



# Tips for Submitting Supporting Documents to the Health Insurance Marketplace



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

*Updated November  
2016*

# Three Reasons Consumers May Need to Submit Supporting Documents

## Pre-Application:

### 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.

## Post-Application:

### 2. Resolve application Data Matching Issues (DMIs)

- When a consumer provides information on a Marketplace application, it is compared to information from other trusted data sources. If eligibility information from the application and other trusted data sources does not match, or if other trusted data sources are not available, an **application inconsistency** or “data matching issue” is created.
  - Note: “Data matching issue” and “application inconsistency” are two different terms for the same issue.
- The Marketplace needs information to resolve an inconsistency in order to make a final eligibility determination.
- Examples of DMIs include: projected household income amount, citizenship, immigration status, employer coverage, Social Security number, American Indian status.

### 3. Special Enrollment Period (SEP) eligibility

- Consumers may need to provide documents to verify eligibility for a SEP qualifying life event.
  - Examples of SEP qualifying life events: Loss of Minimum Essential Coverage (MEC); Change in primary place of living (permanent move); Marriage; Birth of a child or Gaining a dependent through adoption, foster care placement or child support or other court order.

# Application and DMIs

- **Important notice to be aware of:**
  - “The Privacy & Use of Your Information” page lets consumers know how the information they entered will be used, and that data from other sources will be accessed to verify their information.
    - Integrated systems will check applicants’ eligibility by retrieving information from other federal agencies, including the Social Security Administration (SSA) and the Department of Homeland Security (DHS).
    - If consumers applied for help paying for coverage through insurance affordability programs, these integrated systems will also retrieve information from additional agencies, such as: the Internal Revenue Services (IRS) and state Medicaid and Children’s Health Insurance Program (CHIP) agencies.

# Section 1: ID Proofing

*ID proofing is used to verify a consumer's identity. It's important because it helps protect personal information, and helps prevent someone else from creating a Marketplace account and applying for health coverage in the individual's name without his or her knowledge.*

# Steps to ID Proof

If consumers would like to complete an application on the Marketplace, they will log in and select “Start a new application or update an existing one.”

The screenshot displays the HealthCare.gov user interface. At the top, the logo 'HealthCare.gov' is on the left, and navigation links for 'Individuals & Families' and 'Small Businesses' are in the center. On the right, the user's name 'John' is shown next to a profile icon, with 'Logout' and 'Español' links. Below the header, a dark blue bar identifies the user as 'John Carson'. A left-hand navigation menu includes 'WELCOME', 'MY PROFILE', and 'MESSAGES (0)'. The main content area is titled 'John, where would you like to go?' and features three primary sections: 'INDIVIDUALS & FAMILIES' with a large green button 'START A NEW APPLICATION OR UPDATE AN EXISTING ONE »' (highlighted by a yellow arrow), 'FOR EMPLOYERS' with a button 'VISIT EMPLOYER MARKETPLACE »', and 'FOR EMPLOYEES' with a button 'VISIT EMPLOYEE MARKETPLACE »'. Each section includes a brief explanatory paragraph and a link to 'Learn more about coverage options for small businesses'.

# Steps to ID Proof

- Consumers will then select their state and click “Start my application.”

HealthCare.gov Individuals & Families Small Businesses John | Logout Español

John Carson

## Need coverage for 2017?

You'll need to:

1. Complete a 2017 application.
2. View your "Eligibility Results."
3. Choose and enroll in a plan by **December 15**, so your coverage can start on January 1.

AL

**START MY APPLICATION**

Want to learn more before you get started?

**FIND OUT WHAT THINGS YOU'LL NEED TO APPLY**

Need coverage for 2016?

Select "Get 2016 Coverage," then select 2016 and your state from the drop-down list.

**GET 2016 COVERAGE**

Need to do something else?

Click the button below to go to "My Applications & Coverage," where you can take actions like continuing or updating a different application, or picking up an application from your state or the Marketplace Call Center.

**GO TO MY APPLICATIONS & COVERAGE**

# Steps to ID Proof

- To start the application, consumers will need to complete their identity verification. The consumer will log back in to HealthCare.gov to complete identity verification.
- The identity verification will be auto-populated with information entered when the consumer first created a Marketplace account.

The screenshot shows the HealthCare.gov website interface for identity verification. At the top, there is a navigation bar with 'HealthCare.gov', 'Individuals & Families', and 'Small Businesses'. A user profile 'John' is logged in with a 'Log out' link. Below this is a progress bar with three steps: 'Apply' (active), 'Get Results', and 'Get Coverage'. The main heading is 'Verify your identity & contact information'. A sub-heading asks the user to provide their complete name as it appears on legal documents. The form contains several input fields: 'First name' (John), 'Middle name' (Middle), 'Last name' (Carson), and a 'Suffix' dropdown. There are also fields for 'Phone number' (format XXX-XXX-XXXX), 'Date of birth' (format MM/DD/YYYY), 'Street address', 'City', 'State' (Alabama), 'ZIP code', and 'Social Security Number (SSN)' (format XXX-XX-XXXX). A 'Home' dropdown is next to the phone number field. At the bottom of the form is a large green 'CONTINUE' button.

# Steps to ID Proof

- If consumers pass the identity proofing process, they will be taken to the “Your Identity has been Verified” page.

