



Tips to Resolve Outstanding Data Matching Issues (Inconsistencies)



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

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Agenda

- I. Overview of Data Matching Issues
- II. What Consumers Can Expect
- III. Action Steps for Consumers and Assisters



I. Overview of Data Matching Issues

What is a data matching issue (inconsistency)?

- When people apply for coverage through HealthCare.gov, the Marketplace verifies information that is provided by the consumer on his or her application.
- Most consumers' information is immediately verified by the Marketplace. But in some cases, the information the applicant provided doesn't match up right away with existing records or the applicant does not provide enough information to match with trusted data sources.
- These types of situations are called data matching issues, or inconsistencies.

Examples of Data Matching Issues or Inconsistencies

- Citizenship
- Immigration status
- Projected annual income amounts
- Access to affordable employer-sponsored minimum essential coverage or non-employer-sponsored minimum essential coverage
- American Indian/Alaska Native status

Impact on Consumers

- QHP eligible consumers with data matching issues are able to enroll in coverage through the Marketplace.
- HOWEVER, these consumers still need to resolve their data matching issues by providing additional information to the Marketplace. This will allow the Marketplace to make a final eligibility determination.
- It is critical that consumers submit this information as soon as possible. If they do not, consumers with immigration or citizenship data matching issues may lose eligibility for coverage through the Marketplace, and consumers with income data matching issues may experience a modification of their premium tax credits and cost-sharing reductions.

Resolving a Data Matching Issue

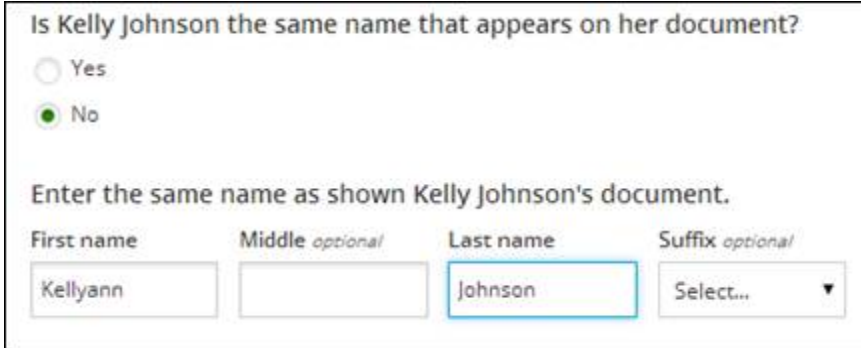
- Consumers must be able to resolve their data matching issue; simply submitting documentation to the Marketplace will not be enough if the documentation is insufficient to verify the consumer's attested application information.
- The Marketplace can resolve a data matching issue if the documents that a consumer submits match our trusted data sources or confirm the information that the consumer included in his/her original application for coverage.
- The Marketplace will send a notice to consumers if their data matching issue is resolved or if the documentation is insufficient.

Tips for Preventing Data Matching Issues

- **Complete the whole application:** While some fields of the application are labeled as optional, we highly recommend that consumers **fill out as many of the fields as possible.**
- **Encourage applicants to select an appropriate immigration document type, and provide all documents numbers and ID numbers,** if applicable (e.g., Alien Number or “A # (sometimes also called the USCIS number) or I-94 number).
 - **Assister Tip:** Reassure consumers that immigration information will ONLY be used for the Marketplace and insurance affordability programs and will not be used for immigration enforcement purposes.
 - **Assister Tip:** Remind consumers that if they are not applying for health coverage for themselves, they do not need to provide their citizenship or immigration status.
- **If a consumer’s name used for the Marketplace application differs from how it appears on their immigration document or other documents (such as social security card), advise the applicants to provide their name as written on those documents.**

Tips for Preventing Data Matching Issues (cont'd)

Assister Tip: When providing document types, a question will appear asking the consumer if the name he or she provided on the application matches what appears on his or her immigration documents. If the name matches exactly, the consumer should select “Yes,” and if not, he or she should answer “No” and enter his or her name as it appears on his or her documents, as pictured in the screenshot below.



Is Kelly Johnson the same name that appears on her document?

Yes
 No

Enter the same name as shown Kelly Johnson's document.

