



# Tips to Resolve Outstanding Data Matching Issues (or Inconsistencies)



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*August, 2014*

# 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.
- For most consumers, the information they submitted was immediately verified by the Marketplace. But in some cases, the information the applicant provided didn't match up right away with existing records or the applicant did 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
- Social Security Number
- Projected Income Amounts
- Incarceration Status Discrepancy
- Access to employer-sponsored minimum essential coverage and non-employer-sponsored minimum essential coverage
- American Indian/Alaska Native Status

# Impact on Consumers

- Consumers with data matching issues were 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 so the Marketplace can make a final eligibility determination.
- **It is critical that consumers submit this information as soon as possible.** If a consumer does not follow up with additional information, **they may lose eligibility for coverage through the Marketplace or experience a modification of their premium tax credit and cost-sharing reductions, as applicable.**

# 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.

**Agents and Brokers 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.**

# Warning Notice to Contact Consumers

- **We are sending a warning notice to consumers if we haven't received any requested documentation for citizenship or immigration status data matching issues.**
- **Important Tip:** If the Marketplace has sent the consumer a warning notice stating that they have to submit documents, they should upload or mail their documents again even if they already submitted documents.

# Why is this warning notice important?

Because we still don't have the documents we need to verify the consumer's information on his or her application, the individual(s) named in the letter are at risk of losing Marketplace health insurance, along with any premium tax credits and help with cost-sharing.

# Q: How will the Marketplace contact consumers?

**A:** We've been working hard to reach out to consumers – via mail, email and phone calls – to encourage them to provide supporting documentation so we can resolve any remaining issues with their application as soon as possible.

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

- Consumers may also receive phone calls from the Marketplace reminding them that their application has a data matching issue, and that we need more information.
- 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 will 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.

# Step 1: Review Notice

Once the consumer receives the notice telling or reminding them that there is a data matching issue with their application, the consumer should be sure to:

- Carefully review the entire notice.
- Determine which household member(s) needs to provide more information.
- Tip: For example, while the notice is addressed to the household contact, it does not automatically mean that the household contact needs to provide documentation. There might be another household member on the application whom the data matching issue is about.

# Q: How do I know if the consumer has a data matching issue?

A: 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 notice 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"><li>• Eligible to purchase health coverage through the Marketplace</li><li>• Eligible for a tax credit (\$XX each month, which is \$X for the year)</li></ul>	<ul style="list-style-type: none"><li>• Choose a health plan and make first month's payment</li><li>• Send the Marketplace more information</li></ul>

### 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?

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

The screenshot displays a user interface for a 2014 application for Individuals & Families (ID#: 95957437). The status is 'Complete'. The application is described as complete and processed. A red box highlights a message: 'You have unresolved inconsistencies. You need to provide additional documentation.' Below this, two items are listed for verification: 'Verify PATRICK's citizenship' and 'Verify PATRICK's membership in a federally-recognized tribe', each with a 'VERIFY' button.

2014 application for Individuals & Families (ID#: 95957437)	
Report a life change	<b>Status: Complete</b> ID#: 95957437
Communication preferences	
Authorized users	
Exemptions	
<b>Your application is complete</b> <a href="#">VIEW ELIGIBILITY RESULTS</a>	
Your Marketplace application is complete and has been processed. View your eligibility results to find out if you can enroll in health coverage. <a href="#">REMOVE MY APPLICATION</a>	
<b>Qualified Health Plan eligibility</b>	
You have unresolved inconsistencies. You need to provide additional documentation.	
Verify PATRICK's citizenship	<a href="#">VERIFY</a>
Verify PATRICK's membership in a federally-recognized tribe	<a href="#">VERIFY</a>

# Step 2: If a consumer has a data matching issue what should they do next?

- Consumers must take action to upload requested documents through their account on HealthCare.gov or mail in documents.
- 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/>
- Tip: Remember there are different documents to submit for immigration status, income, citizenship, and other data matching issues.

# Agent and Broker Tips

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 documents.

# Q: How can I upload documents?

1. 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.
2. Next, 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 interface includes a left navigation menu with options like '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 eligibility. Two red arrows point to the 'VERIFY' buttons for 'Verify PATRICK's citizenship' and 'Verify PATRICK's yearly income'.

