



Dependent Recertification

Introducing a New Process for MCG's Health Insurance Plans

Karen Bass

Health Insurance Manager

OHR

Meredith Blais

Human Resources Specialist

OHR



Office of *Human Resources*

It's Time for Dependent Recertification at MCG

In an effort to manage healthcare costs and provide employees and retirees with the highest quality benefits, a recertification of all dependents enrolled in Montgomery County Government (MCG) health plans is being conducted to ensure that each dependent is eligible for coverage.

By June 1, 2021, plan participants will be required to complete an affidavit and submit copies of supporting dependent documentation, such as certified marriage certificates, birth certificates, adoption agreements and court orders to recertify their covered dependents in order to keep their dependent on MCG health insurance plans.



Background

- MCG's health insurance plans require participants to notify OHR of any changes that affect dependent eligibility within 60 days.
- At the time of enrollment, all participants agreed to the language below:
 - *I understand that electing benefits to which I or any other person is not entitled is considered fraud and if I misrepresent my eligibility or that of any other person, or fail to take the steps necessary to remove ineligible dependents, or in any way obtain benefits to which I am not entitled, benefits will terminate. In addition, I must repay any claims which have been paid inappropriately, and I may face dismissal or charges.*



Background (Continued)

- If participants have failed to remove their ineligible dependents, it causes MCG (and other plan members) financial burden:
 - Increased claims costs for ineligible claims; because the County's plans are self-insured and every claim is paid from the County's funds, it only takes a few high-cost ineligible claims to affect the plans' overall financial performance.
 - Could result in increased premium costs for all plan participants.
- Some examples of ineligible dependents are:
 - Ex-spouses
 - Children who are no longer stepchildren due to divorce
 - Domestic partners who no longer meet the County's definition of "spouse" or "grandfathered domestic partner" (see page 5 of [Summary Description](#))



Why Recertification of Dependents Is Required

- Recertifying dependents is part of MCG's fiduciary responsibility to manage health insurance plans for the exclusive benefit of participants and their eligible dependents. It is also designed to reduce future costs by ensuring only eligible dependents have plan access.
- When ineligible individuals use the MCG health plans, health care costs increase for those who are eligible for coverage. This also results in a reduction of funds available for other benefit initiatives.



Who Must Recertify and Applicable Plans

- Who must recertify:
 - Enrolled dependents of all active employees (including participating agencies)
 - Enrolled pre-Medicare dependents (under age 65) of all retirees

- Applies to the following benefit plans:
 - Medical
 - Prescription
 - Dental
 - Vision



Who Is Conducting The Recertification

- MCG has retained Bolton, an independent employee benefits consulting firm, to conduct the recertification.
- Plan participants will be required to complete an affidavit and submit copies of supporting dependent documentation, such as certified marriage certificates, documentation dated within six months establishing current marital status, birth certificates, adoption agreements and court orders.
- In early March, Bolton will send a mailing to employees with enrolled dependents. By June 1, 2021, those employees will be required to respond to Bolton with the necessary documentation outlined in the [Dependent Eligibility Matrix](#).



What Participants Need To Do

- Participants will need to return the completed Dependent Recertification Affidavit and dependent's certification documentation by June 1, 2021. If they cannot locate their documents, they will need to order and pay for the required documentation so it can be submitted by the June 1, 2021 deadline.
 - Completed Affidavit does not need to be notarized.
 - Participants should refer to the [Dependent Eligibility Matrix](#) to determine what documentation is required for their covered dependent(s).
 - Original documents should not be submitted as they will be scanned and then securely destroyed by Bolton.
 - Due to COVID-19, there may be a delay with ordering documents (for those who need to order them). **Participants are *strongly* encouraged to order their documents early!**
 - The highest cost is estimated at \$25 per document ordered.



Types of Documents Required

- Participants should refer to the [Dependent Eligibility Matrix](#) to determine what documentation is required for their covered dependent(s).

➤ Examples include:

	Dependent Type	Eligibility Criteria	Documents Required for Recertification
1	Spouse	<ul style="list-style-type: none"> The person is currently your Legal Spouse. Domestic Partner only if established prior to June 28, 2016. A Domestic Partner established after June 28, 2016, a civil union partner, or ex-spouse is not an eligible dependent. 	<p>All of the following:</p> <ul style="list-style-type: none"> Completed Affidavit with Social Security Numbers (SSNs) A photocopy of your certified marriage certificate One form of documentation listing your current address and dated within 6 months establishing current marital status such as: <i>a joint household bill, joint bank/credit account, joint mortgage or lease, or front page and signature page of your 2019 or 2020 jointly filed Federal tax return (with blacked out financial information)</i>
2	Biological Child	<ul style="list-style-type: none"> Your Biological Child AND Up to age 26* 	<p>All of the following:</p> <ul style="list-style-type: none"> Completed Affidavit with SSN(s) A photocopy of the child's birth certificate naming you as the child's parent

- Also refer to the [Dependent Eligibility Matrix](#) for a list resources on where to order documents.