First name	Middle <i>optional</i>	Last name	Suffix <i>optional</i>
<input type="text" value="Kellyann"/>	<input type="text"/>	<input type="text" value="Johnson"/>	<input type="text" value="Select..."/>

Tips for Preventing Data Matching Issues (cont'd)

- **Non-applicants are strongly encouraged to provide a Social Security Number (SSN) if they have one**, but it is not required, unless the non-applicant: is the tax filer in an applicant's household, has a spouse or dependent who is applying for APTC or CSRs, and has filed a federal tax return in the previous year.
 - **Note:** People who apply for health coverage need to provide an SSN if they have one.
- **Double check that the information on the application is complete and that there are no errors or typos.**
 - Consumers should confirm that name, birth date, and SSN, are correct and complete for all applicants.

Tips for Preventing Data Matching Issues (cont'd)

Popups if SSN or Immigration Information is left blank

Are you sure?

It's important to enter the Social Security Numbers (SSNs) for everyone on your application, if they have them. Entering SSNs makes the application process go smoother and faster by allowing the Marketplace to check your information automatically. If you don't enter SSNs for people who have them, you may need to provide more information later.

Are you sure?

It's important to enter as many fields from your immigration document as possible, even though some fields may be labeled "optional." Entering all of your document information makes the application process go smoother and faster, helps make sure your eligibility results are correct, and may prevent you from needing to come back later and provide more information.

Orange reminder to re-enter SSN if data matching issue is still present

[Redacted]'s information

We need a Social Security number (SSN) if you want health coverage and have an SSN or can get one. We use SSNs to check income and other information to see who is eligible for help paying for health coverage. If SUSAN GRIFFITH needs help getting an SSN, visit socialsecurity.gov, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

We haven't verified this Social Security number yet. You can re-enter it now to make sure it's accurate. It must match the Social Security card information. Don't copy or paste it.

Enter Social Security number

Social Security number *optional*

XXX-XX-XXXX

Tips for Preventing Data Matching Issues (cont'd)

- **Review projected annual income** to make sure that it is as accurate as possible; this will help the consumer get the correct amount of financial assistance and could make it less likely that they will need to pay back financial assistance at tax time.
 - **Assister Tip:** Help the consumer locate their income on their Eligibility Determination Notice. The income on the notice should match what the consumer reports as their projected annual household income.
- **Check the box at the end of the application that allows the Marketplace to request updated income information from the IRS** to help the Marketplace renew consumers' coverage with the correct amount of financial assistance.

Tips for Preventing Data Matching Issues (cont'd)

Help consumers understand the significance of checking the box at the end of the application that allows the Marketplace to request updated income information from the IRS for the next 5 years. As with any time enrollees report a change in their application, they must continue to enrollment to confirm their plan selection.

To make it easier to determine my eligibility for help paying for health coverage in future years, I agree to allow the Marketplace to use income data, including information from tax returns, for the next 5 years (the maximum number of years allowed). The Marketplace will send me a notice, let me make any changes, and I can opt out at any time.

- Agree
- Disagree

This is important because consumers who do not authorize the Marketplace to request this information generally **will be auto re-enrolled without APTC/CSRs** unless they come back to the Marketplace and get an updated eligibility determination.

When does a consumer need to submit documents to the Marketplace?

- Consumers with data matching issues that were **newly generated upon 2016 application submission** will receive notifications advising them how long they have to resolve their data matching issue(s). They will receive these notices in English or Spanish, by mail and/or email based on their language and notification preferences.
 - For example, if a new applicant or enrollee received his/her eligibility notice on November 15th and has a data matching issue, he/she would have 90 days from the date of that eligibility notice to resolve an income data matching issue, and 95 days from the date of his/her eligibility notice to resolve an immigration/ citizenship data matching issue (unless the applicant shows that it took longer than 5 days to receive the eligibility notice, in which case he/she might receive more time).

Special Enrollment Period for Resolved Immigration/Citizenship Data Matching Issues

- Consumers with **citizenship/immigration** data matching issues will be terminated from coverage through the Marketplace if they do not resolve their data matching issues within 95 days. If these consumers ultimately submit documentation to the Marketplace and resolve their data matching issues, they can regain coverage through a Special Enrollment Period (SEP). The consumers can choose to enroll with a prospective or retroactive coverage date.
- Remember, if a consumer qualifies for SEP to change plans or enroll in coverage, he/she will have 60 days from the beginning of the SEP to enroll.

