

Post-enrollment Assistance



Locating Information about and Resolving Income Data Matching Issues (DMIs)

Let's Get Started

Locating Information about and Resolving Data Matching Issues (DMIs)

After receiving a Marketplace eligibility determination, consumers may find out they have a data matching issue (DMI) they need to resolve, and may come to you with questions as a result.

Common questions may include:

- What if the Marketplace needs more information from me after I've submitted my application?
- What exactly is a DMI?
- What types of documents can I submit to resolve a DMI?

Data Matching Issue (DMI)

A DMI is a data matching issue. Consumers may encounter a DMI when there's a difference between certain information they entered on a Marketplace application, and information the Marketplace receives from other trusted data sources.

As an assister, you should be able to help consumers identify the types of documents the Marketplace will accept for purposes of verifying a DMI and explain how to submit these documents.

What You Need to Know

Why do DMIs occur?

A data matching issue may occur after a consumer submits an application for Marketplace coverage if the Marketplace can't confirm some of the information the consumer provides on their application.

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. 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

What types of data matching issues might consumers encounter?

The most common types of DMIs are income, citizenship, and immigration.

For a full list of DMI types, review [Healthcare.gov – How do I resolve a data matching issue?](#)

How do consumers resolve their DMIs?

To resolve a DMI, the consumer must submit required documents to the Marketplace so it can make a final eligibility determination.

How long do consumers have to resolve a DMI?

Generally, consumers have 90 days (95 days for citizenship or immigration DMIs) from the date of their eligibility notice to resolve their DMI. However, for income DMIs, consumers have an automatic 60-day extension, and therefore 150 days to resolve the income DMI (Policy update: The automatic 60 day extension to resolve an income DMI (for a total of 150 days) became effective June 18, 2023.). The Marketplace will make multiple attempts throughout the 90-day timeline to contact consumers about their DMI.

Assister tip: Explain to consumers that they will still be eligible for health coverage through the Marketplace and can continue to enroll in coverage if they generate a DMI with their application. However, they must take action within the period provided to resolve the DMI to keep their Marketplace coverage and financial assistance, if applicable.

Additional DMI Resources

For more information on DMIs, refer to:

- [HealthCare.gov - When the Marketplace needs more information](#)
- [HealthCare.gov - How do I resolve a data matching issue?](#)

What You Need to Do

Income Data Matching Issue (DMI)

Scenario 1, Dan and Carla Howard

Meet Dan and Carla Howard. Dan is a self-employed commercial plumber who earned \$42,000 last year. Carla is a full-time dog walker who earned \$25,000 last year.

Therefore, their total household income was \$67,000.

During the Open Enrollment Period, the Howards enrolled in a Marketplace plan with advance payments of the premium tax credit (APTC).

Dan's biggest client just went out of business, so he estimates that he'll earn \$28,000 during the upcoming year. Carla also expects to have fewer dog-walking clients next year, so she estimates her income for the upcoming year to be \$4,000.

When do income DMIs occur?

An income DMI occurs if a consumer attests to having household income that is lower than the amount reported by the Marketplace's data sources by more than 50 percent or \$12,000, (whichever is greater).

Income DMIs also occur if no data is available from the Marketplace's data sources.

Dan and Carla's estimated income for the upcoming year caused an income DMI because it's more than 50 percent lower than the annual income the Marketplace has on file.

Dan and Carla review the calculations to better understand their income DMI:

- Household income from Marketplace's data sources for the Howard family = \$67,000
- 50 percent of \$67,000 = \$33,500
- \$33,500 is > than \$12,000
- Attested income = \$32,000

The attested income is more than 50 percent lower than the annual income the Marketplace's data sources have on file.

To resolve the income DMI, Dan and Carla must submit documents to verify their estimated annual income for the upcoming year.

Dan and Carla would like your help finding information about their DMI so they can take steps to resolve it.

Consumers can find information about their DMIs in their eligibility notice.

The eligibility notice will indicate whether they or any of their household members need to submit documents to confirm application information. They can review their eligibility notice in their Healthcare.gov account. The Marketplace will also mail consumers a copy of their eligibility notice.

To find their eligibility notice in their online account, Dan and Carla begin by selecting **Log in** in the top right corner of Healthcare.gov.

After logging in, selecting the **Go to My Applications and Coverage** button, then selecting their current application, Dan and Carla reach the homepage of their application.

