**OCV Requirements Breakdown for User Stories**

FROM SECTION 3

* Verify the following required fields in client data:
  + Employee First Name
  + Employee Last Name
  + Employee Last 4 of SSN
  + Employee DOB
  + Employee Phone
  + Employee Company Email Account
  + Employee Address
  + Spouse First Name
  + Spouse Last Name
  + Spouse DOB
  + WSR Flag (indicates whether surcharge is or isn’t currently being assessed)
  + Exclusion Flag (any employee or group of employees who should be excluded from verification)

FROM SECTION 2

* Implement surcharge rules:
  + Surcharge applies if one or more of these conditions exist:
    - Spouse is employed and their employer offers sponsored healthcare coverage;
    - Spouse is a full-time employee;
    - Spouse cost of coverage deducted from their wages is comparable;
    - Spouse maximum out-of-pocket costs are comparable;
    - Spouse is eligible but not enrolled in their employer sponsored plan;
  + Surcharge does not apply if one or more of these conditions exist:
    - Spouse is not employed;
    - Spouse is self-employed;
    - Spouse and employee is employed with the same company or organization;
    - Spouse is not eligible to participate in an employer sponsored healthcare plan;
    - Spouse is enrolled in their employer sponsored healthcare plan;
    - Spouse is enrolled in Medicare, Medicaid, Tricare or Tribal Insurance;
    - Spouse is only enrolled in a mini-med plan;
    - [TBD] Spouse is enrolled in a government funded ACA plan;
* Implement exclusion rule:
  + Remove a currently enrolled spouse from the plan according to the surcharge rules.
* Implement mandatory enrollment rule for specific clients:
  + Remove a spouse from client’s plan if spouse is eligible for spouse’s employer plan and is not enrolled.

FROM SECTION 3

* Capture responses to inquiries sent to employee regarding spouse:
  + Employee Electronic signature and confirmation agreement to terms and conditions
  + Employee entry of spouse’s company email account
  + Metadata on time/date employee sent completed Spouse Benefit Verification (SBV) form to spouse’s email account
* Capture responses to inquiries sent to spouse:
  + Acknowledgement from spouse that CSC may contact their employer to verify benefit eligibility (HIPAA Authorization and Release)
  + [From either Spouse or Spouse’s employer] Name of Spouse’s Employer (SPER)
  + [From either Spouse or Spouse’s employer] Name of SPER Benefit Contact Person
  + [From either Spouse or Spouse’s employer] Title of SPER Benefit Contact Person
  + [From either Spouse or Spouse’s employer] Phone Number of SPER Benefit Contact Person
  + [From either Spouse or Spouse’s employer] Email of SPER Contact Person
  + Spouse’s Electronic signature and confirmation of agreement to terms and conditions
  + Metadata on time/date Spouse sent Spouse Benefit Verification (SBV) form to SPER email account
* Capture responses to inquiries sent to spouse’s employer:
  + [From SPER Only] Conditions requiring verification to determine applicability to WSR
  + [From SPER Only] Verification that information provided by Spouse about their name, title, phone and email are correct.
  + Meta data on time/date SPER sent completed Spouse Benefit Verification (SBV) form to CSC

FROM SECTION 4

* Configure client according to WSRs:
  + if more than one type of WSR exists for one employer (Surcharge, Exclusion, Mandatory Enrollment), separate client’s employees accordingly and associate the appropriate WSRs for each group.
* Configure emails to employees:
  + Upload client and CSC logos to emails
  + Send initial email to client employee
  + Allow EE opt to out of OCV and apply WSR w/o further review
  + Offer SBV (spouse benefit verification) hardcopy form (paper option) in case employee or spouse opts not to have spouse emailed for further processing
  + Email confirmation sent to employee if their employee section is complete indicating the form was sent to [spouse@abccompany.com](mailto:spouse@abccompany.com) or they elected the paper option (note: if paper option is selected by employee, we will need to send reminder emails to employee if we have not received completed SBV form – emails below will not apply if this is the case)
  + Reminder emails to employee or employee/spouse or employee/spouse/SPER depending on which party is holding the SBV form
  + Notification sent to employee for any rejected emails sent to SP or SPER will prompt employee to take action and instructions on how to resolve undeliverable email
  + Initial email to spouse
  + Email confirmation sent to employee and spouse when spousal section is complete indicating the form was sent to [SPER@abccompany.com](mailto:SPER@abccompany.com) or they elected the paper option (note: if paper option is selected by spouse, we will need to send reminder emails to employee and spouse if we have not received completed SBV form – emails below will not apply if this is the case)
  + Email confirmation sent to employee and spouse when SPER has submitted their response
  + Email advising employee all information is received but is pending (need to verify further information)
  + Email advising employee disposition on whether surcharge applies or does not apply indicating why or why it doesn’t apply. This communication should allow employee to edit their response if the deadline has not passed.
  + Final email letting those respondents know the deadline has passed, what the WSR application result is and if they have any questions to follow specified instructions.
  + Any and all pop-up disclaimers requiring acceptance of terms and conditions from the EE and SP