Focus After Open Enrollment: Resolving Data Matching Issues

- The Marketplace is conducting an outreach effort to remind and encourage consumers to submit documents to resolve their data matching issues.

Assisters play a vital role to help consumers understand and follow the correct process to resolve data matching issues.

- Your efforts are working. **But we still need your help for those consumers who have not submitted documents to resolve their data matching issues or have not had their data matching issues resolved.**



II. What Consumers Can Expect

Q: What will the notices from the Marketplace look like?

- The Marketplace logo is used on communications from the Marketplace. It helps consumers identify when they are getting a notice from the Marketplace.

Health Insurance Marketplace

- The subject line of the warning notice will say **“Important: Respond by the dates below to keep your Marketplace health coverage or the help you are getting to pay for your Marketplace health coverage.”** Warning notices are sent on a rolling basis, depending on when the consumers applied for coverage.

Q: How will the Marketplace contact consumers?

- The Marketplace reaches out to consumers via mail, email and phone calls.
- Consumers receive an eligibility notice, 90-day notice, 60-day notice, a 30-day notice, and a reminder phone call 14 days before their deadline to resolve the issue.
- Note: Consumers may also receive a notice from issuers about their data matching issue

Q: How does the consumer know the phone call is from the Marketplace?

- The callers will state that they are from the Marketplace and will ask consumers to verify their name, date of birth, and mailing address.
- The caller ID may show up as the Health Insurance Marketplace and they will leave a message if they can't reach the consumer. The message will leave the number for the call center so that consumers can call to find out next steps to resolve their inconsistency.



III. Action Steps for Consumers and Assisters

- *Step 1: Review Notice*
- *Step 2: Confirm that the information in the application is correct*
- *Step 3: Submit any requested documentation*
- *Step 4: What happens next?*

Step 1: Review Notice

- Once the consumer receives a data matching notice he or she should be sure to:
 - Carefully review the entire notice to determine:
 - Which household member(s) needs to provide more information
 - What type of data matching issue they have
 - The deadline to submit documents.
 - The consequence of not resolving the issue
 - **Assister Tip:** The document submission deadline is 90 or 95 days from the date of the eligibility notice (usually the date the consumer completed their application), NOT the date their coverage started.
 - **Assister Tip:** While the notice is addressed to the household contact, it does not automatically mean that the household contact needs to provide his or her documentation. There might be another household member on the application who has the data matching issue.

Q: How do I know if the consumer has a data matching issue? – Option 1 (Eligibility Notice)

The consumer's initial eligibility notice will say "Send the Marketplace more information" and give a list of what to send. This notice tells the consumer what eligibility is being provided during the inconsistency period, but it is not a final eligibility determination notice. The reminder and warning notices will also inform the consumer of the data matching issue.

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">Eligible to purchase health coverage through the MarketplaceEligible for a tax credit (\$XX each month, which is \$X for ..	<ul style="list-style-type: none">Choose a health plan and make first month's paymentSend the Marketplace more information

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

A data matching issue will **only** be listed in the consumer's eligibility, reminder, or warning notice. A message does NOT appear on screen during the application.

Q: How do I know if the consumer has a data matching issue? – Option 2 (Marketplace Account)

- In the consumer's Marketplace account, under "Application details," there will be a list of all unresolved data matching issues.

Status: Complete ID#: 131245076

Your application is complete

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

[VIEW ELIGIBILITY RESULTS](#)

[REMOVE MY APPLICATION](#)

Qualified Health Plan eligibility

You have unresolved inconsistencies. You need to provide additional documentation.

Verify Applicant's citizenship or immigration status
Submit before 2/23/2016

[VERIFY](#)

Q: How do I know if the consumer has a data matching issue? – Option 2 (Marketplace Account)

- My Account page now highlights if a consumer has a DMI
- An applicant with a DMI will see language in red that says “temporary eligibility.” This language alerts them that they must provide more information to keep their coverage.
- *Note: Applicants found eligible for Medicaid or CHIP will not see information about data matching issues listed under the “Application Details” or “Eligibility & Appeals” sections of their account.*

We've successfully processed your application.