The screenshot shows the HealthCare.gov website interface. At the top, there are navigation tabs for 'HealthCare.gov', 'Individuals & Families', and 'Small Businesses'. On the right, there is a user profile 'John' and a 'Log out' link. Below the navigation, there is a progress bar with three steps: 'Apply' (highlighted), 'Get Results', and 'Get Coverage'. The main content area has a dark blue background and contains the following sections:

- Your identity has been verified**: A large heading with a yellow arrow pointing left. Below it, a sub-heading reads: "You can now fill out your application for health coverage through the Marketplace."
- Important Marketplace emails**: A sub-heading followed by text: "If the Marketplace has your email address, we'll automatically send you important information, updates, and reminders about Marketplace enrollment. You can opt out of these communications at any time. To do this, click on the 'unsubscribe' link in the footer of any Marketplace email."
- Privacy & the use of your information**: A sub-heading followed by two paragraphs of text explaining data privacy and the application process. Below the text are two links: "Learn more about your data" and "view the Privacy Act Statement".
- Agreement section**: Two bullet points with checkboxes, both of which are checked. The first bullet point reads: "I agree to have my information used and retrieved from data sources for this application. I have consent for all people I'll list on the application for their information to be retrieved and used from data sources." The second bullet point reads: "I understand that I'm required to provide true answers and that I may be asked to provide additional information, including proof of my eligibility for a Special Enrollment Period, if I qualify. If I don't, I may face penalties, including the risk of losing my eligibility for coverage."
- TAKE ME TO THE APPLICATION**: A large green button at the bottom of the page.

# Steps to ID Proof

Consumers may be unsuccessful in verifying their identity. If they failed the identity verification, this notice will be shown

HealthCare.gov Individuals & Families Small Businesses John | Log out

Apply Get Results Get Coverage

**Your identity couldn't be verified. Please review your information, and try again.**

### Verify your identity & contact information

Tell us about yourself. Use your complete name as it appears on your legal documents (like your driver's license or Social Security card). Why do I need to verify my identity?

John	Middle	Carson	Suffix
Phone number	Date of birth		
601-555-1234 Home	03/20/1978		
135 Catoma St	Apt./Ste. #		
Montgomery	Alabama	36104	
Social Security Number (SSN)			
XXX-XX-XXXX			

**RESUBMIT**

# Steps to ID Proof

Consumers who are unable to verify their identity will be provided with “Verification Assistance” to assist them in the process

HealthCare.gov

Individuals & Families

Small Businesses

John  | [Log out](#)

Apply > Get Results > Get Coverage

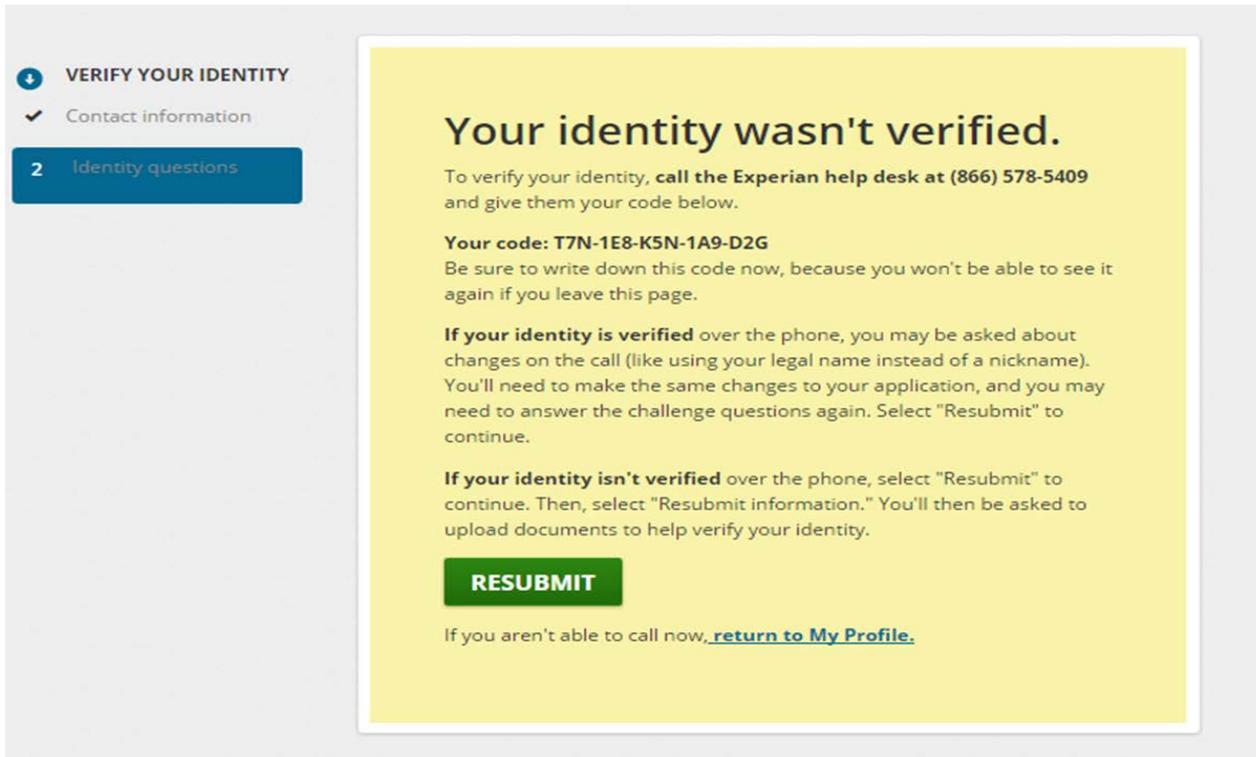
### Verification assistance

We weren't able to verify your identity. Click "Continue" to try to verify your identity a different way.

