

Beyond the Basics

Part VI: Preventing & Resolving Data Matching Issues

October 4, 2022

Webinar Logistics

- All attendees are muted and in listen-only mode
- To ask a question:
 - Click on the Q&A icon in the control panel at the bottom of your webinar screen
 - Type your question into the box
- We will monitor questions and pause to answer a few during the presentation and once more at the end
- You can also email questions to beyondthebasics@cbpp.org
- All webinars are recorded and will be available for viewing at www.healthreformbeyondthebasics.org

Overview of Data Matching Issues



Eligibility Must Be Verified

People seeking enrollment in marketplace plans attest to information regarding relevant eligibility factors:

- Some factors are determined based on the applicant's attestation
 - Ex: State residency
- Certain eligibility factors must be verified through electronic data matching or through documents applicants provide
 - Ex: Citizenship, immigration status, or income



Limitations to Electronic Data Matching

A Data Matching Issue (DMI) occurs when attestations can't be verified through data matching

- Data may not be available through the federal data hub to verify attestations for some applicants, examples include:
 - Applicants who haven't filed taxes in past years
 - Individuals who became U.S. citizens after completing the naturalization process
 - Recent graduates new to the workforce
- Or information in the hub may not be "reasonably compatible" with an applicant's attestations in situations
 - Changes in employment
 - Changes in household composition

What Happens When There is a DMI

When a DMI occurs because information can't be verified through data matching:

- Eligibility determination notice explains that the applicant needs to provide more information to verify one or more attestations on the application
- Generally, applicants can temporarily enroll in a marketplace plan based on the attestations they provided, and in most cases they can receive the advance premium tax credit (APTC) and cost-sharing reductions (CSR) while they resolve the DMI
- Consumers have a 90- or 95-day period from the date of the eligibility determination to send in documents to resolve a DMI:
 - 95 days for DMI's related to citizenship and immigration status
 - 90 days for all other eligibility factors

Notice of a Data Matching Issue: Eligibility Results

For sample notices, see marketplace.cms.gov/applications-and-forms/notices.html

- On-screen notice of DMI when application is submitted
- Eligibility determination notice (EDN) will detail eligibility and next steps

Your eligibility is temporary: By January 11, you must submit documents to confirm some information. See your eligibility notice for details and deadlines.

Health Insurance Marketplace

[Notice date]

Application ID # XXXXXXXXXX
Application date: [Date]
Primary contact
[Name 1]
[Address]
[City, State, ZIP]

**2022
Marketplace Eligibility Notice**
Remember to update your application during the year with any changes.

Results

Premium tax credit available for this household: \$XXXX/month

Estimated 2022 income used to determine eligibility for financial help: \$XXXXX/year

	Name 1	Name 2	Name 3
Applied for coverage.	•	•	•

ACTION: Next steps

By [enrollment deadline], choose a Marketplace plan.	•	•	•
By [deadline to submit], submit documents to confirm citizenship. See Submitting Documents, attached.	•	•	•
By [deadline to submit], submit documents to confirm household income. See Submitting Documents, attached.		•	

By [enrollment deadline], choose a Marketplace plan.	•	•	•
By [deadline to submit], submit documents to confirm citizenship. See Submitting Documents, attached.	•	•	•
By [deadline to submit], submit documents to confirm household income. See Submitting Documents, attached.		•	
Choose a Silver plan to get cost-sharing reductions.	•	•	•
Learn more about how you could qualify for Medicaid. See Eligibility Guide,	•	•	•

EDN shows which people have DMIs and the deadline to submit documents

Multiple Notices Are Sent to Consumers With DMIs

For sample notices, see marketplace.cms.gov/applications-and-forms/notices.html

Requests for documents:

- Warning Notices (written notices sent 90, 60 and 30 days before the DMI period ends)
- Emails and text message alerts
- 15-day warning telephone calls

Requests for additional documents:

- Insufficient Document Notice (written notice when documents are submitted but found insufficient)
- Telephone call

✗ **If DMI is not resolved:** Expiration notice sent

✓ **If DMI is resolved:** Notice sent

Verification of Citizenship & Immigration Status



How the Marketplace Verifies Citizenship

“Naturalized” citizen is used to describe individuals born outside of the U.S. who become U.S. citizens after completing certain requirements and the “naturalization” process.
“Derived” citizen refers to U.S. citizens who obtain citizenship through U.S. citizen parents.

- Applicant provides Social Security number (SSN)
- Applicant attests to being a U.S. citizen



- HealthCare.gov verifies citizenship through a data match with Social Security Administration (SSA) records



- If SSA can't substantiate citizenship, the applicant is asked if they are a naturalized or derived citizen and if so, is asked to provide:
 - Information related to their Naturalization Certificate or Certificate of Citizenship
 - HealthCare.gov then tries to verify citizenship through data match with Systematic Alien Verification for Entitlements (SAVE) program

Is Jane a U.S. citizen or U.S. national?

[Learn more about being a U.S. citizen or U.S. national.](#)

- ☒ Yes
☐ No

Is Jane a naturalized or derived citizen?

