

## FREQUENTLY ASKED QUESTIONS

**1. Why is the State of Maine conducting a Dependent Eligibility Verification?** The State of Maine is sensitive to the rising costs of healthcare for its employees and feels this verification program is necessary to help make sure its health benefit plans are compliant, competitive, and cost effective. This program also helps the State of Maine manage overall plan costs, which benefits all employees.

**2. Who is HMS?** HMS is an independent third-party cost containment company with whom the State of Maine 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 the State of Maine 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 six months 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 the State of Maine. 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 State of Maine Dependent Verification Program will have access to these documents.

**4. 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.

**5. 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?** Visit us online at [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.

**6. 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 to [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.

**7. 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.
- State of Maine may seek to recover claims paid during the period that the ineligible dependent was covered.
- You may be subject to disciplinary action.

State of Maine is ultimately responsible for determining how best to handle each individual case.

**8. 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 do not call the State of Maine Human Resources Department with questions or for assistance with the verification program, as this is an independent review. If you have questions, you should call HMS at (833) 309-1967 from 8am to 8pm Eastern Time, Monday through Friday.

**9. 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, or the Consolidated Omnibus Budget Reconciliation Act, gives workers and their families 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.

**10. I prefer email communications rather than mailed letters. Can I elect to receive follow up communications about the verification process through email instead?** Yes. To go green and receive all future communications electronically, click on the “My Account” dropdown menu at [www.VerifyOS.com](http://www.VerifyOS.com) and enter your email address on the “Profile” page. Once you validate your email address as correct, you will be prompted to log back into the site where you may then click on the “Enable Paperless” button at the right of the “Welcome” page to activate electronic communications.