

# MARKETPLACE ASSISTER TOOLKIT

## *Standard Operating Procedures Manual for Assisters in the Individual Federally-facilitated Marketplaces*

### **SOP 4 – VERIFY IDENTITY AND RESOLVE POTENTIAL DATA MATCHING ISSUES**



Version 8.0 March 2022. This information is intended only for the use of entities and individuals certified to serve as Navigators or certified application counselors in a Federally-facilitated Marketplace. The terms “Federally-facilitated Marketplace” and “FFM,” as used in this document, include FFMs where the state performs plan management functions. Some information in this manual may also be of interest to individuals helping consumers in State-based Marketplaces and State-based Marketplaces using the Federal Platform. This document is intended only as a summary of legal requirements and to provide operational information and does not itself create any legal rights or obligations. All legal requirements are fully stated in the applicable statutes and regulations. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law. This material was printed, published, or produced and disseminated at U.S. taxpayer expense.



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## SOP 4—Verify Identity and Resolve Potential Data Matching Issues

### A. Introduction

Before consumers can submit a Marketplace application online, the Federally-facilitated Marketplace (FFM) must verify their identity (referred to as “ID proofing”). ID proofing is used to verify a consumer’s identity by asking questions based on their personal and financial history that only they are likely to know. This process helps prevent someone else from creating a Marketplace account and applying for health coverage in their name without their knowledge. Once consumers create a Marketplace account, they must log into HealthCare.gov for the first time and answer a few screening questions based on information in their credit report. Consumers must complete ID proofing to submit an online application and enroll in a Marketplace plan. If consumers need help creating an account, refer to [Standard Operating Procedure \(SOP\) 3—Create an Account](#).

After a consumer submits a Marketplace application, they may generate a data matching issue (DMI) (or “inconsistency”) if the Marketplace can’t confirm the application information the consumer provides on their application. The Marketplace alerts the consumer to any DMIs on their eligibility determination notice (EDN), provides a deadline for resolving DMIs, and instructs them to submit document copies to the Marketplace to confirm their information and resolve the DMI. Generally, DMIs are generated if:

- A consumer’s information doesn’t match information from the Marketplace’s trusted data sources.
- A trusted data source doesn’t have information for a consumer.
- Information is missing or incorrect on the application because the consumer failed to:
  - Provide a Social Security Number (SSN) on their application.
  - Provide all household income on the application, if applying for financial assistance. Income must be projected for all household members, even those not applying for coverage.
  - Enter their name exactly how it appears on their citizenship document or other document.
  - Provide their immigration document numbers and ID numbers.

The most common types of DMIs are income, citizenship, and immigration; for a full list of DMI types, visit [HealthCare.gov/help/how-do-i-resolve-an-inconsistency](https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency). To resolve a DMI, the consumer must submit required documents to the Marketplace so it can make a final eligibility determination.

SOP 4 provides guidance on how to assist consumers with identity verification and resolving DMIs.

### B. Procedures

#### 1. Verify Identity

To help consumers verify their identity, complete the following steps.



- Step 1.** Inform consumers that before they fill out an application, the Marketplace must verify their identity. The FFM asks questions based on information in their credit report. When they answer enough questions correctly, they can continue to create an application.
- Step 2.** Explain to consumers that to complete a Marketplace application, they will log into their HealthCare.gov account. Consumers will then select their state from the dropdown menu and select the **Apply or Renew** button. Consumers will need to complete their identity verification, shown in Exhibit 1, before they can fill out a Marketplace application.

## Exhibit 1—Verify Your Identity &amp; Contact Information Screenshot

HealthCare.gov Susan | [Log out](#)

[Apply](#) [Get Results](#) [Get Coverage](#)

### Verify your identity & contact information

Tell us about yourself. Use your complete name as it appears on your legal documents (like your driver's license or Social Security card). [Why do I need to verify my identity?](#)

Susan Middle Griffith Suffix ▾

Phone number Date of birth

202-457-9833 Home ▾ 01/01/1985

34 Elsemere Blvd A

Wilmington Delaware ▾ 19805

Social Security Number (SSN) [?](#)

XXX-XX-XXXX

**CONTINUE**

The identity verification screen will be auto-populated with information the consumers entered when they first created their Marketplace account. Assist consumers with entering the following additional information, if needed, and selecting **Continue**.

- a. First name (no nicknames)
- b. Middle name (if applicable)
- c. Last name
- d. Phone number

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- e. Date of birth (required to process an eligibility application and for identity proofing)
- f. Address (required to process an eligibility application)
  - i. Street
  - ii. Apartment number (if applicable)
  - iii. City
  - iv. State
  - v. ZIP code
- g. SSN

**Note:** Consumers who apply for health coverage need to provide an SSN, if they have one. An application filer must also provide the SSN of any tax filer who isn't applying for health coverage if the tax filer's tax information will be used to verify the household's eligibility for financial assistance. Other people not applying for health coverage are encouraged to provide their SSNs to speed up the application process but aren't required to provide one. The Marketplace uses SSNs to check income and other information to determine who's eligible for financial assistance. If someone wants help getting an SSN, they can visit [Socialsecurity.gov](https://www.ssa.gov) or call 1-800-772-1213 (TTY: 1-800-325-0778).

**Step 3.** Assist consumers with answering identity questions. Exhibit 2 shows examples of the question-and-answer format. The Marketplace will compare the consumer's answers with the information in the consumer's report maintained by Experian, a consumer reporting agency. Some of these questions may be based on consumers' personal and financial histories, so it may be helpful to prepare consumers to expect questions about their loans and other finances. Once consumers are finished answering the questions, they should select **Verify My Identity**.



