



# Tips for Submitting Supporting Documents to the Health Insurance Marketplace



*Center for Consumer  
Information and Insurance  
Oversight (CCIIO)*

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# Two Reasons Consumers May Need To Submit Supporting Documents

## 1. Failed identification (ID) proofing

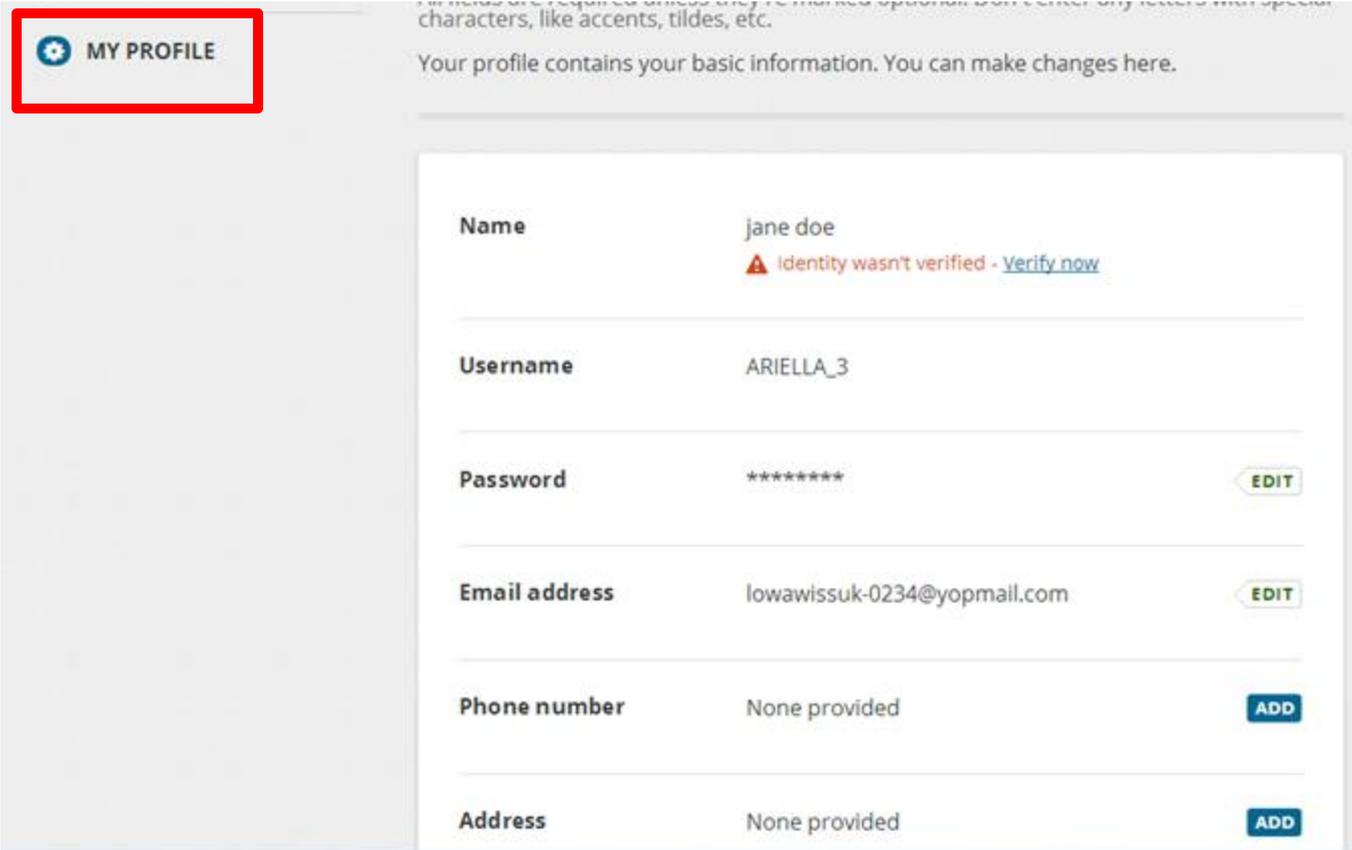
- ID proofing must be completed in order for a consumer to submit an online application and enroll in a plan.
- If consumer fails online process, a manual process is needed to verify identity so the consumer can submit an online application.

## 2. Resolve application inconsistencies

- If any of the information the consumer provides in the application does not match information contained in data sources used for eligibility verification in the application, then an application inconsistency is created. The Marketplace needs information to resolve an inconsistency in order to make a final eligibility determination.
- Examples include: projected income amount, citizenship, immigration status, employer coverage, Social Security number, Indian status.

