

Health Connector Policy: Employee Eligibility and Verification

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Category: Eligibility	Effective date: 8/15/2017
Approved by: Ed DeAngelo	

Applicable to all Small Group products (Qualified Health Plan or QHP/ Qualified Dental Plan or QDP)

An eligible employer group seeking to enroll in coverage through the Health Connector'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 SB-4, COBRA/Mini-COBRA Qualified Beneficiary Policy). It is the responsibility of the eligible employer group to ensure and attest that the information submitted on the census/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 have eligibility requirements regarding the offer of coverage to employees.¹

Eligibility Review and Auditing:

The Health Connector, at its discretion, may request payroll or tax records from an employer to confirm employee eligibility.

The Health Connector, at its discretion and with reasonable notice, may 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 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 by either:

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

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

¹ Please reference the policy [Employer Group Eligibility and Verification \(GME-1A\)](#)