Step 1: View Your "Coverage Options at a Glance"

This section gives a quick snapshot of your eligibility. It's important to view your full "Eligibility Results" for more detailed information. Continue to Step 2.

Eligible	For Medicaid
Eligible	For Marketplace health plans
Eligible	For up to \$534 in premium tax credits for your household
Eligible	For lower copayments, coinsurance, and deductibles (cost-sharing reductions) on Silver plans

Temporary eligibility: You need to provide more information within the next 3 months to keep your coverage. View your "Eligibility Results" to learn how to submit this information.

Step 2: View Your "Eligibility Results"

Your "Eligibility Results" contain important information about your Marketplace coverage, including your eligibility for coverage, costs, deadlines, and next steps. If you're eligible for coverage through a Marketplace plan, you'll continue to Step 3 to enroll in coverage after you review your results.

You're eligible for a Special Enrollment Period. Select "View Eligibility Results" to find out when you can select a plan or change plans. If you miss the deadline, you may not be able to enroll in a Marketplace plan until the next Open Enrollment, unless you qualify for another Special Enrollment Period.

[VIEW ELIGIBILITY RESULTS \(PDF\)](#)

Q: How do I know if the consumer has a data matching issue? – Option 3 (Marketplace Call Center)

Call the Marketplace Call Center

- Consumers can call the Marketplace Call Center at 1-800-318-2596 (or TTY: 1-855-889-4325) to see if an applicant has a data matching issue.
- The Call Center will ask for some information, like name, date of birth, and/or application ID.

Step 2: Confirm that the Information in their Application is Accurate

- Consumers must upload the requested documents through their account on HealthCare.gov or mail in copies of documents. Encourage consumers to send documents right away so that the data matching issue gets addressed before the deadline.
- Look at the list of acceptable documents that are included in the notice applicable to the type of data matching issue.
 - You can also find the list of documents that can be submitted to the Marketplace here: <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>
- **Assister Tip:** Remember there are different documents to submit for immigration status, income, citizenship, and other data matching issues.
- **Assister Tip:** It may be necessary to submit multiple documents to resolve one data matching issue. 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, like their name, age, race, height, weight, eye color, or address).

Step 2: Confirm that the Information in their Application is Accurate

- Help the consumer check that the household information in the consumer's Marketplace application is correct and complete. If the information is not correct, please update the information. (Ex: income, citizenship or immigration documents, SSN, etc.)

Follow these steps below online or call the Marketplace Call Center for assistance:

- **The Consumer Should Log in to their Marketplace account.**
 - Select their current application.
 - Select “Report a life change” from the menu on the left.
 - Select the “Report a life change” button.
- Update the application with **changes to annual household income, changes to the number of family members, and other application information (like new health coverage offers, SSNs if applicable)**. *(Use the Tips for Preventing Data Matching Issues on slide 8-13)*
- The consumer will receive new “Eligibility Results.” The consumer should then finish all the steps on the “To-Do List” to update or complete a new enrollment if they qualify to change plans.

Step 3: Submit any Requested Supporting Documentation

- Consumers should submit the required documentation that is outlined in their eligibility determination or data matching issue
- The type of required documentation will depend on what type of data matching issue the consumer has.
 - A list of the type of documents to submit for a data matching issue can be found here:
<https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>

Assister Tip: Income Data Matching Issues

- **The supporting income documents that a consumer sends to the Marketplace after an annual household income data matching issue is generated need to closely match the total annual household income amount on the application.**
 - For example, if a consumer has a different job than they had last year, send the Marketplace recent paystubs from the new job instead of last year's tax return or W2.

Assister Tip

- Q: Should the consumer mail or upload documents?
 - Uploading documents is the fastest way to get the consumer's documents to us.
 - Remember that if a consumer is having trouble uploading documents or doesn't have access to a computer, the consumer can mail in copies of documents.

How to Upload Documents

- Consumers should log in to their Marketplace accounts and select the submitted application. Then they should click “Application details” from the left navigation. Displays the screen shown here.
- Next, consumers should click the “Verify” button by the information that needs to be uploaded.