# Steps to ID Proof

- After logging into consumer's account, click "My Profile" and then "verify now" to begin ID proofing



# Steps to ID Proof

- Click “Get started” to begin ID proofing process



# Steps to ID Proof

- Consumer enters the information needed to verify identity

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VERIFY YOUR IDENTITY

1 Contact Information

2 Identity questions

## Contact information

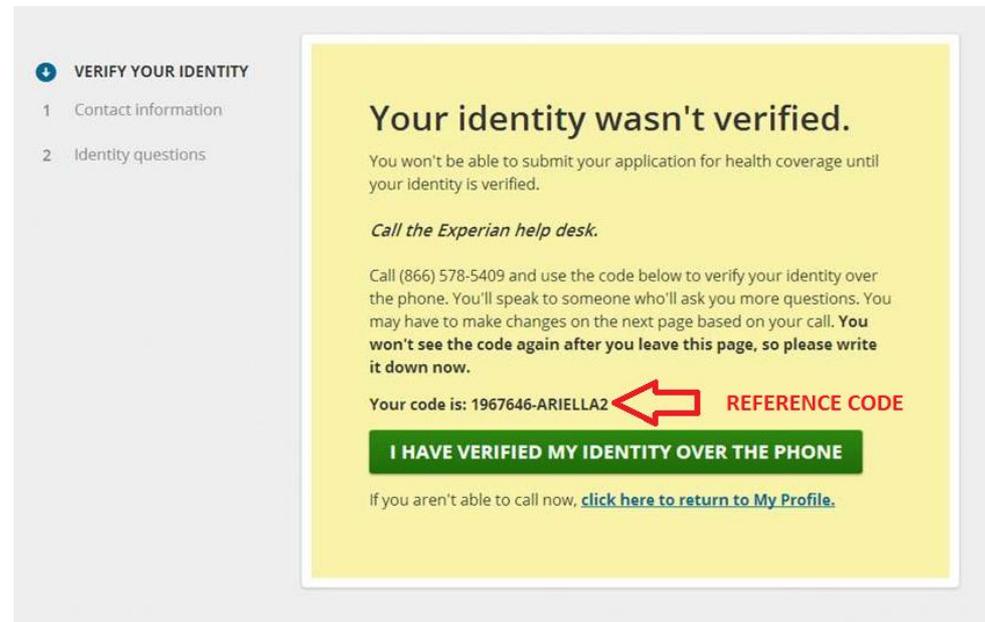
**Tell us about yourself. Use your complete name, as it appears on legal documents (like your Social Security card).**

All fields are required unless they're marked optional. Don't enter any letters with special characters, like accents, tildes, etc.

First name	Middle <i>optional</i>
<input type="text" value="jane"/>	<input type="text"/>
Last name	Suffix <i>optional</i>
<input type="text" value="doe"/>	<input type="text" value="Select..."/>
Date of birth	Social Security number <i>optional</i>
<input type="text"/>	<input type="text"/>

