



## Helping Consumers Resolve Data Matching Issues (DMIs)



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# Disclaimer

*The information provided in this presentation is intended only as a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. Links to certain source documents have been provided for your reference. We encourage audience members to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information about the requirements that apply to them.*

*This document generally is not intended for use in the State-based Marketplaces (SBMs), but some of the material in it might be relevant if you are in a state with an SBM that is using HealthCare.gov for eligibility and enrollment. Please review the guidance on our Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>) and [Marketplace.CMS.gov](http://Marketplace.CMS.gov) to learn more.*

*Unless indicated otherwise, the general references to “Marketplace” in the presentation only includes Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs).*

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# Helping Consumers Resolve Data Matching Issues (DMIs)



## *DMI Overview*



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Consumer Completes and Submits Application



2

Attested Information Sent To HUB



3

DMI Generated and Inconsistency Clock Starts



6

Consumer Submits Support Documents



5

Consumer Outreach: Notices/Calls



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Temporary Eligibility Granted



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Task Generated in Person Association



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Verifications Accepts and Reviews Task in TIPS



9

Finding Consumer's Applications(s) in ESD



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Review Support Documents

# DATA MATCHING ISSUES (DMI) WORKFLOW



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Disposition Task in TIPS



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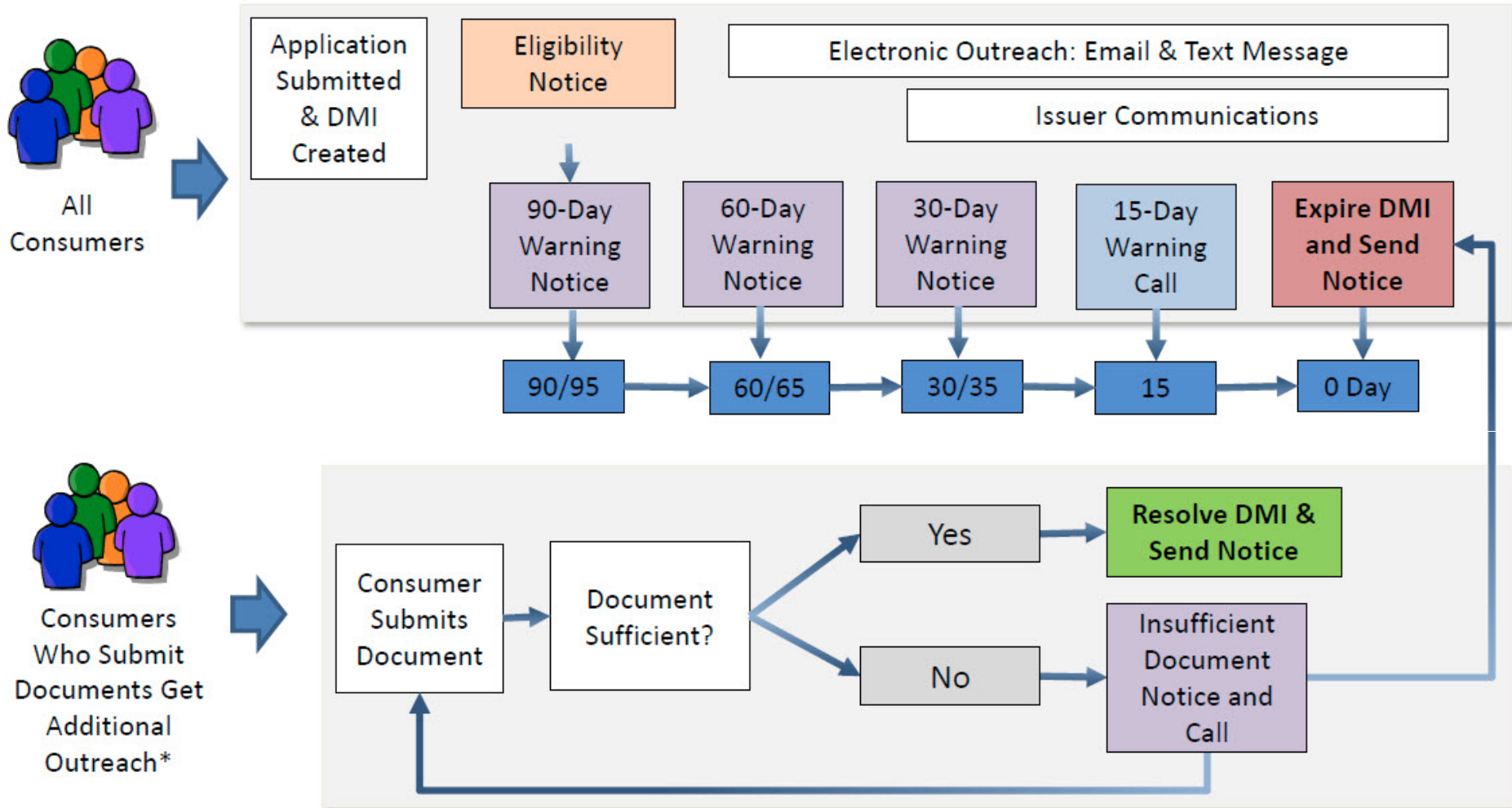
Send Outbound Correspondence



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Resolve the DMI

# Consumer Outreach



\* Consumers who submit documents can get additional notices and calls, which do not replace the notices and calls that all consumers receive. 6