**CONTINUE**

# Verifying ID Over the Phone

If online ID proofing is unsuccessful after two tries, a reference code will appear to use when calling Experian at (866) 578-5409. The consumer should write down his or her reference code from the screen to give to the Experian representative when the consumer calls.



The screenshot shows a web interface for identity verification. On the left, a sidebar contains a progress indicator with three steps: 'VERIFY YOUR IDENTITY' (with a downward arrow), 'Contact information' (with a checkmark), and '2 Identity questions' (highlighted in a blue box). The main content area has a yellow background and displays the following text:

**Your identity wasn't verified.**

To verify your identity, **call the Experian help desk at (866) 578-5409** and give them your code below.

**Your code: T7N-1E8-K5N-1A9-D2G**

Be sure to write down this code now, because you won't be able to see it again if you leave this page.

**If your identity is verified** over the phone, you may be asked about changes on the call (like using your legal name instead of a nickname). You'll need to make the same changes to your application, and you may need to answer the challenge questions again. Select "Resubmit" to continue.

**If your identity isn't verified** over the phone, select "Resubmit" to continue. Then, select "Resubmit information." You'll then be asked to upload documents to help verify your identity.

**RESUBMIT**

If you aren't able to call now, [return to My Profile.](#)

# Verifying ID Over the Phone

After calling Experian, the consumer should click “I have verified my identity over the phone” to complete the ID proofing process.

# Verifying ID

- If the consumer cannot verify his or her identity online or by phone, the consumer can submit updated contact information and upload identity verification documents to finalize the verification process. This may take 7 to 10 days, after which the consumer profile will be updated to “Identity Verified.”
- This also means that consumers may not be able to finalize their ID proofing if verification information does not match.

**VERIFY YOUR IDENTITY**  
1 Contact information  
2 Identity questions

### Contact information

You may need to change information on this page based on your phone call with Experian. Make any necessary changes then click the "Continue" button.

**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.

**VERIFY YOUR IDENTITY**  
1 Contact information  
2 Identity questions

### Contact information

**Important:** Your attempt to verify your identity was unsuccessful. Review your information, and try again.

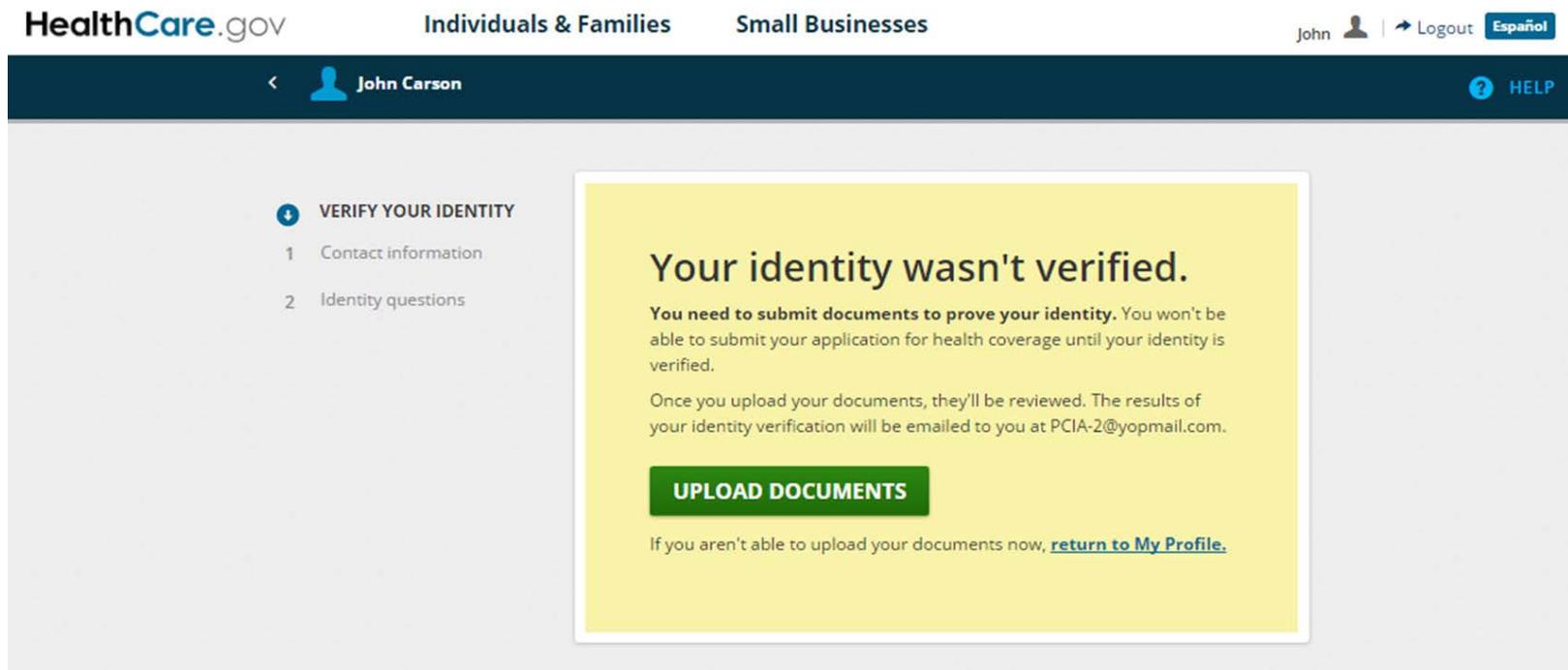
**Tell us about yourself. Use your complete name, as it appears on legal documents (like your Social Security card).**  
All fields are required unless they're marked optional. Don't enter any letters with special characters, like accents, tildes, etc.