[Learn more about naturalized or derived citizenship.](#)

- ☒ Yes
☐ No

Does Jane have one of these documents?

Optional.

[Learn more about these documents.](#)

- ☐ Naturalization Certificate
☐ Certificate of Citizenship

Documents Used to Prove U.S. Citizenship

Submit any one of the following documents to verify citizenship

U.S. Passport



Certificate of Citizenship



Certificate of Naturalization



State-issued enhanced driver's license (EDL)

- Currently available in Michigan, Minnesota, New York, Vermont, and Washington



Document from a federally recognized Indian tribe that includes the individual's name, the name of the tribe, and shows membership, enrollment, or affiliation with the tribe

- A tribal enrollment card
- A Certificate of Degree of Indian Blood
- A tribal census document
- Documents on tribal letterhead signed by a tribal leader

NOTE: If a person does not have one of these documents, they will need two documents to prove citizenship.

If None of the Previous Documents Are Available

Submit ONE document from EACH column (total of TWO documents)

One of the following documents:

- U.S. public birth certificate
- Consular Report of Birth Abroad (FS-240, CRBA)
- Certification of Report of Birth (DS-1350)
- Certification of Birth Abroad (FS-545)
- U.S. Citizen Identification Card (I-197 or the prior version I-179)
- Northern Mariana Card (I-873)
- Final adoption decree showing the person's name and U.S. place of birth
- U.S. Civil Service Employment Record showing employment before June 1, 1976
- Military record showing a U.S. place of birth
- U.S. medical record from a clinic, hospital, physician, midwife or institution showing a U.S. place of birth
- U.S. life, health or other insurance record showing U.S. place of birth
- Religious record showing U.S. place of birth recorded in the U.S.
- School record showing the child's name and U.S. place of birth
- Federal or State census record showing U.S. citizenship or U.S. place of birth
- Documentation of a foreign-born adopted child who received automatic U.S. citizenship (IR3 or IH3)

AND one of the following documents:

Document must have a photograph or other information, like name, age, race, height, weight, eye color, or address

- Driver's license issued by a State or Territory or ID card issued by the Federal, state, or local government
- School identification card
- U.S. military card or draft record or Military dependent's identification card
- U.S. Coast Guard Merchant Mariner card
- Voter Registration Card
- A clinic, doctor, hospital, or school record, including preschool or day care records (for children under 19 years old)
- 2 documents containing consistent information that proves your identity, like employer IDs, high school and college diplomas, marriage certificates, divorce decrees, property deeds, or titles

How the Marketplace Verifies Immigration Status

Does Jane have eligible immigration status?

[Not sure? See a list of eligible statuses.](#)

- ☒ Yes, Jane has eligible immigration status.
- ☐ I would like to continue the application without answering this question. I understand that if I don't answer it, **Jane won't be eligible for full Medicaid or Marketplace coverage** and will be considered only for coverage of emergency services, including labor and delivery services.

Select the document type that corresponds with Jane's most current documentation and status.

Optional

- ☐ Permanent Resident Card (Green Card) or Reentry Permit
I-551, Temporary I-551 stamp, I-327
- ☐ Machine Readable Immigrant Visa
with temporary I-551 language
- ☐ Employment Authorization Card
I-766
- ☐ Arrival/Departure Record
I-94, I-94A
- ☐ Refugee Travel Document
I-571
- ☐ Nonimmigrant Student or Exchange Visitor Status
I-20, DS2019
- ☐ Notice of Action
I-797
- ☐ Other document or status
- ☐ Unexpired foreign passport

- Applicants attest to having an “eligible immigration status”
- Applicants select a document type and submits applicable document numbers
- Marketplace tries to verify status through SAVE

Reasons Data Matching May Be Unsuccessful

Verification of Immigration Status

- Failure to provide document numbers, or wrong number provided
- Name, date of birth and SSN provided on the application do not match SAVE records:
 - Typos
 - Name changes
- Data matching limitations:
 - SAVE may not be able to verify immigration status instantly for some applicants



Document Types & Needed Document Numbers

Document Type:	What to List for Document ID:
Permanent Resident Card (I-551)	<ul style="list-style-type: none">✓ "Alien" registration number✓ Card number
Temporary I-551 stamp (on passport or I-94, I-94A)	<ul style="list-style-type: none">✓ "Alien" registration number
Machine Readable Immigrant Visa (with temporary I-551 language)	<ul style="list-style-type: none">✓ Alien registration number✓ Passport number✓ Country of issuance
Employment Authorization Card (I-766)	<ul style="list-style-type: none">✓ "Alien" registration number✓ Card number✓ Expiration date✓ Category code
Arrival/Departure Record (I-94/I-94A)	<ul style="list-style-type: none">✓ I-94 number
Arrival/Departure Record in foreign passport (I-94)	<ul style="list-style-type: none">✓ I-94 number✓ Passport number✓ Expiration date✓ Country of issuance
Foreign passport	<ul style="list-style-type: none">✓ Passport number✓ Expiration date✓ Country of issuance

