

**Wake Forest University  
Dependent Eligibility Audit  
Frequently Asked Questions**

## **A. Overview**

### **1. What is the purpose of the dependent eligibility audit?**

As with many employers, Wake Forest continues to seek ways to maintain a cost-competitive medical plan for its employees and retirees. A growing trend among employers is the use of dependent eligibility audits to ensure individuals covered under the employer's plan meet the eligibility requirements.

The audit enables Wake Forest to:

- (1) Update the benefit records for all covered family members,
- (2) Ensure each dependent meets the medical plan's eligibility requirements,
- (3) Remove any ineligible dependents, and
- (4) Ensure the plan and its members are not paying for dependents that should not be covered.

Most covered dependents are eligible; however, to keep the medical plan cost effective for all members, Wake Forest must identify and remove the small percentage of dependents that are not eligible.

### **2. What will I need to do?**

During Annual Benefits Enrollment, you will have the opportunity to review the dependent eligibility criteria and remove any ineligible individuals you are covering. Once the audit begins in the Fall, you will simply provide proof documentation (e.g., marriage certificates, birth certificates, etc.) to support each of your enrolled dependents.

### **3. Is participation required?**

Yes; it is mandatory for all individuals covering dependents under the medical plan to participate.

### **4. Who will conduct the audit?**

A third-party vendor, Healthcare Analytics, will conduct the audit. Healthcare Analytics is a subsidiary of Gallagher Benefits Services, the broker/consultant of record for Wake Forest. The use of an outside entity capitalizes on the vendor's unique expertise, ensures confidentiality, and adds process efficiency. Healthcare Analytics has performed hundreds of similar audits and has extensive experience in both private and public sector health plans.

### **5. Will Wake Forest conduct an audit every year?**

No; once the audit is complete, Human Resources will enhance documentation protocols to ensure appropriate proof of eligibility is routinely collected and verified.

## **B. Dependent Information**

### **1. Why am I required to fill out anything for the audit? Doesn't Wake Forest have access to all information that will be requested?**

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In most cases, neither Wake Forest or BlueCross BlueShield has the actual proof documents on file. This audit will enable Wake Forest to complete a comprehensive documentation process that will ensure the appropriate records are on file.

**2. Doesn't Wake Forest already require faculty and staff to provide documentation to verify a dependent's eligibility?**

Currently, faculty and staff are required to provide documentation when first enrolling a dependent; however, events that may have occurred since the dependent was enrolled may have changed the dependent's eligibility.

**3. What if all my covered dependents are not listed on my paperwork?**

The dependent information you will see on your paperwork is the information currently on file in the Human Resources database. If one of your covered dependents is not listed, you will need to contact Human Resources at 336.758.4700 or [AskHR@wfu.edu](mailto:AskHR@wfu.edu).

**4. What happens if one or more of my dependents does not meet the eligibility requirements?**

You will be notified that the ineligible dependent, after final confirmation from Human Resources, will be removed from the Wake Forest benefit plans. Once ineligibility is confirmed, a COBRA insurance continuation notice would be sent to the impacted individual(s).

## **C. Submitting Documentation**

**1. How will I know which documents to submit?**

An information packet, which will be mailed to your home, will detail which documents are required for each enrolled dependent.

**2. How will I submit my documents?**

The information packet will contain instructions about how to submit your documents by e-mail, fax, or regular mail. The instructions will also tell you the submission deadline.

**3. What happens if I don't submit my documents by the deadline?**

If you miss the deadline, you risk losing coverage for your dependent(s).

**4. What safeguards are in place to secure the information that is gathered? What happens to the information and documents when the audit is completed?**

All documents are stored in Gallagher's secure facility with restricted access. This vendor is HIPAA compliant, and has liability insurance that meets Wake Forest's professional service contract requirements.