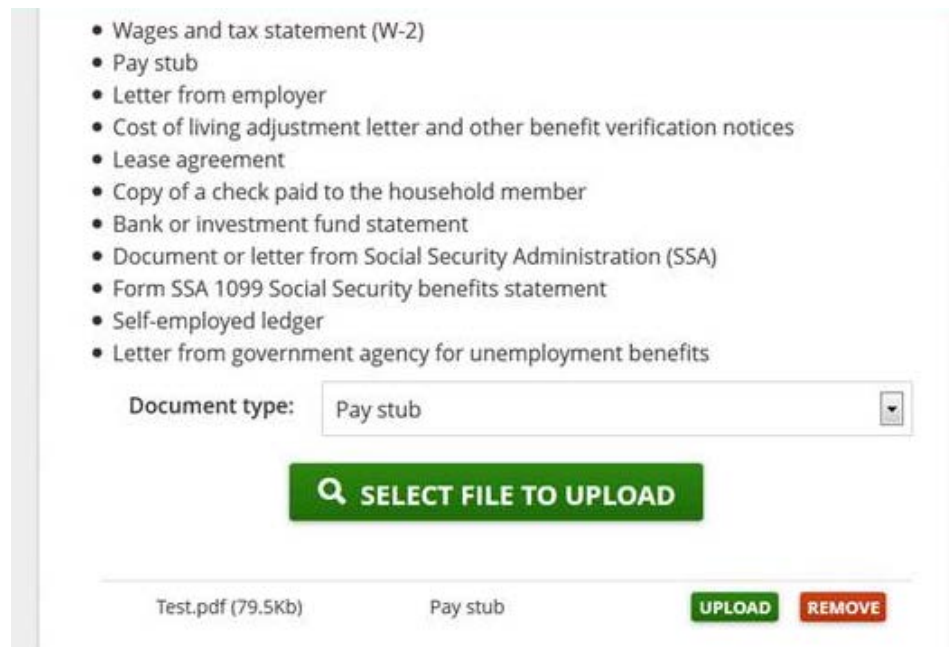
The screenshot shows a web interface for a 2014 application for Individuals & Families (ID#: 95957437). The status is "Complete". The left navigation menu includes "Report a life change", "Communication preferences", "Authorized users", and "Exemptions". The main content area displays the application status and a list of items to verify for health plan eligibility. The items are:

- Verify PATRICK's citizenship (with a red arrow pointing to the "VERIFY" button)
- Verify PATRICK's membership in a federally-recognized tribe (with a "VERIFY" button)
- Verify PATRICK's yearly income (with a red arrow pointing to the "VERIFY" button)

Buttons for "VIEW ELIGIBILITY RESULTS" and "REMOVE MY APPLICATION" are also visible.

How to Upload 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 document upload. At the top, there is 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, there is a file upload area showing "Test.pdf (79.5Kb)" and "Pay stub" with "UPLOAD" and "REMOVE" buttons.

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

Tips for Uploading Documents

- *Reminder #1:* Please don't use the following characters in the name of the file that you upload: / \ : * ? " < > |.
- *Reminder #2:* Not every document that consumers may want to upload is included in the drop-down menu of "Document Types". If consumers need to upload a document that's not listed, they should choose "Other" from the list.

Tips for Uploading Documents

- *Reminder #3:* It may be necessary to submit multiple documents.
- *Reminder #4:* Each uploaded document should not be larger than 10 MB in size.
- *Reminder #5:* Each uploaded document must be a .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, or .bmp type file.

How to Mail in Documents

Consumers can mail copies (not originals) to:

Health Insurance Marketplace
Attn: Supporting Documentation
465 Industrial Blvd.
London, KY 40750-0001

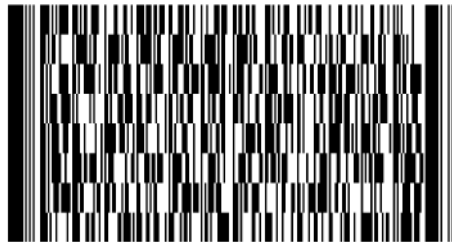
Assister Tip: Remember - don't mail the original documents! Also, photos are permitted if a copy cannot be scanned.