# Impact of DMI Expiration

DMI	Expiration Description	Impact
<b>Annual Income</b>	Applicant is unable to document annual household income is within 25% or \$6,000 of attested income.	Household's eligibility for financial assistance is adjusted, possibly to nothing, based on the level of income on record with Marketplace trusted data sources.
<b>Citizenship/Immigration (CIT/IMM)</b>	Consumer is unable to verify an eligible citizenship or lawful presence status.	Consumer loses eligibility for Marketplace coverage and is terminated if enrolled.
<b>American Indian/Alaskan Native (AIAN) Status</b>	Consumer is unable to verify he or she is a member of a Federally recognized tribe or shareholder in an Alaska Native corporation (ANCSA).	Consumer loses eligibility for financial assistance provided specifically to members of federally recognized tribes, which is eliminated if enrolled.
<b>Non-Employer-sponsored Coverage Minimum Essential Coverage (non-ESC MEC)</b>	Consumer is unable to verify he or she is not eligible/enrolled in Non-Employer Sponsored Coverage.	Consumer loses eligibility for financial assistance, which is eliminated if enrolled.
<b>Employer-sponsored Coverage (ESC) MEC (OPM Only)</b>	Consumer is unable to verify he or she is not eligible/enrolled in Employee Sponsored Coverage from the Office of Personnel Management (OPM).	Consumer loses eligibility for financial assistance, which is eliminated if enrolled.



# Why Are DMIs Generated?

- A consumer's data may not match information at our trusted data sources.
- A trusted data source may not have data for a consumer.
- Information is missing or incorrect on the application.
  - A consumer failed to provide a Social Security Number (SSN) on his or her application.
  - A consumer failed to provided all household income on the application.
  - A consumer's name used for his or her application differs from how it appears on a citizenship document or other document.
  - A consumer failed to provide his or her immigration document numbers and ID numbers.

See Appendix A for more details about why DMIs are generated.



## Helping Consumers Resolve Data Matching Issues (DMIs)

### *Tips for Preventing DMIs*



# General Tips for Preventing All DMI Types

Complete all possible fields in the application.

Ensure consumer's name exactly matches documents, such as his or her Social Security card.

Non-applicants in the household are strongly encouraged to provide an SSN if they have one.

Double check that the information on the application is complete and that there are no errors or typos.

# Tips for Preventing Citizenship/Immigration DMIs

Encourage consumers to select an appropriate immigration document type, and provide all document numbers and ID numbers.

Note that consumers not applying for health coverage for themselves do not need to provide their citizenship or immigration status.

Reassure consumers that immigration information will **ONLY** be used by the Marketplace and will **NOT** be used for immigration enforcement purposes.

# Tips for Preventing Other DMI Types

## Annual Income DMIs

- For the Marketplace to match annual household income data on an application with Internal Revenue Service (IRS) data, the household must have filed taxes.
- Not everyone in the household is required to file taxes, but those who have not filed will likely have a DMI and need to submit documents.

## Minimal Essential Coverage DMIs

- Confirm that applicants do not have other coverage and that any previous coverage has definitely ended.

## American Indian/Alaska Native DMIs

- Double check that the applicant is a member of a federally recognized tribe, not a State tribe, since State tribe members are not eligible for special financial assistance.
- Everyone who claims to be a member of a Federally recognized tribe will get a DMI and must submit documents to receive special financial assistance.

## Helping Consumers Resolve Data Matching Issues (DMIs)




***DMI Scenarios***  
*(See Appendix B for  
additional, detailed DMI  
scenarios)*



# Annual Income DMI Scenario

 Jane Doe submits an application, which has an Annual Income DMI – she receives an Eligibility Notice (EN).


 Jane receives a 90-Day Warning Notice requesting documents sent by Serco.

 Jane sends in a W-2 that lists her income as \$25,000 for 2015.



 Serco uses the W-2 and its income verification tool (IVT) to project Jane's income for 2016. Projected income = \$25,000, but attested income = \$14,000. Attested income is \$9,000 (36%) less than projected, which is outside of the acceptable verification threshold (25% or 6,000).



  Jane receives an insufficient document notice and call from Serco detailing the discrepancy.

  Jane receives 60 and 30-Day Warning Notices from Serco and emails from the CMS Office of Communications (OC).

 Jane receives a warning call from Serco (three attempts are made at different times of day).

 Jane does not respond and her issue remains open.

  DMI clock runs out and the DMI is expired by Serco; expiration notice sent.

  Jane's eligibility is rerun with the income information from the HUB and she loses advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSR) starting at the beginning of the next month. Jane receives a new EN.

# Citizenship DMI Scenario



John Smith submits an application, which has a citizenship DMI – he receives an EN.



John receives a 90-Day Warning Notice requesting documents sent by Serco.



John receives a 60-Day Warning Notice from Serco and an e-mail from OC.



John sends in a copy of his birth certificate.



Serco reviews the birth certificate and finds it insufficient.



John receives an insufficient document notice and call from Serco explaining the Marketplace needs another document or a new set of documents.



John receives a 30-Day Warning Notice.



John uploads a copy of his driver's license.






Serco reviews the license and resolves the DMI, and John receives a DMI resolution notice.



John's coverage continues unchanged.



# Special Enrollment Period for CIT/IMM DMIs Resolved After Expiration

-  Consumers with **citizenship/immigration** DMIs who do not resolve them within 95 days will have their Marketplace coverage terminated.
-  If these consumers ultimately submit documentation to the Marketplace and resolve their DMI, they can regain Marketplace coverage through a special enrollment period (SEP).
  - The consumer can choose to enroll with a prospective or retroactive coverage date.
-  If a consumer qualifies for an SEP to change plans or enroll in coverage, they will have 60 days from the beginning of the SEP to enroll.

