

Cost Containment & Care Quality

Dependent Eligibility Verification

Eligibility Verifications



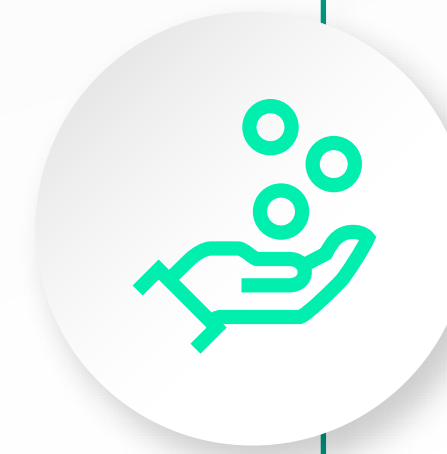


Dependents that don't meet eligibility criteria can be a huge financial drain

Many employers are accruing high financial costs when their employees' dependents don't meet their eligibility criteria and they're seeing the need for eligibility verification more than ever. The Employee Retirement Income Security Act and Sarbanes-Oxley both demand stringent healthcare cost control. And with the Affordable Care Act requiring employers to cover adult children up to age 26, it's increasingly important that your plan only covers those that it should.

A simple solution to a complex issue

Gainwell Technologies offers a comprehensive Eligibility Verifications solution, including Dependent Eligibility Verification (DEV). Our DEV offering handles verifications with sensitivity, ensuring employees understand exactly why a dependent may be ineligible, and explaining the process every step of the way. We're experienced, having reviewed more than 8 million dependents.



On average, between 4% and 8% of the dependents on your plan are not eligible for coverage. With DEV, Gainwell can uncover these hidden costs, delivering a typical return on investment between 400% and 1,000%.

Experience matters



We ensure plans only pay fees for dependents who are eligible for coverage. From the more than 2,000 verifications conducted by Gainwell, we average an employee response rate of 95%, with verifications completed in less than 100 days.

The cost is affordable. In fact, the savings from a reduction of just .25% to .5% of a plan's enrolled dependents generally cover the cost.



Built with flexibility in mind

Because new dependents are added to health plans throughout the year for a number of reasons, ineligible dependents may find their way onto a plan at any time. That's why we customize the review to meet your needs and offer a range of verification options:

- **Initial:** identifies ineligible dependents currently covered under your medical insurance plan
- **Point of Enrollment:** validates, on an ongoing basis, the eligibility of new dependents as they are added to the plan
- **Green:** saves money and paper with a reduced cost paperless verification member access allowing legal representatives to access data on a member's behalf—such as parents or medical power of attorney agents—with proper controls, for secure and appropriate access



We're about results

Whether it's hospitals and health systems, oil and gas companies, food service, or any other industry, Gainwell has been there. And we will be there for you, helping protect your financial bottom line and making sure only eligible dependents remain on your company's plan. From small to large, regardless of the size of your workforce, savings are just a decision away. Below are just a few typical examples of how we've helped a few of our clients.

	National Food Producer South Region	Municipality East Region	Large National Hospital System Midwest Region
Dependents Reviewed	1,118	4,595	17,048
Employee Response Rate	97.3%	96.3%	95.1%
Ineligible Dependents	7.1%	11.0%	8.5%
Found Ineligible	84	496	1,443
First Year Savings	\$328,000	\$1.7 million	\$4.3 million
First Year Savings ROI	1,235%	2,290%	3,075%

Contact us

**for more information on Gainwell's
Dependent Eligibility Verification offering.**

Gainwell is the leading provider of **technology, services and solutions** that are vital to the administration and operations of health and human services programs. With more than 50 years of proven experience, Gainwell has a reputation for service excellence and unparalleled industry expertise. We offer clients scalable and flexible solutions for their most complex challenges. These capabilities make us a trusted partner for organizations seeking reliability, innovation and transformational outcomes. Learn more at gainwelltechnologies.com.

