

Data Matching Issues (DMI)

Data Matching Issues

Agenda

- What is a DMI
- How do consumers know they have a DMI
- How to resolve a DMI online
- How to resolve a DMI by mail
- Documents for resolving
- Best Practices

Data Matching Issues

After completing an application or enrolling in health insurance, consumers may need to submit additional documents to the Federal Marketplace because there is a difference between information entered into their application and information from trusted data sources.

- Consumers may be asked to verify or provide more information about income, citizenship, immigration status, or something else when information doesn't match trusted data sources.
- This is called a data matching issue (DMI) or inconsistency
- Most common types are income, citizenship and immigration.



Data Matching Issues

IMPORTANT: Consumers could lose their insurance or financial assistance

If enrolled in a plan and documents are not submitted by the deadline given in the notice from the Marketplace, consumers could lose health coverage or any financial assistance they are getting.

Participation in the Marketplace

Financial eligibility

- The Marketplace sends notices to help consumers resolve these issues.
- When a consumer gets an **eligibility notice** from the Marketplace, if they have a data matching issue, the eligibility notice will say “Send the Marketplace more information.”
- If they don’t send the information that’s needed, they’ll get a **60-day warning notice** and a **30-day warning notice** before their deadline to resolve the issue.
- Each notice includes a list of acceptable documents and instructions for sending them.
- They’ll also get a phone call 14 days before their deadline.
- The consumer’s health plan may send a message about their data matching issue.

Data Matching Issues

Notices and Deadlines

- The eligibility notice includes a deadline for resolving data matching issues.
 - Consumers with income-related data matching issues have 90 days from the date of the eligibility notice to resolve the issue.
 - Consumers with immigration/citizenship data matching issues have 95 days from the date of the eligibility notice.
- **If consumers don't send documents** that resolve their data matching issues by their deadline, they'll get a notice that gives the date their eligibility ends, or the date that their help with costs will change.
- **If they send documents**, they'll get a Marketplace notice to tell them if more information is needed, or if their issue is resolved.

Data Matching Issues

Eligibility Determination Letter will indicate that more information is needed. The notice includes information on what information is needed and how to submit the necessary documents to resolve the DMI

Jack Leon	<ul style="list-style-type: none">• Can choose a health plan with lower copayments, coinsurance, and deductibles (06)• Eligible to purchase health coverage through the Marketplace• Eligible for a tax credit (\$449.00 each month, which is \$5,388.00 for the year, for your tax household), but we need more information from you. This calculation is based on the yearly household income of \$30,135.00. This is the amount that you provided on your Marketplace application or the amount that came from the most recent income data sources available.	<ul style="list-style-type: none">• Choose a health plan and make first month's payment• Send the Marketplace more information
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Data Matching Issues

My Account page highlights if a consumer has a DMI

- An applicant with a DMI will see language in red that says “temporary eligibility.” This language alerts them that they must provide more information to keep their coverage.

- Note: Applicants found eligible for Medicaid or CHIP will not see information about data matching issues listed under the “Application Details” or “Eligibility & Appeals” sections of their account.*

We've successfully processed your application.

Step 1: View Your "Coverage Options at a Glance"

This section gives a quick snapshot of your eligibility. It's important to view your full "Eligibility Results" for more detailed information. Continue to Step 2.

Eligible	For Medicaid
Eligible	For Marketplace health plans
Eligible	For up to \$534 in premium tax credits for your household
Eligible	For lower copayments, coinsurance, and deductibles (cost-sharing reductions) on Silver plans

Temporary eligibility: You need to provide more information within the next 3 months to keep your coverage. View your "Eligibility Results" to learn how to submit this information.

Step 2: View Your "Eligibility Results"

Your "Eligibility Results" contain important information about your Marketplace coverage, including your eligibility for coverage, costs, deadlines, and next steps. If you're eligible for coverage through a Marketplace plan, you'll continue to Step 3 to enroll in coverage after you review your results.

You're eligible for a Special Enrollment Period. Select "View Eligibility Results" to find out when you can select a plan or change plans. If you miss the deadline, you may not be able to enroll in a Marketplace plan until the next Open Enrollment, unless you qualify for another Special Enrollment Period.