## Helping Consumers Resolve Data Matching Issues (DMIs)

### *Steps to Help Resolve DMIs*



# Collaborate with Consumers to Resolve Data Matching Issues

Everyone working with consumers to enroll in the Marketplace plays a vital role in helping consumers understand and follow the correct process to resolve DMIs.



We need your help to ensure consumers submit documents to resolve their DMIs to keep their financial assistance and coverage.

# Steps to Help Resolve DMIs

1. Help confirm if the consumer has a DMI through My Account and notices.
2. Help the consumer go back to the application to confirm the information that is included is correct.
3. Help the consumer submit document(s) online or by mail to resolve his or her DMI.

See Appendix C: Steps to Help Resolve DMIs for additional details.

# Helping Consumers Resolve Data Matching Issues (DMIs)



*Resources*

# Resources for Consumers, Assisters, and Agents/Brokers

- **How do I Resolve an Inconsistency? webpage:** [www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/](http://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/)
- **Tips to Resolve Outstanding Data Matching Issues presentation:** <https://marketplace.cms.gov/technical-assistance-resources/resolve-data-match-issues.pdf>
- **Consumer Guide for Annual Data Matching Issues:** <https://marketplace.cms.gov/outreach-and-education/household-income-data-matching-issues.pdf>
- **DMI blog post:** [www.healthcare.gov/blog/the-marketplace-might-need-more-information-from-you/](http://www.healthcare.gov/blog/the-marketplace-might-need-more-information-from-you/)
- **Sample Data Matching Notices to Consumers:** <https://marketplace.cms.gov/applications-and-forms/notices.html>
- **How do I Upload a Document? webpage:** [www.healthcare.gov/help/how-to-upload-documents/](http://www.healthcare.gov/help/how-to-upload-documents/)
- **Uploading Documents Tips webpage:** [www.healthcare.gov/tips-and-troubleshooting/uploading-documents/](http://www.healthcare.gov/tips-and-troubleshooting/uploading-documents/)
- **Tips for Submitting Supporting Documents to the Marketplace presentation:** <https://marketplace.cms.gov/technical-assistance-resources/submitting-supporting-documents.pdf>
- **Five Things Assisters Should Know About Data Matching Terminations factsheet:** <http://marketplace.cms.gov/technical-assistance-resources/data-matching-terminations.pdf>

# Consumer Guide for Annual Household Income DMIs

- The Consumer Guide for Annual Household Income DMIs:
  - Helps consumers and those who work with them understand how the Marketplace uses annual household income to decide whether consumers qualify for help paying for health coverage through the Marketplace
  - Demonstrates how to send the Marketplace proof of income if they have an annual income DMI
  - Includes examples of consumer's source(s) of income, and suggested lists of documents they can use as proof for that type of income
- Access the guide here: <https://marketplace.cms.gov/outreach-and-education/household-income-data-matching-issues.pdf>



# Questions



## Helping Consumers Resolve Data Matching Issues (DMIs)



### *Appendix A: Why Are DMIs Generated?*

# Why are Annual Income DMIs Generated?

- Annual income data matching issues can be generated for a variety of reasons, including:
  - **A consumer failed to provide a SSN on his or her application.** Annual household income may not have been verified if the consumer didn't provide his or her SSN or the SSNs of all members of the household. Only applicants who have SSNs, and an applicant's household tax filer who has an SSN, are required to provide their SSNs, but providing SSNs for all household members on the application helps the Marketplace verify annual household income without generating DMIs.
  - **A consumer failed to provided all household income on the application.** Income must be projected for all household members, even those not applying for coverage.
  - **A consumer did not file taxes.** For the Marketplace to match an applicant's annual household income data with IRS data, it's necessary for everyone in the household to have filed taxes, if they were required to do so. Without a tax return, the Marketplace may not be able to verify the income information on the application.
  - **A consumer's household composition may have changed, affecting his or her household annual income.** Verify that any changes were accounted for and included in the projected household annual income total on the application.

# Why are Citizenship DMIs Generated?

- Citizenship data matching issues can be generated for a variety of reasons, including:
  - **A consumer failed to provide a SSN on his or her application.** Only applicants who have SSNs, and an applicant's household tax filer who has an SSN, are required to provide their SSNs, but providing them for all household members on the application helps the Marketplace verify annual household income without generating DMIs.
  - **A consumer's name used for his or her application differs from how it appears on his or her citizenship document or other documents** (e.g., SSN), and he or she did not provide the same name as written on those documents.

# Why are Immigration DMIs Generated?

- Immigration data matching issues can be generated for a variety of reasons, including:
  - **A consumer's name used for the Marketplace application differs from how it appears on his or her immigration document or other document** (e.g., Green Card), and he or she did not provide the same name as written on those documents.
  - **A consumer failed to provide his or her immigration document numbers and ID numbers**, if applicable. This could include the Alien Number or "A #" (sometimes also the USCIS number) or I-94 number.
    - Note: An applicant with an Alien number that is 7 or 8 digits should add 1 or 2 zeroes ("o" or "oo") at the beginning so the number is 9 digits long.

## Helping Consumers Resolve Data Matching Issues (DMIs)



### *Appendix B: Complex Case Scenarios*

# Scenario 1: Income DMI - Dan

- Dan, a part-time graduate student and waiter, came to HeathCare.gov in December 2015 and applied for Marketplace coverage. On his Marketplace application, Dan projected he would make \$22,000 in 2016.
- After Dan submitted his application, he received notification that he was temporarily eligible for Marketplace coverage with financial assistance (APTC and CSR).
- Dan's eligibility results indicated that he needed to submit more documentation to keep the financial assistance. This is called an Income DMI.