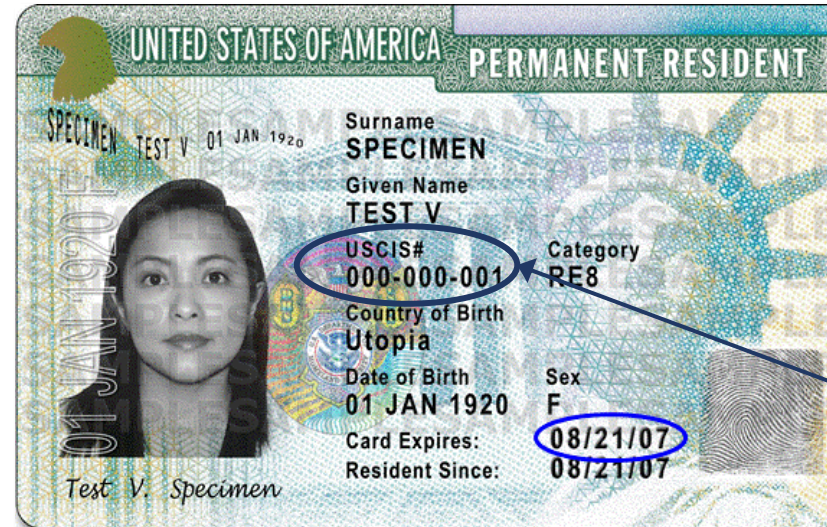
Document Types & Needed Document Numbers

Document Type:	What to List for Document ID:
Reentry Permit (I-327)	✓ "Alien" registration number
Refugee Travel Document (I-571)	✓ "Alien" registration number
Certificate of Eligibility for Nonimmigrant Student Status (I-20)	✓ Student and Exchange Visitor Information System (SEVIS) ID
Certificate of Eligibility for Exchange Visitor Status (DS2019)	✓ SEVIS ID
Notice of Action (I-797)	✓ "Alien" registration number or an I-94 number ✓ Description of the type or name of the document
Other documents	✓ "Alien" registration number or an I-94 number ✓ Description of the type or name of the document

Examples of Document Types

Reference Guide: [Documents Used to Verify Immigration Status](#)

- Walks through examples of the different immigration document types that can be used in HealthCare.gov and notes where different document numbers are located



*Permanent Resident
Card ("Green card",
I-551)*

Alien Registration #
(may be referred to as
USCIS #)



Card Number

If Status DMI Is Not Resolved

- If an applicant is unable to prove their citizenship or immigration status within the 95-day DMI window, their coverage will be terminated
- If they submit documents after coverage has been terminated and resolve the DMI, they are eligible for a special enrollment period (SEP) to reenroll in coverage
 - SEP will begin the day their DMI is resolved: Will have 60 days from that date to reenroll in coverage
- Can choose to have coverage begin:
 - Retroactively to the date of termination (will need to pay any retroactive premiums)
 - Prospectively, after a plan is selected (in states that use HealthCare.gov, coverage is effective the first of the month following plan selection, regardless of date plan is selected)

Example: Immigration & Citizenship Verification



- Roberto and Monica Ruiz are married and have two children, Miguel and Elena
- Monica was born in Germany and is a derived U.S. citizen
- Roberto has been a lawful permanent resident (LPR) for 7 years
- Miguel and Elena were born in the U.S.

Example: Immigration & Citizenship Verification






On the Application:

- All family members provide SSNs on the application
- Monica, Miguel and Elena attest to being U.S. citizens
 - Monica is asked if she is a naturalized or derived citizen and she answers "yes"
 - Monica does not have a Certificate of Citizenship, so she skips the questions asking for document numbers
- Roberto attests to having an eligible immigration status
 - He provides his "A" number but not his card number

Example: Immigration & Citizenship Verification



Data Matching Results




Applicant:		Data Match: SSA	Data Match: SAVE
Monica		No match	No match
Roberto		N/A	No match
Miguel & Elena		Match	N/A

Example: Immigration & Citizenship Verification



Eligibility Results

- Monica and Roberto are instructed to provide documents to prove their status within 95 days
- All family members are approved to buy a Marketplace plan and are awarded advance premium tax credits (APTC)

Applicant:	Eligible for:	Next steps:
Monica 	<ul style="list-style-type: none">• Marketplace plan with APTC	<ul style="list-style-type: none">• Pick a plan and pay first month's premium• Provide documentation to prove citizenship
Roberto 	<ul style="list-style-type: none">• Marketplace plan with APTC	<ul style="list-style-type: none">• Pick a plan and pay first month's premium• Provide documentation to prove immigration status
Miguel & Elena 	<ul style="list-style-type: none">• Marketplace plan with APTC	<ul style="list-style-type: none">• Pick a plan and pay first month's premium

Example: Immigration & Citizenship Verification



Monica and Roberto get warning notices and emails explaining their coverage will end if sufficient documents are not submitted

