

## Health Connector for Business Policy: Employee Eligibility and Verification

---

Policy #: <b>HCB-2</b>	Effective date: <b>9/1/2019</b>
Category: <b>Eligibility</b>	Date revised: <b>9/1/2019</b>
Approved by: <b>Andrew Egan</b>	Date reviewed: <b>9/1/2019</b>

---

### **This policy applies to all small group health and dental products.**

An eligible employer group seeking to enroll in coverage through the Health Connector for Business's small group products must provide a census that includes all eligible employees (as defined below) and COBRA/mini-COBRA eligible individuals (as defined in *HCB-6: Consolidated Omnibus Budget Reconciliation Act (COBRA)/Mini-COBRA*). It is the responsibility of the eligible employer group to ensure and attest that the information submitted on the census and enrollment application is accurate and complete, and that all eligible employees satisfy the eligibility requirements of this policy.

An employee is an eligible employee if:

1. The employee receives an offer of coverage from an eligible employer;
2. There is an identifiable employer and employee relationship;
3. The employee earns income from the employer; and
4. The employee claims that income according to state and federal income tax laws.

Note that eligible employers must meet certain eligibility requirements regarding the offer of coverage to their employees.<sup>1</sup>

### **Eligibility Review and Auditing:**

The Health Connector for Business, at its discretion and with reasonable notice, may:

1. Request payroll or tax records from an employer to confirm employee eligibility.
2. Conduct a random sample audit of employee eligibility for any eligible employer group on a quarterly basis, or at any other time that the Health Connector for Business determines it reasonably necessary to verify employee eligibility.

An issuer, upon reasonable cause, may audit the eligibility of any employee(s) enrolled in one of its plans through the Health Connector for Business by either:

1. Requesting access to the employee eligibility information available to the Health Connector for Business; or
2. Auditing the eligible employer group directly.

An issuer must provide the Health Connector for Business with a minimum of thirty (30) days' notice for any audit requests, and audits are subject to coordination with the Health Connector for Business.

<sup>1</sup> Please reference the policy *HCB-1: Employer Group Eligibility and Verification*