



Special Enrollment Period (SEP) Verification Issue (SVI) Checklist

- ☐ Determine whether the consumer has a qualifying life change to report. Please see the [list of changes to report to the Marketplace](#).
- ☐ Assist the consumer with reporting a life change by updating their application. (See [how to report changes to the Marketplace](#) for more information.)
- ☐ For the past or future loss of minimum essential coverage (MEC) SEP type, consumers may be eligible:
 - 60 days before or after a loss of qualifying health coverage.
 - 60 days before or 90 days after a loss of Medicaid or Children's Health Insurance Program (CHIP) coverage.
- ☐ For consumers who qualify for the loss of MEC SEP, gather verifying documents as you are completing the application. These documents could include: a letter from the health insurance company, a COBRA benefits letter, or a letter from the employer (see other [examples here](#)), to verify their SEP eligibility.
 - Make sure the documents include the consumer's name, the date when their coverage ended or will end, and the official letterhead for employers or a health program. These fields are required as documentation for SEP eligibility.
- ☐ After submitting an application, review the Eligibility Determination Notice for any potential SVIs. If an SVI is present, note the SVI deadline. 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.
- ☐ Make a plan to [submit documents to resolve any SVIs](#) before the deadline. The plan should include:
 - Identifying documents that state the date the consumer's health coverage has ended or will end. Common documents used to resolve SVIs:
 - A letter or bill from the consumer's insurance company.
 - A letter from an employer regarding coverage that the consumer had, or that they had through a family member.
 - A letter about COBRA coverage, from a former employer or health insurance company, showing an offer of COBRA coverage or stating the date that the employer stopped or will stop contributing to the cost of COBRA.
 - A letter about other health care programs, from a government health program like Medicaid, CHIP, TRICARE, Veterans Affairs (VA), Peace Corps, or Medicare.
 - A letter about student health coverage.
 - Writing 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.

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- Submitting documents on behalf of your client or helping them submit the documents themselves (see [this walkthrough video](#) for an example). These documents can be uploaded or mailed in.
- Monitoring the status of the SVI to confirm whether the issue is resolved or additional information is required.
- Creating a plan if the submitted documents do not resolve the SVI.

SVI RESOURCES

List of changes to report to the Marketplace:

https://www.healthcare.gov/reporting_changes/which_changes_to_report/

How to report changes to the Marketplace:

https://www.healthcare.gov/reporting_changes/how_to_report_changes/

Examples of documents to verify SEP eligibility:

https://www.healthcare.gov/coverage_outside_open_enrollment/confirm_special_enrollment_period/

Walkthrough video for resolving an SVI:

<https://youtu.be/1ph0l1KmZJw?si=PD0qdiwL62BoRvA9>

