

Employee Benefits Advisor

Helping you get the most from your benefit plans.

New Procedures for Horizon BCBSNJ Student Verifications

September 2007

The Student Verification Process, which kicks off during September of every year, is on our doorstep. The good news is that most plans allow dependent children to continue on their parent's insurance policy until the age of 23, provided that they maintain a full-time course schedule (12 credit hours per semester). In order to make sure your child has continuous coverage, it is important that you provide the necessary updates to Horizon regarding the status of your student. Horizon will contact you whenever documentation of your dependent's student status is required. Below are some new methods that Horizon will employ this year to enhance and automate the Student Verification Process.



National Student Clearinghouse

Over the past three years, Horizon has partnered with the National Student Clearinghouse (NSC) in order to verify full-time student status for impacted dependents. The NSC is a repository of numerous student information and partners with over 91% of secondary-schools throughout the country.

ELIZA Phone Campaign

Along with the NSC, Horizon has also partnered with ELIZA Corp. in order to build an automated phone campaign. This Student Verification Phone Campaign will reach out to Horizon's impacted members and request information regarding the full-time student status of their dependents. Through an interactive voice response system (IVR), this phone campaign will record answers that will help Horizon update its records for full-time student dependents.

Scan-Ready Student Verification Forms

As a last resort, when a dependent cannot be verified through the NSC or the Student Verification Phone Campaign, Horizon will mail out a verification form to its members. This form will contain directions on what type of verification documentation is acceptable, as well as how to provide that information to the Enrollment Team. The form will be scan-ready for Horizon's OCR (Optical Character Recognition) systems, drastically reducing the time required to complete the Student Verification Process.

What steps should I take to ensure that my child is verified as a student?

If you receive a telephone call from Horizon, use the IVR to answer questions about your full-time student dependent. Should you receive a student verification form in the mail from Horizon, complete the form as requested and return it to the following address:

Horizon Blue Cross Blue Shield of NJ
RE: Student Verification
PO Box 10168
Newark, NJ 07101

If you have not heard from your insurance company by the start of the semester, you may consider placing a proactive call to make sure that everything is in order. Your RSI Benefit Service Specialist would be glad to make sure your child's records are up-to-date and handle any necessary paperwork.



If you have any questions about dependent coverage or your benefit plans,
please contact your RSI representative at 1-800-394-6111.