Exhibit 2—Marketplace Verify Your Identity Questions Screenshot

**Answer these questions so we can verify your identity**

Based on your information, we've put together a few questions that only you'll be able to answer. [Why do I need to verify my identity?](#)

According to our records, you previously lived on (KATHLYN). Please choose the city from the following list where this street is located.

- DOVER
- REHOBOTH BEACH
- WILMINGTON
- CLAYTON
- NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is a current or previous employer? If there is not a matched employer name, please select 'NONE OF THE ABOVE'.

- MALAGA BANK
- AT&T
- MEDIplex OF WETHERSFIELD
- VILLA ROMA COUNTRY CLUB
- NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is a previous phone number of yours? If there is not a matched phone number, please select 'NONE OF THE ABOVE'.

- (202)213-6338
- (202)225-1475
- (202)228-4083
- (202)221-2002
- NONE OF THE ABOVE/DOES NOT APPLY

Please select the model year of the vehicle you purchased or leased prior to March 2013 .

- 1990
- 1991
- 1992
- 1993
- NONE OF THE ABOVE/DOES NOT APPLY

**VERIFY MY IDENTITY**

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**Note:** Because identity proofing is based in part on a consumer's financial history, consumers may see an "inquiry" on their credit report. This will not affect their credit score.

- a. If online verification is successful, explain to consumers that they will be directed to the "Your identity has been verified" page shown in Exhibit 3. Continue with Step 4.

#### Exhibit 3—Your Identity Has Been Verified Screenshot

The screenshot shows the HealthCare.gov website interface. At the top left is the HealthCare.gov logo. At the top right, it says "Susan" with a user icon and a "Log out" link. Below the logo is a navigation bar with three buttons: "Apply" (highlighted), "Get Results", and "Get Coverage". The main content area has a dark blue background with white text. The first section is titled "Your identity has been verified" and includes the text: "You can now fill out your application for health coverage through the Marketplace." The second section is titled "Important Marketplace emails" and includes the text: "If the Marketplace has your email address, we'll automatically send you important information, updates, and reminders about Marketplace enrollment. You can opt out of these communications at any time. To do this, click on the 'unsubscribe' link in the footer of any Marketplace email." The third section is titled "Privacy & the use of your information" and includes two paragraphs of text. The first paragraph states: "We'll keep your information private as required by law. Your answers on this form will only be used to determine eligibility for health coverage or help paying for coverage. We'll check your answers using the information in our databases and the databases of other federal agencies. If the information doesn't match, we may ask you to send us proof. We won't ask any questions about your medical history. Household members who don't want coverage won't be asked questions about citizenship or immigration status." The second paragraph states: "As part of the application process, we may need to retrieve your information from the Internal Revenue Service (IRS), Social Security, the Department of Homeland Security (DHS), and/or a consumer reporting agency. We need this information to check your eligibility for coverage and help paying for coverage if you want it and to give you the best service possible. We may also check your information at a later time to make sure your information is up to date. We'll notify you if we find something has changed." Below the paragraphs is a link: "Learn more about your data, or view the Privacy Act Statement." The final section contains two bullet points: "I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources." and "I understand that I'm required to provide true answers and that I may be asked to provide additional information, including proof of my eligibility for a Special Enrollment Period, if I qualify. If I don't, I may face penalties, including the risk of losing my eligibility for coverage." At the bottom of the page is a green button that says "TAKE ME TO THE APPLICATION".

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- b. If online identity verification is unsuccessful, direct consumers to submit their information again. If the second attempt is unsuccessful, proceed to Step 5.

**Step 4.** If the consumer's online identity verification was successful, review with them the Marketplace statements on the "Your Identity has been verified" screen (Exhibit 3) and advise them to select the boxes to indicate they agree to have their information used and retrieved from trusted data sources to verify the information provided on their applications. Then advise them to select the **Take Me to the Application** button to begin their HealthCare.gov application. Refer to [SOP 5—Apply for Health Coverage](#) for guidance on assisting consumers with the application process.

**Note:** The "Privacy & Use of Your Information" section of the "Your identity has been verified" screen (Exhibit 3) informs consumers how the Marketplace will use the information they entered and that the Marketplace may retrieve data from other federal agencies, including the Social Security Administration (SSA) and the Department of Homeland Security (DHS). If consumers applied for help paying for coverage through insurance affordability programs, such as advance payments of the premium tax credit (APTC) or cost-sharing reductions (CSRs), the Marketplace will also retrieve information from additional agencies, including the Internal Revenue Service (IRS), state Medicaid and Children's Health Insurance Program (CHIP) agencies, and other trusted data sources.

**Step 5.** If the consumer's online identity verification was unsuccessful, explain to them that if the Marketplace fails to identify a consumer's identity after two tries, their screen may display a message with instructions to call the Experian Help Desk at 1-866-578-5409, as shown in Exhibit 4. Consumers should record the reference number on the screen and provide it to Experian. If the reference number was generated, but the consumer did not record it and cannot remember it when calling the Experian Help Desk, they can log back into their account and retrieve the reference number.



## Exhibit 4—Consumer Directed to Contact Experian to Verify Identity Screenshot

HealthCare.gov susan | Logout Español

< Susan Griffith ? HELP

1 VERIFY YOUR IDENTITY

✓ Contact information

2 Identity questions

**Your identity wasn't verified.**

To verify your identity, call the Experian help desk at (866) 578-5409 and give them your code below.

**Your code: D6C-9N4-Z6Y-5T1-F0V**

Be sure to write down this code now, because you won't be able to see it again if you leave this page.

**If your identity is verified** over the phone, you may be asked about changes on the call (like using your legal name instead of a nickname). You'll need to make the same changes to your application, and you may need to answer the challenge questions again. Select "Resubmit" to continue.