- Monica and Roberto submitted documents, but they were not sufficient:
 - Monica sent in her Consular Report of Birth Abroad, but she also needs to send in a document that includes a photo or other identifying information
 - Roberto sent in his foreign passport, which in some cases may be used to prove lawful permanent residence, but in his case the passport did not contain the necessary information

Example: Immigration & Citizenship Verification



- Roberto sends in a copy of his LPR document ("Green Card")



✓ Roberto has submitted two pieces of sufficient documentation; his DMI is resolved

- Monica does not have a document from the list of options provided on her eligibility notice, so she does not send in additional documents



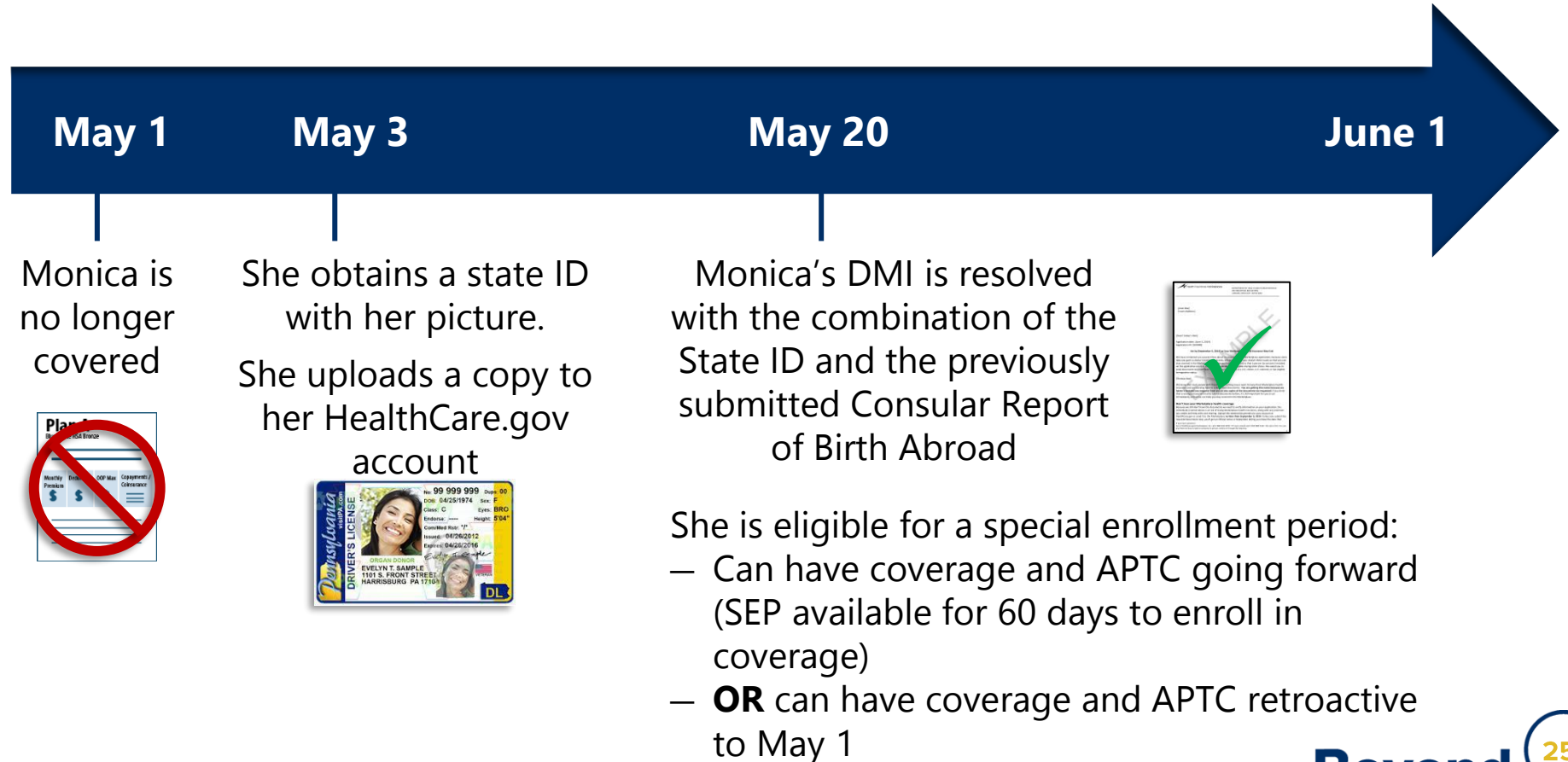
✗ Monica later gets a data-matching expiration notice explaining that her coverage will end because she did not provide documentation to prove her citizenship

Example: Immigration & Citizenship Verification



How Monica Can Regain Coverage

- Monica can still regain coverage if she sends in necessary documents
- After resolving the DMI, she can re-enroll in a Marketplace plan prospectively or retroactively with a special enrollment period



Verification of Household Income



Applicants Attest to Their Projected Income for 2023

- Applicants must project the source and amount of income for everyone in the household, even if only some family members are applying for coverage
- Attestations on the application are usually matched with IRS tax return data in the federal hub
 - The most recent tax data will be for the 2021 tax year

You can enter amounts now, then update Jane's income later in the year if Jane's situation changes.

i If Jane has more than one source of income, you'll be able to enter more later.