First name: John  
Last name: Carson  
Date of birth: MM/DD/YYYY  
Email address: PCIA-3@yopmail.com  
Street address: 824 Deborah St  
City: Jackson, MS  
Phone number: 6015551234

First name: John  
Middle optional:   
Last name: Carson  
Suffix optional: Select...  
Date of birth: MM/DD/YYYY  
Social Security number optional: XXX-XX-XXXX  
Email address: PCIA-3@yopmail.com  
Street address: 824 Deborah St  
Apt./Ste #. optional:   
City: Jackson  
State: Mississippi  
ZIP code: 39208-XXXX-XXXX  
Phone number: 6015551234  
Ext. optional:   
Phone type (Select one.) optional:

# Uploading ID Proofing Documents if ID Cannot be Verified

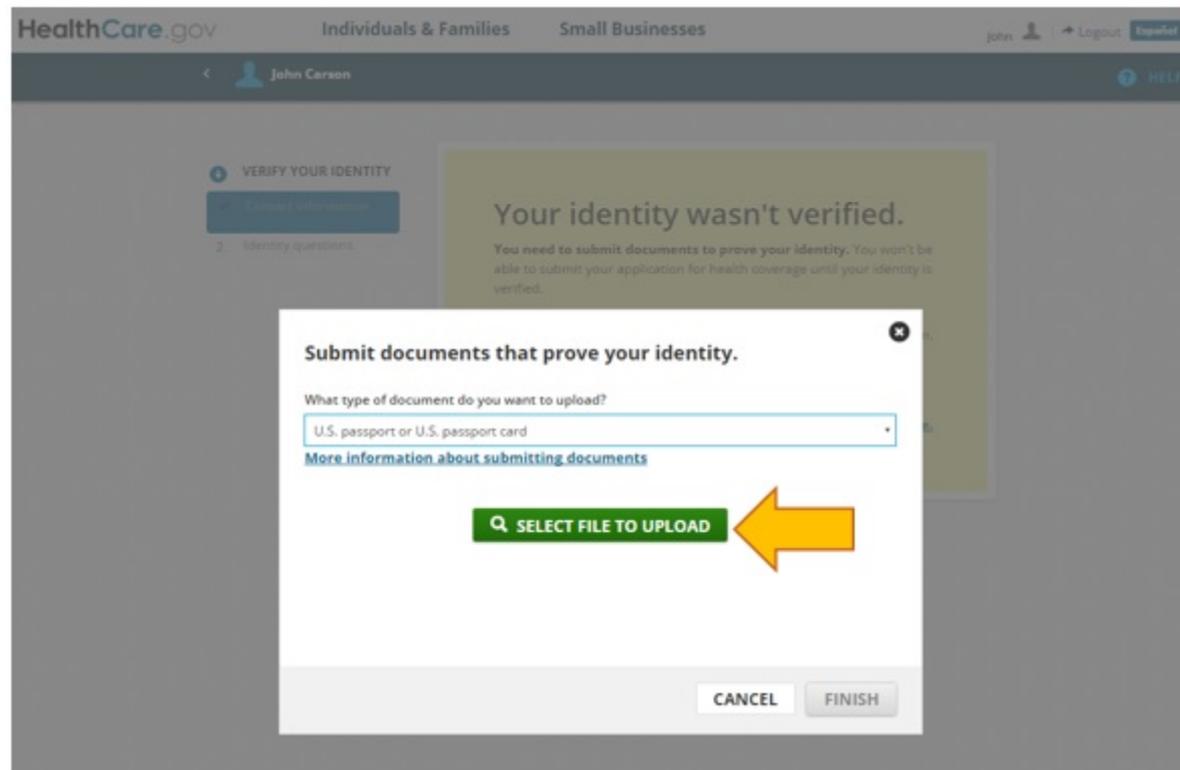
Consumers may be taken directly to “Upload Documents” instead of being told to call Experian if there’s not enough information to be able to proof by phone.