FROM SECTION 5

* Send email to employee requesting the following input:
  + Is spouse currently employed:
    - If Yes proceed with next question.
    - If No:
      * Display a disclaimer (what is the nature of this disclaimer?)
      * Let them know if their employer or ConSova determines through other means that their spouse is or becomes employed they are required to update this information immediately or the WSR may be applied retroactively.
      * Obtain electronic signature and send confirmation email explaining their response and their responsibilities
      * Close case.
  + Is spouse currently self-employed:
    - If No then generally proceed with next question [only know of one employer who assesses WSR to self-employed spouses]
    - If answer is Yes:
      * Display a disclaimer (what is the nature of this disclaimer?)
      * Let them know if their employer or ConSova determines through other means that their spouse is or becomes employed they are required to update this information immediately or the WSR may be applied retroactively.
      * Obtain electronic signature and send confirmation email explaining their response and their responsibilities
      * Close case.
  + If case remains open after the first two questions request employee to provide spouse’s work email address to continue on-line processing.
    - Explain the benefits of online processing where the employee will receive real-time notifications of progress, etc.
  + Is spouse also employed with client:
    - If Yes:
* display a disclaimer and let them know if their employer or ConSova determines through other means that their spouse is or becomes employed at another company or organization they are required to update this information immediately (need to explain how they can update during this process and in the future – this can also be communicated in the email confirmation) or the WSR may be applied retroactively.
* Obtain electronic signature and send confirmation email explaining their response and their responsibilities
* Close case.
  + - If No:
      * Obtain an electronic signature of employee.
      * Request the employee to provide the work email address of their spouse
      * If the employee does not want to release the email address of the spouse then ConSova needs to provide a pre-filled SBV form easily available on-line for them to give their spouse (need to think about redesigning SBV form to allow SPER to login with a code to fill out form vial on-line form if they wish)
  + If EE provides the SP email address send SP an initial email informing them that Spouse’s (our client EE) Employer is conducting a verification of benefit eligibility information from their employer (SPER) and request the following:
    - Authorize CSC to contact their employer to verify their benefits eligibility (aka HIPAA Authorization Release)
    - At a minimum provide the following:
      * The name of the person at their company who is allowed to make benefit eligibility determinations.
      * The email of the individual at the company who assists employees with benefit questions
      * The phone number of this person
      * The name of their company
    - (Validation: Add controls to fields to detect any data entry errors)
    - If they can’t provide the above information, then advise the SP they can print off an SBV form available on-line and have it sent to CSC prior to the deadline otherwise the WSR will apply.
    - If they do provide this information:
      * Provide SP with a disclaimer indicating that if information is false or incorrect it may affect their spouse’s benefits by having the WSR applied.
      * Allow for a pop-up of the information they provided to allow for them to verify accuracy.
      * Advise the SP that if either their employer or their outsourced benefits administrator does not cooperate with the HIPAA Authorization Release to verify benefits then their spouse (EE) will have the WSR applied [This could be a configuration point where clients don’t want to assess WSR if SPER/BA (Benefits Administrator) does not cooperate – but we want to know who these SPs are so we can invoice as PMPM fee].
      * If SP confirms accuracy send email to SPER otherwise SP will be allowed to edit until it is corrected.
      * The SP should be copied on the email sent to the SPER and
      * Send email to the EE verifying that spouse has completed their portion and the initial attempt to contact the SPER has been made.
  + Send SPER an initial email indicating their employee has authorized CSC to verify eligibility for their employee (SP). Other information may be documented in the email as seen fit to improve user acceptance. For Example: we will need to cite the HIPAA law reference that indicates that a covered entity or their business associate may be permitted to disclose Protected Health Information (PHI) if the individual has authorized the release of PHI. Request the following input from SPER:
