

Health Connector Policy: Dependent Eligibility and Verification

Policy #: **NG-3A**

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Category: **Eligibility**

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Approved by: **Ed DeAngelo**

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

All eligible dependents to be covered under a Health Connector non-group product must be included on the eligibility application. It is the responsibility of an eligible individual to ensure that information regarding their dependents that is submitted on the eligibility application is accurate and complete, and that all dependents comply with the eligibility requirements of this policy. An eligible dependent may be added to a plan during a benefit year if eligible for a special enrollment period.¹

An eligible dependent may be any of the following:

1. A legal spouse of a subscriber, according to the law of the state in which the subscriber resides;
2. A legal civil union partner of a subscriber, according to the law of the state in which the subscriber resides;
3. A domestic partner of a subscriber as defined by Health Connector policy;²
4. A divorced or separated spouse of a subscriber as required by Massachusetts law;
5. A child of a subscriber or subscribers' legal spouse, until age twenty-six (26), defined as:
 - a. A natural child; or
 - b. A stepchild; or
 - c. A legally adopted child or child placed for adoption with the subscriber or subscribers' legal spouse, according to the law of the state in which the subscriber resides;
6. A child for whom the subscriber or subscribers' legal spouse is the court appointed legal guardian;
7. A dependent child of an enrolled child;
8. A disabled adult child of a subscriber or subscribers' legal spouse.

Subscribers are responsible for ensuring that their dependents listed on the enrollment application comply with all dependent eligibility requirements set forth in this policy.

Eligibility Review and Auditing:

The Health Connector, at its discretion, may request documentation from any individual to validate the eligibility of a dependent.

The Health Connector, at its discretion and with reasonable notice, may conduct a random sample audit of dependent eligibility for enrolled individuals at any time that the Health Connector determines it is reasonably necessary to verify dependent eligibility for enrolled individuals.

¹ Please reference the policy *Mid-Year Life Events*, (NG-1E)

² Please reference the policy *Domestic Partner Eligibility – Small Group and Non Group*, CM-1