**If your identity isn't verified** over the phone, select "Resubmit" to continue. Then, select "Resubmit information." You'll then be asked to upload documents to help verify your identity.

**RESUBMIT**

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

After consumers call Experian, instruct consumers to select the **Resubmit** button shown in Exhibit 4, which will direct the consumer to the "Contact Information" screen, shown in Exhibit 5.

- a. If identity verification with Experian over the phone is successful, the consumer's "Contact Information" screen (Exhibit 5) will display a box requesting that the consumer make any necessary changes based on their call with Experian. Instruct consumers to enter updated contact information on the screen and select the **Continue** button.



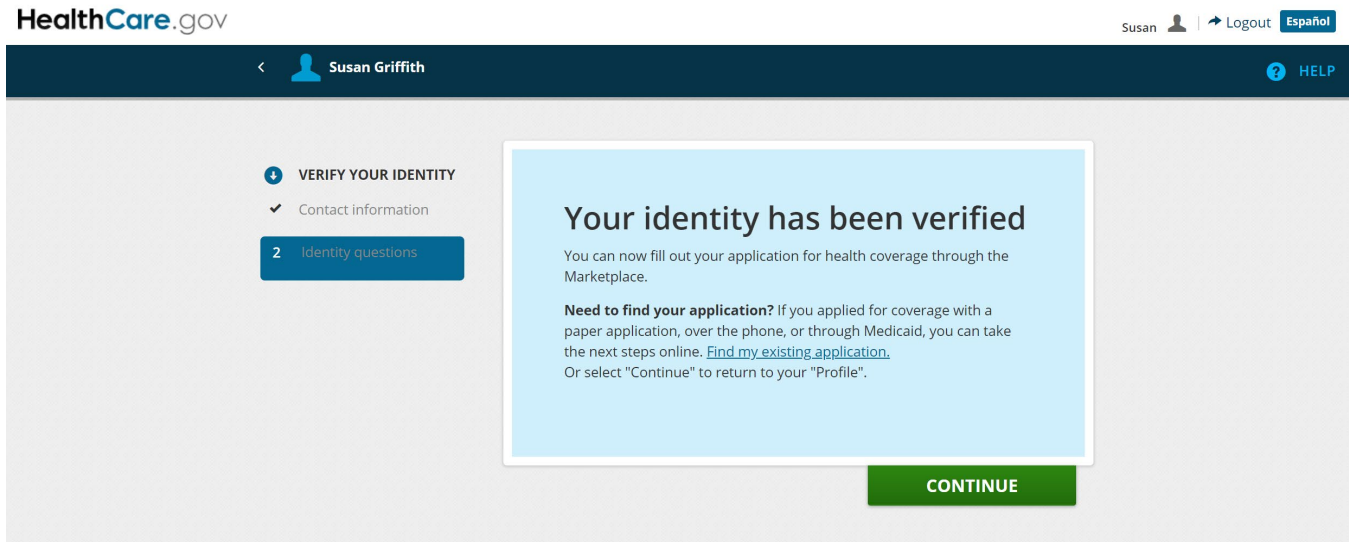
Exhibit 5—Update Contact Information Following Successful Identity Verification with Experian Screenshot

The next screen will confirm that the consumer’s identity has been verified, as shown in Exhibit 6. The consumer can select the **Continue** button to begin their application. Proceed to [SOP 5—Apply for Health Coverage](#) for information on helping consumers apply for coverage.

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Exhibit 6—Your Identity Has Been Verified Screenshot



- b. If identity verification with Experian over the phone is unsuccessful, the consumer's "Contact Information" screen, shown in Exhibit 7, will display a box alerting them that their identity verification attempt was unsuccessful. Instruct consumers to review their information and select the **Continue** button.



Exhibit 7—Resubmit Contact Information Following Unsuccessful Identity Verification with Experian Screenshot

The screenshot shows the HealthCare.gov website interface. At the top, the user is logged in as 'Susan Griffith'. The main heading is 'Contact information'. A prominent red error message states: 'Important: Your attempt to verify your identity was unsuccessful. Review your information, and try again.' Below this, the user is prompted to 'Tell us about yourself. Use your complete name, as it appears on legal documents (like your Social Security card)'. The form contains several fields: First name (Susan), Middle (optional), Last name (Griffith), Suffix (optional dropdown), Date of birth (MM/DD/YYYY), Social Security number (optional, XXX-XX-XXXX), Email address (mats001@yopmail.com), Street address (34 Elsmere Blvd), Apt./Ste #. (optional, A), City (Wilmington), State (Delaware), ZIP code (19805-XXXX-XXXX), Phone number (2025547416), Ext. (optional), and Phone type (optional dropdown). A green 'CONTINUE' button is at the bottom right.

**Step 6.** If identity verification is not successful after two additional attempts, HealthCare.gov will display a screen requesting that consumers upload documents to verify their identity, as shown in Exhibit 8. You should help consumers upload supporting documents to HealthCare.gov.

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## Exhibit 8—You Need to Submit Documents to Prove Your Identity Screenshot

The screenshot shows the HealthCare.gov website for user Susan Griffith. The main content area has a yellow background with the following text:

### 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 [sgriffith@yopmail.com](mailto:sgriffith@yopmail.com).

**UPLOAD DOCUMENTS**

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

On the left side of the page, there is a navigation menu under the heading "VERIFY YOUR IDENTITY":

- 1 Contact information
- 2 Identity questions

- Explain to consumers that they will need to submit a document(s) from the list of documents in Exhibit 9 and available at [HealthCare.gov](https://www.healthcare.gov).