2014 application for Individuals & Families (ID#: 95957437) View all applications

Report a life change  
Communication preferences  
Authorized users  
Exemptions

**Status: Complete** ID#: 95957437

Your application is complete [VIEW ELIGIBILITY RESULTS](#)  
Your Marketplace application is complete and has been processed. View your eligibility results to find out if you can enroll in health coverage. [REMOVE MY APPLICATION](#)

**Qualified Health Plan eligibility**  
You have unresolved inconsistencies. You need to provide additional documentation.

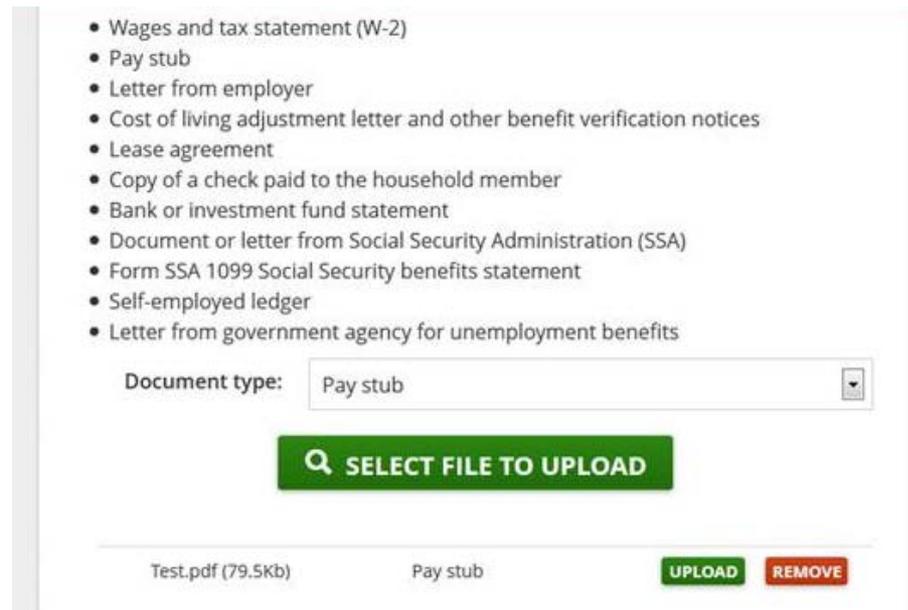
Verify PATRICK's citizenship	<a href="#">VERIFY</a>
Verify PATRICK's membership in a federally-recognized tribe	<a href="#">VERIFY</a>

**Qualified Health Plan eligibility**  
You have unresolved inconsistencies. You need to provide additional documentation.

Verify PATRICK's yearly income	<a href="#">VERIFY</a>
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# Q: How can I upload documents? (cont.)

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



• 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

Document type: Pay stub

**SELECT FILE TO UPLOAD**

Test.pdf (79.5Kb) Pay stub **UPLOAD** **REMOVE**

If you get a red box 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" viewable after clicking Verify in the Application Details section of their My Account.

# 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.
- *Reminder #5:* Each uploaded document must be a pdf, png, bmp or tiff type file.

# Q: How do I mail in documents?

A: Consumers can mail copies (not originals) to:

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

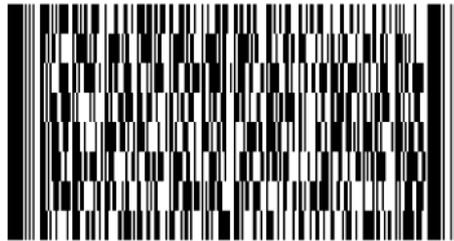
**Tip: Remember don't mail the original documents!  
Printed cell phone photos of the documents are  
permitted if a copy can't be scanned.**

# Tips for Mailing in Documents

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



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# Step 3: Status of Data Matching Documents

- If a consumer has 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 and the data matching issue is resolved, the consumer will receive a written notice in the mail.**

## Step 4: What happens next?

- After submitting documentation, the consumer 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 as the call center has up to date information.
- The Call Center will ask for some information, like name, date of birth, and/or application ID.

# Deadlines

If the deadline listed on the notice for submitting documents is very soon or has already passed, the consumer **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.