✓ Your application was received and has been processed

## Eligibility Results

Results based on your application (ID 96479612) submitted on March 12, 2014. Follow the steps below to complete your enrollment. [Learn more about your eligibility results.](#)

You MUST reselect a plan to keep your coverage for next year using your updated eligibility results.

### Step 1: Review household eligibility results

John A. Phillips Jr. Jane J. Phillips, Mary D. Phillips	✓ Eligible	For Marketplace Health Plans  For up to \$2,000 Premium Tax Credits shared for the household  For Cost Sharing Reductions on Silver plans <b>Temporary Eligibility.</b> You need to send in documents in order to keep these results. <a href="#">View details in Step 2</a>
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# Scenario 1: Why Did Dan's Application Generate an Income DMI?

- Dan was asked to provide more information, because his income wasn't immediately a match with data from the Marketplace's trusted data sources, like IRS.
- In Dan's case, he made \$35,000 in 2014, the last year for which the IRS had data, while working full-time as a waiter.
  - His attested projected income of \$22,000 is significantly less than the IRS data of \$35,000.

# Scenario 1: What Should Dan Do to Resolve his DMI?

- Dan needs to provide evidence to the Marketplace that his attested income on his application (\$22,000) is accurate.
- When providing evidence to the Marketplace, it's really important that Dan submit documents that reflect what he is projecting to make in 2016, not necessarily what he made in 2014 or 2015.
- Because Dan projects his income to be a lot less than he made last year, he needs to submit documentation that reflects what he expects to make this year.

# Scenario 1:

## What Documents Should Dan Submit?

- The best document is likely a recent pay stub because it will show the hours that Dan is currently working this year and the amount of income he is earning.
- Other documents are likely to show the income amount that Dan made last year, and this information appears to have changed for 2016.
- When submitting a paystub, make sure the paystub shows:
  - First and last name
  - Income amount
  - Pay date and length of pay period
    - Write this information on your paystub if it is missing.
- It may be helpful to submit more than one paystub if one paystub is significantly more or less than another one.
- A full list of allowable documents for resolving Income DMIs can be found in Appendix D.

# Scenario 2:

## Income DMI – Louisa

- Louisa is a self-employed toy store owner and came to the HealthCare.gov in November 2015 and applied for Marketplace coverage. On her Marketplace application, Louisa projected she would make \$28,000 in 2016.
- After Louisa submitted her application, she received notification that she was temporarily eligible for Marketplace coverage with financial assistance (APTC and CSR).
- Her eligibility results indicated that she needed to submit more documentation to keep the financial assistance. This is called an Income DMI.

## Scenario 2: Why Did Louisa's Application Generate an Income DMI?

- Louisa was asked to provide more information, because her income wasn't immediately a match with data from the Marketplace's trusted data sources, like the IRS.
- In Louisa's case, she just opened her toy store this year and projected that she would make \$28,000. In 2014, Louisa made \$42,000 in retail working with a clothing store company.
  - Her attested projected income of \$28,000 is significantly less than the IRS data of \$42,000.

## Scenario 2: What Should Louisa Do to Resolve her DMI?

- Louisa needs to provide evidence to the Marketplace that the attested income on her application (\$28,000) is accurate.
- When providing evidence to the Marketplace, it's really important that Louisa submit documents that reflect what she is projecting to make in 2016, not necessarily what she made in 2014 or 2015.
- Because Louisa's income is a lot less than she made last year, she needs to submit documentation that reflects what she expects to make this year.

# Scenario 2:

## What Document Should Louisa Submit?

- The best document is likely a self-employment ledger because it will show Louisa's new job as a toy store owner and not her previous job.
- A self-employment ledger can be a straight forward explanation of a consumer's income.
- Here is an example of a self-employment ledger that Louisa could submit:

Self-employment business name/type of work	Net income each month	# of months each year you get this income	Total Annual Income
Toy store operator	\$2,333.33	12 months	\$28,000
Total self-employment-income			= \$28,000

- A full list of allowable documents for resolving Income DMIs can be found in Appendix D.



# Scenario 3:

## Citizenship DMI – Melissa

- Melissa is a U.S. Citizen whose household composition includes herself, her husband Jose, and their children Carlos and Mayra. Jose is a lawful permanent resident. The whole family applied for coverage on November 1, 2015.
- After Jose submitted the family's application, Melissa's eligibility results informed her that she needs to submit more documentation to prove her citizenship to keep her coverage and financial assistance. This is called a Citizenship DMI.
- Jose is the tax filer for the household and did not have a DMI.
- Melissa submitted documents twice to resolve her DMI before the deadline. She already submitted a birth certificate and a medical record from a U.S. hospital showing that the United States is her place of birth.
- Melissa called the Marketplace Call Center and was told that she still has an outstanding DMI. What should she do and why wasn't her DMI resolved?