Select a type of income Jane currently gets this month.

[Learn more about types of income to report.](#)

Job (like salary, wages, commissions, or tips) ⌵

Self-employment (like own business, consulting, or freelance work) ▲

Farming or fishing

Unemployment

Social Security benefits (retirement and disability)

Retirement (like IRA and 401(k) withdrawals)

Pension benefits

Investment (including interest and dividend income)

Capital gains

Rental or royalty

Alimony received

Scholarship

More income sources

Canceled debt

Cash support

Court awards

Gambling, prizes, or awards

Jury duty pay

Other income ▼

Reasons Data Matching May Not Verify Income

- Change in a job or hours of employment*
- Receipt of unemployment that is significantly different than the wages it replaces*
- Change in household (divorce, separation, marriage)
- Retirement (losing wages and gaining retirement or Social Security benefits)
- Irregular freelance or self-employment income*
- One-time income, such as an IRA withdrawal* or a death benefit (could be in previous tax year or future coverage year)
- No tax data available because didn't file taxes in prior years

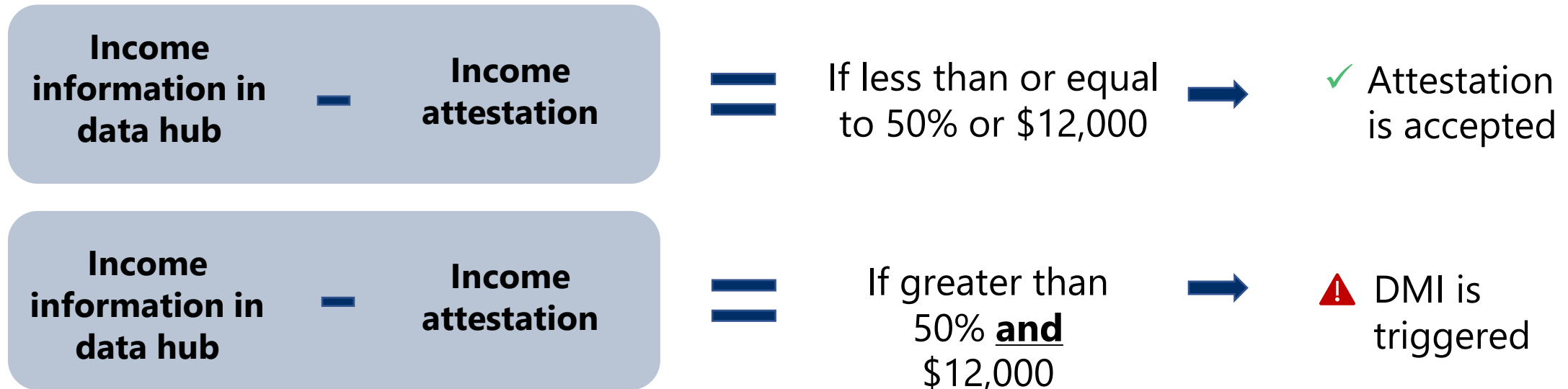


* Some categories of income might have fluctuated significantly due to COVID

Verification of Income: General Rules

- ✓ Attestation is accepted if projected income is higher than the income in the data hub

If attestation is *lower* than the income in the data hub, apply the **50% or \$12,000 rule**:



If no data is available in the hub, applicant receives APTCs but must submit documents to verify income.

Documents That Can Be Used to Verify Income

If income listed on application includes...	Acceptable forms of proof include...
Wages (gross)	<ul style="list-style-type: none"> • Most recent 1040 tax return* or state tax return • Most recent W-2 • A recent pay stub • A letter from your employer • A copy of a check paid to you as wages • Signed time sheets
Self-employment income	<ul style="list-style-type: none"> • Federal 1040 Schedule C/F • Most recent 1099-MISC • Bookkeeping records or a self-prepared ledger that shows income and deductible expenses • Bank statements that show deposits and expenses from your business
Social Security	<ul style="list-style-type: none"> • Federal 1040 tax return or state tax return • Form SSA-1099 Social Security benefits statement • Any correspondence from the Social Security Administration that shows your benefit amount, including a Cost of Living Adjustment letter • A bank statement that shows the monthly Social Security amount deposited into your bank account
Unemployment compensation	<ul style="list-style-type: none"> • Most recent 1040 tax return or state tax return • Most recent 1099-G showing unemployment compensation • An Unemployment Insurance Benefit Wage Statement that shows the weekly and total benefit you will receive
Retirement income	<ul style="list-style-type: none"> • Federal 1040 tax return or state tax return • Most recent 1099 for Retirement/Pension source • Retirement/Pension documents
Withdrawal of taxable savings	<ul style="list-style-type: none"> • Bank or investment fund statement • A statement of your intent to withdraw funds from an IRA or other retirement fund. Include the amount you expect to withdraw and when. Do not include non-taxable withdrawals, such as those from a bank savings account.
Rental income	<ul style="list-style-type: none"> • Federal 1040 tax return or state tax return • A lease agreement that shows income from rental property. • Most recent 1099-MISC