    - Request verification that information provided by SP (their employee) is correct.
      * If SPER selects Correct then proceed to next step.
      * If SPER selects Incorrect request that they update the information
      * CSC needs to retain original data provided by SP [please make sure we keep the data provided by SP in case SPER updates info in an attempt to avoid future SBV inquiries]
    - Request information as dictated by client’s WSRs. These questions will depend on what was selected in the client configuration. [Many times SPERs answer these questions incorrectly because they respond to them according to their context. We will need to create a separate section on what additional questions should pop-up to get further clarification from SPERs to make sure the online SBV form is answered correctly. This is an important configuration as it ensures we get the best possible information so CSC staff do not have to call SPER to get additional clarification. This also plays into the SaaS model.]
    - Verify that all necessary data has been provided and perform the following:
      * The SPER can be asked if they want to receive a confirmation email of their response sent to them.
        1. If yes, then system will generate an email letting them know they have responded on their employee’s (SP) behalf
      * [Version 2 or 3 – We can ask SPER if they would like to set-up an account with CSC to respond to multiple inquiries on-line rather than individual employee benefit eligibility verification inquiries in the future.]
    - If SPER responds that they are not the appropriate person to make these eligibility determinations:
      * Request appropriate contact information (as requested by SP above)
      * If all information is complete email EE and SP informing them that the SPER has provided updated contact information stating who will be responding to further inquiries about benefit verification.
        1. Email the EE to advise about this change of information and that the case is still open and remind EE of deadline.
        2. The SP will be provided details about the updated information and will require the SP to authorize CSC to communicate with this party regarding their benefits before further action can be taken. If no action is taken by SP, then case remains open and if remains open past deadline then the WSR will apply.
      * If SP authorizes CSC to communicate with updated party:
        1. All steps in email process to SPER above will be repeated with updated SPER contact.
    - If all information is gathered and all required responses have been obtained from EE, SP and SPER/BA:
      * Send email to EE informing them:
        1. The process is complete
        2. The result of whether the WSR applies or not [not sure if we want to describe reason such as: all conditions have been met, SP or SPER/BA is unresponsive, etc.)
        3. If they feel the result is incorrect, they can appeal this by sending an email to CSC at [employeehelp@consova.com](mailto:employeehelp@consova.com) and describe the reasons why they feel the WSR application is incorrect.

FROM SECTION 6

* Send email to EE notifying EE that employer is aware spousal status has changed (via census or other data) and provide link to form that allows EE to indicate if WSR applies or not.
* If EE indicates that the WSR applies, send confirmation email that WSR will be applied and if status changes in the future WSR can be changed.

12/17/14 – CLIENT REQUIREMENTS FOR PROCESSING APPEALS

**Acceptance Criteria have been identified as follows:**

1. ConSova must receive email addresses (company or preferred) from client for each employee.   
2. ConSova will send reminder emails (Do Not Reply) to employees on behalf of client i.e. so that it looks like email is coming from client rather than from ConSova, with the following content:

* Reminder statement
* Deadline dates
* Link to knowledge page
* Link to "Forgot PIN"

3. ConSova will send email to employee with Forgotten PIN (if employee uses Forgot PIN link).  
4. ConSova will automatically send second reminder email to employee with summary of activity to date: e.g. Current disposition, Letter 1 date sent, Letter 2 date sent, Called on date, etc.  
5. ConSova will build and host a site for client to view activity on the employee’s account to date and allow client to search for specific employees in this UI.  
6. ConSova will provide email analytics that the client can access at any time so that client can see that emails were sent, delivered, rejected, opened, etc. and view the associated dates.