## Exhibit 9—Documents Consumers Can Submit to Verify Identity

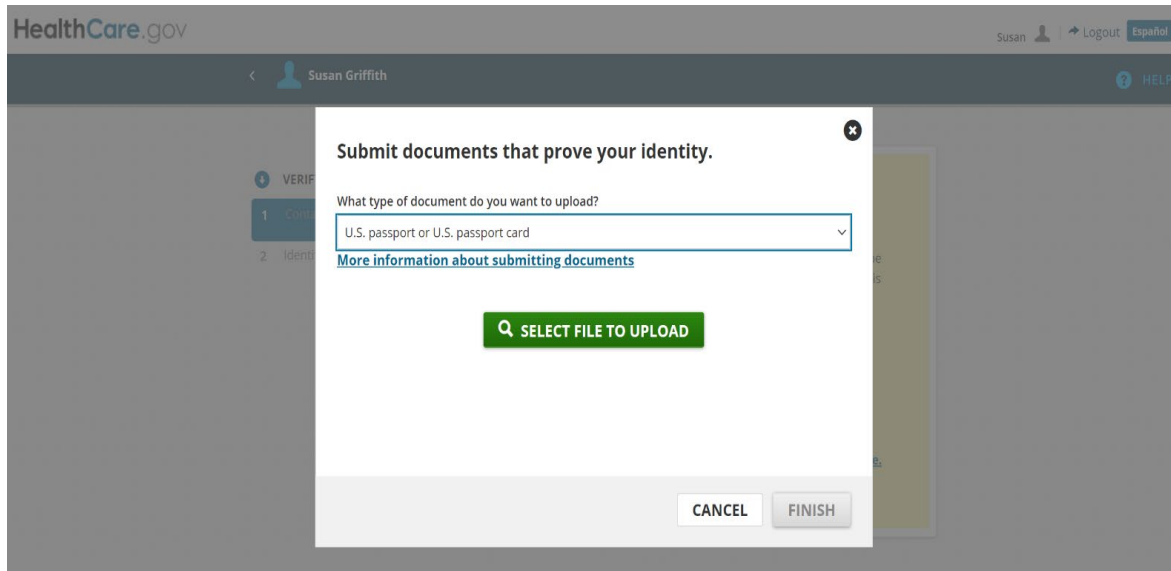
Consumers can submit one of these documents	If consumers cannot provide one document with a picture ID, they must submit two of these documents
<ul style="list-style-type: none"><li>• Driver's license issued by a state or territory</li><li>• School identification card</li><li>• Voter registration card</li><li>• U.S. military card or draft record</li><li>• Any identification card issued by the federal, state, or local government</li><li>• U.S. passport or U.S. passport card</li><li>• Certificate of Naturalization (Form N-550 or N-570)</li><li>• Certificate of Citizenship (Form N-560 or N-561)</li><li>• Permanent Resident Card or Alien Registration Receipt Card (Form I-551)</li><li>• Employment Authorization Document that contains a photograph (Form I-766)</li><li>• Military dependent identification card</li><li>• American Indian Tribal document</li><li>• U.S. Coast Guard Merchant Mariner card</li><li>• Foreign passport or identification card issued by a foreign embassy or consulate that contains a photograph</li></ul>	<ul style="list-style-type: none"><li>• U.S. public birth certificate</li><li>• Social Security card</li><li>• Marriage certificate</li><li>• Divorce decree</li><li>• Employer identification card</li><li>• High school or college diploma (including high school equivalency diploma)</li><li>• Property deed or title</li></ul>

b. Advise consumers that to upload documents online, they should:

- i. Select the **Upload Documents** button.
- ii. Choose the type of document they want to upload from the drop-down list.
- iii. Select the **Select File to Upload** button and attach a copy of the document, as shown in Exhibit 10.
- iv. Select the **Finish** button.



Exhibit 10—Submit Documents That Prove Your Identity Screenshot



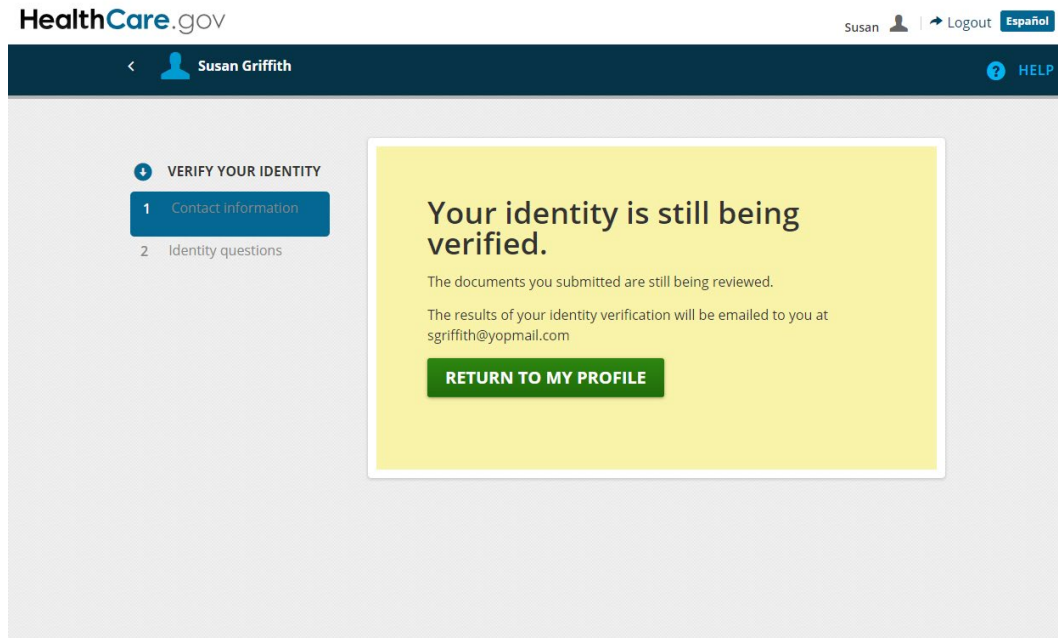
**Note:** If for some reason the **Upload** button does not appear or is not working, refer consumers to the Marketplace Call Center to report the issue.

- c. Inform consumers that after they upload supporting documents, the screen shown in Exhibit 11 will alert them that their identity is still being verified and that the Marketplace will notify them via email or U.S. postal mail of the results of their identity verification.





Exhibit 11—Your Identity Is Still Being Verified Screenshot



- d. While consumers can also mail documents to the Marketplace, remind them that this method takes more time to process. If consumers mail documents, they should mail copies and keep the original documents. They should include their name, date of birth, and SSN with their copies and send them to:

Health Insurance Marketplace®<sup>1</sup>  
465 Industrial Blvd.  
London, KY 40750-0001

For more information on helping consumers submit supporting documents to the Marketplace, proceed to the Submit Supporting Documents section in [SOP 5—Apply for Health Coverage](#).

**Note:** Consumers who have completed the previous steps and continue to experience issues verifying their identity should call the Marketplace Call Center and complete the application with a Call Center representative.

## 2. Resolve DMIs

To help consumers resolve DMIs, complete the following steps.

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<sup>1</sup> Health Insurance Marketplace® is a registered service mark of the Department of Health and Human Services.

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**Step 1.** Help consumers determine if they have a DMI.

- a. Review the full EDN from the Marketplace (for additional guidance on reviewing eligibility results, refer to [SOP 6—Review Eligibility Results](#)). If a consumer has a DMI, the consumer's notice will indicate “Your eligibility is temporary” and will provide a timeframe for consumers to submit documents to confirm information, as shown in Exhibit 12. Consumers can also determine whether they have an unresolved DMI by reviewing the “Application Details” section of their Marketplace account for a list of all unresolved inconsistencies.

Exhibit 12—Eligibility Results with Request to Submit Documents Screenshot

The screenshot shows a green notification bar at the top with a checkmark icon and the text: "Your application was received and has been processed." Below this is a large blue header with the text "Eligibility results". Underneath the header, it says: "Results based on your application (ID 159188203) submitted on 02/16/2022. Follow these steps below to complete your enrollment. [Learn more about your eligibility results](#)". Below that is a section titled "Eligibility overview" with a light blue background. It displays the name "Susan Griffith" next to a green checkmark and the word "Eligible". To the right, it says "To buy a Marketplace plan" and then in red text: "Your eligibility is temporary: By May 22, you must submit documents to confirm some information. See your eligibility notice for details and deadlines."

- i. Consumers with DMIs have 90 days from the date of the eligibility notice to resolve the issue, with the exception of citizenship/immigration DMIs.
  - ii. Consumers with citizenship/immigration DMIs have 95 days from the date of the eligibility notice to resolve the issue.
- b. Help consumers identify which members of the household have DMIs that they need to resolve.
  - c. Explain to consumers that they will still be eligible for health coverage through the Marketplace and can continue to enroll in coverage consistent with the eligibility provided by the Marketplace. However, the consumer must take action within the period provided to resolve the inconsistency and keep their health coverage and financial assistance, if applicable, through the Marketplace.

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**Step 2.** Help the consumer return to their application to confirm the information they entered is complete and correct. Advise consumers to:

- a. Double check there are no errors or typos.
- b. Confirm all members of the household applying for coverage have provided accurate SSNs, if they have one. Non-applicants other than the tax filer are not required to provide their SSNs but are strongly encouraged to do so if possible.
- c. Review projected household income to make sure it is as accurate as possible and remind consumers to report any changes in household income or other application information related to applicable eligibility standards within 30 days of the change.
- d. Check their communication preferences for notifications from the Marketplace to make sure they are receiving notices and information.
- e. Make any necessary changes to their application, and help the consumer resubmit the application to determine if they still have a DMI.
- f. Provide their name as it appears on their immigration document or other documents, such as a Social Security card, if the name they provided on their Marketplace application differs from those documents.

**Step 3.** Help the consumer determine what document(s) they need to submit.

- a. The consumer's EDN and the 90-day warning notice the Marketplace will send provide a list of acceptable documents the consumer can submit to resolve their DMI. Exhibit 13 provides a partial list of some of the acceptable documents consumers can submit to resolve the most common DMIs. For a full list of acceptable documents for all DMIs, visit [HealthCare.gov/help/how-do-i-resolve-an-inconsistency](https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency).

**Note:** It may be necessary to submit multiple documents to resolve one DMI. For example, consumers who submit birth certificates to prove citizenship will also need to submit an additional document that has a photograph or other information (i.e., name, age, race, height, weight, eye color, or address).



Exhibit 13—Acceptable Documents to Resolve Certain Common DMIs

DMI Type	Acceptable Documents to Resolve Certain Common DMIs
<p><b>Annual Income</b></p>	<ul style="list-style-type: none"> <li>• Federal or state tax return</li> <li>• Wages and tax statement (W-2)</li> <li>• Pay stub</li> <li>• Self-employment ledger or documentation</li> <li>• Document or letter from the SSA</li> <li>• Unemployment benefits letter</li> </ul>
<p><b>Citizenship</b></p>	<ul style="list-style-type: none"> <li>• U.S. passport</li> <li>• Certificate of Naturalization (N-550/N-570)</li> <li>• Certificate of Citizenship (N-560/N-561)</li> <li>• Document from a federally recognized Indian tribe</li> </ul> <p>If consumers don't have any of the above documents, they can submit one of the following documents:</p> <ul style="list-style-type: none"> <li>• U.S. public birth certificate</li> <li>• Consular Report of Birth Abroad (FS-240, CRBA)</li> <li>• Certification of Report of Birth (DS-1350)</li> <li>• Certification of Birth Abroad (FS-545)</li> <li>• U.S. Citizen identification card (I-197 or the prior version, I-179)</li> </ul> <p><b>And</b> one of these documents:</p> <ul style="list-style-type: none"> <li>• Driver's license issued by a state or territory or ID card issued by the Federal, state, or local government</li> <li>• School ID card</li> <li>• U.S. military card or draft record or military dependent's ID card</li> <li>• Voter registration card</li> </ul>
<p><b>Immigration</b></p>	<ul style="list-style-type: none"> <li>• Permanent Resident card, or "Green Card" (I-551)</li> <li>• Reentry permit (I-327)</li> <li>• Temporary I-551 stamp (on a foreign passport or I-94/I-94A)</li> <li>• Arrival/Departure record (I-94/I-94A)</li> <li>• Unexpired foreign passport</li> <li>• Certificate of eligibility for non-immigrant student status (I-20)</li> <li>• Employment Authorization Card (I-766)</li> </ul>

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DMI Type	Acceptable Documents to Resolve Certain Common DMIs
<b>American Indian/Alaska Natives (AI/AN)</b>	<ul style="list-style-type: none"><li>• Tribal enrollment/membership card from a federally recognized Indian tribe</li><li>• Authentic document from a federally recognized tribe declaring membership for an individual</li><li>• U.S. AI/AN tribal enrollment or shareholder documentation</li><li>• Certificate of Degree of Indian Blood (CDIB) issued by the Bureau of Indian Affairs (BIA) or a tribe, if the CDIB includes tribal enrollment information</li><li>• Letter from the Exchange granting a tribal exemption based on tribal membership or Alaska Native shareholder status.</li></ul>

- b. If the consumer has already submitted documents, help them confirm the documents are the correct type for their DMI.

**Step 4.** Help the consumer submit document(s) to resolve their DMI.

- a. Advise consumers to upload supporting documents to HealthCare.gov.
- i. They should navigate to the “My Account” page, select “My Applications & Coverage,” and select the relevant application. Next, they should navigate to the “Application details” page and select the **Upload Documents** button for each application DMI, as shown in Exhibit 14.



Exhibit 14—Application Details Screenshot

○ My plans & programs

○ My plan profile

○ Eligibility & appeals

○ **Applications details**

○ Report a life change

○ Communication preferences

○ Exemptions

○ Tax forms

## Application details

Here's your current application information:

**Status: Complete** ID#: 159188203

**Your application is complete**

[VIEW ELIGIBILITY RESULTS](#)

[REMOVE MY APPLICATION](#)

Your Marketplace application is complete and has been processed. View your eligibility results to find out if you can enroll in health coverage.

**Send documents to verify your information**

If you don't send acceptable documents by the deadline, you could lose what you qualify for now. Select "Upload Documents."

Send one or more documents to verify the citizenship status of the person below.

**Susan: send documents verifying citizenship status.**

Important: Send documents by 05/17/2022

[UPLOAD DOCUMENTS](#)

- ii. On the next screen, shown in Exhibit 15, the consumer should select the appropriate document type and upload their document.



## Exhibit 15—Upload Documents Screenshot

Upload documents

You need to send the Marketplace more information to either prove you're eligible for a Special Enrollment Period or resolve a data matching issue. You can upload documents here.

Use "Expand" and "Collapse" for each item to see a list of documents and upload files.

**Verify Susan's citizenship status** [Collapse -](#)

**Susan-** You need to send proof of your citizenship status. Send one or more documents.

Here are some examples of documents you can send:

- U.S. passport
- Certificate of Naturalization (N-550/N-570)
- Certificate of Citizenship (N-560/N-561)
- State-issued enhanced driver's license (available in Michigan, New York, Vermont, and Washington)
- Document from a federally recognized Indian tribe that includes your name, the name of the federally recognized Indian Tribe that issued the document, and shows your membership, enrollment, or affiliation with the tribe.
- Other

[Get more information on these documents and see a full list of documents you can send.](#)

You can upload more than one document.

Document type:

SELECT FILE TO UPLOAD

If the document upload is successful, the document(s) should be labeled “submitted” under the “Application details” page. For more information on helping consumers submit supporting documents to the Marketplace online, proceed to the Submit Supporting Documents section in [SOP 5—Apply for Health Coverage](#).

- b. Inform consumers that they can also mail documents to the Marketplace, but you should remind them that this method takes more time to process. If they choose to mail their documents, they should include the bar code page from their EDN in the same envelope. If the consumer doesn't have the bar code page, they should write their application ID number and full name on each page



