Dependent Eligibility Verification for Insurance Coverage Frequently Asked Questions

1. Why did I receive an email/letter asking me to verify my dependents?

People First conducts an ongoing eligible dependent verification to confirm that dependents are eligible for insurance coverage under the program.

2. Who and where do I send my documentation?

Yes. All documents must be submitted to People First using one of the methods below:

- Upload the document directly in the People First system (Preferred and fastest approach) log in to People First at PeopleFirst.myflorida.com, select the "Submit" icon in the top right corner, select the document type of "dependent documentation". Add the necessary comments regarding which dependents the documentation is for and attach the document(s), then select the Submit button; **or**
- Mail to People First, P.O. Box 6830, Tallahassee, FL 32314.

3. I received a letter/email asking for my dependent's personal information. Is this legitimate?

Yes, the letters/emails from People First are legitimate. Please respond by the requested date.

4. Where can I go for more information?

Go to <u>https://www.mybenefits.myflorida.com/health/dependent_eligibility_verification</u> for plan documents, eligibility requirements and other resources.

5. Why must I send a tax transcript to prove marriage?

A marriage certificate proves that a relationship existed at a point in time; a tax return transcript shows that the relationship is ongoing. In addition, Tax Return Transcript are generally more readily available than marriage certificates. Visit irs.gov/individuals/get-transcript. Redact/black out the Social Security numbers, money amounts and account numbers before submitting copies. Do not submit originals.

6. What type of tax transcript do I need to supply?

You can request a tax transcript online at <u>https://www.irs.gov/individuals/get-transcript</u> or you may call their automated phone transcript service at 800-908-9946 to order a tax return transcript be sent by mail. Select the "return transcript" for the most recent year filed (2017, 2018, 2019).

7. My spouse and I filed our taxes separately. Can we still provide a tax return transcript?

Yes. If you file as married, whether separate or joint, the tax return transcript should show both you and your spouse. If the transcript does not list your spouse's name but shows their Social Security Number, leave their SSN unredacted for verification purposes.

8. I am unable to get the required tax transcript. What should I do?

Please contact People First at 866-663-4735, ask to speak to the Dependent Verification team and explain the situation. If you just need additional time to obtain the tax transcript, you will be given an extension timeframe to allow you the additional time to receive and submit the document. There are specific circumstances that may allow for alternative documentation; however, it is important that you call so that your account can be noted that an extension was granted, or alternative documents may be acceptable.

9. What if I cannot get government-issued copies of birth and marriage certificates from a foreign government entity? Will you accept alternate documents?

Yes. There are specific circumstances that may allow for alternative documentation; however, it is important that you call People First to have your account notated that alternative documents may be acceptable.

10. What if I am waiting to receive the documents and need more time?

Contact People First Dependent Verification team at 866-663-4735 to request an extension of time. People First will review each request based on the facts of that situation.

11. I sent documents during a previous audit. Am I still required to resubmit them?

You have added a new dependent since the last audit was conducted. You will not need to re-submit documentation for those dependents that were verified during a previous audit, only for your newly added dependent(s).

12. Will I be reimbursed for the cost to obtain certified copies? No.

13. Will my personal information be kept in a confidential and secure place?

Yes. Your personal information (Social Security numbers, account numbers and health and financial information) is confidential and is not subject to public records requests. See <u>Chapter 119.07(1)</u>, Florida Statutes.

14. What if I do not submit documentation? What happens if my dependent is ineligible?

If you fail to send sufficient documents in a timely manner or if you submit documents that do not prove dependent eligibility, we will terminate dependent coverage prospectively (i.e., the first day of the month following ineligibility determination).

15. Once ineligible dependents are removed, can they continue coverage through COBRA?

No. Only dependents who are eligible for coverage may continue insurance through COBRA.

16. What if I disagree with the decision?

You may appeal by following the level II appeal process as outlined in the appeal rights attached to our letter.

17. If my dependents are deemed ineligible, when will coverage end? Will premium payments be refunded to the enrollee?

Termination will occur on the 1st of the month following notification to DSGI of dependent ineligibility. If the enrollee experiences a decrease in the coverage level (from family to individual), premium overpayments will be refunded.

18. What if I submit documentation after the deadline? Will there be a qualifying status change for loss of coverage to add my dependent or will I need to go through an appeals process?

There is no Qualifying Status Change event that would allow the dependent to be added back to coverage. The enrollee will need to go through the Level II Appeals process with DSGI. If the dependent is found eligible through the appeals process, the dependent will be added back to coverage prospective (the first of the month following the approval).

19. Can an exception be granted to allow my ineligible dependent to stay covered?

No. Only dependents who meet the plan's eligibility requirements can remain covered.

If the dependent is no longer eligible because of a "qualifying event" (e.g., divorce, child reaches age limit), see your Human Resources representative for details regarding the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA gives workers and their families who lose their health benefits the right to choose to continue group health insurance benefits provided by their group health insurance plan for limited periods of time under certain circumstances. Dependents who do not meet eligibility requirements will not be eligible for COBRA.