

Dependent Eligibility Verification

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Why It's Critical to Audit Spouses (Ongoing)



Divorce is the #1 cause of ineligible dependents

Many employees:

- Forget to remove a former spouse
- Delay reporting life events
- Continue coverage unintentionally

 This creates ongoing, high-cost claims exposure



Plan documents REQUIRE eligibility validation

Most plans clearly state:

Coverage ends upon divorce

If not enforced:

- The plan is out of compliance
- Employers risk fiduciary liability



Spouses often drive the highest claims

Spouses are typically:

- Older than children
- Higher utilizers of medical services

 One ineligible spouse can cost significantly more than multiple children.



Supports other cost controls (like WSV)

Spousal verification ensures:

- Proper application of working spouse surcharges
- Enforcement of carve-out provisions



How Often Should You Confirm Spousal Relationship?



Best Practice: Annually

- Align with Open Enrollment
- Simple, repeatable process
- Keeps plan clean year over year

Dependent and spousal eligibility isn't a one-time event—it's a moving target. Continuous verification ensures only eligible individuals remain on the plan, preventing unnecessary claims, maintaining compliance, and protecting the financial integrity of the plan.

Coming Soon

Automated Working Spouse Verification (WSV)

Eliminate paper and simplify Working Spouse Verification with a workflow directly to the dependents employer.

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