# Scenario 3: Why Did Melissa's Application Generate a Citizenship DMI?

- Melissa was asked to provide more information because her citizenship wasn't immediately matched with data from the Marketplace's trusted data sources, like the Social Security Administration (SSA) and Department of Homeland Security (DHS).
- In Melissa's case, her husband (the application filer) didn't include his wife's SSN on the application.
- **It is important to check the information in the application to ensure as much information as possible is included and everything is correct.**
- **Updating the application with additional or corrected information can sometimes help consumers resolve their data matching issue.**

# Scenario 3: What Should Melissa Do to Resolve her DMI?

- First, Melissa should review her Eligibility Determination Notice (EDN) and any DMI notices to confirm the type of DMI she has and the documentation she needs to submit.
- Second, Melissa needs to go back to the application and confirm that the information below is included and correct, and then resubmit the application with any changes:
  - Double check that there are no errors or typos in the application.
  - Confirm all members of the household applying for coverage have provided accurate SSNs, *if they have one*. Remember: Non-applicants (other than the tax filer) are not required to provide their SSNs, but are strongly encouraged to do so if possible.
  - Check that the consumer's name used for the Marketplace application matched how it appears on their citizenship document or other documents (such as social security card).
  - If there are changes, resubmit the application to see if the consumer still has a DMI.
- Third, since Melissa already provided documents to the Marketplace, confirm that the documents she submitted are correct and submit additional documents if needed.
  - Check to see if the documents the consumer submitted are the correct type of documents for his or her DMI by looking at the acceptable documents list in the EDN and DMI notices.
  - It may be necessary to submit multiple documents to resolve one DMI.

# Scenario 3: What Documents Should Melissa Submit?

- Even though Melissa submitted two documents (a birth certificate and a medical record from a U.S. hospital showing that the United States is her place of birth), these did not meet the document requirements.
  - To resolve a Citizenship DMI, it may be necessary to submit multiple documents to resolve one DMI.
  - For example, consumers who submit birth certificates to prove citizenship will also need to submit an additional document that has a photograph **or** other information, like their name, age, race, height, weight, eye color, or address.
- Also, Melissa sent a birth certificate, but her birth certificate had the maiden name Melissa Rodriguez, while her married name is Melissa Rodriguez Torres on the application.
  - If a consumer sends in a birth certificate that has a different name than the name on his or her Marketplace application that consumer should submit three pieces of documentation, one of which documents the name change: 1) birth certificate, 2) document that provides the name change, and an 3) identity document like a driver's license.
- A full list of allowable documents for citizenship DMIs can be found in Appendix D.

# Scenario 4:

## Immigration DMI – Kiran

- Household: Husband Ahmed, Wife Kiran, Daughter Prema.
- Ahmed is a U.S. citizen and his wife Kiran is a green card holder. Their daughter Prema is a U.S. citizen and was born in the United States.
- They applied for Marketplace coverage on December 16, 2014.
- Kiran was terminated from coverage and financial assistance on February 3, 2015, and she still wants to have Marketplace coverage.
- She called the Marketplace Call Center and was told that she needs to submit more information to prove that her immigration status is eligible for coverage through the Marketplace.

# Scenario 4: Why Did Kiran's Application Generate an Immigration DMI?

- Kiran was asked to provide more information because her immigration status wasn't immediately a match with data from the Marketplace's trusted data sources, like SSA and DHS.
- In Kiran's case, her husband (the application filer) didn't include his wife's SSN.
- Although Kiran is an eligible non-citizen applying for coverage, her husband also didn't include her immigration document types and numbers when he submitted the application.

# Scenario 4: What Should Kiran Do to Resolve her DMI?

1. Check the notice to confirm what type of data matching issue the consumer has. Also check to confirm that the communication preferences listed for notifications from the Marketplace is what the consumer checks most often.
2. Check the application to ensure that SSNs are included for all household members that have one.
3. Kiran has a Permanent Resident Card, “Green Card” (I-551); check the application to ensure that her Alien registration number or card number is included.
4. Send the appropriate documents to the Marketplace to resolve a data matching issue. (Note: Uploading is faster than mailing).
  - **Note: It is important to send in documents if a consumer lost coverage because of an unresolved citizenship or immigration status data matching issue.**
  - **He or she could regain coverage and/or financial assistance through an SEP.**

## Scenario 4:

# What Documents Should Kiran Submit?

- It is best for Kiran to submit multiple documents, even though only one document is required. The documents she will need depend on her immigration status.
  - For example, Kiran could submit her Permanent Resident Card, “Green Card” (I-551) and her Arrival/Departure Record (I-94/I-94A).
- A complete list of documents (with example images) that can be used to resolve an immigration status can be found here: [www.healthcare.gov/immigrants/documentation](http://www.healthcare.gov/immigrants/documentation)
- A list of acceptable immigration documents can also be found in Appendix D.



## Helping Consumers Resolve Data Matching Issues (DMIs)

### *Appendix C: Steps to Help Resolve DMIs*



# Step 1 to Resolve DMIs: Confirm the DMI

- **Help confirm if the consumer has a DMI.**

- Read the full eligibility determination notice from the Marketplace. If a consumer has a data matching issue, the notice will say, “Send the Marketplace more information.”
  - It is important to identify which members of the household have data matching issues that need to be resolved.
- Consumers can also determine whether they have an unresolved data matching issue by checking the *Application Details* sections of their Marketplace accounts for a list of all unresolved inconsistencies.

An applicant with a DMI will see language in red that says “temporary eligibility.” This language alerts the applicant that he or she must provide more information to keep coverage.

We've successfully processed your application.

### Step 1: View Your "Coverage Options at a Glance"

This section gives a quick snapshot of your eligibility. It's important to view your full "Eligibility Results" for more detailed information. Continue to Step 2.

Eligible	For <a href="#">Medicaid</a>
	For Marketplace health plans
	For up to \$534 in premium tax credits for your household
Eligible	For lower copayments, coinsurance, and deductibles (cost-sharing reductions) on Silver plans

**Temporary eligibility:** You need to provide more information within the next 3 months to keep your coverage. View your "Eligibility Results" to learn how to submit this information.

### Step 2: View Your "Eligibility Results"

Your "Eligibility Results" contain important information about your Marketplace coverage, including your eligibility for coverage, costs, deadlines, and next steps. If you're eligible for coverage through a Marketplace plan, you'll continue to Step 3 to enroll in coverage after you review your results.