[VIEW ELIGIBILITY RESULTS \(PDF\)](#)

Data Matching Issues

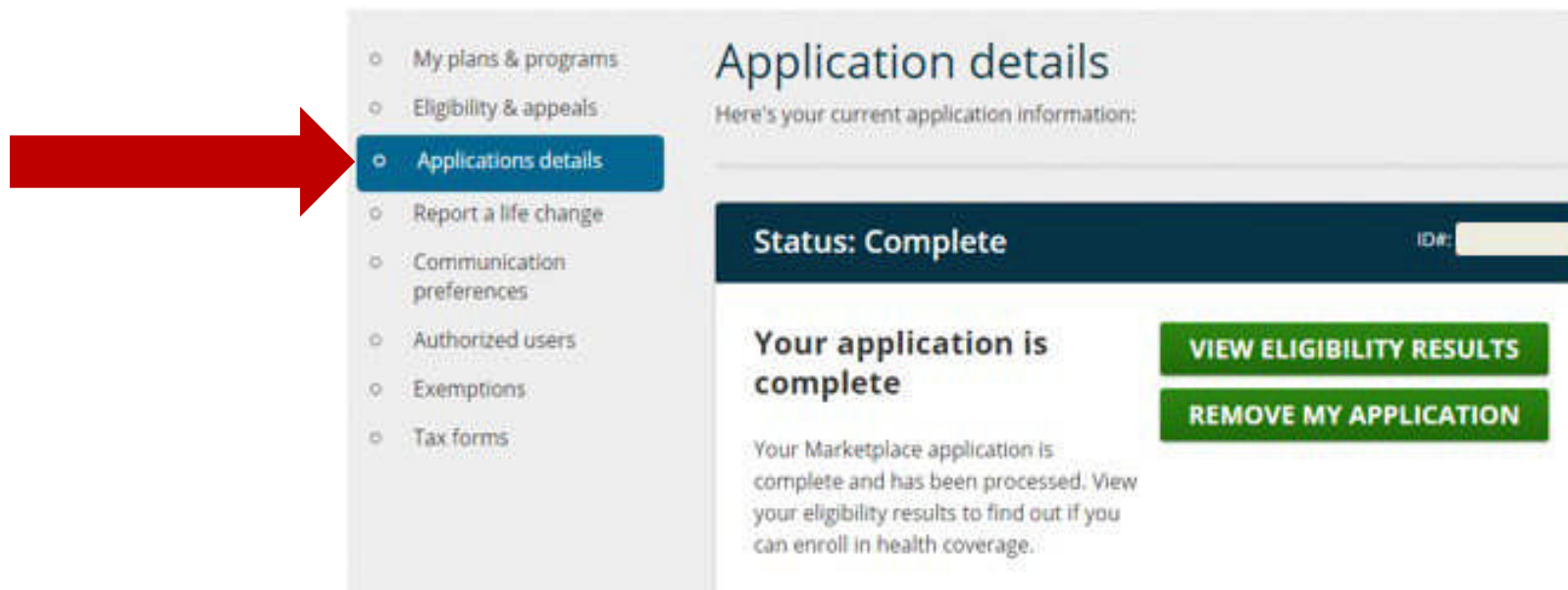
Resolving a DMI

Consumers will need to provide proof or confirm information that was entered into the application.

1. Upload to [Healthcare.gov/Marketplace](https://www.healthcare.gov/marketplace) Account
2. Mail documentation to Marketplace

Data Matching Issues

- Consumer logs into their Healthcare.gov account
- Selects their current application
- Select Application Detail from the menu on the left side of the screen.



The screenshot displays the 'Application details' page on Healthcare.gov. On the left, a navigation menu includes options like 'My plans & programs', 'Eligibility & appeals', 'Applications details', 'Report a life change', 'Communication preferences', 'Authorized users', 'Exemptions', and 'Tax forms'. A red arrow points to 'Applications details'. The main content area shows 'Application details' with the subtitle 'Here's your current application information:'. Below this, a dark blue bar indicates 'Status: Complete' next to an 'ID#' field. A green box states 'Your application is complete' with a sub-message: 'Your Marketplace application is complete and has been processed. View your eligibility results to find out if you can enroll in health coverage.' Two green buttons are visible: 'VIEW ELIGIBILITY RESULTS' and 'REMOVE MY APPLICATION'.

Data Matching Issues

Resolving by Upload

Status: Complete ID#: 131245076

Your application is complete

Your Marketplace application is complete and has been processed. View your eligibility results to find out if you can enroll in health coverage.

[VIEW ELIGIBILITY RESULTS](#)

[REMOVE MY APPLICATION](#)

Qualified Health Plan eligibility

You have unresolved inconsistencies. You need to provide additional documentation.

Verify Applicant's citizenship or immigration status
Submit before 2/23/2016

[VERIFY](#)

Data Matching Issues

Consumers may have more than one DMI to resolve or more than one person on the application may have a DMI.

Immigration DMI

Income DMI

Click here to upload

Qualified Health Plan eligibility
You have unresolved inconsistencies. You need to provide additional documentation.

Verify citizenship or immigration status
Submit before 2/1/2015

VERIFY

Qualified Health Plan eligibility
You have unresolved inconsistencies. You need to provide additional documentation.

