



## **HMS FREQUENTLY ASKED QUESTIONS**

1. **Why is MCSIG conducting a Dependent Eligibility Verification?**

MCSIG is sensitive to the rising costs of healthcare for its participants and feels this verification program is necessary to help make sure its health benefit plans are compliant with state law, competitive, and cost effective. This program also helps MCSIG manage overall plan costs, which is beneficial to all employees.

2. **Who is HMS?**

HMS is an independent third-party cost containment company with whom MCSIG has contracted to verify the eligibility of dependents covered under its health benefit plans. HMS specializes in verifying health plan eligibility and has reviewed verification documentation for millions of dependents for some of the largest employers in the United States. Experience and expertise are necessary to complete this program accurately and successfully, and to limit inconvenience to participants.

3. **The documentation required contains sensitive information. Is this process secure?**

Protecting personal information is a priority to MCSIG and HMS. In compliance with applicable U.S. (federal) and state regulations, information and documentation submitted to HMS for the Dependent Eligibility Verification program is stored, processed, and protected by physical, electronic, and procedural safeguards. **When submitting your tax documentation, only the top portion which includes the names of the employee, spouse, and any dependent child(ren) is required. Please mark out Social Security Numbers, as well as any income information.**

All documents are securely stored for 120 days following completion of the verification program. Upon expiration of the retention period, all documents and electronic files will be securely destroyed by HMS, and a Certificate of Destruction will be supplied to MCSIG. **Please note that documents provided will NOT be returned.** HMS meets all of the professional and legal standards associated with providing service to employers, including the Health Insurance Portability and Accountability Act (HIPAA), Employee Retirement Income Security Act (ERISA), and disposal rules as enforced by the Federal Trade Commission. In addition, every employee of HMS submits to a thorough and multi-tiered background check. Only HMS employees directly involved in the MCSIG dependent verification program will have access to these documents.

HMS' focus on security has earned them a certification from the Health Information Trust Alliance (HITRUST) – a certification for recognizing companies that safeguard sensitive information and manage information risk. The HITRUST CSF (Common Security Framework) incorporates HIPAA, HITECH, PCI, and COBIT requirements into a set of controls that can be integrated with other regulations and security standards, such as NIST, to create a comprehensive solution for protecting sensitive data. The rigorous CSF was developed by the industry's leading security and technology experts and features a third-party certification process to ensure an organization has implemented the framework to its intended high standards. In addition, every employee of HMS submits to a thorough and multitiered background check. Only HMS employees directly involved in the Booz Allen Dependent Eligibility Verification Process will have access to these documents.

For more information about HMS and security, please visit <http://hms.com/about/security>.

4. **What types of documents will be requested from HMS to verify my dependent(s)?**

For children, HMS will request copies of birth certificates. For spouses, HMS will request copies of your marriage certificate and documents verifying current relationship status. These documents include a recent joint statement of account or recent joint federal tax return. Personal information such as social security numbers, account numbers, and financial information may be marked out for confidential purposes.

5. **Where can I obtain copies of birth certificates and my marriage certificate?**

If you live near the county, where the birth/marriage occurred, the CDC website will help you identify where to obtain these certificates: <https://www.cdc.gov/nchs/w2w/index.htm>

If you no longer live near the county, where the birth/ marriage occurred, VitalCheck can help you obtain these certificates: [www.VitalChek.com](http://www.VitalChek.com)

6. **Do I need to send original documents?**

**Please do not send your original documents;** a copy is sufficient. If the document is two-sided or has multiple pages, ensure you copy all pages and both sides of the paper.

7. **Where do I go for more information regarding the Dependent Eligibility Verification program or to find out where I can obtain copies of the documents I need?**

Please visit [www.VerifyOS.com](http://www.VerifyOS.com) for details regarding the program, tools to assist you in locating and submitting your documentation, and more. *This secure site is compatible with your mobile device.*

8. **What are my options for submitting documents to HMS?**

- Fax: 877-223-8478
- PC or Mobile Upload: [www.VerifyOS.com](http://www.VerifyOS.com)
- Mail: P.O. Box 165308, Irving, TX 75016-9923. *Please do not mail original documents.*

9. **What should I do if I do not have the required documents to verify my dependent(s)?**

We understand that it may be difficult for some employees to obtain the required documentation. For assistance on how to obtain the required document(s) and discuss document alternatives that may be applicable call HMS at (877) 731-9126 from 5am-5pm EST Monday through Friday.

10. **How will I know if my information has been accepted and my dependents are verified?**

Once your documentation has been received by HMS, you may check the status of each of your dependents by logging on the HMS online portal, [www.VerifyOS.com](http://www.VerifyOS.com). In addition, you will receive a written communication indicating that you have completed the dependent verification process or if additional information is needed. Ultimately, it is your responsibility to ensure that your documents were successfully received.

11. **What happens if I do not submit all required documents by the verification deadline?**

If you do not submit complete documentation for your dependents by the deadline, or if you knowingly submit false information for enrolled dependents, one or all of the following actions may occur:

- The affected dependent(s) for whom complete documentation has not been submitted will be removed from coverage and any claims paid out may be retroactively adjusted.

MCSIG is ultimately responsible for determining how best to handle each individual case.

12. **May I provide my documents to my Human Resources Department?**

No. Human Resources will not be able to forward your documents to HMS or provide employees with copies of previously submitted documents. The only way to ensure that all documents are logged appropriately and eligibility of your dependents is verified, is to submit your supporting documentation to HMS. Please keep in mind that this is an independent audit by HMS for MCSIG - please contact HMS with questions or for assistance with the verification program, as once again, your employer or MCSIG is not performing the duties of this independent review. Once your verification begins, if you have questions, you should contact HMS at (877) 731-9126 from 5am-5pm EST Monday through Friday.

13. **Can an exception be granted to allow my ineligible dependent to stay covered?**

No. Only dependents who currently satisfy the plan's eligibility definition can remain covered.

If the dependent is no longer eligible because of a "qualifying event" (e.g., divorce, child reaches age limit), see your Human Resources representative for COBRA details. COBRA (the Consolidated Omnibus Budget Reconciliation Act), gives employees and their covered dependents who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances.