



Frequently Asked Questions: Social Security Numbers

What should I do if my clients do not wish to provide me with their Social Security number (SSN)?

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- **The Marketplace is required by law to collect SSNs from all applicants who have SSNs.** This is true for U.S. citizens and U.S. nationals as well as noncitizens who may have a limited SSN in addition to eligible immigration status and immigration document numbers. This is emphasized in the updated Enhanced Direct Enrollment (EDE) application work-flow. These updates are intended to clarify that agents and brokers must ask whether a client has an SSN, and aren't permitted to check the box indicating their client doesn't have an SSN if that person is seeking coverage and has an SSN. These updates aren't intended to discourage agents and brokers from working with any consumers seeking coverage or prevent any consumers from applying for Marketplace coverage.

All Marketplace applications are signed under penalty of perjury attesting that everything on the application is true and accurate, prior to receiving eligibility and being able to enroll in a plan. **It is illegal, unethical, and a violation of the Marketplace agreements agents and brokers sign to provide the Marketplace with incorrect information or to assist a consumer in committing perjury by checking the box indicating they don't have an SSN when they do.**

Agents and brokers need an actionable plan to help consumers complete their applications if they have SSNs and refuse to provide them. **For example, agents and brokers may assist consumers working "side-by-side" with them while the consumer creates their own account and completes the Marketplace application through an EDE website's consumer pathway or on [HealthCare.gov](https://www.healthcare.gov)** where the consumer can enter SSNs without disclosing them to an agent or broker and then re-engage their agent or broker for assistance on other parts of the application or at the time of comparing plans and enrolling. As a reminder, agents and brokers aren't allowed to have access to a consumer's username and password. Consumers should never share their login information and agents and brokers should never accept that information if it's offered. Alternatively, the agent or broker could suggest the consumer call the Marketplace Call Center if engaging the Call Center reduces the consumer's reluctance to share their SSN. These pathways allow consumers to provide their SSNs on their own without needing to supply this sensitive information to an agent or broker.

For household members who aren't applicants, it is recommended to include the non-applicants' SSNs on the application because it can help verify information such as income without needing to submit documents. Learn more about [whether your client has to provide SSNs for people listed on their application](#).

Consumers who need assistance getting an SSN can visit [SSA.gov](https://ssa.gov) or call 1-800-772-1213. TTY users should call 1-800-325-0778.

If you need additional assistance on this topic, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

Helpful Resources:

- [Enrolling Consumers the Right Way: SSN Requirements](#)
- [Helping Consumers Resolve data matching issues \(DMIs\)](#)