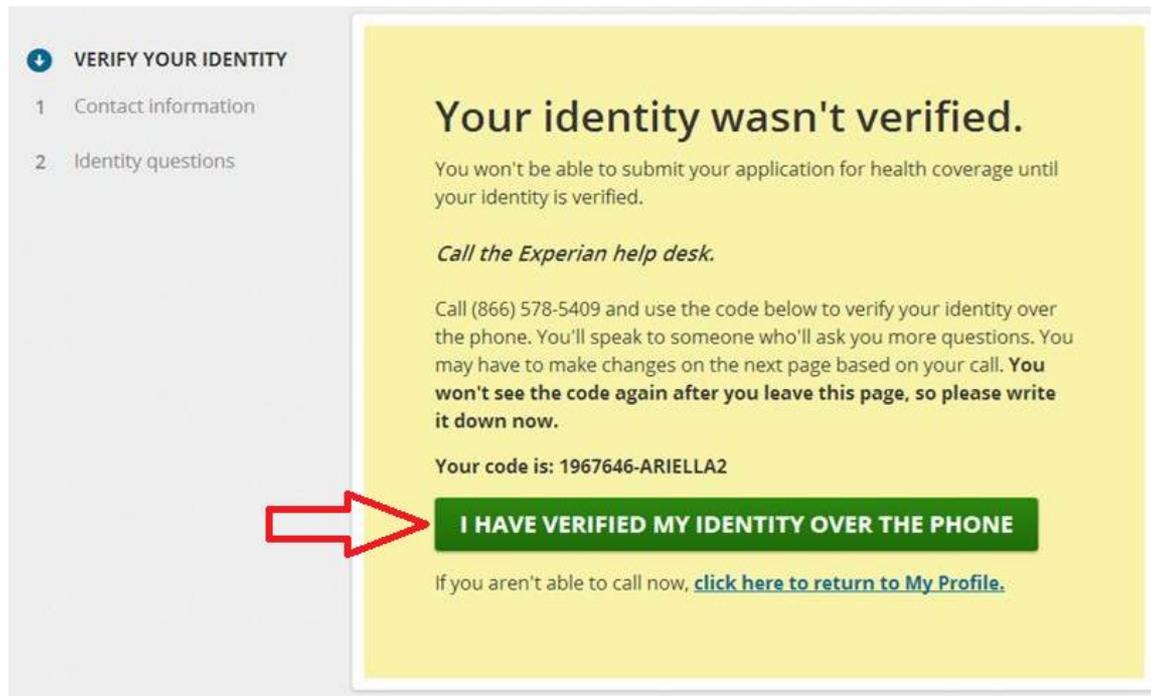
# Verifying ID Over the Phone

- If ID proofing is unsuccessful after two tries, a screen will show a reference code to use when calling Experian at (866) 578-5409 with consumer's reference number
- Write down the consumer's reference number code from the screen
- The Reference Code is required if calling Experian
- After calling Experian, the consumer should click “I have verified my identity over the phone” to complete the ID proofing process



# Failing ID Proofing

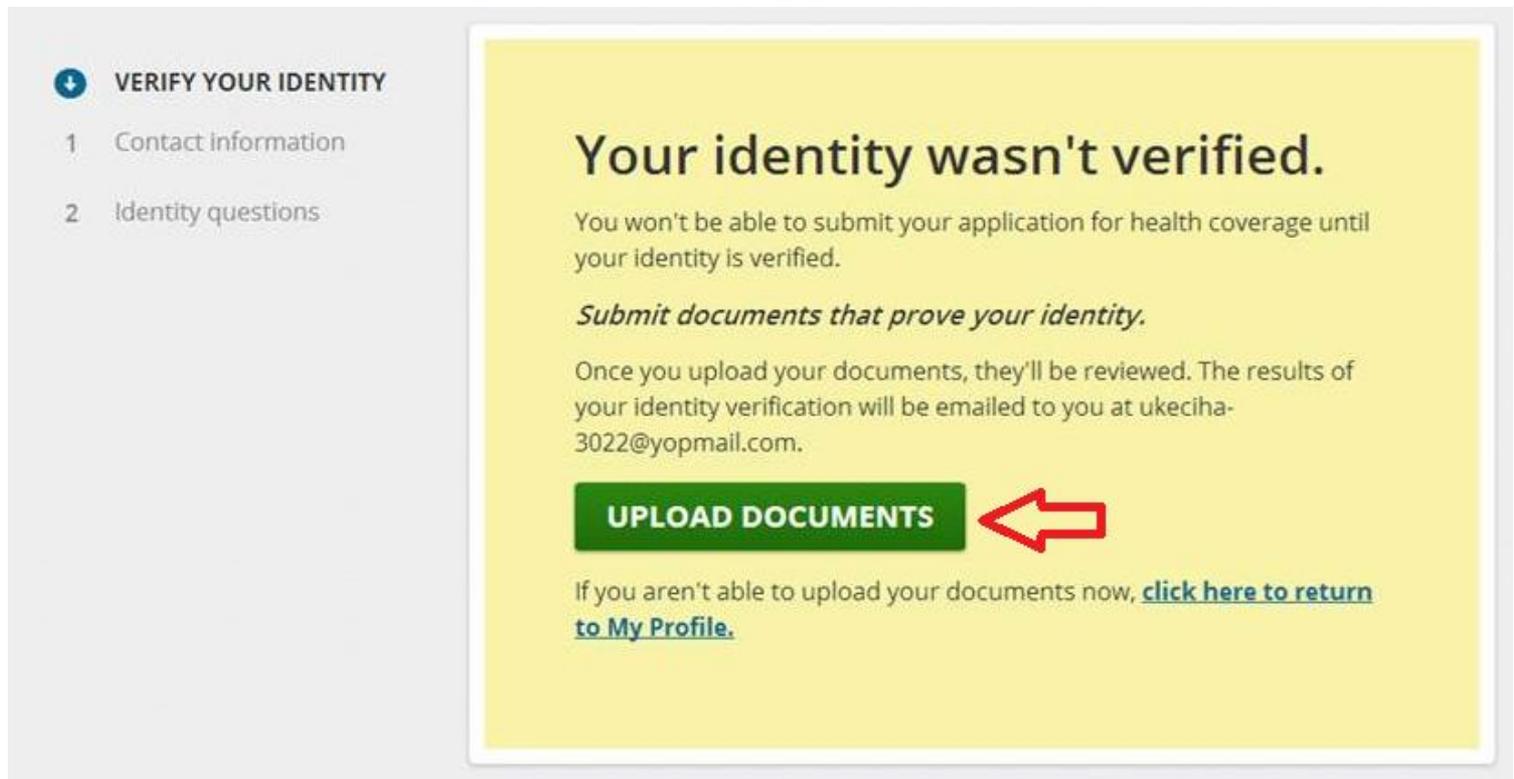
- After contacting the Experian Help Desk, the consumer **should** click the “I have verified my identity over the phone” button.
- The consumer can then submit updated contact information and upload identity verification documents.



