on the honor system, you could be picking up the tab - hundreds of thousand or even millions of dollars - for ex-spouses, adult children, or others who are not eligible to be covered.

WHY YOU SHOULD CARE!

The top 10 reasons to conduct a dependent eligibility verification audit highlights the value it brings to both employers and employees.

1. Drive Cost Containment 
2. Improve Fairness and Equity 
3. Compliance with Plan Documents 
4. Mitigating Fraud and Abuse 
5. Improved Data Accuracy 
6. Better Employee Communication 
7. Reduced Administrative Burden 
8. Education and Engagement 
9. Improved Benefits Design 
10. Regulatory Compliance 