The screenshot shows the HealthCare.gov website interface. At the top, there is a navigation bar with "HealthCare.gov" on the left, "Individuals & Families" and "Small Businesses" in the center, and "John" with a profile icon, "Logout", and "Español" on the right. Below this is a dark blue header with a back arrow, a profile icon, and the name "John Carson" on the left, and a "HELP" button on the right. The main content area features a sidebar on the left with a "VERIFY YOUR IDENTITY" section containing two steps: "1 Contact information" and "2 Identity questions". The central focus is a yellow-bordered box with the following text: "Your identity wasn't verified." followed by "You need to submit documents to prove your identity. You won't be able to submit your application for health coverage until your identity is verified." Below this, it states "Once you upload your documents, they'll be reviewed. The results of your identity verification will be emailed to you at PCIA-2@yopmail.com." A prominent green button labeled "UPLOAD DOCUMENTS" is centered below the text. At the bottom of the box, it says "If you aren't able to upload your documents now, [return to My Profile.](#)"

# Submit Supporting Documents

Consumers are allowed to submit and upload documents for ID proofing.



# Submit Supporting Documents

Once consumers have submitted their supporting documents, they will receive this notification:

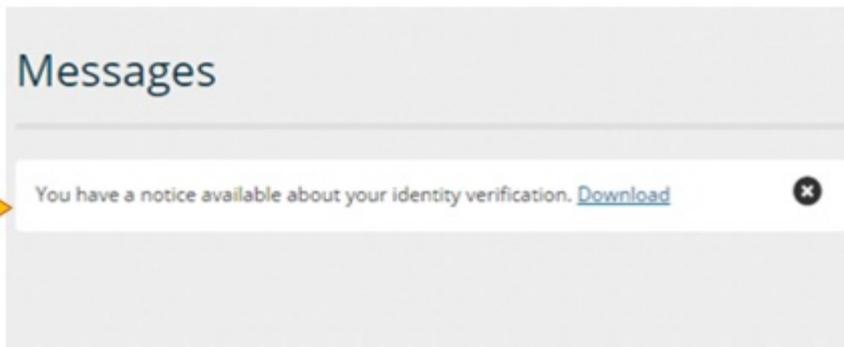
The screenshot shows the HealthCare.gov user interface. At the top, the logo 'HealthCare.gov' is on the left, and navigation links for 'Individuals & Families' and 'Small Businesses' are in the center. On the right, the user's name 'John' is displayed with a profile icon, a 'Logout' link, and a 'Español' language toggle. Below this is a dark blue header bar with a back arrow, the user's name 'John Carson' with a profile icon, and a 'HELP' link with a question mark icon. The main content area features a sidebar on the left with a 'VERIFY YOUR IDENTITY' section containing two items: 'Contact information' (checked) and 'Identity questions' (2). The central focus is a yellow notification box with the text: 'Your identity is still being verified. The documents you submitted are still being reviewed. The results of your identity verification will be emailed to you at PCIA-3@yopmail.com'. A green button labeled 'RETURN TO MY PROFILE' is positioned at the bottom of the notification box.

# Two Ways to Submit Supporting Documents

1. Upload document to online Marketplace account:
  - The consumer uploads a copy of one or two documents to verify his or her identity
    - The list of acceptable documents is available on Slide 19 or [HealthCare.gov](http://HealthCare.gov)

2. Mail a physical copy of the document to the Marketplace processing center:

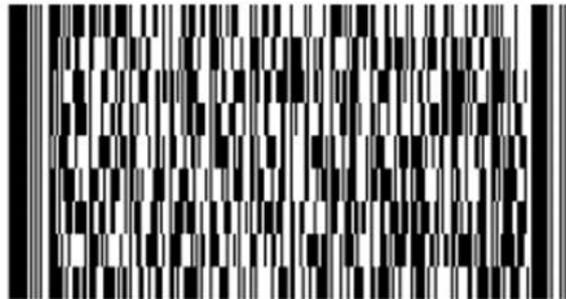
Health Insurance Marketplace  
465 Industrial Blvd  
London, KY 40750-0001



- Include the printed bar code page that came with the notice sent by the Marketplace.
  - Notices are sent via email or U.S. mail, based on the communication preference the consumer selected.
- If the consumer doesn't have a bar code, include his or her printed name and application ID number.
- DO NOT MAIL ORIGINAL DOCUMENTS.
- Keep a copy of what was mailed, including proof of mailing (if available).

