Annual Income Data Matching Issue (DMI) Checklist

☐ When preparing to apply for coverage, gather documents that can be used to verify income. Examples of commonly used documents are paystubs, self-employment ledgers, or tax forms. For other acceptable documents, see this list of documents.

☐ In the application, include all household members, even those not applying for coverage. Be sure to include the correct names and dates of birth for all household members.

☐ For each household member collect their current employment and income information, including employer name and address, wages, pay schedule (e.g., weekly, hourly, etc.), number of hours worked, and any changes in employment in the last year.

- If household members have multiple jobs, you will need this information for each job.

- If the household member is self-employed, you will need to know the type of work they do and their monthly net income (amount after business profits are paid). Please see the FAQs on estimating income or the Guide to Confirming Your Income Information for additional guidance.

☐ Verify that you have included all sources of income and expenses for each household member, including:

> Income information from all jobs.

> Net self-employment income (minus any qualified self-employment expenses).

> Unemployment.

> Social Security.

> Expenses (including any student loan interest, alimony, educator expenses, IRA contributions, and/or HSA deposits (in limited situations) as applicable).

> Any expected changes to income.

☐ Ensure all non-income information is correct and included on the application, including Social Security numbers (SSNs) for each household member (Note: While only required for those applying for coverage, including them for non-applicant household members can help verify total annual household income and resolve open eligibility and enrollment blockers more quickly).

☐ Submit the application and check the Eligibility Determination Notice for an income DMI. This document also provides instructions on how to submit documents to resolve the inconsistency and what types of documents may be acceptable to resolve the issue.
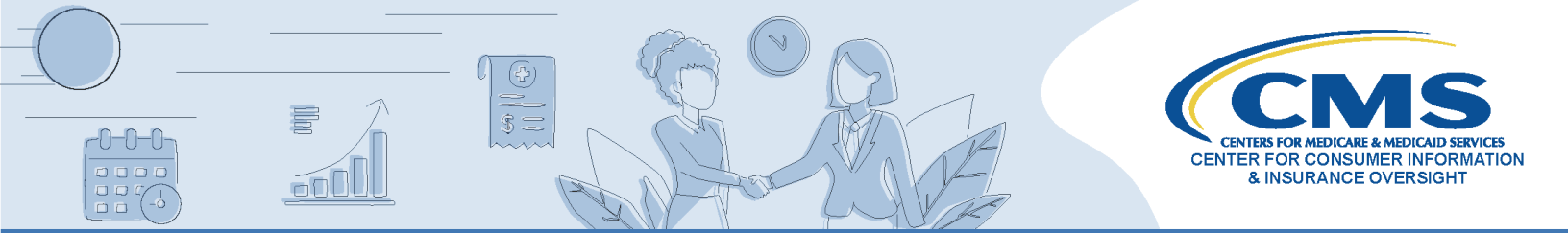
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☐ If a household income DMI is present, see the FAQs on estimating income or the Guide to Confirming Your Income Information and the documents to confirm your household income to help you:

- Identify documents to submit.

- Monitor the status of the DMI to confirm whether the issue is resolved or additional information is required.

- Create a plan if the submitted documents do not resolve the income DMI.

- Submit documents on behalf of your client or help them submit the documents themselves (see this walkthrough video for an example). These documents can be uploaded or mailed in.

> Before submitting documents, you should write the consumer's full legal name and application ID on each page of the document(s) so the Marketplace can easily match the submitted documents to the correct record.

- Update the application if your client's household income changes.

Annual Income DMI Resources

Examples of documents to verify household income: https://www.healthcare.gov/help/how_do_i_resolve_an_inconsistency/#household_income

Estimating Income FAQs: https://www.agentbrokerfaq.cms.gov/s/topic/0TOt0000000Gw5cGAC/estimating_household_income

Guide to Confirming Your Income Information: https://www.cms.gov/marketplace/outreach_and_education/household_income_data_matching_issues.pdf

Walkthrough video for resolving a DMI: https://youtu.be/HnPkozPjjwQ?si_c2wwzhld6zTcV8eS

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