Assister Tips for Mailing in Documents

- If a consumer chooses to mail in documents, he or she should be sure to include the page from the **eligibility notice or the warning notice** from the Marketplace which **includes a barcode** unique to his or her application **OR** if the consumer does not have the barcode, he or she can include the **consumer's state, full legal name, and application ID** (found at the top of the eligibility and reminder notice) with the documents.
- This page lets us easily match up the mailed documents with the Marketplace application.

Example of Barcode Page from Eligibility Notice and Warning 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

Step 4: Check the Status of Data Matching Documents

- If consumers have uploaded or mailed in documents, but the Marketplace hasn't sent them a notice telling them the result or status of their data matching issue, we're still processing their information.
- **When paperwork is processed, consumers will receive a written notice in the mail or an update in their My Account on HealthCare.gov letting them know that the data matching issue is resolved or that additional documentation is required.**

Step 4: Check the Status of Data Matching Documents

- After submitting documentation, consumers can call the Marketplace Call Center at 1-800-318-2596 (or TTY: 1-855-889-4325) to see if their data matching issue is resolved or whether additional documentation may be required.
- The Call Center will ask for some information, like name, date of birth, and/or application ID.

Q: What happens if a consumer doesn't meet the deadline to submit documentation?

- If consumers do not follow up with documentation by the time indicated on their letter, they may lose eligibility for coverage through the Marketplace, or experience a modification of their premium tax credit or cost sharing reduction, as applicable. **Therefore, it is critical that consumers submit this information as soon as possible.**
 - If documentation is not submitted, consumers will get an official notice letting them know the date that Marketplace coverage will end, or financial assistance will be adjusted, for those listed in the notice.
- Consumers who lose eligibility for Marketplace coverage for an unresolved immigration/citizenship data matching issue may be able to continue their coverage outside the Marketplace, or purchase a different plan sold outside the Marketplace. Consumers can contact their health insurance company to find out about continuing their coverage, or visit Plan Finder (<https://finder.healthcare.gov/>) to search other plans available in their area. They can also contact an insurance company, agent, or broker directly.

Q: What happens if a consumer doesn't meet the deadline to submit documentation? (cont'd)

- Remember if consumers with immigration/citizenship DMIs ultimately submit documentation to the Marketplace and resolve their data matching issues, they can regain coverage through a Special Enrollment Period (SEP). The consumers can choose to enroll with a prospective or retroactive coverage date.
 - If a consumer qualifies for SEP to change plans or enroll in coverage, he/she will have 60 days from the beginning of the SEP to enroll.

Assister Tip: Continue to Submit Documents

- If the deadline listed on the notice for submitting documents is very soon or has already passed, consumers **should still submit documents**. It is possible their Marketplace coverage (and any premium tax credits and cost sharing reductions they may be receiving) could depend on it.

Assister Tip: Income Data Matching Issues

- Consumers whose expected annual household income changes during the year **should report this change to the Marketplace** by returning to their application and entering a “change in circumstance.” This may help consumers avoid receiving an incorrect amount of financial assistance or having an income data matching issue.

NEW RESOURCE: Consumer Guide for Annual Household Income Data Matching Issues

This guide:

- Helps consumers and assisters understand how the Marketplace uses annual household income to decide whether consumers qualify for help paying for health coverage through the Marketplace.
- Demonstrates how to send the Marketplace proof of income if their information wasn't verified by our data sources when a consumer applied.
- Includes examples of consumer's source(s) of income, and suggested lists of documents they can use as proof for that type of income.
- Read more here: <https://marketplace.cms.gov/outreach-and-education/household-income-data-matching-issues.pdf>

Resources for Consumers and Assisters

- **Fact Sheet: 5 Things Assisters Should Know About Data Matching Terminations:** <http://marketplace.cms.gov/technical-assistance-resources/data-matching-terminations.pdf>
- **How do I Resolve an Inconsistency:** <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>
- **Blog:** <https://www.healthcare.gov/blog/the-marketplace-might-need-more-information-from-you/>
- **Resources on Uploading Documents:** <https://www.healthcare.gov/help/how-to-upload-documents/>
- **Consumer Guide for Annual Data Matching Issues:** <https://marketplace.cms.gov/outreach-and-education/household-income-data-matching-issues.pdf>
- **Sample Data Matching Notices to Consumers:** <https://marketplace.cms.gov/applications-and-forms/notices.html>