**You're eligible for a Special Enrollment Period.** Select "View Eligibility Results" to find out when you can select a plan or change plans. If you miss the deadline, you may not be able to enroll in a Marketplace plan until the next Open Enrollment, unless you qualify for another Special Enrollment Period.

[VIEW ELIGIBILITY RESULTS \(PDF\)](#)

# Step 2 to Resolve DMIs: Update the Application

- **Help the consumer go back to the application to confirm the information that is included is complete and correct.**
  - Double check there are no errors or typos.
  - Confirm all members of the household applying for coverage have provided accurate SSNs, *if they have an SSN.*
    - Remember: Non-applicants (other than the tax filer) are not required to provide their SSNs, but are strongly encouraged to do so if possible.
  - Review projected income to make sure it is as accurate as possible and remind consumers to report any changes in income or other application information within 30 days of the change.
  - Check the consumer's communication preferences for notifications from the Marketplace to make sure the consumer is getting the correct information.
  - If there are changes to the consumer's application, resubmit the application to see if the consumer still has a DMI.
  - If a consumer's name used for the Marketplace application differs from how it appears on his or her immigration document or other documents (e.g., Social Security card), advise the applicant to provide his or her name as written on those documents.

# Step 3 to Resolve DMIs: Identify Documents

- **Help the consumer submit document(s) to resolve their DMI.**
  - Check the consumer's EDN and DMI notices to confirm what documents need to be submitted.
  - If the consumer has already submitted documents, confirm the documents are the correct type of documents for his or her DMI.
  - It may be necessary to submit multiple documents to resolve one DMI.
    - For example, consumers who submit birth certificates to prove citizenship will also need to submit an additional document that has a photograph or other information (i.e., name, age, race, height, weight, eye color, or address).

# Step 4 to Resolve DMIs: Submit Documents

## Tips for document submission:

- Not every document 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 a consumer’s My Account.
- If consumers need to upload a document that is not listed, they should choose “Other” from the drop-down menu.
  - Encourage consumers to upload their documents, instead of mailing them. If the document is uploaded successfully, it should show up as “Submitted” under the Application Details section right away.
  - Ensure that the documents consumers submit electronically are in one of the following formats: .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, or .bmp, and are no larger than 10 megabytes.
- If consumers do mail in documents, tell them to send copies, not their originals. Tell them to include the barcode from their notice and also include their name, state, and application ID on any documentation they are submitting.

## Helping Consumers Resolve Data Matching Issues (DMIs)

### *Appendix D: Acceptable Documents List for Each DMI Type*



# Acceptable Documents to Resolve Citizenship DMIs

- U.S. passport
- Certificate of Naturalization (N-550/N-570)
- Certificate of Citizenship (N-560/N-561)
- State-issued enhanced driver's license (available in Michigan, New York, Vermont, and Washington)
- Document from federally recognized Indian tribe that includes your name and the name of the **federally recognized Indian tribe** that issued the document, and shows the consumer's membership, enrollment, or affiliation with the tribe. Documents the consumer can provide include:
  - A Tribal enrollment card
  - A Certificate of Degree of Indian Blood
  - A Tribal census document
  - Documents on Tribal letterhead signed by a Tribal official



# Acceptable Documents to Resolve Citizenship DMIs (Continued)

- **If a consumer doesn't have any of the documents listed on the previous slide, they can provide two documents: one from each column below.**

## **One of these:**

- U.S. public birth certificate
- Consular Report of Birth Abroad (FS-240, CRBA)
- Certification of Report of Birth (DS-1350)
- Certification of Birth Abroad (FS-545)
- U.S. Citizen Identification Card (I-197 or the prior version I-179)
- Northern Mariana Card (I-873)
- Final adoption decree showing the person's name and U.S. place of birth
- U.S. Civil Service employment record showing employment before June 1, 1976
- Military record showing a U.S. place of birth
- U.S. medical record from a clinic, hospital, physician, midwife or institution showing a U.S. place of birth
- U.S. life, health or other insurance record showing U.S. place of birth
- Religious record showing U.S. place of birth recorded in the United States
- School record showing the child's name and U.S. place of birth

- Federal or State census record showing U.S. citizenship or U.S. place of birth
- Documentation of a foreign-born adopted child who received automatic U.S. citizenship (IR<sub>3</sub> or IH<sub>3</sub>)

## **AND one of these documents (that has a photograph or other information, like name, age, race, height, weight, eye color, or address):**

- Driver's license issued by a state or territory, or ID card issued by the federal, state, or local government
- School identification card
- U.S. military card or draft record or military dependent's identification card
- U.S. Coast Guard Merchant Mariner card
- Voter registration card
- A clinic, doctor, hospital, or school record, including preschool or day care records (for children under 19 years of age)



# Acceptable Documents to Resolve Immigration DMIs

- The consumer may need to have one or more of the following documents when applying for and enrolling in Marketplace coverage. The documents the consumer needs depends on his or her immigration status.
- Immigration Status – Post – Department of Homeland Security (DHS) Systematic Alien Verification Entitlements (SAVE)
  - I-327 Reentry Permit
  - I-551 Permanent Resident Card
  - I-571 Refugee Travel Document
  - Machine-readable Immigrant Visa (MRIV) with Temporary I-551 Notation
  - Temporary I-551 Stamp on Foreign Passport
  - Unexpired Foreign Passport
  - I-94 Arrival/Departure Record with a foreign passport
  - I-20 Certificate of Eligibility for Non-immigrant (F-1) Student Status
  - DS-2019 Certificate of Eligibility for Exchange Visitor (J-1) Status
  - I-766 Employment Authorization Card
  - I-797A,B,C,D,E, or F Notice of Action and I-485 or I-360, if included
- Immigration Status – Non-DHS SAVE
  - Document indicating a member of a federally recognized Indian tribe or American Indian born in Canada
  - Office of Refugee Resettlement (ORR) eligibility letter (if under 18 years of age)
  - Resident of American Samoa Card

