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
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.
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.
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).

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
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.
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.”
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.

<table>
<thead>
<tr>
<th>Family Member(s)</th>
<th>Results</th>
<th>Next Steps</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elena Matthews</td>
<td>• Eligible to purchase health coverage through the Marketplace</td>
<td>• Choose a health plan and make first month’s payment</td>
</tr>
<tr>
<td></td>
<td>• Eligible for a tax credit ($XX each month, which is $X for the year)</td>
<td>• Send the Marketplace more information</td>
</tr>
</tbody>
</table>

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.
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.
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/
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.
Uploading Inconsistency Documents

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

• 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
• 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