

Real Problems. Real Solutions.

Employers are under pressure to control rising healthcare costs—but many are unknowingly paying claims for dependents who shouldn't be on the plan.

Industry data shows that 3–10% of enrolled dependents are ineligible, creating hidden spend that continues to drive up renewals year after year.

Dependent Eligibility Verification (DEV) gives you a direct way to fix it.

This solution identifies and removes ineligible dependents—delivering immediate savings, improving compliance, and strengthening the overall health plan.

A Case Study

A pilot Dependent Eligibility Verification (DEV) program was conducted with the PSHIC consortium (Pennsylvania School Health Insurance Cooperative) to identify ineligible dependents and reduce unnecessary healthcare spend.

The total cost of the audit for the consortium was \$90,000, resulting in \$2.01 million in annual savings—demonstrating the significant financial impact of removing ineligible dependents from the plan.

This approach not only delivered an immediate return on investment, but also reinforced long-term plan integrity and compliance. With a performance guarantee in place, the program ensured that total costs would not exceed the savings generated—eliminating financial risk for the employer.

How to get started



Plan Integration

All coordination is done directly with the vendor



Coordination

CleartrackHR requires both employee and dependent demographic information to conduct the audit. The audit is conducted across the entire group population to ensure a comprehensive review. In addition, licensed, non-commissioned CleartrackHR representatives assist in helping ineligible dependents find alternative medical coverage



Billing/Cost

The program is **priced at \$15 per employee with a dependent**, with a minimum **total fee of \$4,000**. **A full ROI guarantee ensures that total program costs will not exceed the savings generated**



Visit our website to learn more!

Next Step



*Can be implemented at any time.
Contact your cleartrackhr representative.*

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