# Acceptable Documents List to Resolve Annual Income DMIs

- Tax Return
- Wages and Tax Statement (W-2)
- Tax Statement Form SSA 1042
- Pay Stub
- Letter from employer
- Cost of living adjustment letter and other benefit verification notices
- Lease agreement (for household members who are lessors)
- Copy of a check paid to the household member
- Bank or investment fund statement
- Self-employed ledger
- Letter from government agency for unemployment benefits
- Document or letter from Social Security Administration (SSA)
- Form SSA 1099 Social Security Benefits Statement
- Court records for alimony and records of agency through which alimony is paid
- Legal documents that establish amount and frequency of alimony
- IRS tax refunds
- 1065 schedule K1 with schedule E
- Receipts from all allowable expenses
- Signed time sheets with receipt of payroll
- Most recent quarterly or year-to-date profit and loss statement
- Annuities
- Pensions from any government or private source
- Workers' compensation documentation
- Prizes, settlements and awards, including court ordered awards
- Proceeds of life insurance policies
- Gifts and contributions
- Inheritance in cash or property
- Rental income
- Strike pay or other benefits from unions
- Money from the sale, exchange, or replacement of items a consumer owns
- Interests on dividend income
- Proceeds of a loan
- Royalties
- Bonus or incentive payments
- Severance pay
- Sick pay
- Disability payments
- Deferred compensation payments

# Acceptable Documents List to Resolve American Indian/Alaska Native DMIs

- Tribal Enrollment/Membership Card (in a federally recognized Indian Tribe)
- Authentic document from a tribe declaring membership for an individual
- U.S. American Indian/Alaska Native tribal enrollment or shareholder documentation
  - Enrollment or membership document from a federally recognized tribe or the Bureau of Indian Affairs (BIA). It must be on tribal letterhead or an enrollment/membership card that contains the tribal seal and/or an official signature.
  - Document issued by an Alaska Native village/tribe, or an Alaska Native Corporation Settlement Act (ANCSA) regional or village corporation acknowledging shareholder status.
- Certificate of Degree of Indian Blood (CDIB) issued by the BIA or a tribe, if the CDIB includes tribal enrollment information
- Letter from the Marketplace granting a tribal exemption based on tribal membership or Alaska Native shareholder status
- I-872 American Indian Card (Texas and Oklahoma Kickapoo American and Mexican members)

# Acceptable Documents List to Resolve MEC DMIs

- Employee Sponsored Coverage (ESC) MEC
  - Cover Letter from employer coverage tool
  - Health insurance letter
  - Letter from employer that includes:
    - Eligibility dates if applicable
    - An attestation that the employer doesn't offer coverage to the employee/employee's family member
    - An attestation that the employer doesn't provide coverage that meets the minimum value standard
    - If the employer offers a plan that meets the minimum value standard, the cost of the employee's share of the premium for the lowest-cost self-only plan that meets the minimum value standard
- Non-ESC MEC
  - Health insurance letter, including coverage termination date
  - Statement of health benefits
  - Letter from Veterans Affairs and/or Veterans Administration
  - Letter from Peace Corps
  - Letter or statement of Medicare benefits
  - Letter or statement of Medicaid or CHIP benefits

# Agent and Broker Resources

- Additional resources can be found on CMS' Agents and Brokers Resources webpage at <http://go.cms.gov/CCIIOAB>, including:
  - The link to the Agent and Broker FFM Registration Completion and Termination Lists
  - The Public FFM Web-broker Entity List
  - Details on completing registration and training for plan year 2017
  - Resources on SEPs
- For more resources, please visit [www.HealthCare.gov/](http://www.HealthCare.gov/) and [Marketplace.cms.gov](http://Marketplace.cms.gov).
- Review 45 C.F.R. § 155.260 to understand the limits on how an agent or broker may use any information gained as part of providing assistance and services to a qualified individual.
- Review 45 C.F.R. § 155.220 to understand the parameters for agents and brokers participating in the FFMs.
- Utilize this documentation check-list when helping consumers with their applications: <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.

## Helping Consumers Resolve Data Matching Issues (DMIs)

*Agent and  
Broker  
Resources*



# Agent and Broker Resources (Continued)

- Guidance on Annual Eligibility Redeterminations and Reenrollments for Marketplace Coverage for 2017: [www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ARR-2017-Guidance-051016-508.pdf](http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ARR-2017-Guidance-051016-508.pdf).
- Draft Updated Federal Standard Renewal and Product Discontinuation Notices: [www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Draft-Updated-Federal-Standard-Renewal-and-Product-Discontinuation-Notices-042116.pdf](http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Draft-Updated-Federal-Standard-Renewal-and-Product-Discontinuation-Notices-042116.pdf).
- The Registration Completion List and Registration Termination List are available via the Agents and Brokers Resources webpage or directly at: [https://data.healthcare.gov/ffm\\_ab\\_registration\\_lists](https://data.healthcare.gov/ffm_ab_registration_lists).
- The News for Agents and Brokers newsletter distributed through GovDelivery. For agents and brokers who do not receive the newsletter via email, CMS posts it on the Agents and Brokers Resources webpage at: <http://go.cms.gov/CCIIOAB>
- Current news and updates are distributed via email through GovDelivery and CMS's twitter handle, [@CMSGov](https://twitter.com/CMSGov) and [@HealthCareGov](https://twitter.com/HealthCareGov).
- To access the SHOP Marketplace Agent/Broker Portal to complete your searchable profile and manage SHOP accounts, visit: <https://healthcare.gov/marketplace/small-businesses/agent>.
- Agent and Broker National Producer Numbers (NPNs) can be found at: [www.nipr.com/PacNpnSearch.htm](http://www.nipr.com/PacNpnSearch.htm)

# Shortcut to Agent/Broker Resources Page from HealthCare.gov

A new link has been added to the bottom of the HealthCare.gov landing page that makes it easier for agents and brokers to get to the Agents and Brokers Resources webpage (<http://go.cms.gov/CCIIOAB>).

