



# Verifying your Identity in the Marketplace

Before you can enroll in health coverage through the Health Insurance Marketplace®, we need to verify your identity to protect you and your personal information.

## Why does the Marketplace need to verify my identity?

Without this verification process, someone you didn't authorize or give permission to could create an account and apply for health coverage in your name without your knowledge.

## How does the Marketplace verify my identity?

Here's how it works:

- We'll ask you questions that only you can answer based on information in your credit report.
- You pick an answer from a list of possible choices.
- When you answer enough questions correctly, you can continue with your application.
- If we can't verify your identity, you'll get a message asking you to check your information and try again. If that doesn't work, we'll give you a phone number to call, or ask you to submit copies of documents that prove your identity.

## What information will I need?

Be prepared to give accurate answers to questions about your personal history. We won't ask you about all of these, but having this information will be helpful:

- Addresses of current and past places you lived
- Names of current and past counties you lived in
- Auto ownership, like details of the car or the license plate number
- Names of current and past employers
- Credit card information, including name of the lender(s), year and month the accounts were opened
- Mortgage information, including name of the lender(s), mortgage amount, and the term (the number of months or years) of the loan
- Loans information (like auto, student, or home equity loans), including name of the lender(s), loan amount, and the term of the loan

## Will this affect my credit score?

No. If you check your credit report, you may see an inquiry from the Centers for Medicare & Medicaid Services (CMS). CMS uses trusted data sources and credit reporting agencies, like Experian and Equifax, to verify the information on your application. This is only an inquiry and doesn't affect your credit score or your Marketplace application.

## What if the Marketplace can't verify my identity?

If we can't verify your identity, it means that we couldn't match all of the information you gave us with the information available in the trusted data sources we use for this process. Here's how to complete the verification process:

- If you're prompted, call the Experian Help Desk at 1-866-578-5409 and provide the reference code shown on your Marketplace screen so they can help verify your identity.

- If you're asked, you'll need to **submit copies of documents** that prove your identity (like driver's license, Social Security card, birth certificate, etc.) and get a response from the Marketplace. Use one of these ways to submit your documents:

- Fastest way - Upload copies of your documents to your Marketplace account on [HealthCare.gov](https://www.healthcare.gov)
- Mail copies of your documents to this address:  
**Health Insurance Marketplace  
Department of Health & Human Services  
456 Industrial Blvd.  
London, KY 40750-0001**

If you mail your document copies, include your name, date of birth, and Social Security Number (SSN) with your documents. **We typically process your information within 7-10 business days after we get your documents, if not sooner.**

Once we process your documents, we'll mail you a written letter and email you when it's available in your online Marketplace account. It tells you if we were able to verify your identity, or if you need to submit additional information.

## What if I submitted documents but didn't get a letter about my identity verification status?

Call the Marketplace Call Center at 1-800-318-2596 to ask for an update. TTY users can call 1-855-889-4325.

A call center representative will ask for information like your name and date of birth, which they need to start reviewing your status.

## Can I still apply for coverage while the Marketplace verifies my identity?

We need to verify your identity before you can enroll in health coverage through the Marketplace. Uploading documents to your Marketplace account may help us verify your identity sooner. While we process your documents, you can start filling out your application online, but you won't be able to submit it or enroll in coverage until we verify your identity.

You can also apply for Marketplace coverage by:

- Calling the Marketplace Call Center at 1-800-318-2596 and complete the application over the phone. TTY users can call 1-855-889-4325.
- Mailing a paper application to the address on the previous page.

If you complete your application over the phone or mail a paper application, you won't be able to enroll in coverage or access your information online until we verify your identity.

## What if I got a letter but am having trouble creating a Marketplace account on [HealthCare.gov](https://www.healthcare.gov)?

There might still be an issue verifying your identity, especially if you completed your application through the Marketplace Call Center or mailed a paper application. See earlier question & answer: **What if the Marketplace can't verify my identity?**

If you still need help, call the Marketplace Call Center.

**Note:** If you're eligible for a Marketplace plan, you'll be able to enroll in a plan as long as you do it before the end of the Open Enrollment Period. This is the yearly period when people can enroll in a health insurance plan for the next calendar year. Open Enrollment ends January 15th.

## HOW CAN I LEARN MORE?

To learn more about coverage through the Marketplace or your benefits and protections, visit **HealthCare.gov** or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

You have the right to get Marketplace information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

### Health Insurance Marketplace

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