*The federal tax return should include Schedule 1. For more information on documents to send to resolve a DMI, see www.healthcare.gov/help/how-do-i-resolve-an-inconsistency

Marketplace Guide for Income DMIs

- Guide from the Marketplace to help consumers understand and resolve income DMIs
- Includes:
 - a list of example documentation to help resolve an income DMI
 - A worksheet to help collect the documents needed to verify household income

Consumer Guide for Annual Household Income Data Matching Issues: marketplace.cms.gov/outreach-and-education/household-income-data-matching-issues.pdf

Cover page for income documents

You're not required to submit this worksheet unless you're also submitting a self-employment chart (see page 15). However, the Marketplace may be able to verify your income and process your application faster if you include it when you submit your document copies.

Use another sheet of paper to add rows. See instructions for completing this worksheet on page 16.

My household information

Household contact	
-------------------	--

Worksheet with a self-employment chart

You can include this when you send documents to verify each income source from self-employment in the year you need coverage. This income should also be counted in "My household's expected income" if you submit the "Cover page for household income documents" shown on page 14.

Use another sheet of paper to add rows. To learn more, visit HealthCare.gov/self-employed/income. See instructions for completing this worksheet on page 16.

My household information

Household contact	
Other household members	
Eligibility notice "Application ID"	
State of application	
Phone	
Today's date	

My household's expected income during the year I want coverage

1	2	3	4	5	6
Name of household member	Type of income	Document you'll send to verify this income	Gross income amount in document	Multiply by how often this person gets the income	Total

	6
How often person gets income	Total

What if Documents Aren't Available?

- When proof of income isn't available, a signed statement can be accepted
- This statement should include household income information and an explanation for the income projection

Primary Household Contact:	Lydia Green
Other Household Members:	None
Application ID:	#
State of Application:	Florida
Phone Number:	xxx-xxx-xxxx
Today's Date:	12/15/2022
Projected Annual Income for 2023 as Stated on Application:	\$21,000
Explanation for income projection:	
I will be starting school in the fall and will be quitting my job in August. My current job pays \$15/hour and I work 40 hours a week. By the time I quit at the end of August, I should make around \$21,000. I expect to have no income from September through the end of the year.	

Example: Household Income Goes Down, DMI Not Triggered



- Eva works part-time at a radio station and Kai is self-employed
- On the family's 2021 tax return (the basis for income verification):
 - Eva earned \$22,000 at her job
 - Kai reported self-employment income of \$32,000
 - Total: \$54,000
- Kai lost their most important client In 2022 and only expects to make \$18,000 in 2022 (after allowable deductions).
- When applying for 2023 coverage:
 - The couple attests to projected annual income of \$40,000 for 2023 (\$22,000 from Eva and \$18,000 from Kai)

 $\$54,000 - \$40,000 = \$14,000$
 - The difference is more than \$12,000, but it's less than 50% of their 2021 income. This **does not** trigger a DMI.

Example: Household Income Goes Down, DMI Triggered



- Eva works part-time at a radio station and Kai is self-employed
- On the family's 2021 tax return (the basis for income verification):
 - Eva earned \$22,000 at her job
 - Kai reported self-employment income of \$32,000
 - Total: \$54,000
- Kai radically reduced their hours in 2022 to care for a sick parent, and expects their income will be only \$2,000 in 2022 (after allowable deductions). Because of the loss of income, Kai and Eva expect to withdraw \$2,000 from an IRA.
- When applying for 2023 coverage:
 - The couple attests to projected annual income of \$26,000 for 2023 (\$22,000 from Eva, \$2,000 from Kai, and \$2,000 from the retirement account)
$$\text{\textit{\$54,000}} - \text{\textit{\$26,000}} = \text{\textit{\$28,000}}$$
 - The difference is more than \$12,000 below what their 2021 tax return shows, **and** more than 50% of their 2021 income. This triggers a DMI.

Example: Household Income Goes Down, DMI Triggered



The couple can submit:

- **Evidence of income**

- A ledger showing projected business income and expenses; and
- Eva's most recent pay stub; and
- Explanation of the IRA withdrawal

OR

- A **statement** explaining their sources of income, without documentation:
 - Kai's income will be \$2,000 because they reduced their hours and do not expect to replace the lost income
 - Eva's income will be \$22,000 (the same as in 2022)
 - They'll withdraw \$2,000 from an IRA

Explanation of	\$2,000	Kai's projected 2023 income
total projected	+\$22,000	Eva's projected 2023 income
income:	+ \$2,000	IRA withdrawal
	<hr/>	
	\$26,000	

If Income DMIs Are Not Resolved in 90 Days

- If income information is available in the data hub, the APTC will be changed based on the information in the hub
- If income information is not available in the data hub, APTC is terminated
- If subsidies are reduced or terminated, the enrollee remains enrolled and will be responsible for a higher share or the entire premium
 - The new premium amount may be withdrawn from consumer's bank account if they have authorized automatic payments
 - If enrollee does not pay the full premium, grace period begins

Tip: A consumer can request additional time beyond the 90 days by calling the Marketplace Call Center (800-318-2596) and demonstrating that they've made a good faith effort to obtain the required documents during the 90 days.