## RESOURCES

About the Affordable Care Act

Regulatory and Policy  
Information

For Navigators, Assistants &  
Partners

For Agents & Brokers


For the Media


For Researchers


For States

Information in other languages

## CONNECT WITH US

 Questions? Call 1-800-318-2596

 Find Local Help

 Visit the HealthCare.gov blog





# Agent and Broker Resources: Definition of Acronyms

Acronym	Definition
AIAN	American Indian/Alaskan Native
APTC	Advance Payments of the Premium Tax Credit
BIA	Bureau of Indian Affairs
CCIIO	Center for Consumer Information and Insurance Oversight
CDIB	Certificate of Degree of Indian Blood
CMS	Centers for Medicare & Medicaid Services
CSR	Cost-sharing Reduction
DHS	Department of Homeland Security
DMI	Data Matching Issue
EDN	Eligibility Determination Notice
EN	Eligibility Notice
ESC MEC	Employer-Sponsored Coverage Minimum Essential Coverage
FFM	Federally-facilitated Marketplace
IRS	Internal Revenue Service

# Agent and Broker Resources: Definition of Acronyms (Continued)

Acronym	Definition
IVT	Income Verification Tool
MEC	Minimum Essential Coverage
MLMS	Marketplace Learning Management System
MRIV	Machine-readable Immigrant Visa
NPN	National Producer Number
OC	Office of Communications
ORR	Office of Refugee Resettlement
Q&A	Question & Answer
SAVE	Systematic Alien Verification Entitlements
SBM	State-based Marketplace
SBM-FP	State-based Marketplace on the Federal Platform
SEP	Special Enrollment Period
SHOP	Small Business Health Options Program
SSA	Social Security Administration
SSN	Social Security Number

# Questions?



For questions/comments about agent/broker participation in the Marketplace:  
[FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov)

For questions/comments on the MLMS: [MLMSHelpDesk@CMS.HHS.gov](mailto:MLMSHelpDesk@CMS.HHS.gov)

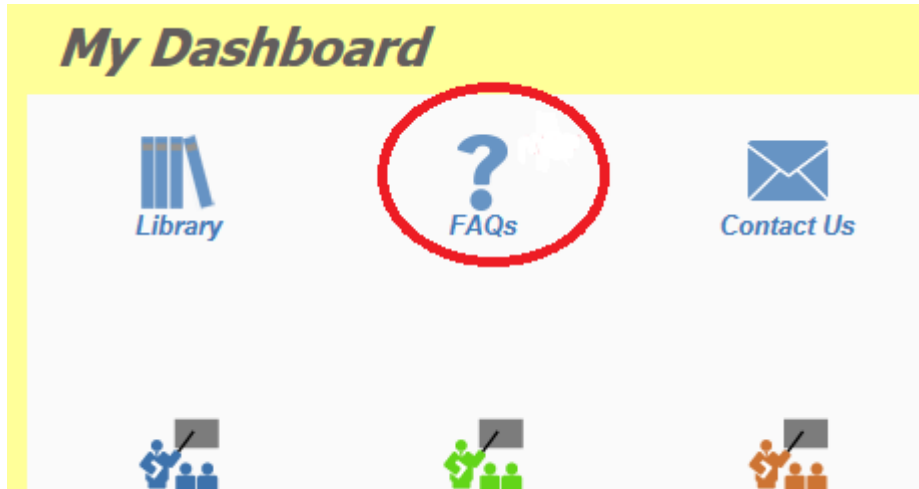
For questions/comments about the Marketplace application and enrollment:  
1-800-318-2596 (TTY: 1-855-889-4325) available 7 days a week, 24 hours a day  
OR

Health Insurance Marketplace Direct Agent/Broker Call Line: 1-855-788-6275

For questions/comments about the SHOP Marketplace:  
1-800-706-7893 (TTY: 711) available Monday through Friday, 9:00 AM - 7:00 PM ET

For questions/comments about web-broker participation in the Marketplace:  
[Webbroker@cms.hhs.gov](mailto:Webbroker@cms.hhs.gov)

# FAQ Database on REGTAP



The FAQ Database is available at:

[www.REGTAP.info/](http://www.REGTAP.info/).

The FAQ Database allows users to search FAQs by FAQ ID, Keyword/Phrase, Program Area, Primary and Secondary categories, Benefit Year and Publish Date.

# Agent/Broker Webinar Session Survey

- CMS welcomes your feedback regarding this webinar and values any suggestions that will allow us to enhance this experience for you.
- Shortly after this call, we will send a link to you for a convenient way to submit any ideas or suggestions you wish to provide that you believe would be valuable during these sessions.
- Please take time to complete the survey and provide CMS with any feedback.



## Helping Consumers Resolve Data Matching Issues (DMIs)



*Closing Remarks*