The screenshot shows a web interface for identity verification. On the left, a sidebar contains a plus icon and the text 'VERIFY YOUR IDENTITY', followed by a numbered list: '1 Contact information' and '2 Identity questions'. The main content area has a yellow background and displays the following text: 'Your identity wasn't verified.', 'You won't be able to submit your application for health coverage until your identity is verified.', 'Call the Experian help desk.', 'Call (866) 578-5409 and use the code below to verify your identity over the phone. You'll speak to someone who'll ask you more questions. You may have to make changes on the next page based on your call. **You won't see the code again after you leave this page, so please write it down now.**', 'Your code is: 1967646-ARIELLA2', a green button with the text 'I HAVE VERIFIED MY IDENTITY OVER THE PHONE', and 'If you aren't able to call now, [click here to return to My Profile.](#)' A red arrow points to the green button.

# Uploading ID Proofing Documents

- If consumer fails ID proofing again (so the consumer has failed 4 times total), THEN he or she will be able to see the screen below to **upload** a document to verify identity. Click “Upload documents” to submit a copy of a document to prove the consumer’s identity via uploading process.



The screenshot shows a web interface with a sidebar on the left and a main content area on the right. The sidebar has a blue header with a plus icon and the text 'VERIFY YOUR IDENTITY'. Below it are two numbered items: '1 Contact information' and '2 Identity questions'. The main content area has a yellow background and contains the following text: 'Your identity wasn't verified.' followed by 'You won't be able to submit your application for health coverage until your identity is verified.' and 'Submit documents that prove your identity.' Below this is a paragraph: 'Once you upload your documents, they'll be reviewed. The results of your identity verification will be emailed to you at ukeciha-3022@yopmail.com.' At the bottom of the main content area is a green button with the text 'UPLOAD DOCUMENTS' and a red arrow pointing to it from the right. Below the button is a link: 'If you aren't able to upload your documents now, [click here to return to My Profile.](#)'

VERIFY YOUR IDENTITY

- 1 Contact information
- 2 Identity questions

**Your identity wasn't verified.**

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

*Submit documents that prove your identity.*

Once you upload your documents, they'll be reviewed. The results of your identity verification will be emailed to you at ukeciha-3022@yopmail.com.

**UPLOAD DOCUMENTS**

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

# Two Ways to Submit Supporting Documents

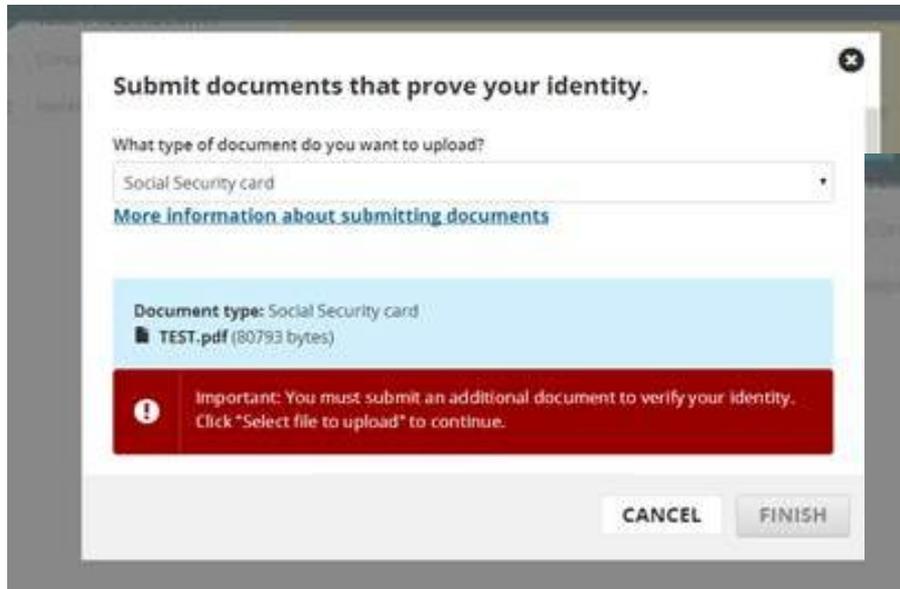
1. Upload document to online Marketplace account
2. Mail physical copy of document to Marketplace processing center

