

## Eligibility Verification for Oxford Products in New York and New Jersey

We have recently seen suspicious applications submitted by ineligible individuals for coverage in our New York and New Jersey Individual and small group plans. Effective immediately, we will require **two proofs of residence** when an individual applies for coverage in our Oxford Individual products in New York and New Jersey. This change will go into effect for Individual applications with a requested effective date of April 1, 2014. In addition to these new requirements, we will be auditing submissions to ensure all applicants meet our New York and New Jersey Individual eligibility requirements.

This verification process primarily applies to our off-exchange Individual plans; however, there may be cases where similar information is required to confirm the residency or work location for an employee of a small group or for an individual enrolled through the NY State of Health: The Official Health Plan Marketplace.

**Below is a checklist of requirements by state for application in our Oxford Individual products:**

### New York

- *New York Individual Plan Enrollment Application and Physician Selection Form*
- Two proofs of residence
- Payment for first month's premium

### New Jersey

- *New Jersey Individual Application/Change Request Form - HMO (OHP) or EPO (OHI)*
- Two proofs of residence
- Payment for first month's premium

All applications must be completed in full prior to submission. A Social Security number must be provided to consider an application complete. If an applicant does not have a Social Security number, the individual must explain why a Social Security number is not available and provide an alternative source of identification.

Examples of accepted forms of proof of residency and identification can be found on the enclosed [Oxford Individual Product Required Documentation Sheet](#). As a reminder, during open enrollment, all New York Individual applications must be received by the fifteenth (15) of the month prior to the requested effective date. All New Jersey Individual applications must be received by the last day of the month prior to the requested effective date. Outside of open enrollment, an application must be received within 60 days from the date of a qualifying event supporting a special enrollment period.

The New York and New Jersey Oxford Individual Applications and the Documentation Instruction Sheet can be found at [oxfordhealth.com](http://oxfordhealth.com). We have also attached them below for your convenience. If you have any questions, please contact your sales representative.

### **Attachments**

- [Oxford Individual Product Required Documentation Sheet](#)
- [New York Individual Plan Enrollment Application and Physician Selection Form](#)
- [New Jersey Individual Application/Change Request Form - OHP](#)
- [New Jersey Individual Application/Change Request Form - OHI](#)

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