# 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.



01523aaf-e1bc-4464-97a6-514f30026891

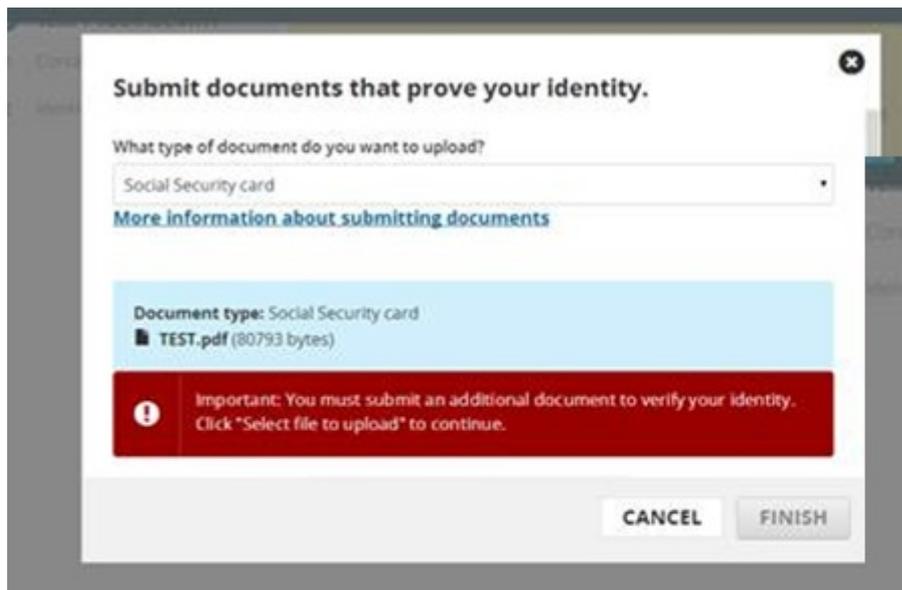
# Document Types for ID Proofing

<b>Column A:</b> <b>Documents that may be submitted alone:*</b>	<b>Column B:</b> <b>If individual does not have document from Column A, submit 2 from B*</b>
<ul style="list-style-type: none"> <li>• Driver’s license issued by state or territory</li> <li>• School Identification card</li> <li>• Voter registration card</li> <li>• U.S. military draft card or draft record</li> <li>• U.S. passport or U.S. passport card</li> <li>• Certificate of Naturalization (Form N-550 or N-570) or Certificate of U.S. Citizenship (Form N-560 or N-561)</li> </ul>	<ul style="list-style-type: none"> <li>• Birth certificate</li> <li>• Social Security card</li> <li>• Marriage certificate</li> <li>• Divorce decree</li> </ul>
<ul style="list-style-type: none"> <li>• Permanent Resident Card or Alien Registration Receipt Card (Form I-551)</li> <li>• Employment Authorization Document that contains a photograph (Form I-766)</li> </ul>	<ul style="list-style-type: none"> <li>• Employer identification card</li> <li>• High school or college diploma (including high school equivalency diplomas)</li> <li>• Property deed or title</li> </ul>
<ul style="list-style-type: none"> <li>• Military dependent’s identification card</li> <li>• Native American tribal document</li> </ul>	
<ul style="list-style-type: none"> <li>• U.S. Coast Guard Merchant Mariner card</li> <li>• Foreign passport, or identification card issued by a foreign embassy or consulate that contains a photograph</li> </ul>	

\*Document lists are not exhaustive. For the comprehensive list, please see: <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>

# Uploading ID Proofing Documents

- If the consumer submits a copy of a document that is not listed in Column A in the previous slide, the consumer must submit copies of two documents listed in Column B.
- Documents will be processed more quickly if **uploaded**.



Submit documents that prove your identity.

What type of document do you want to upload?

Social Security card

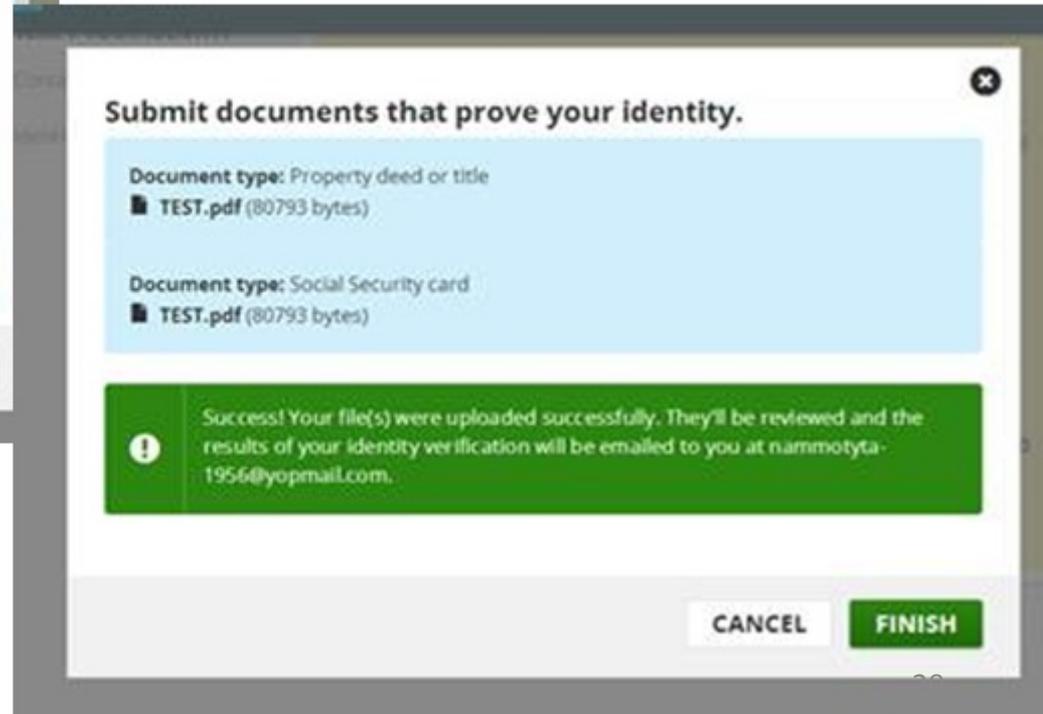
[More information about submitting documents](#)

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

Example: Social Security card and Property deed or title



Submit documents that prove your identity.

