



# Tips to Resolve Outstanding Data Matching Issues or Application Inconsistencies



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# What is a Data Matching Issue or 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 existing records.
- These types of situations are called data matching issues or application inconsistencies.

# Examples of Data Matching Issues or Inconsistencies

- Citizenship
- Immigration status
- Social Security numbers
- 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

- During Open Enrollment, Consumers with application inconsistencies were able to enroll in QHPs or receive Medicaid/CHIP benefits in the interim.
- **HOWEVER** these consumers **still need to resolve** their inconsistencies 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 by the time indicated on their letter, they may lose eligibility for coverage through the Marketplace or experience a modification of their premium tax credit.

# Q: How is the Marketplace contacting Consumers?

- We're again reaching 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.
- The reminder notices state that consumers will have an additional 30 days from the receipt of notice to provide information.

# Q: How do I 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 or an inconsistency, and that we need more information.
- The callers will state that they are from the Marketplace and will ask consumers to verify their name and 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.

# 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 inconsistencies.
- **Assisters play a vital role to help consumers understand and follow the correct process to clear inconsistencies.**

# Step 1: Review Notice

1. Once the consumer receives the eligibility or reminder notice, the consumer should be sure to:

- Carefully review the entire notice.
- Determine which household member(s) needs to provide more information.



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

- The consumer's initial eligibility notice will say "Send the Marketplace more information" and give a list of what to send. The reminder notice will also inform the consumer of the inconsistency.

## 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

An inconsistency will **only** be listed in the consumer's eligibility notice, or in the reminder notice they recently received. A message does NOT appear on screen during the application.

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

- In the consumer's Marketplace account, under "Applications details," there will be a list of all unresolved inconsistencies.

The screenshot displays a web interface for a 2014 application for individuals and families. The top navigation bar includes the application ID (95957437) and a link to view all applications. A sidebar on the left offers options like reporting life changes, communication preferences, authorized users, and exemptions. The main content area shows the application status as 'Complete' with a 'VIEW ELIGIBILITY RESULTS' and 'REMOVE MY APPLICATION' button. Below this, a section titled 'Qualified Health Plan eligibility' contains a red-bordered warning box stating: 'You have unresolved inconsistencies. You need to provide additional documentation.' This warning is followed by two rows of verification tasks: 'Verify PATRICK's citizenship' and 'Verify PATRICK's membership in a federally-recognized tribe', each with a corresponding 'VERIFY' button.

# Step 2: If I have a data matching issue what do I do next?

- Consumers must take action to upload requested information through their account on HealthCare.gov or mail in documents.
- Look at the list of acceptable documents that are included in the notice.
  - 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/>

# Assister Tips

- Q: Should the consumer mail or upload documents?
  - Uploading documents is the fastest way to get the consumer's documents to us.

# Q: How can I Upload Documents?

- 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.
- Next, click the "Verify" button by the information that needs to be uploaded.

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?

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

The screenshot displays a web interface for document upload. At the top, there is a list of document types:

- 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

Below the list, there is a "Document type:" label followed by a dropdown menu currently showing "Pay stub".

A large green button with a magnifying glass icon and the text "SELECT FILE TO UPLOAD" is positioned below the dropdown.

At the bottom of the interface, there is a file upload area showing "Test.pdf (79.5Kb)" and "Pay stub" next to it. To the right of the file name are two buttons: a green "UPLOAD" button and a red "REMOVE" button.

- If you get a red box error message, make sure you uploaded the right *type* of document (e.g., PDF not Excel file).

# Q: How do I Mail in Documents?

Consumers can mail copies (not originals) to:

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

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



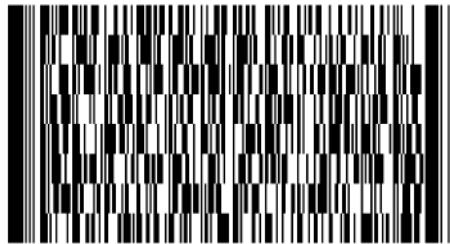
# Assister Tips for Mailing in Documents

- If a consumer chooses to mail in documents, they should be sure to include the page from the **eligibility notice** 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 their **legal name and application ID** with their documents.
- This page lets us easily match up the mailed documents with the Marketplace application.



# Example of Barcode Page from Eligibility 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, or inconsistency, 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 or inconsistency is resolved as the call center has up to date information.
  - Note the call center will not have a status update as to whether documents are received in the mail or uploaded; they will only have an update once the data matching issue or inconsistency is resolved.
- The Call Center will ask for some information, like name, date of birth, or application ID.

# Q: What happens if a consumer doesn't meet the deadline to submit additional information?

- *If a consumer does not follow up with additional information by the time indicated on their letter, they may lose eligibility for coverage through the Marketplace or modification of their premium tax credit or cost sharing reduction, as applicable. **Therefore, it is critical that consumers submit this information as soon as possible.***
- Consumers that lose eligibility for Marketplace coverage may be able to purchase a plan sold outside the Marketplace. Consumers can visit Plan Finder (<https://finder.healthcare.gov/>) to search plans available in their area and contact the issuer directly to enroll.

# More Assister Tips

- Remember while we're working to review the consumer's documents, they will get to keep the Marketplace coverage they currently have.
- 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 coverage or financial assistance could depend on it.

# Resources

- <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>
- <https://www.healthcare.gov/blog/the-marketplace-might-need-more-information-from-you/>
- <http://www.hhs.gov/digitalstrategy/blog/2014/06/checking-marketplace-consumer-info.html>
- Uploading Documents: <http://marketplace.cms.gov/help-us/supporting-documentation.pdf>
- Uploading Documents: <https://www.healthcare.gov/help/how-to-upload-documents/>