They then select **Eligibility & appeals** from the options on the left to find their eligibility notice.

On the Eligibility & appeals screen, Dan and Carla select the **View Eligibility Notice (PDF)** button.

In the Howard's eligibility notice, both the **Results** section and the **ACTION: Next steps** section inform them they have an income DMI and need to submit documents.

The Results section indicates "Eligibility determination is final after acceptable documents are submitted to the Marketplace."

The ACTION: Next steps section states that Dan and Carla have until a certain date to send documents to confirm their household income. In this example, April 29, 2024.

Assister Tip: Consumers typically have 90 days from their application submission date to submit documentation to resolve DMIs. Consumers with a citizenship/immigration DMI have 95 days to submit documents.

Plan Year 2024 Policy Update: For income DMIs, however, beginning June 18, 2023, consumers have an additional 60 days (for a total of 150 days) to resolve an income-related DMI.

The eligibility notice will also provide a list of documents they can send to the Marketplace to resolve their income DMI.

Let's review the eligibility notice pages on how to confirm household income:

The "More About Submitting Documents" page includes instructions for submitting documents.

The "Documents to Confirm Household Income" page lists the documents consumers can upload or mail to the Marketplace to confirm their estimated yearly income.

Examples of documents consumers can send to reflect the yearly income amount shown on their Marketplace application include:

- 1040 tax return (federal or state versions), including Schedule 1 if you file one with your taxes – Must contain first name, last name, income amount and tax year
- W2s and/or 1099s (includes 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099 S, 1099INT) – Must contain first name, last name, income amount, year, and employer name
- Pay stub – Must contain first name, last name, income amount, and pay period or frequency of pay with date of payment. If a pay stub includes overtime, indicate average overtime amount per paycheck
- Self-employment documentation containing first name, last name, company name, and income amount. This can be 1040 Schedule C, F, or E; Schedule K-1 (Form 1120-S); Schedule K1 (Form 1065); personal tax return
- Social Security Administration statements (Social Security Benefits Letter) – Must contain first name, last name, benefit amount, and frequency of pay
- Unemployment letter or Trade Readjustment benefits letter – Must contain first name, last name, source/agency, benefit amount, and duration (start and end date, if applicable)

Knowledge Check: What are some types of documents Dan could send to the Marketplace to confirm his self-employment income?

Answer: Examples of documents Dan could send to the Marketplace to confirm his self-employment income include:

- An IRS Form 1040 SE Schedule C, F, or SE
- Schedule K-1 (Form 1120-S)
- Schedule K-1 (Form 1065)
- Personal tax return (business tax returns are not acceptable)
- Bookkeeping records

- Receipts for ALL allowable expenses
- Signed time sheets & receipt of payroll, if you have employees
- Self-employment ledger
- Most recent quarterly or year-to-date profit and loss statement

Since Dan lost one of his clients very recently, none of his self-employment income documentation reflects the loss of the client, so he won't be able to resolve his income DMI with his current documentation.

Additionally, Carla doesn't have any documentation to show she expects to have fewer dog-walking clients next year and therefore earn less income.

They ask you how they can confirm the client loss to the Marketplace to resolve their income DMI.

Knowledge Check: How would you advise Dan to confirm a recent change to his income that isn't reflected in any of his current documents to confirm his self-employment income?

Answer: You can advise consumers like Dan and Carla who experience a recent change in income that isn't reflected in their current income documentation, that they can send the Marketplace a letter explaining why their annual household income is different from the information in the Marketplace's data sources.

For more guidance on confirming income information, visit the

[Guide to Confirming Your Income Information](#)

Dan and Carla didn't bring a letter explaining why the annual household income they reported on their Marketplace application is different from the information in the Marketplace's data sources, so they plan to upload it at home. However, they would like to review the steps with you to make sure they're able to do it on their own.

The "Application details" screen displays all the DMIs that apply to a household.

Dan selects the **Upload documents** button to upload his income information.

He then selects **Other** from the **Document Type** dropdown menu since the option to submit a written explanation of anticipated income changes is not listed.

For a full list of documents consumers can submit to resolve a DMI, visit

[How do I resolve a data matching issue?](#) and refer to the "Documents to confirm your household income" section.

Assister Tip: Remember, the documents a consumer submits to the Marketplace to resolve their income DMI must show a yearly income amount that closely matches the total annual household income amount on the application.