Enrollees Can Restore APTC

- A person can resolve the DMI and restore APTC by:
 - Submitting documentation
 - Correcting the projection in the application to align with the data in the hub, if the consumer realizes their income projection wasn't correct
 - Filing an appeal
 - **If the appeal is successful**, the enrollee can get retroactive APTC
 - **If a person doesn't appeal or the appeal is unsuccessful**, PTC for the gap months may still be available on the tax return, as long as the person remained enrolled in a marketplace plan and paid the premium for those months

Example: Andre Fails to Resolve His DMI



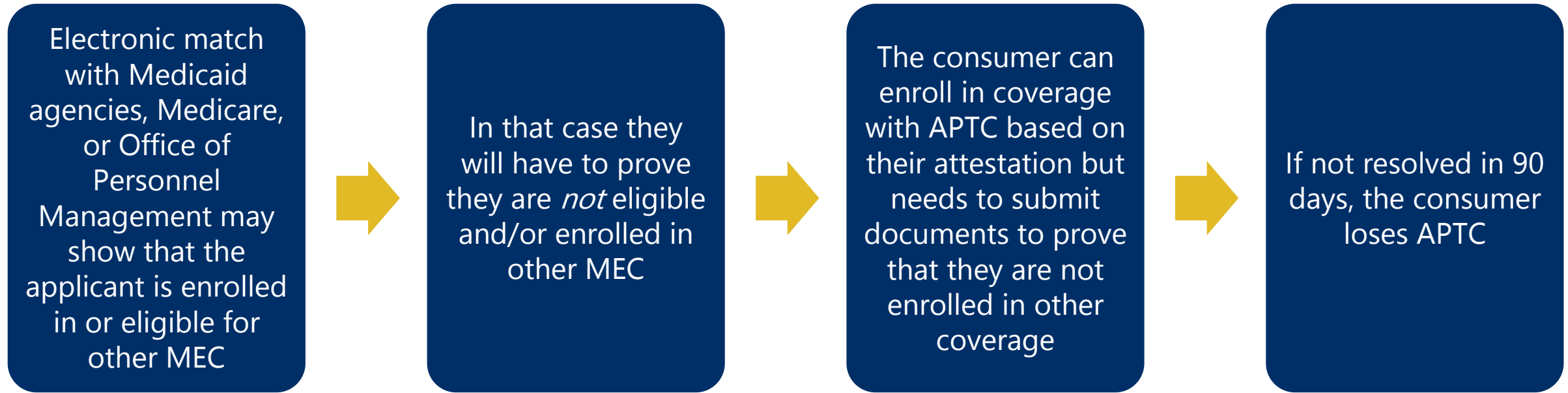
- Andre has never filed taxes
- He attests to annual projected income of \$24,000 for 2023
 - No tax information is available to verify his projection
- Andre moved shortly after he enrolled and never got the reminder notice to submit documents to resolve his inconsistency
- His APTC and CSR were terminated after 90 days
- **Andre can submit documents now.** If he remains covered and verifies his income, he can restore his APTC and CSR.
- **Andre can appeal.** If he lost coverage, Andre needs to appeal to re-enroll in coverage. This is straightforward: just submit the information requested to resolve the DMI. If his appeal is successful, he can get APTC and CSR retroactively or prospectively.
- **Andre can stay in his plan and pay the full premium.** If Andre stays in his plan and pays the premium, he can claim the PTC on his tax return for all months in which he was eligible. If he fails to pay the premium and his coverage lapses, he may need to wait for the next open enrollment period.

Verification of Other Minimum Essential Coverage



Minimum Essential Coverage (MEC) DMIs

For more information on documents to send to resolve an MEC DMI, see www.healthcare.gov/help/how-do-i-resolve-an-inconsistency



Note: Beginning with the 2023 Plan Year, HealthCare.gov will accept an applicant's attestation that they do not have an offer of job-based coverage (that is affordable and meets minimum value requirements). No additional verification will be conducted or requested. Verification of job-based coverage is optional in state-based marketplaces.

Periodic Data Matching (PDM) Notices

- During the coverage year, the marketplace will periodically check enrollment in Medicaid, CHIP, and Medicare
- If a person enrolled with APTC is also found to be enrolled in public coverage, they will receive a periodic data matching (PDM) notice and have 30 days to respond
- The **Medicaid/CHIP PDM** notice asks the enrollee to:
 - If enrolled in Medicaid/CHIP, end their marketplace coverage, or
 - If not enrolled in Medicaid/CHIP, update their marketplace application
- ! If the consumer doesn't act, APTC will end and the consumer will be billed for the full premium
- A **Medicare PDM** notice will either:
 - Terminate APTC but leave the marketplace plan in effect at full cost, or
 - Terminate both the plan and APTC if a person elected to do so on their application
- ! If the plan is terminated, other members of the person's family get a SEP to re-enroll in coverage

General Tips to Prevent & Resolve DMIs



Tips to Prevent DMIs

Provide complete information:

- Answer as many questions in the application as possible
- Double check that name, birth date, SSN and immigrant/citizenship document numbers have been provided accurately
- Double check attestations made and update as needed
- Provide SSNs for everyone in the household who has one, even if some members are not applying for coverage
- If the name the applicant is using in the application does not match what is on his SSN card or immigrant/citizenship document, then use the option to provide that information

Does the name below match the name on the I-551?
Optional.