# Document Types for ID Proofing

- **Upload a copy of the document (OR mail to Marketplace).** If the consumer submits a copy of a document that is not a picture ID, then the consumer must submit a copy of a second document (two items total).
  - Driver's license issued by state or territory
  - School identification card
  - Voter registration card
  - U.S. Military draft card or draft record
  - Any identification card issued by 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 identification card
  - American Indian 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
  - Birth certificate
  - Social Security card
  - Marriage certificate
  - Divorce decree
  - Employer identification card
  - High school or college diploma
  - Property deed or title

# Uploading ID Proofing Documents

If the consumer submits a copy of a document that is not a photo ID, the consumer must submit a copy of a second document (two forms total).



Submit documents that prove your identity.

What type of document do you want to upload?

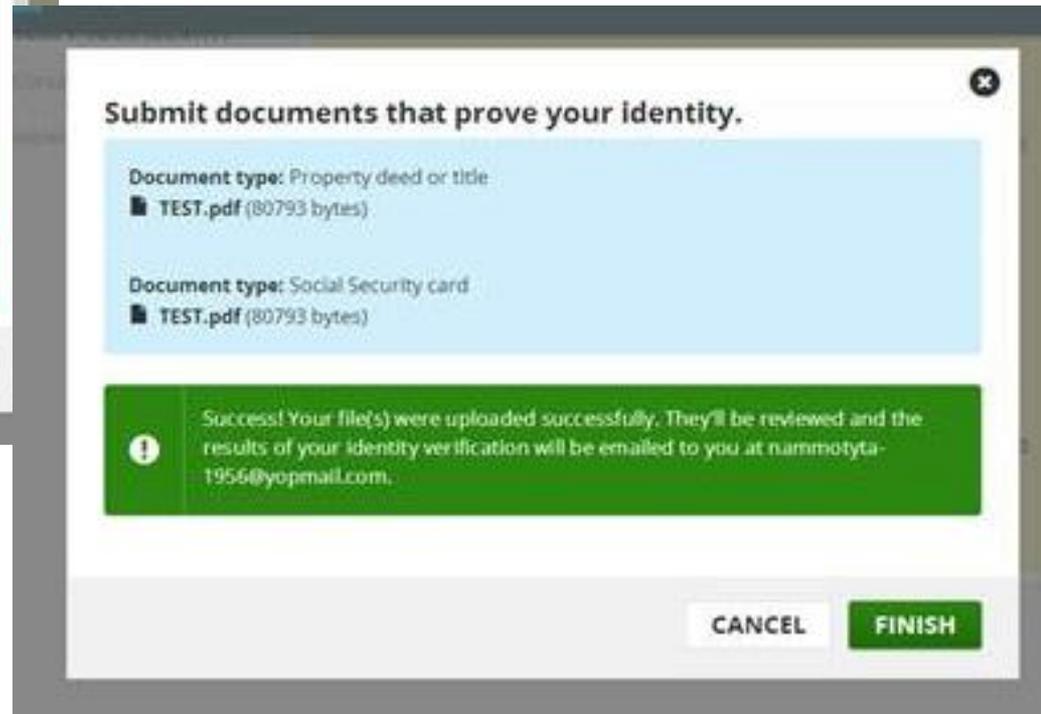
Social Security card

[More information about submitting documents](#)

Document type: Social Security card  
TEST.pdf (80793 bytes)

**Important:** You must submit an additional document to verify your identity. Click "Select file to upload" to continue.

CANCEL FINISH



Submit documents that prove your identity.

Document type: Property deed or title  
TEST.pdf (80793 bytes)

Document type: Social Security card  
TEST.pdf (80793 bytes)

**Success!** Your file(s) were uploaded successfully. They'll be reviewed and the results of your identity verification will be emailed to you at nammotyta-1956@yopmail.com.

CANCEL FINISH

Ex. Social Security Card and  
Property deed or title

# Tips For Submitting Documents for ID Proofing

- Consumers may either upload documents to the consumer's Marketplace Account OR mail them.
- Do not submit documents multiple ways, it will not expedite processing.
- Documents will be processed more quickly if **uploaded.**
- If you're helping a consumer **upload** documents through Healthcare.gov, it's **not** necessary for the consumer to include the barcode page from his or her eligibility notice.

