

Identity Proofing

Verifying Individual Information

Because Individually Identifiable Health Information (IIHI) and Personally Identifiable Information (PII) are extremely sensitive and important, it is critical for you as Agents, Navigators, and Certified Application Counselors to verify the identity of who you are assisting.

Identity proofing is a federal requirement and a necessary step included in facilitating enrollment. The information provided to apply and enroll is sensitive Personally Identifiable Information (PII), requiring a rigorous online verification process. Determining eligibility involves sensitive federal and state data, and KHBE must verify individuals' identities before granting them full access to the system.

There are **three** methods of verifying an individual's identity:

1. Provide the correct answers to a series of personal questions.
It is important to note that Agent or Navigators will only have **one attempt** to correctly enter the individuals' answers to the Experian questions.
2. Upload various forms of identification throughout the application process. These forms of identification **can** include:

- Adoption Record
- Affidavit from non-US citizen
- Affidavit from US citizen
- Award Letter
- Birth Record
- Certificate of Tribal Affiliation
- Certificate of US Citizenship (N-560 or N-561)
- Incarceration Discharge Record
- Divorce Decree
- Driver's License
- Employee ID
- Federal Government issued ID
- GED
- Health Insurance Card
- High School or College Diploma
- Immigration Document (Government Issued)
- Income Tax Return
- Law Enforcement Records
- Local Government Issued ID
- Marriage License
- Military Dependent's ID
- Naturalization Certificate
- Passport
- Personal Records Showing Deductions
- Property Deed or Title
- School Photo ID
- School Record
- State Government Issued ID
- US Coast Guard Merchant Mariner card
- US Military ID Card or Draft Record
- Wage Stubs

3. If the individual fails to correctly answer the Experian questions, they will be provided with a reference number and will need to call the Experian Help Desk at 866-578-5409. They will have to provide their last name, date of birth, and the reference number.

There is also a **manual identification proofing option** for those without credit history or those unable to pass the Experian identity proofing.

Manual ID Proofing Process

If an individual has failed the Remote Identity Proofing (RIDP) process and the Experian help desk, DCBS may use the following Manual ID proofing process to assist the individual.

These individuals may be manually identity proofed by emailing a copy of a photo ID, contact information, and the attached completed form that has been signed by a supervisor to DMS.IDProofing@ky.gov Enter "Request Manual Identity Proofing" in the subject line.

DMS office staff may contact the individual and/or supervisor for additional information before approval. Please allow 2-3 business days for the process to be completed.

Manual ID Request

Date: _____

Pages (including cover): _____

Attention: Shelly Brewer, DMS

Navigator Name: _____

Navigator Phone Number: _____

Navigator Email: _____

Individual ID Proof Information

Individual Name as it appears on KOG: _____

Individual User Name as it appears on KOG: _____

Individual Email Address as it appears on KOG: _____

Documentation attached:

- | | |
|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| <input type="checkbox"/> School Issued Photo ID Card | <input type="checkbox"/> Permanent Resident Card (Form I-551) |
| <input type="checkbox"/> Birth Certificate | <input type="checkbox"/> Social Security Card |
| <input type="checkbox"/> Canadian Driver's License | <input type="checkbox"/> U.S. Passport or U.S. Passport Card |
| <input type="checkbox"/> Foreign Passport | <input type="checkbox"/> U.S. Citizen ID Card (Form I-197) |
| <input type="checkbox"/> Government Issued Photo ID Card | <input type="checkbox"/> U.S. Military Card or Draft Record |
| <input type="checkbox"/> Identification Card for Use of Resident Citizen in the United States (Form I-179) | <input type="checkbox"/> State Issued Photo ID Card (i.e. Driver's license) |
| <input type="checkbox"/> Military Dependent's ID Card | <input type="checkbox"/> Voter's Registration Card |
| <input type="checkbox"/> Native American Tribal Document | <input type="checkbox"/> Other |

Signature of Navigator: _____