

## **Dependent Eligibility Audit Frequently Asked Questions**

### **Q. Who is Impact Interactive?**

A. Impact Interactive – Amwins Group, Inc. is an independent audit company that specializes in the dependent eligibility verification process and has successfully verified eligibility of over 2 million dependents and saved employers more than \$500 million in healthcare costs.

### **Q. Who will be contacting me?**

A. In April 2023 you will be receiving a mailing from Impact Interactive at your home address containing important information pertaining to the verification process. Impact Interactive is focused on making this necessary process as easy as possible for you. *Please understand that if there is not a response from you, your dependents will be dropped from coverage.* Please be assured and understand that any/all information you provide to Impact Interactive is kept safe and confidential at all times.

### **Q. Where did Impact Interactive get my personal information?**

A. Impact Interactive received your information from Oakland County Human Resources-Benefits department.

### **Q. Is the dependent verification audit legitimate?**

A: Yes. In 2021 the Oakland County Total Rewards Task Force evaluated and supported the audit as a way to ensure the health benefit plans are covering eligible dependents only. As part of this effort, the County has engaged an independent audit company to conduct a full dependent verification audit.

### **Q. Will the submitted documents be retained by Impact Interactive? If so, for how long?**

A. Documentation received from Oakland County employees and retirees will be maintained in a secure location monitored only by Impact Interactive employees. All paper documentation will be destroyed using a reputable shredding service 60-90 days after the verification process is complete.

### **Q. How will my personal information be used and who will have access to it?**

A. Only the verification administrator, Impact Interactive, will have access to your personal information, which will be used solely to verify the eligibility of your dependents. All transmitted information will be treated as private and confidential, under penalty of law. Administrative, physical and technological safeguards have been put in place to ensure the confidentiality of your personal information.

### **Q. Can Oakland County HR-Benefits department review my documents to determine eligibility of my dependents instead of Impact Interactive?**

A. No. All documents are required to be loaded into Impact Interactive Dependent Verification system for review. This ensures documents are reviewed consistently across all employees and, in the case of a legal dispute, all documents are on file for reference.

### **Q: Who must complete the documentation required?**

A: All employees and retirees who cover dependents must complete the documentation verification. There are over 12,000 dependents that need to be verified.

### **Q. What if I do not have any dependents?**

A: You are not part of the audit. There is nothing you need to do.

### **Q. If I cover my dependent only for dental or vision benefits, and not medical, do I need to complete the verification process?**

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A. Yes, this verification process applies to each dependent covered under any of the County's medical, dental, and/or vision benefit plans.

### **Q. How do I get a copy of my dependent's birth certificate, marriage certificate or other records?**

A. Copies of birth certificates and other personal vital records can only be obtained from the state or country in which they originally were filed. Some resources for obtaining documents:

- Your local county office of your dependent's birth and/or marriage.
- National Center for Health Statistics through the Centers for Disease Control — Information for all states can be found at <http://www.cdc.gov/nchs/w2w.htm>.
- VitalChek — Online provider of vital records at <http://www.vitalchek.com>.
- U.S. Department of State — A Consular Report of Birth can be obtained by writing to the U.S. Department of State for individuals born abroad to U.S. citizen parents. Visit <http://www.state.gov> for more information.
- Internal Revenue Service — A free transcript of a federal tax return can be obtained by contacting the local IRS office. Local contact information is available at <http://www.irs.gov>.

Please note: Obtaining records can sometimes take longer than expected and requesting record copies may cost a fee. Request your records in a timely manner (e.g., foreign birth or marriage record).

### **Q: Why does the audit require additional documents to prove I am married?**

A: Verification for a legal spouse is two-fold. The marriage certificate verifies the existence of the relationship at its inception, and the tax return or proof of joint ownership verifies that the relationship currently exists.

### **Q: Will we have to do this again?**

A: Audits are good business practice. Yes, you will most likely have to participate in another dependent verification audit in the future.

### **Q: If my dependent's coverage is terminated for non-compliance with the audit, will they be eligible for continuation of coverage through COBRA?**

A. No. Termination of a dependent who was not eligible for coverage under our plan is **not** considered a COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) qualifying event and COBRA continuation of coverage is not available.

### **Q. Do I have another option for covering a dependent determined to be ineligible?**

A. Your dependent may be eligible for health coverage through the Health Insurance Marketplace. Go to [healthcare.gov](http://healthcare.gov) for more information, including an online application for health insurance coverage.

### **Q: When is the deadline to verify my dependents?**

A: May 12, 2023 is the deadline to verify all dependents. Anyone not verified by that date will be terminated as of May 31, 2023.

### **Q: Who can I talk to if I have questions about the audit?**

A: Please feel free to call the Impact Interactive Dependent Eligibility Center at 1-866-691-6551. Monday through Thursday, 8:00am to 7:00pm (Eastern Time). Friday, 8:00am to 5:00pm (Eastern Time).

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You can also visit the dependent eligibility website at [mydependents.com](https://mydependents.com). By using this portal, employees can securely upload their documents, find important information regarding the audit, confirm the status of their verification and more.