

Health Insurance Marketplace



Verifying your Identity in the Marketplace

Before you can enroll in Marketplace health coverage, we need to verify your identity to protect you and your personal information.

Why does the Marketplace need to verify my identity?

Without identity verification, someone you didn't give permission to could create an account and apply for health coverage in your name without you knowing.

How does the Marketplace verify my identity?

- When you apply through your Marketplace account on [HealthCare.gov](https://www.healthcare.gov), we'll ask you questions that only you can answer based on information in your credit report.
- You pick an answer from a list of possible choices.
- When you answer enough questions correctly, you can continue with your application.
- If we can't verify your identity, you'll get a message asking you to check your information and try again. If that doesn't work, we'll give you a phone number to call, or ask you to submit copies of documents that confirm your identity.

What information will I need?

Be prepared to answer questions about your personal history. We won't ask you about all of these, but having this information will be helpful:

- Addresses of current and past places you lived
- Auto ownership, like details of the car or the license plate number
- Credit card information, including name of the lender(s), year and month you opened the accounts
- Loan information (like auto, student, or home equity loans), including name of the lender(s), loan amount, and the term (the number of months or years) of the loan
- Mortgage information, like name of the lender(s), mortgage amount, and the term of the loan
- Names of current and past counties you lived in
- Names of current and past employers

Will this affect my credit score?

No. If you check your credit report, you may see an inquiry from the Centers for Medicare & Medicaid Services (CMS). CMS uses trusted data sources and credit reporting agencies, like Experian and Equifax, to verify the information on your application. This is only an inquiry and doesn't affect your credit score. Your credit score also doesn't affect your eligibility for Marketplace coverage.

What if the Marketplace can't verify my identity?

If we can't verify your identity, we couldn't match all of the information you gave us with the information available in the data sources we use. Here's how to complete the verification:

- If you're asked in the application to call the Experian Help Desk at 1-866-578-5409, provide the reference code shown on your screen so they can help verify your identity.
- If you're asked, **submit copies of documents** that prove your identity (like a copy of your driver's license, Social Security card, or birth certificate). Submit your documents one of these ways:
 - Fastest way—upload a copy of your documents to your Marketplace account on [HealthCare.gov](https://www.healthcare.gov)
 - Mail copies of your documents to:
**Health Insurance Marketplace
Department of Health & Human Services
456 Industrial Blvd.
London, KY 40750-0001**

If you mail your document copies, include your name, date of birth, and Social Security Number (SSN) with your documents. **We typically process your information within 7-10 business days after we get your documents, if not sooner.**

Once we process your documents, we'll mail you a written letter and email you when it's available in your online Marketplace account. It tells you if we were able to verify your identity, or if you need to submit more information.

What if I submitted documents but didn't get a letter about my verification status?

Call the Marketplace Call Center at 1-800-318-2596 to ask for an update. TTY users can call 1-855-889-4325.

A call center representative will ask for information like your name and date of birth to review your status.

Can I still apply for coverage while the Marketplace verifies my identity?

We need to verify your identity before you can enroll in Marketplace health coverage. Uploading documents to your Marketplace account may help us verify your identity sooner. While we process your documents, you can start your application online, but you can't submit it or enroll in coverage until we verify your identity.

You can also apply for Marketplace coverage by:

- Calling the Marketplace Call Center at 1-800-318-2596 and completing the application over the phone. TTY users can call 1-855-889-4325.
- Mailing a paper application to the address on the previous page.

If you apply over the phone or mail a paper application, you won't be able to enroll in coverage or access your information online until we verify your identity.

What if I got a letter but am having trouble creating a Marketplace account on HealthCare.gov?

There might still be an issue verifying your identity, especially if you applied through the Marketplace Call Center or mailed a paper application.

If you still need help, call the Marketplace Call Center.

Note: If you're eligible for a Marketplace plan, you'll be able to enroll in a plan as long as you qualify for a Special Enrollment Period or enroll during Open Enrollment. This is the yearly period when people can enroll in a health insurance plan for the next calendar year.