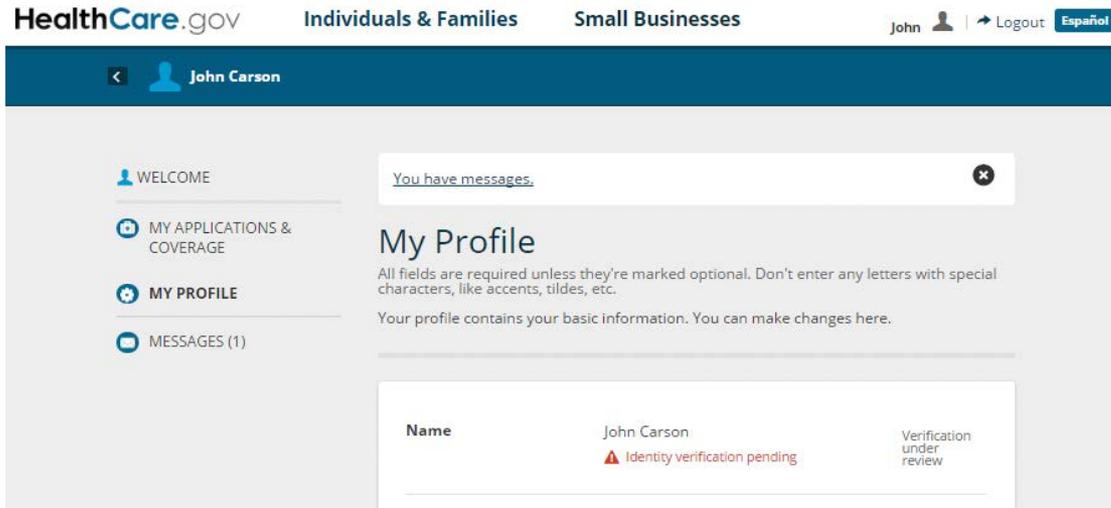
Document type: Property deed or title  
TEST.pdf (80793 bytes)

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 narmotyta-1956@yopmail.com.

CANCEL FINISH

# 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 in the consumer's account should change "Identity verified."



# Section 2: Application Data Matching Issues

*An application data matching issue (inconsistency) happens when information a consumer enters in a Marketplace application doesn't match the data the Marketplace checks in trusted resources, like Social Security records or IRS databases. The most common types of data matching issue is related to income, citizenship, or immigration status.*

*These issues are also called "data matching issues" (DMIs), but both terms mean the same thing.*

*Consumers may not know the term "application inconsistency," as the notice they receive simply says "send the Marketplace more information."*

*The consumer will still be eligible for health coverage through the Marketplace and can continue to enroll in coverage consistent with the eligibility provided by the Marketplace.*

- However, the consumer must take action within the period provided to resolve the inconsistency and keep his or her health coverage and/or financial assistance through the Marketplace.

# Understanding if a Consumer has an Application DMI

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

**A:** The consumer's eligibility determination notice will say "We need more information before you can complete an application for the Marketplace" and give a list of what to send. If the notice requests information for other people on the application, the consumer must respond to all the requests.

We need more information before you can complete an application for the Marketplace



You're getting this message because you attempted to complete an application for health coverage or designate an authorized representative through the Health Insurance Marketplace. For privacy and security reasons, the Marketplace is unable to process your application, and you need to provide documentation in order to complete your application. Please send a copy of one of the following documents that show [redacted] information to the Marketplace:

- Driver's license issued by state or territory
- School identification card
- Voter registration card
- U.S. military card or draft record
- Identification card issued by the federal, state, or local government, such as
  - 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's identification card
- Native American 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

- A DMI will **only** be listed in the consumer's eligibility notice. A message does NOT appear on screen during the application.

# Application Data Matching Issues (DMIs) Notice

**Q: What does the consumer have to do to resolve an application DMI (data matching issue)?**

**A:** In the consumer's Marketplace account, under "Applications details," there will be a list of all unresolved DMIs, what needs to be submitted, and the dates by which the DMI must be resolved.

The screenshot displays a section titled "Send documents for data matching issues". Below the title is a warning: "If you don't resolve the data matching issues (or 'inconsistencies') by the deadline, you could lose your coverage. Select 'Upload Documents' to see a list of documents to send." There are two entries in a list, each with a green "UPLOAD DOCUMENTS" button. The first entry is "Verify Karen's citizenship or immigration status" with a deadline of "Send documents by 1/13/2017". The second entry is "Verify Karen's yearly income" with a deadline of "Send documents by 1/8/2017". Two yellow arrows point to the left of each entry.

**Send documents for data matching issues**

If you don't resolve the data matching issues (or "inconsistencies") by the deadline, you could lose your coverage. Select "Upload Documents" to see a list of documents to send.

Verify Karen's citizenship or immigration status Send documents by 1/13/2017	<b>UPLOAD DOCUMENTS</b>
Verify Karen's yearly income Send documents by 1/8/2017	<b>UPLOAD DOCUMENTS</b>

# Prepare to Submit Documents to Resolve DMIs

- The consumer reviews his or her eligibility notice to determine which household member(s) need(s) to provide more information.
  - A list of acceptable documents will be in the consumer's notice, or can be viewed on HealthCare.gov: [www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/](http://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/).
- The consumer makes a copy of the needed document(s) and submits the copy and keeps the original.
- Consumers will receive 90, 60, and 30 day notices, advising them to submit requested information to resolve their application DMI. If the consumer does not provide the requested information, he or she could lose health coverage and/or financial assistance through the Marketplace.
- If a consumer does not provide the requested documentation, he or she will receive a notice and phone call advising that the Marketplace needs additional documentation.
- When the DMI is resolved, the consumer will receive a new eligibility determination notice.

