November 27, 2023, HBR Alert



Dependent Eligibility

As a reminder, dependents eligible for non-contributory State Health Plan coverage as an employee or retiree, are not eligible to be covered as a dependent:

§ 135-48.41. Additional eligibility provisions. (c) No person shall be eligible for coverage as a dependent if eligible as an employee or retired employee, except when a spouse is eligible on a fully contributory basis or when the person is a disabled dependent child. In addition, no person shall be eligible for coverage as a dependent of more than one employee or retired employee at the same time.

Unfortunately, it appears we have quite a few ineligible dependents covered by their parents. As a follow-up to the dependent verification audit recently completed by the Plan, the Plan will begin terminating ineligible dependents and enrolling them as an employee effective January 1, 2024.

The impacted dependents will be enrolled in the same coverage as an employee that they had been as a dependent, and given the tobacco attestation credit. The Plan will notify the HBR for both the dependent and employee after the transactions are completed. If the newly enrolled employee does not want coverage or wants a different Plan, the HBR can communicate that to the Plan, and it will be updated. Any changes must be request by January 30, 2024 (the end of the 30-day enrollment window). After that, an exception would be required to consider a change.

Process

- 1. Identify ineligible dependent
- 2. Cancel the dependent's dependent coverage
- 3. Enroll employee into the same coverage he/she had as a dependent
- 4. Notify HBR for both the dependent and employee group

New Employee Materials Updated for 2024!

To better serve you and your new employees, the State Health Plan has updated the <u>New Employee Resources Page</u> on the Plan's website for 2024.

This page helps HBRs provide new employees with the information they need to make the best health benefit choices for themselves and their families.

The New Employee Resources include:

- Self-paced narrated PowerPoint presentation
- New Employee Guide (printable)
- Step-by-step enrollment instructions

HBRs are encouraged to use these materials to assist the Plan in providing consistency in onboarding materials for new employees.