## SOP 4—Verify Identity and Resolve Potential Data Matching Issues

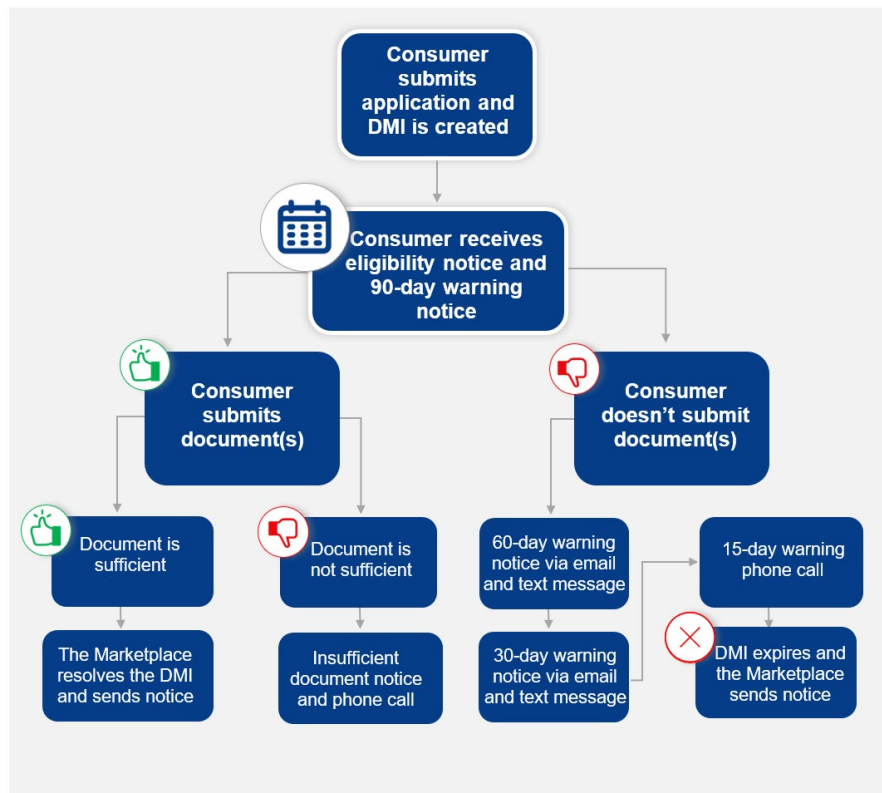
of all documents. Consumers should keep the original document and mail a copy of all documents to the Marketplace, including proof of mailing (if they have one). Documents should be mailed to:

Health Insurance Marketplace®  
465 Industrial Blvd.  
London, KY 40750-0001

- c. Inform consumers that if they submit documents, they'll receive either:
- An insufficient document notice to inform them if more information is needed, or
  - A DMI resolution notice if the documents they submitted resolve the issue. When the DMI is resolved, the consumer will receive a new EDN, and their coverage continues unchanged.

**Step 5.** Explain to consumers that the Marketplace will continue to send them notices until the consumer resolves their DMI or the DMI expires. Exhibit 16 illustrates this process.

Exhibit 16—DMI Resolution Process



- a. Inform consumers that if they don't send the information that's needed after they receive their EDN and 90-day warning notice, they will receive additional warning notices and emails 60 days and 30

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**SOP 4—Verify Identity and Resolve Potential Data Matching Issues**

days (65 days and 35 days for citizenship/immigration DMIs) before their deadline to resolve the issue and a 15-day warning call from the Marketplace (three attempts are made at different times of the day).

- b. Explain that if the consumer does not respond and the Marketplace cannot resolve the DMI by the deadline, they will receive an expiration notice with the date their eligibility ends or, if applicable, the date that their financial assistance will change. The Marketplace will redetermine their eligibility based on the information the Marketplace received from trusted data sources and send the consumer a new EDN. Exhibit 17 describes circumstances that result in a DMI expiration and the impact on the consumer’s eligibility for Marketplace coverage and financial assistance.

**Exhibit 17—Impact of DMI Expiration on Marketplace Eligibility**

DMI	Expiration Description	Impact on Eligibility
Income	Consumer is unable to document annual household income within the acceptable verification threshold of 50 percent or \$12,000 of attested income	Household may be found eligible for a different amount of, or may lose eligibility for, financial assistance based on the household income level on record with Marketplace trusted data sources
Citizenship/ Immigration	Consumer is unable to verify an eligible citizenship or lawful presence status	Consumer loses their eligibility for Marketplace coverage and, if enrolled, coverage or enrollment through the Marketplace is terminated
AI/AN status	Consumer is unable to verify they are a member of a Federally recognized Indian tribe or shareholder in an Alaska Native Corporation (ANCSA)	Consumer loses their eligibility for financial assistance provided specifically to AI/Ans; if enrolled with such assistance, the assistance is terminated
Non-employer-sponsored Coverage Minimum Essential Coverage (non-ESC MEC)	Consumer is unable to verify they are not eligible/enrolled in non-employer-sponsored coverage (Medicare, Medicaid/CHIP, VA, Peace Corps)	Consumer loses their eligibility for financial assistance, which is eliminated if enrolled
ESC MEC	Consumer is unable to verify they are not eligible/enrolled in ESC	Consumer loses their eligibility for financial assistance, which is eliminated if enrolled



## C. Next Steps

1. If consumers would like to begin their Marketplace application, proceed to [SOP 5—Apply for Health Coverage](#) and [SOP 7—Lower Costs of Coverage](#).
2. If consumers have submitted their Marketplace application, proceed to [SOP 8—Compare, Save, & Select Health Plans](#).
3. If consumers do not agree with their Marketplace eligibility determination, proceed to [SOP 10—Request an Eligibility Appeal](#).



## Appendix A: Frequently Asked Questions (FAQs)

The FAQs below are designed to help assisters answer consumers' specific questions on identity verification in the Individual Marketplace.

**FAQ 1. Why do I need to verify my identity?**

- Answer: To protect your personal information, you must complete steps to verify your identity before you can finish creating a Marketplace account and completing an application online. Without this process, an unauthorized person could create an account and apply for health coverage in your name without your knowledge.

**FAQ 2. How does HealthCare.gov verify my identity?**

- Answer: HealthCare.gov compares your responses to identity verification questions with information from your Experian consumer report.

**FAQ 3. Why was my identity verification unsuccessful?**

- Answer: Experian uses specific information in your consumer report to verify your identity. If the information you entered does not match the information Experian has, identity verification will be unsuccessful. Sometimes Experian information has not been recently updated or the information is inaccurate. For example, you may have recently paid off a loan that has not yet been reported to Experian. Other times, Experian may not have enough information about you in its systems to successfully verify your identity.