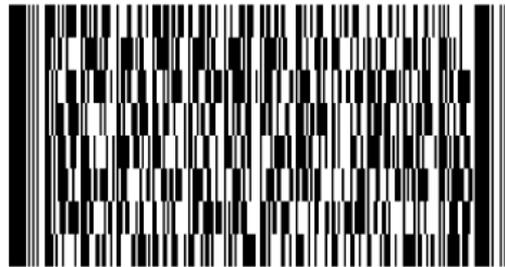
# Sending Identity Documents by Mail

- If **mailing** documents, advise consumer to include the barcode page from their **ID proofing failure notice** in the same envelope
- If the consumer doesn't have the page with the barcode, write the consumer's application ID# (if they have one), date of birth and SSN (if available) on the documents
- Consumers should keep a copy of all documents mailed to the Marketplace, including proof of mailing (if they have one)
- Send to:

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

# Example of Barcode Page from Notice

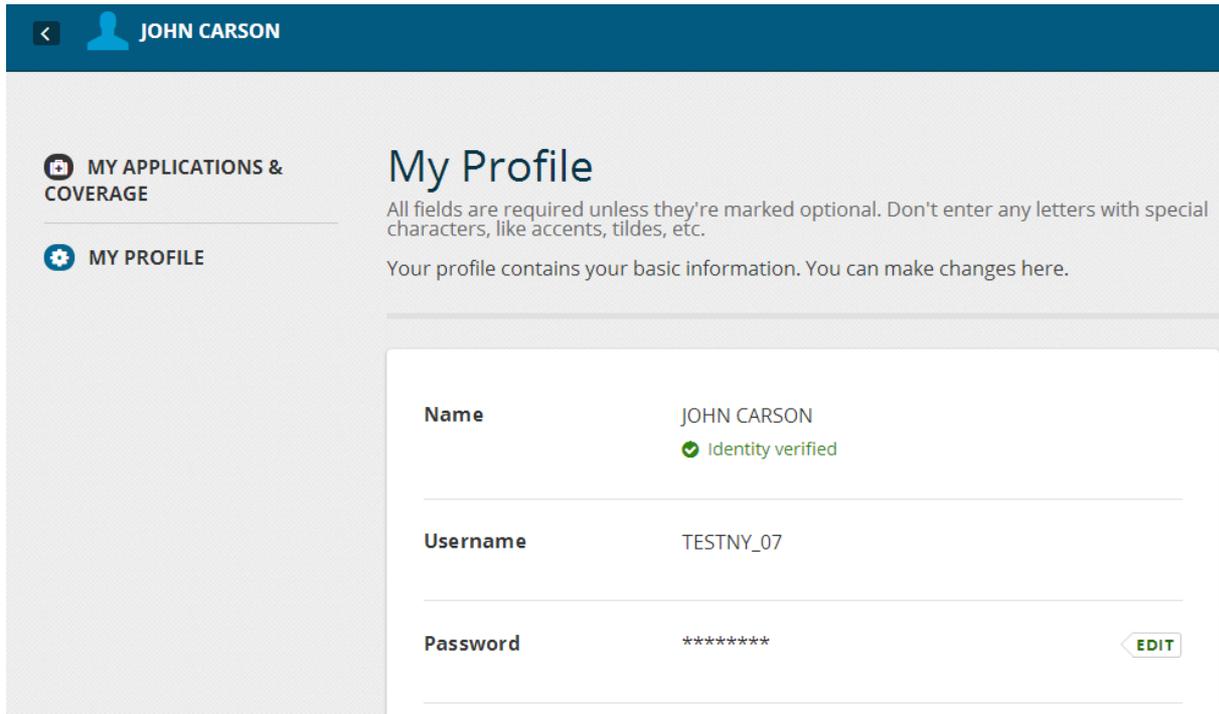
**Important:** If you mail in your documentation, please also include this page in the same envelope, which includes a barcode, along with any documents. This page helps the Marketplace make sure your documents can easily be associated with your application.



PA,94881959

# Status of Submitted ID Proofing Documents

- You can expect identity verification documents to be processed and turned around quickly, typically within 7-10 business days.
- After identity verification documents are processed, the status should change in their account to say “identity verified.”



