

Assist Your Clients with Identity Proofing in the Marketplace

This tip sheet reviews identity proofing requirements for consumers who apply for coverage through a Federally-facilitated Marketplace (FFM or Marketplace).

Consumers who fill out a Marketplace application need to provide specific information before they can enroll. Identity proofing is an important part of this process.

Identity proofing is necessary only for consumers who are new to the Marketplace. Consumers returning for annual renewal during the Open Enrollment period, or consumers who experience a qualifying event to enroll in or change plans through an SEP do not have to recomplete identity proofing.

What is Identity Proofing?

Identity proofing verifies your client's identity to prevent another individual from creating a Marketplace account and/or applying for health coverage without the client's knowledge. After creating an account on HealthCare.gov, your clients will have to verify their identity to protect their personally identifiable information.

Identity Verification

The Marketplace verifies identity by asking a series of questions, based on information in your client's credit report maintained by Experian, a consumer reporting agency. These questions will depend upon the client's situation, but may include questions that only the client is likely to know the correct answer to, such as address history, a current or previous employer, or a previous phone number.



Note: Although the Marketplace does not require a consumer to submit documentation to verify his or her identity (unless the consumer's identity proofing is initially unsuccessful), you should advise your clients that it is often helpful to have documents with them to help them respond to the identity verification questions. Helpful information and documents to have on hand include:

- Addresses of current and past places lived
- Names of current and past counties lived in
- Auto ownership: Details of the car (e.g., license plate number)
- Names of current and past employers
- Credit cards:
 - Name of the lenders
 - Years and months accounts were opened
- Loan Information (e.g., mortgages, auto, student, or home equity loans)
 - Names of the lenders
 - Loan amounts
 - Terms of the loan (i.e. the number of months or years)



Note: Remind your clients that in some cases, none of the answers to the identify verification questions that appear on the screen will be accurate. In those cases, the client should select “none of the above” to continue the identity verification process.

Once questions are completed, instruct your client to select the “Verify My Identity” button.

Successful Identity Verification

If your client passes the identity verification process, a “Privacy & Use of Your Information” page will appear. This page tells consumers how the Marketplace will use the information they entered and that the Marketplace may access data from other sources to verify their information. Integrated systems will check consumers’ eligibility by retrieving information from other federal agencies, such as the Internal Revenue Service, Social Security Administration, and the Department of Homeland Security.

If your client wishes to continue with the application process, he or she should check the boxes at the bottom of this page to indicate agreement to have the Marketplace use and retrieve his or her information from these trusted data sources to verify the information provided on the application.



Note: Consumers must select the box that states that they understand they are required to provide true answers and may be asked to provide additional information.

Instruct your client to then select the “Take Me to the Application” button.

Unsuccessful Identity Verification

If the Marketplace cannot verify your client’s identity, he or she will get a message to reverify the information entered and try again. If that does not work, the Marketplace will direct your client to call the Experian Help Desk at 1-(866) 578-5409 and provide the reference code shown on his or her Marketplace application screen.

If the Experian Help Desk cannot verify your client’s identity, he or she will need to upload documents to the Marketplace via his or her account on HealthCare.gov or mail copies of the requested documents to **Health Insurance Marketplace, 465 Industrial Blvd, London, KY 40750-0001**.



Helpful Notes:

- Remind your client that he or she should send copies only and keep the originals of any documents sent to the Health Insurance Marketplace.
- Instruct your client to include his or her date of birth and Social Security Number on all mailed documents.

The Marketplace will process the information received and alert your client via written notice about the status of his or her identity verification within 7-10 business days following receipt of the documents, if not sooner.

If you have any questions or concerns on this topic, please contact the Agent/Broker Email Help Desk at: FFMProducer-AssisterHelpDesk@cms.hhs.gov