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:

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

Signature of Navigator: ____________________________