The screenshot shows a user profile page for JOHN CARSON. The page has a dark blue header with a back arrow and the user's name. Below the header, there are two main sections: 'MY APPLICATIONS & COVERAGE' and 'MY PROFILE'. The 'MY PROFILE' section is active and shows the following information:

Field	Value
Name	JOHN CARSON ✔ Identity verified
Username	TESTNY_07
Password	***** <a href="#">EDIT</a>

# Submitting Documents for Application Inconsistencies

**Q: How do I know if the consumer has an application inconsistency?**

**A: The consumer’s eligibility notice will say “Send the Marketplace more information” and give a list of what to send.**

**What are the results of my application?**

Review the table below with your eligibility results.

Family Member(s)	Results	Next Steps
Elena Matthews	<ul style="list-style-type: none"><li>Eligible to purchase health coverage through the Marketplace</li><li>Eligible for a tax credit (\$XX each month, which is \$X for the year)</li></ul>	<ul style="list-style-type: none"><li>Choose a health plan and make first month’s payment</li><li>Send the Marketplace more information</li></ul>

**What should I do next?**

- Elena Matthews -- You need to send the Marketplace proof of your yearly income for 2014. Examples of documents you can send include:
  - Wages and tax statement (W-2)
  - Pay stub
  - Letter from employer
  - Self-employed ledger
  - Cost of living adjustment letter and other benefit verification notices

- An inconsistency will **only** be listed in the consumer’s eligibility notice, a message does NOT appear on screen during the application.

# Submitting Documents for Application Inconsistencies

**Q: How do I know if the consumer has an application inconsistency?**

**A: In the consumer's Marketplace account, under "Applications details," there will be a list of all unresolved inconsistencies.**

The screenshot shows a web interface for a 2014 application for individuals and families. The page title is "2014 application for Individuals & Families (ID#: 95957437)" and there is a link to "View all applications". A sidebar on the left contains links for "Report a life change", "Communication preferences", "Authorized users", and "Exemptions". The main content area has a dark blue header with "Status: Complete" and "ID#: 95957437". Below this, a message states "Your application is complete" and "Your Marketplace application is complete and has been processed. View your eligibility results to find out if you can enroll in health coverage." There are two green buttons: "VIEW ELIGIBILITY RESULTS" and "REMOVE MY APPLICATION". A section titled "Qualified Health Plan eligibility" contains a red-bordered box with the text "You have unresolved inconsistencies. You need to provide additional documentation." Below this are two rows of items to verify: "Verify PATRICK's citizenship" and "Verify PATRICK's membership in a federally-recognized tribe", each with a green "VERIFY" button.

# Tips for Submitting Documents to Resolve Inconsistencies

- You may either **upload** inconsistency documents to the consumer's Marketplace Account or **mail** them.
- Choosing to upload AND mail the document will not expedite processing. Please choose one method to submit information.
- Review the consumer's eligibility notice to determine which household member(s) needs to provide more information and the list of documents that can be provided.
- Make a copy of the needed document and have the consumer submit the copy and keep the original. Cell phone photos are permitted if a copy can't be scanned.
- List of acceptable documents will be in consumer's notice, or can view on HealthCare.gov:  
[www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/](http://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/)

# Uploading Inconsistency Documents

- Log into the consumer's Marketplace account, and select the submitted application. Then click "Application details" from the left navigation. Displays the screen shown here.
- Next, click the "Verify" button by the information that needs to be uploaded.

2014 application for Individuals & Families (ID#: 95957437) [View all applications](#)

Report a life change  
Communication preferences  
Authorized users  
Exemptions

**Status: Complete** ID#: 95957437

**Your application is complete** [VIEW ELIGIBILITY RESULTS](#)  
Your Marketplace application is complete and has been processed. View your eligibility results to find out if you can enroll in health coverage. [REMOVE MY APPLICATION](#)

**Qualified Health Plan eligibility**  
You have unresolved inconsistencies. You need to provide additional documentation.

