

FREQUENTLY ASKED QUESTIONS

Q1. Why is the New York State Health Insurance Program (NYSHIP) conducting a Dependent Eligibility Verification Audit?

The NYSHIP is sensitive to the rising costs of health care for its enrollees and feels this verification audit is necessary to help make sure its health benefit plans are compliant with state law, competitive, and cost effective. The verification audit was included in the Fiscal Year 2016 Enacted New York State Budget and will help NYSHIP manage overall plan costs, which benefits all enrollees.

Q2. Who is HMS Employer Solutions (HMS)?

HMS Employer Solutions is an independent third-party cost containment company with whom NYSHIP has contracted with to verify the eligibility of dependents covered under its health benefit plans. HMS specializes in verifying health plan eligibility and has reviewed verification documentation for millions of dependents for some of the largest public and private employers in the United States.

Q3. The documentation required contains sensitive information. Is this process secure?

Protecting personal information is a priority to NYSHIP and HMS. In compliance with applicable U.S. (federal) and state regulations, information and documentation submitted to HMS for the Dependent Eligibility Verification Audit is stored, processed, and protected by physical, electronic, and procedural safeguards. **When submitting your tax documentation, only the top portion which includes the names of the enrollee, spouse, and any dependent child(ren) is required. Please mark out Social Security Numbers, as well as any income information.**

All documents are securely stored for six months following completion of the verification audit. Upon expiration of the retention period, all documents and electronic files will be securely destroyed by HMS, and a Certificate of Destruction will be supplied to NYSHIP. ***Please note that documents submitted to HMS will NOT be returned.*** HMS meets all of the professional and legal standards associated with providing service to employers, including the Health Insurance Portability and Accountability Act (HIPAA), Employee Retirement Income Security Act (ERISA), and disposal rules as enforced by the Federal Trade Commission. In addition, every employee of HMS submits to a thorough and multi-tiered background check. Only HMS employees directly involved in the NYSHIP Dependent Eligibility Verification Audit will have access to these documents.

Q4. Do I need to send original documents?

No. Please do not send your original documents; a copy is sufficient. If the document is two-sided or has multiple pages, ensure you copy all pages and both sides of the paper.

Q5. Where do I go for more information regarding the Dependent Eligibility Verification Audit or to find out where I can obtain copies of the documents I need?

Visit us online at www.VerifyOS.com for details regarding the audit, tools to assist you in locating and submitting your documentation, and more. This secure site is compatible with your mobile device.

Q6. How will I know if my information has been accepted and my dependents are verified?

Once your documentation has been received by HMS, you may check the status of each of your dependents by logging on to www.VerifyOS.com. In addition, you will receive written communication indicating that you have completed the dependent verification process or if additional information is needed. Ultimately, it is your responsibility to ensure that your documents were successfully received.

Q7. What happens if I do not submit all required documents by the verification deadline?

If you do not submit complete documentation for your dependents by the deadline, or if you knowingly submit false information for enrolled dependents, one or all of the following actions may occur:

- The affected dependent(s) for whom complete documentation has not been submitted will be removed from coverage retroactively to January 1, 2016. Please note that due to federal regulations, dependents covered under a NYSHIP Medicare plan will be removed from coverage on a prospective basis by the Department of Civil Service as soon as administratively possible. NYSHIP may seek to recover claims paid during the period that the ineligible dependent was covered.

NYSHIP is ultimately responsible for determining how best to handle each individual case.

Q8. May I provide my documents to my Health Benefits Administrator (HBA), Human Resources Department or the New York State Department of Civil Service Employee Benefits Division (EBD)?

No. HBAs, Human Resources, or EBD will not be able to forward your documents to HMS or provide enrollees with copies of previously submitted documents. The only way to ensure that all documents are logged appropriately and the eligibility of your dependents is verified is to submit your supporting documentation to HMS. Please do not call EBD with questions or for assistance with the verification audit, as this is an independent review. If you have questions, you should call (855) 893-8477 Monday – Friday, 8am – 11pm ET.

Q9. Can an exception be granted to allow my ineligible dependent to stay covered?

No. Only dependents that currently satisfy the plan’s eligibility definition can remain covered.

If the dependent is no longer eligible because of a recent “qualifying event,” (e.g., divorce, child reaches age limit), see your HBA or Human Resources representative for Consolidated Omnibus Budget Reconciliation Act (COBRA) details. Requests for COBRA must be submitted within 60 days of a COBRA qualifying event.

Q10. I prefer email communications rather than mailed letters. Can I elect to receive follow up communications about the verification process through email instead?

Yes. To go green and receive all future communications electronically, please go to the “My Account” tab at www.VerifyOS.com and enter your email address in the “My Information” section. Once you validate your email address as correct, you will be prompted to log back into the site where you may then click on the “Enable Paperless” button to activate electronic communications.

Q11. As part of the dependent verification process, the instructions state that I am required to complete an "Affidavit of Domestic Partnership" (PS Form 425.1 - Application for Enrolling Domestic Partnerships). This form requires me to affirm that "I, the employee, have not had a Domestic Partner (DP) enrolled in NYSHIP as my dependent within the last year." Since I have been in a long term domestic partnership, I cannot truthfully say this. I do not want my partner to be removed from my benefits, so what should I do?

The Dependent Eligibility Verification Audit project is seeking to confirm that the employee hasn’t had a different Domestic Partner enrolled as a dependent within the last year. The best way to address your concerns would be to insert “another” prior to “Domestic Partner” in this statement, so that it would read as follows:

“I, the employee, have not had another Domestic Partner (DP) enrolled in NYSHIP as my dependent within the last year.”

Q12. According to the verification instructions, I must produce evidence of joint financial responsibility dated within the last six (6) months, but my List A documents, such as my will, durable Power of Attorney, and our lease are much older than that. May I submit these documents as proof of joint financial responsibility, even though they are not dated within the last six (6) months?

Yes, documents such as a will, Power of Attorney, lease or deed need not be within the six (6) month window. If you are unsure as to whether or not a particular document falls within this category, please contact HMS Employer Solutions at 855-893-8477.

Q13. Why are the requirements for verification of a Domestic Partner different from those for a Spouse?

Unlike those who have married, Domestic Partners may not always have official documentation of their relationship. For example, tax returns for Domestic Partners do not reflect Domestic Partnership status. In contrast, those who are married identify their status as such on their Tax Returns and – even if filing separately – must identify their spouse by name and Social Security Number.

Q14. What do I do if I have other questions that you haven't addressed here about verifying my Domestic Partner?

We would be happy to address any questions that you have and to help you through the process. Please contact HMS Employer Solutions at 855-893-8477.