# Uploading Documents to Resolve Application DMIs

- Have the consumer log into his or her Marketplace account and select the submitted application. Then click “Application details” from the left navigation. This displays the screen shown here.
- Next, the consumer clicks the “Verify” button next to the information that needs to be uploaded.
- The consumer should not use these characters in the name of the file that he or she uploads: / \ : \* ? “ < > |

My plans & programs

My plan profile

Eligibility & appeals

**Applications details**

Report a life change

Communication preferences

Exemptions

Tax forms

## Application details

Here's your current application information:

**Status: Complete** ID#: 137156851

**Your application is complete**

[VIEW ELIGIBILITY RESULTS](#)

[REMOVE MY APPLICATION](#)

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

### Send documents for data matching issues

If you don't resolve the data matching issues (or "inconsistencies") by the deadline, you could lose your coverage. Select "Upload Documents" to see a list of documents to send.

**Verify Karen's citizenship or immigration status**  
Send documents by 1/13/2017

[UPLOAD DOCUMENTS](#)

**Verify Karen's yearly income**  
Send documents by 1/8/2017

[UPLOAD DOCUMENTS](#)

# Uploading Documents to Resolve Application DMIs

- After choosing “Verify,” the consumer selects a document type to **upload** from the list, then clicks on “Select file to upload.”
  - The document must be a .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff or .bmp
  - The document cannot be bigger than 10 MB
  - The consumer cannot use these characters in the name of the file that he or she uploads: / \ : \* ? “ < > |
- If the consumer gets an error message, make sure he or she uploaded the right *type* of document (e.g., PDF, not an Excel file)

## Upload documents

You need to send the Marketplace more information to either prove you're eligible for a Special Enrollment Period or resolve a data matching issue. You can upload documents here.

Use "Expand" and "Collapse" for each item to see a list of documents and upload files.

### Verify Karen's citizenship or immigration status

[Collapse](#)

**Karen** - You need to send the Marketplace proof that you are a citizen. Send a copy of a document proving you are a citizen.

Examples of documents proving citizenship can include:

- U.S. passport
- U.S. public birth record
- Certification of Report of Birth
- Consular Report of Birth Abroad
- Certification of Birth Abroad
- U.S. Citizen Identification Card
- American Indian Card (I-872)
- Certificate of Naturalization
- Certificate of Citizenship

Document type:

Select

 SELECT FILE TO UPLOAD

# Sending Documents to Resolve DMIs by Mail

- If **mailing** documents intended to resolve an inconsistency, advise consumer to include the barcode page from the **eligibility determination notice** in the same envelope
- If the consumer doesn't have the barcode page, write the consumer's application ID number and full name 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 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 he or she hears from the Marketplace that more information is needed. When paperwork is processed, the consumer will receive a written notice via their preferred choice of communication (Email or U.S. mail).
- The consumer will still be eligible for health coverage through the Marketplace and can continue to enroll in coverage consistent with the eligibility provided by the Marketplace.
  - However, the consumer must take action within the period provided to resolve the inconsistency and keep his or her health coverage and/or financial assistance through the Marketplace.

# Status of Submitted ID Proofing or Documents to Resolve Inconsistency

- 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 number.
- In the event it 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.

# Section 3: Special Enrollment Period (SEP) Eligibility

- An eligible individual enrolling in a plan after the annual Open Enrollment period may need to provide documents to verify eligibility for an SEP qualifying life event.
- Examples of SEP qualifying life events include:
  - Loss of Minimum Essential Coverage (MEC);
  - Change in primary place of living (permanent move);
  - Marriage;
  - Birth of a child; or
  - Gaining a dependent through adoption, foster care placement or child support or other court order.

**Note: Eligible individuals can enroll in Medicaid and CHIP any time of year, regardless of whether they qualify for a Marketplace SEP**

# Section 3: Special Enrollment Period (SEP) Eligibility (cont.)

- After the eligible individual logs into the Marketplace account, go to “Existing Applications,” then “Application Details.”
  - If proof is needed, it will say: “Send proof for your Special Enrollment Period.”
- There are two ways for the consumer to send proof for his or her Special Enrollment Period
  - For each qualifying life event requiring verification, select the green “Upload documents” or “Upload more documents.”
    - Upload documents one at a time.
  - Copies of documents can be sent by U.S. mail to:

Health Insurance Marketplace  
Attn: Coverage Processing  
465 Industrial Blvd  
London, KY 40750-0001

    - The consumer should include the printed bar code page that came with his or her notice. Notice is sent via the consumer’s preferred communication option (Email or U.S. mail).
    - If the consumer does not have a bar code, advise the consumer to print his or her name and application ID on each copy the consumer sends.

# Resources

- <https://www.healthcare.gov/help/how-to-upload-documents/>
- <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>