How to Order Supporting Documents (If Needed)

- If participants need to order birth certificates or certified marriage certificates online, please visit these resources on page 2 of the [Dependent Eligibility Matrix](#).
 - National Center for Health Statistics: <http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm>
 - National Database for Government Certified Vital Records: <https://www.vitalchek.com>
 - Maryland Issued Vital Records: <https://health.maryland.gov/vsa/Pages/certs.aspx>
 - Births & marriages outside of the United States: U.S. Department of State <https://travel.state.gov/content/travel/en/records-and-authentications.html> or <https://travel.state.gov> and search “birth abroad.”
- The most cost-effective option for obtaining document copies is directly from the local Health Department or Department of Vital Records where the birth/marriage took place. For example, if a participant was married in Frederick County Maryland, they can obtain the certified marriage certificate directly from Frederick County Circuit Court for \$5.50 (versus vitalchek.com for approximately \$24 plus shipping).
- Given the current pandemic, continued delays are expected, and we advise participants to plan accordingly.
- OHR Records Management is unable to provide participants with copies of existing dependent documents. **Please do not request copies from OHR Records Management.**



How Documentation Can Be Submitted

- Along with the Bolton ***Dependent Recertification Affidavit*** (mailed to participants in early March), participants can submit documentation anytime between March 1, 2021 and June 1, 2021. Documentation can be submitted in three ways:
 - Toll-free fax: 1 (800) 234-0112 using your *Fax Cover Sheet*
 - Mail: Bolton, 36 S. Charles St., Suite 1000 Baltimore, MD 21201
 - Online: www.deconfirm.com/MCG (REGISTER using your Reference Number found on the letter Bolton mailed to participant's home in early March 2021)
- Securely review eligibility status at any time by visiting www.deconfirm.com/MCG and registering for an account using the participant reference number (found on Bolton's March mailing).



Deadline For Bolton To Receive Required Documentation

- Participants will need to recertify covered dependents by providing the required documentation to Bolton between **March 1, 2021 and June 1, 2021**.



What Will Happen If Participant Does Not Respond With Documentation

- If the participant is unable or unwilling to provide the required documentation to recertify the dependent, the dependent will be removed from coverage effective August 1, 2021. Expenses for any ineligible dependent claims incurred after July 31, 2021 will not be covered and will be the participant's responsibility.



What Happens If Falsified Documentation Is Submitted

- Participants are subject to discipline, up to and including termination, if it is determined that they submitted fraudulent documentation to maintain continued coverage for ineligible dependents.
- Participants may be liable for repayment of premiums, claims and/or administrative costs incurred for any ineligible dependents starting August 1, 2021. Expenses for any ineligible dependent claims incurred after July 31, 2021 will not be covered and will be the participant's responsibility.



Participants Are Not Permitted To Change Elections As Result of the Recertification

- Active employee and participating agency participants may not add or remove eligible dependents unless they have experienced a qualifying event within the past 60 days. Refer to the plan's [Summary Description](#) for qualifying events.
- * *Retirees are an exception as they can make changes to benefits every month.*



Timeline

DEPENDENT RECERTIFICATION TIMELINE	ROLE	START	END
Bolton 800 number activated	Bolton	March 1, 2021	June 1, 2021
OHR begins advance employee communications – Employees should check County Email and OHR website	OHR	February 26, 2021	February 26, 2021
Recertifications & Bolton mailings begin	Bolton	March 1, 2021	March 1, 2021
Deadline for employees/retirees to provide Bolton with documentation	Bolton	June 1, 2021	June 1, 2021
OHR removes ineligible dependents from MCG health insurance plans effective 8/1/2021	OHR	July 15, 2021	July 31, 2021



How Participants Can Address Questions & Concerns

- MCG has outsourced this project and will re-route all questions to Bolton. Please do not contact OHR. **Beginning March 1st**, all questions should be directed to Bolton via confidential telephone or email, Mon – Fri, 8:30 am – 5 pm:
 - Toll-free Phone: 1-866-419-0055
 - Email: mcg-mail@depconfirm.com
- **Beginning March 1st**, visit MCG's dedicated website for more information and Frequently Asked Questions: <https://www.montgomerycountymd.gov/DepRecert>
- **Please do NOT share this information with employees yet as there are no resources to answer their questions.**



Q & A

Moderated by Katie Kasunic



Office of *Human Resources*

Thank You for Attending

This presentation will be posted on the Weekly HR Liaisons & MLS Meeting Dashboard:

<https://www.montgomerycountymd.gov/HR/Misc/WeeklyHRLiaisonsMLSOHRMCTime.html>

For more information on Timekeeping, visit the MCTime Events - COVID-19:

<https://www.montgomerycountymd.gov/mctime/resources.html#Events>

OHR's Employee Coronavirus News Webpage:

<https://www.montgomerycountymd.gov/employeenewscovid19>



Office of *Human Resources*