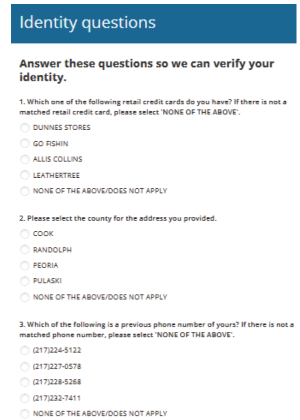
Guide

Troubleshooting Failed Identity Verification

When creating a new account on HealthCare.gov, individuals are required to verify their identity by answering a series of questions based on information in their credit report, such as former addresses, the bank where they have a mortgage or auto loan, or the year they signed up for a specific credit card. HealthCare.gov allows two attempts to verify identity, if the individual fails both attempts they will not be allowed to submit their application until their identity can be verified.

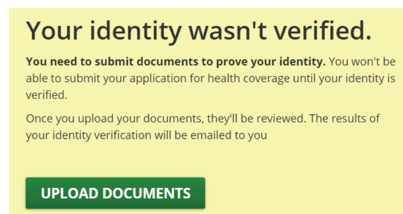
Follow these steps to troubleshoot a failed identity verification.

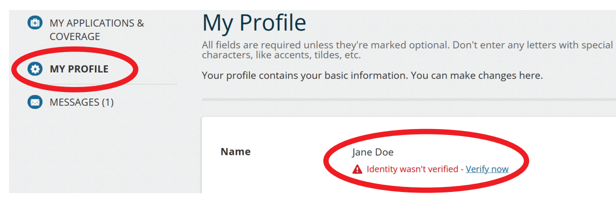


1 Step 1

After two failed attempts to answer the identity verification questions, you will see this screen, which will allow you to upload documents that verify your identity immediately, such as a license or green card.

If the individual didn't bring identity verification documents to the appointment and needs to come back with their documents, you can upload the documents later by logging into their account, clicking on "My Profile," and then clicking on "Verify Now."



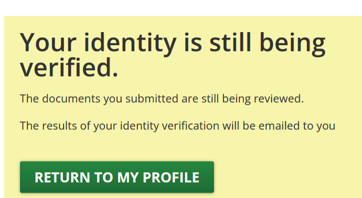


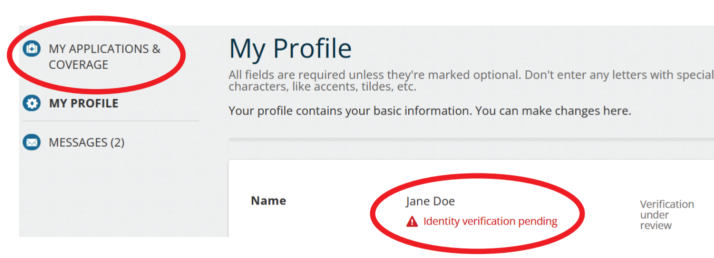
2 Step 2

Click "Upload Documents" and then select the type of identity verification document you intend to submit from the dropdown list. Upload the document and then click "Finish."

3 Step 3

Click "Return to My Profile." On this screen, you'll see a message that says "Identity verification pending." Next, select "My Applications & Coverage."





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Step 4:

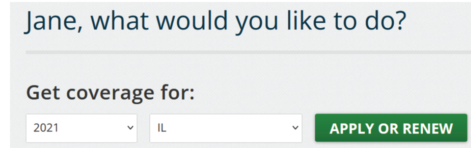
Fill in the year and state, then click “Apply or Renew.”

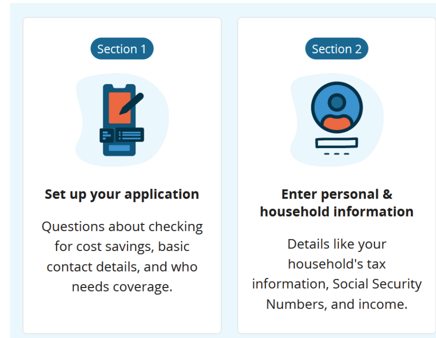
Complete the first two sections of the application.

Section 1: Address and contact information

Section 2: Tax and income information

Once you get to Section 3 of the application, “Coverage & Changes,” **stop** and move on to Step 5.





Step 5:

Call the marketplace call center at (800) 318-2596.

Ask the client to authorize you to speak to the call center representative.

Tell the representative that you are working with a client whose identity cannot be verified.

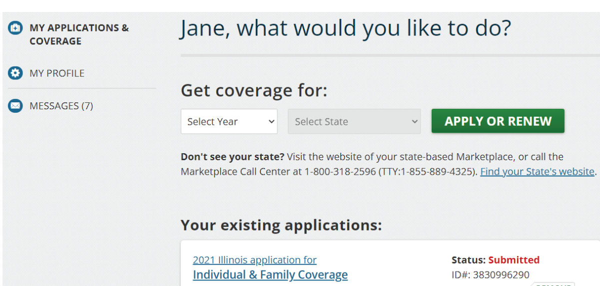
Note that you have already uploaded verification documents to the client’s account and have completed most of the application.

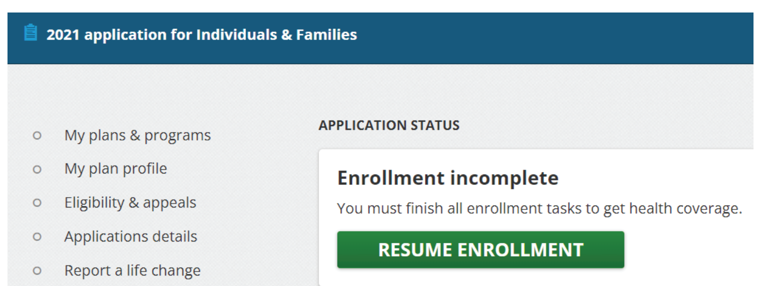
Ask the representative to open the application on their end and complete it.

Once the representative has completed and submitted the application, you will be able to hang up and resume the enrollment process with the client.

Step 6:

Log into the client’s account and select “My Applications & Coverage.” Click on the submitted application and then click on “Resume Enrollment.” Now you’ll be able to view the eligibility notice and help your client enroll.





Alternatively, you can help your client complete the entire application with the call center and then use the "See Plans and Prices" tool on HealthCare.gov to help them compare plan options.