Jane Smith

☐ Yes

☒ No

[Clear your selection](#)

Update Jane's information so that it matches their card

First name

Middle name
Optional

Last name

Suffix
Optional

Tips to Resolve DMIs

Uploading documents to HealthCare.gov is faster than mail

- It must be a .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, or .bmp
- It can't be bigger than 10 MB
- The file name can't include a colon, semicolon, asterisk, or any other special character. Special characters that can't be in the file name include: / \ : * ? " < > |
- Select "other" if the upload menu doesn't include the document type the consumer is uploading

If mailing documents, provide information needed to match to the application

- Keep a record of the date and what was mailed, including a certified mail receipt if possible
- Include the page in the notice that includes a bar code if available
 - If bar code isn't available, write the name, state, and application ID number on each document submitted
- Mail all documents together at one time

Identity Proofing for HealthCare.gov



Importance of ID Proofing

- ID proofing is NOT an eligibility requirement, but a person can't have full access to an online Marketplace account until ID proofing is complete
- This means a person can't complete many tasks online like:
 - ✗ Submitting an application
 - ✗ Selecting a plan, or
 - ✗ Reporting changes

HealthCare.gov Process for ID Proofing

Online ID proofing:

- The Healthcare.gov provider tries to provide customized questions based on available credit history (and other electronic data) for the person completing the application
- Not everyone will have enough information to generate questions

Telephonic ID proofing:

- Some people will be instructed to call Experian to complete ID proofing
- They will be provided a unique reference code → Must call Experian to proceed with ID proofing if asked to complete this step

Providing documents for ID proofing:

- Consumers who can't complete the ID process online or over the phone can submit copies of certain documents to prove their identity
- **Important!** They can continue with their application via phone while documents are being processed

Consumers Prove Identity by Mailing or Uploading


One of these:

- Driver's license issued by state or territory
- School identification card
- Voter identification card
- U.S. military draft card or draft record
- Identification card issued by the federal, state, or local government
- U.S. passport or U.S. passport card
- Certificate of Naturalization (Form N-550 or N-570) or Certificate of U.S. Citizenship (Form N-560 or N-561)
- Permanent Resident Card or Alien Registration Receipt Card (Form I-551)
- Employment Authorization Document that contains a photograph (Form I-766)
- Military dependent's identification card
- Native American tribal document
- U.S. Coast Guard Merchant Mariner card
- Foreign passport or identification card issued by a foreign embassy or consulate that contains a photograph

Alternatively, two of these:

- Birth certificate
- Social Security card
- Marriage certificate
- Divorce decree
- Employer identification card
- High school or college diploma (including high school equivalency diplomas)
- Property deed or title

People Unable to Complete Identity Proofing

- HealthCare.gov gives people two attempts to complete the ID proofing process, if both attempts are unsuccessful, you will see this screen 
- Upload documents immediately, if they're available
- Complete the family & household and income sections of the application
- Then call the marketplace call center to have them finish and submit the application
- After the call center pushes the application through, log back into the account and complete the enrollment process

Your identity wasn't verified.

You need to submit documents to prove your identity. You won't be able to submit your application for health coverage until your identity is verified.

Once you upload your documents, they'll be reviewed. The results of your identity verification will be emailed to you at ict7381@helpenroll.org.

UPLOAD DOCUMENTS

If you aren't able to upload your documents now, [return to My Profile](#).

Resources

Beyond the Basics Resources:

- [Reference Guide to Immigration Documents](#)

HealthCare.gov Resources:

- [Tips on Sending Documents to Resolve a DMI](#)
- [How to Resolve a DMI: Acceptable Document List](#)
- [Consumer Guide for Annual Household Income DMIs \(PDF\)](#)
- Sample Notices: marketplace.cms.gov/applications-and-forms/notices.html

Upcoming Webinars

Part VII: The Autorenewal Process

- Thursday, October 6 | 2 pm ET (11 am PT)

Part VIII: Tying It All Together

- Thursday, October 13 | 2 pm ET (11 am PT)

Part IX: Asistiendo a consumidores hispanos a obtener cobertura médica: consejos y mejores prácticas (en Español)

- Thursday, October 20 | 2 pm ET (11 am PT)

Register for upcoming webinars at
www.healthreformbeyondthebasics.org/events

View OE10 recordings and resources:
<https://www.healthreformbeyondthebasics.org/category/oe10-webinar-series/>

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