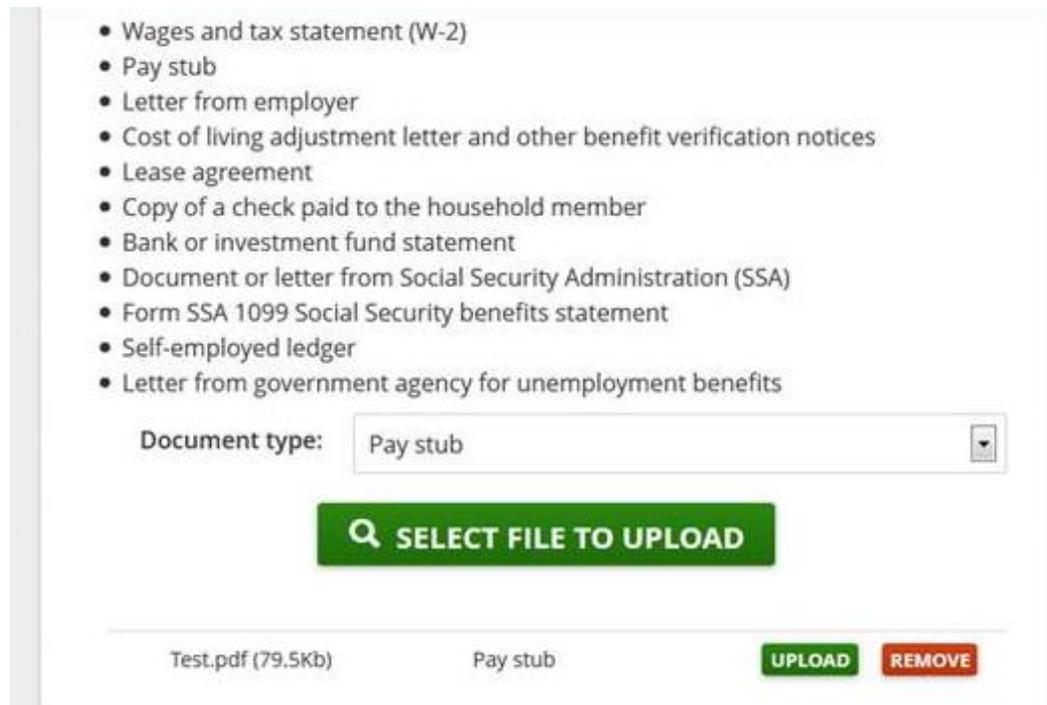
Verify PATRICK's citizenship		<a href="#">VERIFY</a>
Verify PATRICK's membership in a federally-recognized tribe		<a href="#">VERIFY</a>

**Qualified Health Plan eligibility**  
You have unresolved inconsistencies. You need to provide additional documentation.

Verify PATRICK's yearly income		<a href="#">VERIFY</a>
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# Uploading Inconsistency Documents

- After choosing “Verify,” select a document type to **upload** from the list, then click on “Select file to upload”



The screenshot displays a web interface for uploading documents. It features a list of document types with bullet points:

- Wages and tax statement (W-2)
- Pay stub
- Letter from employer
- Cost of living adjustment letter and other benefit verification notices
- Lease agreement
- Copy of a check paid to the household member
- Bank or investment fund statement
- Document or letter from Social Security Administration (SSA)
- Form SSA 1099 Social Security benefits statement
- Self-employed ledger
- Letter from government agency for unemployment benefits

Below the list is a dropdown menu labeled "Document type:" with "Pay stub" selected. A large green button with a magnifying glass icon and the text "SELECT FILE TO UPLOAD" is positioned below the dropdown. At the bottom of the interface, a file named "Test.pdf (79.5Kb)" is shown with the document type "Pay stub" and two buttons: "UPLOAD" (green) and "REMOVE" (red).

- If you get a red box error message, make sure you uploaded the right *type* of document (e.g., PDF not Excel file)

# Sending Inconsistency Documents by Mail

- If **mailing** inconsistency documents, advise consumer to include the barcode page from their **eligibility determination notice** in the same envelope
- If the consumer doesn't have the page with the barcode, write the consumer's application ID#, date of birth and SSN (if available) on the documents
- Consumers should keep a copy of all documents mailed to the Marketplace, including proof of mailing (if they have one)
- Send to:

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

# Status of Submitted Application Inconsistency Documents

- If the consumer has sent in documents via upload or mail, but has not yet received a notice with the result or status, the information is likely still being processed.
- The consumer **does not need to take any action** unless they hear from the Marketplace that more information is needed. When paperwork is processed, the consumer will receive a written notice.
- The consumer will still be eligible for health coverage and can continue on to enroll in coverage consistent with the eligibility provided by the Marketplace.
- This is true even if the deadline for submitting documents listed on the eligibility determination notice is very soon or has already passed.

# Status about Submitted ID Proofing or Inconsistency Documents

- If a consumer would like to follow up with the Marketplace for a status update on his or her documents submitted via upload or mail, he or she can contact the Marketplace Call Center at 1-800-318-2596 (or TTY: 1-855-889-4325).
- The Call Center will ask for some information, like name, date of birth, or application ID.
- In the event they cannot provide a status update, the Call Center will contact an advanced casework team to look into the status of the case and the Marketplace will be in touch with the consumer.

# Resources

- <https://www.healthcare.gov/help/how-to-upload-documents/>
- <http://marketplace.cms.gov/help-us/remote-identity-proofing-faqs.pdf>
- <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>