

## Overview

**Thank you for choosing UMR!** You have elected UMR's assistance in determining the totally disabled dependent status for covered dependent children to continue coverage beyond the limiting age. The purpose of this document is to identify each parties' responsibilities. The UMR Enrollment and Nurse departments will assist and coordinate the verification process.

## UMR's Responsibility

Below are the steps performed by UMR to obtain the necessary information from the customer and member required for UMR to provide a recommendation of approval or denial. Ultimately, this service is provided to protect your plan from covering ineligible dependent children, which could result in negative cost implications if claims are processed for an ineligible dependent. *UMR will not update eligibility for a disabled dependent child without the customer's explicit direction.*

1. UMR will identify disabled dependents as coded in our system received from the customer, customer advocacy, electronic vendor, or member.
2. UMR will mail an Incapacitated Questionnaire to the member requesting for current documentation supporting the dependent's disability. This process begins approximately 3 months prior to the date the information is needed to allow adequate time for the member to respond.
3. If the dependent is deemed disabled by the Social Security Administration, the member will need to supply the SSI award letter as proof of the disability status.
4. If the dependent is not deemed disabled by the Social Security Administration, the member will need to supply documentation from the dependent's physicians/providers to prove the disability status meets your plan's criteria.
5. Once the completed Questionnaire and documentation is received from the member, UMR will review the details to determine if the dependent meets your plan's criteria based on the information provided.  
*If the completed questionnaire is received along with the Social Security Income award letter, as long as the dependent meets all other applicable eligibility criteria under the plan, a review is not required by UMR Disability Nurses. Dependent is deemed disabled and approved due to receiving the SSI award letter.*
6. If the dependent meets the criteria; UMR will email a formal recommendation to the customer proposing the dependent be approved. UMR will await the customer's confirmation prior to updating enrollment records.  
*Enrollment will remain pending for the dependent until the customer's confirmation is provided to UMR.*
7. If the dependent does not meet the criteria; UMR will email a formal recommendation to the customer proposing the dependent be denied. UMR will await the customer's confirmation prior to updating enrollment records.  
*Enrollment will remain pending for the dependent until the customer's confirmation is provided to UMR.*
8. Once the customer's confirmation is received, UMR will update the dependent's eligibility and mail the letter of approval or denial to the member on behalf of the disabled dependent child.

## Additional Information Needed

9. If UMR cannot make a recommendation based on the information provided, a **Handicapped-Additional Information Needed** letter will be mailed to the member requesting additional information. The member could also receive this letter in the event the information submitted in response to the initial request is inconclusive.
10. Once the completed letter is received from the member, UMR will review the details to determine if the dependent meets your plan's criteria based on the information provided. UMR will follow steps 6 & 8 for an approved recommendation or steps 7 & 8 for a denied recommendation.

## No Response

11. If no response is received from the initial Questionnaire, UMR will follow-up with a second letter to be mailed to the member approximately 6 weeks after the initial letter.
12. If no response is received to the prior attempts, UMR will email the customer to inquire how to proceed in collecting the necessary information.
13. If UMR is ultimately unsuccessful in obtaining the necessary information, UMR email a formal recommendation to the customer to terminate the dependent's coverage. The customer is required to respond with confirmation of the termination or communicate other direction to UMR.  
*Note: Once a dependent is terminated, he/she may not be eligible to re-enroll (based on your plan document); therefore, it is imperative for the member to supply the requested documentation in a timely manner.*



### Customer's Responsibility

1. The customer is responsible for notifying UMR of disabled dependents so that they are coded appropriately. If the customer passes eligibility electronically, the disabled dependent should be passed to UMR with the appropriate disabled dependent code
2. The customer, as the owner of their group's membership eligibility, is responsible to provide confirmation to UMR in response to UMR's incapacitated recommendation of approval or denial.
3. The customer must update their eligibility records including electronic eligibility files sent to UMR.
4. The customer should only add dependents to the plan who meet the eligibility criteria outlined in their plan document. Your plan may have restrictions in place that do not allow dependent children over the limiting age to be added to the plan during open enrollment or due to qualifying event. The employer-group should verify a qualifying event occurred deeming the dependent eligible.

### Member's Responsibility

Members should supply the requested documentation in a timely manner. If the member needs assistance with interpreting the request, the member may contact UMR Enrollment Services directly by calling the number located on the back of their UMR identification card. Members should refer to their Summary Plan Document and adhere to the eligibility criteria outlined.