Consumers can use the [Guide to Confirming Your Information](#) to find out which documents they can submit.

Dan can now choose the **Select File to Upload** button. He will need to locate and select the document on his computer.

Once Dan selects the file, a table will appear under the **Select File to Upload** button with the Document Name, Document Type, and Actions. Under Actions, Dan should select the green **Upload** button on the left to submit his letter to the Marketplace.

A green checkmark icon will appear next to the document name to indicate the upload was successful.

Knowledge Check: Dan asks what will happen if he forgets to submit supporting documents by the deadline. What do you tell him?

Answer: You inform him that he should still submit his documents, and if he made a good faith effort to get the required documents but needs more time beyond the 150 days for income DMIs, he may call the Marketplace Call Center to request more time to submit them.

The Marketplace will send a notice after it reviews consumers' document(s).

If the document Dan uploads verifies his income information, the notice will indicate there is nothing further needed. If the document isn't sufficient or if more information is required, he will receive a notice that will include details for the next steps.

Carla can follow the same steps as Dan, but she asks you about the option to mail her documents to the Marketplace.

Knowledge Check: Should Carla mail her original documents?

Answer: No! Consumers should not send original documents. Instead, they should mail photocopies of each document to the Marketplace and include the printed bar code page of their eligibility notice.

Assister Tip: If consumers don't have the bar code page of their eligibility notice, they should print their full name and the Application ID at the top of each document copy.

Mail documents to:

Health Insurance Marketplace®*

Attn: Supporting Documentation

465 Industrial Blvd.

London, KY 40750-0001

*Health Insurance Marketplace® is a registered trademark of the U.S. Department of Health and Human Services.

For more information on how to submit documents to the Marketplace, visit

[When the Marketplace needs more information.](#)

Knowledge Check: Could Dan and Carla lose their financial assistance if they don't submit additional income information to the Marketplace?

Answer: Yes! If the Marketplace can't verify Dan and Carla's estimated annual household income, they may lose some or all of their financial assistance.

The Marketplace will make multiple attempts to reach consumers through notices, phone calls, emails, and text messages, depending on their communication preferences.

For more information on how the Marketplace confirms household income information, visit the [Marketplace Guide to Confirming your Income Information](#).

Great job! You've successfully guided Dan and Carla through the process of resolving an income DMI.

Citizenship Data Matching Issue (DMI)

Scenario 2, Celeste and Travis Davis

Your next appointment of the day is with Celeste and Travis Davis. Celeste recently attained citizenship. When she and Travis apply for Marketplace coverage, a citizenship DMI is generated since her new status differs from what the Marketplace's trusted data sources have on file.

Celeste selects the **View Eligibility Notice** button to find information about the deadline for resolving her DMI as well as the types of documents she can submit to resolve it.

To confirm U.S. citizenship, consumers may submit one or more of the following documents:

- 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, Minnesota, New York, Vermont, & Washington)
- Document from federally recognized Indian tribe that includes your name & the name of the federally recognized Indian tribe that issued the document & shows your membership, enrollment, or affiliation with the tribe. Documents you can submit include:
 - A Tribal enrollment card
 - A Certificate of Degree of Indian Blood
 - A Tribal census document
 - Documents on Tribal letterhead signed by a Tribal official

Celeste submits a copy of her U.S. passport to resolve her income DMI.

How will she know whether her submission is sufficient?

- If the document Celeste submits is sufficient, the Marketplace will resolve the DMI and send notice to indicate this.
- If the document is not sufficient, the Marketplace will send an insufficient document notice and attempt to reach her with a phone call.
- If Celeste doesn't resolve her citizenship DMI within 95 days, her Marketplace coverage

will be terminated.

Wrap Up

Congratulations! You have completed *Locating Information About and Resolving Data Matching Issues*.

Key Takeaways:

- Policy update: Effective June 18, 2023, consumers have an additional 60 days (for a total of 150 days) to resolve an income-related DMI

Review the following resources for more information:

- [HealthCare.gov – How do I resolve a data matching issue?](#)
- [HealthCare.gov – When the Marketplace needs more information](#)
- [Marketplace Assister Microlearning Series Application Walkthrough – Helping Consumers Understand the Eligibility Notice](#)
- [CMS Guide to Confirming your Income Information](#)
- [Assister Webinar – How to Resolve Income Data Matching Inconsistencies](#)

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