

Account Creation

Module 3: Identity Verification and Screening Questions

Let's Get Started

Consumers may wonder how the Marketplace protects their personal information when they apply for health coverage.

What protections are in place on the Marketplace to protect my personal information?

How does the Marketplace verify my identity?

What happens if the Marketplace cannot initially verify my identity?

Objectives

After completing this module, you should be able to:

- Explain to consumers how the Marketplace protects their personal information when they apply for health coverage.
- Help consumers understand the identity verification process at HealthCare.gov.
- Assist consumers to complete the “Verify Your Identity” application questions.
- Inform consumers what to do if the Marketplace is not able to verify their identity.

What You Need to Know

Useful information

What is identity verification?

Identity verification is the last step in creating a Marketplace account at HealthCare.gov. During identity verification, the Marketplace asks for an individual's contact information and uses it to verify their identity.

Why does the Marketplace need to verify a consumer's identity?

The verification process helps prevent someone else from creating a Marketplace account and applying for health coverage in a consumer's name without their knowledge.

You can find more information on identity verification at [Why do I need to verify my identity?](#) on HealthCare.gov.

Here's how it works:

1. HealthCare.gov asks a consumer for their contact and other personal information, such as their birthday, address and phone number.
2. If HealthCare.gov is able to verify their identity based on the information they provided, their identity verification process is complete.
3. If HealthCare.gov isn't able to verify their identity based on the information they provide, the consumer may need to submit additional documentation to verify their identity.

What You Need to Do

Here are some scenarios you may encounter when working with consumers.

In this module, you'll help two individuals, Kai Griffith and his partner John Carver, complete the identity verification process and review what to do if the Marketplace is not able to verify their identity right away.

Kai Griffith

Kai and John ask for your help creating HealthCare.gov accounts so they can complete their HealthCare.gov applications. Let's help them out, starting with Kai.

First, Kai navigates to HealthCare.gov and selects the Log In option in the top right corner.

On the HealthCare.gov Log In page, Kai selects Create Account to begin creating his account.

On the Create an Account page, Kai enters the state he lives in, his full name and the email address he wants to use for his HealthCare.gov account. He also creates a password for his HealthCare.gov account as well as provide answers to three security questions. He then selects the Create account button.

Next, the Marketplace will send an email to the address Kai provided.

Kai should open the email and select the link within it to finish creating his account.

Now that Kai's account has been successfully created, he selects the Log In button to go to the HealthCare.gov My Profile page and begin the identity verification process.

On Kai's My Profile page, he selects Verify Now to begin the identity verification process.

On the Let's verify your identity page, Kai should enter his full name, date of birth, address and phone number, he then selects the Continue button. The Marketplace will use this information to try to verify Kai's identity.

Congratulations! Kai's identity verification process was successful.

John Carver

Let's now help John complete the identity verification process.

John will enter his full name, date of birth, address, and phone number on the Let's verify your identity page. He then selects the Continue button.

The Marketplace was unable to verify John's identity using the information he provided, so he now must submit documents to prove his identity. He selects Continue to proceed to the next screen.

If consumers can provide an identity verification document with a picture ID, then only that document is required to verify a consumer's identity.

However, if consumers cannot provide one document with a picture ID, they must submit two documents. HealthCare.gov provides a list of acceptable documents or combinations of documents consumers can provide under different circumstances.

Identity Verification Document List

Single documents that can be used:

- Driver's license
- U.S. passport

Documents that must be submitted with at least one other document:

- Birth certificate
- Social Security card

John has a copy of his U.S. passport to verify his identity. On the Submit documents that prove your identity page, he selects U.S. passport or U.S. passport card from the drop down list.

Next, John selects the Select File to Upload button to upload the copy of his U.S. passport.

Congratulations! You have successfully helped John submit documents to prove his identity.

Knowledge Check Question: What should a consumer do if they have completed all the required verification steps and have not yet had their identity verified successfully?

Answer: Call the Marketplace Call Center.

Consumers who have completed the required steps and continue to experience issues verifying their identity should call the Marketplace Call Center and complete the application with a Call Center representative.

Great job! You've successfully helped Kai and John through the identity verification process.

Continue to the Wrap Up section.

Wrap-Up

Congratulations! You have completed Identity Verification and Screening Questions.

Some consumers may be worried about the identity verification process. As an assister, you can help them navigate the steps and assure them verification is important to protect their personal information.

Remember, you can always refer to the following for more information about identity verification:

[CMS.gov – Verifying your Identity in the Marketplace](#)

[HealthCare.gov – How to upload documents to verify your identity](#)

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