

Dependent Eligibility Verification



Why Accurate Dependent Data Matters After Your Audit

Keeping Your Benefits Data Clean: More Important Than You Think

A dependent eligibility audit is a powerful step in ensuring only eligible individuals are enrolled in your benefit plans. But one critical step often gets overlooked after the audit is complete—updating and maintaining accurate dependent information.

During the verification process, employees frequently discover discrepancies in their dependents' information—most commonly incorrect dates of birth or name mismatches. When employees upload documentation (like a birth certificate), they often correct this information in the audit system when it doesn't match the employer's existing records.

If those updates are not carried back into your HRIS or benefits administration system, it can lead to downstream issues.

Why This Matters

Even small data inconsistencies can create big problems across your benefit plans:

- **Medical, Dental, and Vision Claim Issues**
Carriers rely on exact matches for dates of birth. Discrepancies can result in denied claims, delayed processing, or manual rework potentially costing employees money that would otherwise be paid by the insurance company if the data was correct.
- **Member Identification Problems**
Incorrect data can prevent dependents from being properly identified in carrier systems, leading to frustration for employees at the time of care.
- **Administrative Burden**
HR teams and TPAs may spend unnecessary time resolving avoidable data discrepancies.

Best Practice: Close the Loop

To fully realize the value of your dependent audit, we recommend:

- Update audit-verified data back to your HRIS/benefits platform
- Update dependent names and dates of birth based on verified documentation
- Establishing a process to maintain accuracy for new dependents going forward

Accurate dependent data doesn't just support compliance—it directly impacts the employee experience, claim accuracy, and administrative efficiency of your benefit plans. A clean audit is the first step. Keeping your data clean is what protects your plan long-term.

