

The Ongoing, Year-Round Audit



MEET PATTI—BENEFITS MANAGER

KEEPING UP WITH DEPENDENT VERIFICATION IS LIKE RUNNING A MARATHON WITH A PEBBLE IN YOUR SHOE. **PAINFUL!**

PATTI'S STORY

Patti is the Benefits Manager of a national supermarket chain. With industry turnover at 50% annually, year-round dependent verification was a big, important task.

How did Patti handle it? First, in 2012, she conducted a full dependent audit. After that, she created an Audit Kit her field reps could use to verify added dependents.

For the next two years, her process worked well. At quarterly reviews, her field reps reported, "We are collecting documents and verifying dependents. Checkmark please!"

PATTI'S WAKE-UP CALL

One day, Patti discovered that a large claim had been paid for an ineligible child. The child was the son of the employee's 17-year-old daughter (a covered dependent).

But the Audit Kit for field reps clearly stated that grandchildren were NOT eligible for coverage under the rules of the plan. So what happened?

The rep processed the documents, but didn't notice that the child was a grandchild. Why? The employee, and his daughter, and her son all had the same last name— Jones.

KEEPING UP WITH THE JONESES

Mr. Jones argued, "My daughter had a baby. They both live with me. I claim them on my taxes. So, I put them on my medical plan. I'm doing a good thing, and the right thing."

Patti then asked her rep, "Why didn't we catch this? "Are the rules unclear? Is the process too complicated?"

"NO," cried the rep, "there's nothing wrong with the process. But we have too many things to do, too many demands, all urgent. We want to do a good job, but keeping up with dependent verification is like running a marathon with a pebble in your shoe. Painful."

To solve these problems, Patti decided (1) that she had to outsource the entire process to a third party. And (2) that the provider had to have a fail-safe system which would not allow a "Jones" situation to slip through unnoticed again. So, she hired Expert Audit.

PATTI'S EXPERIENCE WITH EXPERT AUDIT

"Our reps love Expert Audit. It eliminated their frustration, and improved their productivity. Plus, the Expert Audit online affidavit that requires an employee to tell us upfront about his/her relationships delivers the safety net I wanted. Their whole process gives us real, true peace of mind!"

Based on a true story.



Expert Audit®

DEPENDENT ELIGIBILITY AUDIT >>

The Ongoing, Year-Round Audit

A meticulous examination of dependents ADDED to the plan through the new hire, status change, open enrollment, or acquisition process to ensure that they are eligible for coverage.



WHAT ARE YOUR AUDIT EXPECTATIONS?

How will our service be most helpful to you personally? How will it best fit into your world? Patti gave us the requirements...

I want to totally outsource the audit.

- ✓ We take care of every aspect of Patti's year-round audit process—from online affidavits, to document reviews, to communications, data security, call center, and more.

I want to dictate the audit schedule.

- ✓ We gave her what she wanted. We worked closely with Patti to establish an ongoing audit schedule flexible enough to meet her specific operational requirements.

I want to free up my benefit reps.

- ✓ Patti's benefit reps were snowed under. They couldn't keep up with the audits, and get their regular work done, too. We took away the project—and the pain!

I want employees to understand and act.

- ✓ We build our communications campaign to ensure that 100% of employees with dependents know the audit is going on, and that 98%-99% of them participate.

I want to audit ALL new dependents.

- ✓ We verify all dependents who are added throughout the year—during the new hire, status change, open enrollment, and/or acquisition process.

I want employees to “give me their word.”

- ✓ With Expert Audit, the employee must go online and actively select (from a menu) his/her current relationship to each dependent. No way to hide the real, true situation!

YEAR ROUND AUDIT: VALUE PROPOSITION

We asked Patti, “After two years with us, what do you like best about our Year-Round Expert Audit? What do you value beyond the significant plan savings?” She replied positively, “Expert Audit delivers two things that are extremely important to me:

1. A totally outsourced audit process that removed (from my reps) the dependent verification project—and pain!
2. A system that first asks the employee about each relationship, and then requires official documents to verify it.”

OUR EXPERIENCE PAYS OFF FOR YOU

Expert Audit was developed by Impact Interactive, an AmWINS Company. Over the past 10 years, Impact Interactive has used Expert Audit to verify the eligibility of over 1 million dependents, and has saved employers more than \$250 million in annual healthcare costs.



Expert Audit[®]

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