**FAQ 4. Will identity verification affect my credit score?**

- Answer: No. If you check your credit report, you may see an inquiry from Centers for Medicare & Medicaid Services (CMS). CMS uses consumer reporting agencies like Experian to verify the information you use to create an account. Your credit score will not be affected by inquiries from CMS.

**FAQ 5. If my identity verification is unsuccessful, will I be unable to enroll in a Marketplace plan?**

- Answer: If you are unable to verify your identity successfully, you should call the Marketplace Call Center. They will be able to assist you with the identity verification process as well as with completing an application and selecting a plan.

**FAQ 6. How do I know if I have a DMI?**

- Answer: You should review your eligibility notice. Your eligibility notice will indicate whether you or any of your household members need to submit documents to confirm application information. You can review your eligibility notice in your HealthCare.gov account. The Marketplace will also mail you a copy of your eligibility notice.



## FAQ 7. Why do I have a DMI?

- Answer: When you provide information on a Marketplace application, the Marketplace compares it to information from trusted data sources. If eligibility information on your application does not match trusted data sources or if trusted data sources are not available, a DMI is created. Often, DMIs are generated when the Marketplace detects inconsistencies in your projected household income amount, citizenship or immigration status, employer coverage, non-employer-sponsored coverage, Social Security Number, or American Indian or Alaska Native status.

## FAQ 8. How do I resolve a DMI?

- Answer: You must submit documents to confirm information you provided on your Marketplace application. You can upload them to your account at [HealthCare.gov](https://www.healthcare.gov), or you can mail copies of your documents to the Marketplace. For a list of documents you can submit to resolve your DMI, visit [HealthCare.gov/help/how-do-i-resolve-an-inconsistency](https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency).

## FAQ 9. How long do I have to resolve a DMI?

- Answer: Generally, you have 90 days (95 days for citizenship or immigration DMIs) from the date of your EDN to send documents that match the attested information on your application. The Marketplace will make multiple attempts throughout the 90-day timeline to inform you of your DMI.

## FAQ 10. How can I find out the status of documents I submitted for ID proofing or to resolve a DMI?

- Answer: If you would like to follow up with the Marketplace for a status update on the documents you submitted via upload or mail, you can contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). The Call Center will ask you for some information, like your name, date of birth, or application ID number. In the event it cannot provide a status update, the Call Center will contact an advanced casework team to check the status of your case, and the Marketplace will follow up with you.

## FAQ 11. Can I still enroll in a Marketplace plan if my DMI isn't resolved yet?

- Answer: Yes, you can enroll in and receive financial assistance for a Marketplace plan while you resolve your DMI based on the temporary eligibility determination the Marketplace provided. You must still submit documents to resolve the DMI. If you don't, you risk losing your coverage and all or some of the financial assistance you received, if eligible.



## Appendix B: Support Resources

If consumers require assistance that is outside of assister activities, refer consumers to other organizations and resources as appropriate. Exhibit 18 provides a list of external resources.

Exhibit 18—External Resources

Resource	Contact Information	What does this resource do?	How should consumers use this resource?
Experian Help Desk	1-866-578-5409	The Experian Help Desk assists consumers with verifying their identity over the phone so that they may proceed with eligibility and enrollment activities after creating an account at HealthCare.gov.	<ul style="list-style-type: none"> <li>To verify their identity over the phone if they were unsuccessful in their attempt to verify their identity on HealthCare.gov. When necessary, consumers will receive a unique identity verification code and will be instructed to contact the Experian Help Desk.</li> </ul>
Marketplace Call Center	1-800-318-2596 TTY: 1-855-889-4325 (all languages available)	The Marketplace Call Center provides assistance to consumers who need information or want to enroll in health coverage through the FFM.	<ul style="list-style-type: none"> <li>To get answers to questions while applying for health coverage using the online or paper application.</li> <li>To apply for health coverage over the phone.</li> </ul>
HealthCare.gov	<a href="http://HealthCare.gov">HealthCare.gov</a>	This website allows consumers to access information about the Affordable Care Act and to enroll in health coverage through the FFM.	<ul style="list-style-type: none"> <li>To find out about health coverage options available through the FFM.</li> <li>To apply for health coverage online.</li> </ul>
Internal Revenue Service (IRS)	<a href="http://IRS.gov">IRS.gov</a>	This federal agency collects taxes from individuals and businesses in the U.S.	<ul style="list-style-type: none"> <li>To learn more about the effects of the Affordable Care Act on consumers' tax returns.</li> </ul>

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Resource	Contact Information	What does this resource do?	How should consumers use this resource?
Medicaid	<a href="https://www.Medicaid.gov">Medicaid.gov</a>	This state-administered health insurance program is for low-income families and children, pregnant women, the elderly, people with disabilities, and in many states, other adults. The Federal Government provides a portion of the funding for Medicaid and sets guidelines for the program. States also have choices in how they design their program, so Medicaid varies state by state and may have a different name in your state.	<ul style="list-style-type: none"><li>• To find answers to questions about health coverage through Medicaid or CHIP.</li><li>• To get further information about their state's Medicaid program and agency contact information.</li></ul>
Social Security Administration (SSA)	<a href="https://www.SSA.gov">SSA.gov</a>	This independent federal agency administers Social Security, a system that distributes financial benefits to retired or disabled people, their spouses, and their dependent children based on their reported earnings.	<ul style="list-style-type: none"><li>• To learn more about available Social Security benefits for which consumers might be eligible.</li><li>• To apply for a Social Security Number, which is necessary to apply for health coverage through the Marketplace (except for legal immigrants, who can provide a document number).</li></ul>

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