Verify yearly income
Submit before 6/16/2015

VERIFY

Data Matching Issues

- 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

The screenshot shows a web interface for document upload. At the top, there is a list of document types. Below the list is a dropdown menu labeled 'Document type:' with 'Pay stub' selected. A blue callout '1' points to this dropdown. Below the dropdown is a green button with a magnifying glass icon and the text 'SELECT FILE TO UPLOAD'. A blue callout '2' points to this button. Below the button is a file upload area showing a file named 'test.pdf (79.5Kb)'. To the right of the file name are two buttons: a green 'UPLOAD' button and a red 'REMOVE' button. A blue callout '3' points to the 'UPLOAD' button.

After choosing “Verify;”

1. select a document type to **upload** from the list
2. click on “Select file to upload.”
3. Upload

**If consumer gets an error message, make sure they are uploading the right type of document (e.g., PDF not Excel file)*

Data Matching Issues

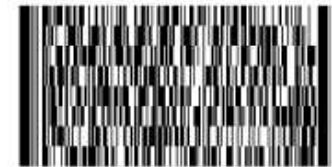
- The following characters cannot be used in the name of the file that is uploaded: \ : * ? " < > | .
- Not every document that consumers may want to upload is included in the drop-down menu of "Document Types". If consumers need to upload a document that's not listed, they should choose "Other" from the list.
- It may be necessary to submit multiple documents.
- Uploaded document should not be larger than 10 MB in size.
- Uploaded document must be a .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, or.bmp type file.
- When the upload is successful, a checkmark appears next to the file name.
- When the document has been uploaded successfully, "Submitted" appears next to the inconsistency on the "Application details" tab.

Data Matching Issues

Resolving by Mail

- **Never send original documents.**
- Mailed documents should include the printed bar code page that came with the notice.
 - If consumer doesn't have a bar code, they should include the printed name and the application ID from their notice.

Need to send documentation? If your Eligibility Results say that you need to send more information, please also include a copy of this bar code page. This page helps the Marketplace make sure your documents can be easily associated with your application. For more information about choosing documents and uploading or mailing them to the Marketplace, see "8. How to send more information" in "Understanding Your Eligibility Results" included with this notice.



[State], 129990294

Mail copies to:

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

Data Matching Issues

Resolving by Mail

- Marketplace will match documents with the application
- Each document is reviewed to determine if it verifies the information requested.
- Marketplace will contact consumers if more information is needed.
- Consumers will receive a notice once their documents have been processed. Notices will explain if any additional action needs to be taken.

Data Matching Issues

Next Steps

If it's been over a month since documents were sent and the consumer hasn't heard from the Marketplace:

issues may still be under review **or** they may not have received the documents.

Call Center representatives can tell if the Marketplace has received documents. They will not have details about the status of a specific case, like whether the documents provided the necessary verification.

- **If the Call Center says the Marketplace HAS received documents:** Consumer doesn't need to do anything else unless they get a request for more information. If the Call Center verifies that they have received documents, **don't send the same documents a second time, even if you continue to get reminder emails**
- **If the Call Center says the Marketplace HAS NOT received documents:** Help the consumer review the eligibility notice and reminder notices to see which documents to send. Consumer should gather the required documents, and upload or mail them as soon as possible.

Data Matching Issues

Example Notice

Dear _contact_first_name

This notice affects: (name of individual with inconsistency issue)

Important: The Health Insurance Marketplace has verified your citizenship or immigration status.

You're getting this notice because recently we were able to verify citizenship or immigration status for the individual listed above with data from a trusted data source. You don't need to take any further action to prove citizenship or immigration status.

However, if you have received other notices asking for additional documents to prove other information you included on your coverage application (like household income), you still need to submit those documents to the Marketplace so that you can keep your health insurance, along with any financial help you may be getting.

If you need help

If you have questions or need to find someone who can help you in person, we are here to help. You can find local help at LocalHelp.HealthCare.gov, visit HealthCare.gov, or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

Sincerely,

Health Insurance Marketplace

Department of Health and Human

Data Matching Issues

Example Notice:

Dear _contact_first_name

This notice affects: (name of individual with inconsistency issue)

Important: The Health Insurance Marketplace needs more information to verify your citizenship status, or you could lose your coverage.

You're getting this notice because you recently submitted one or more documents in response to our request for additional documents in your eligibility notice to prove that the individual listed above is either a U.S. citizen or a U.S. national. However, we can't use the document to verify citizenship status because it is damaged or unreadable.

To verify citizenship status, we need you to submit a readable version of one of the following documents:

Data Matching Issues

Documents to verify U.S. citizenship

- U.S. passport
- Certificate of Naturalization (N-550/N-570)
- Certificate of Citizenship (N-560/N-561)
- State-issued enhanced driver's license (available in Michigan, New York, Vermont, and Washington)
- Document from federally recognized Indian tribe that includes your name and the name of the federally recognized Indian tribe that issued the document, and shows your membership, enrollment, or affiliation with the tribe. Documents you can provide include:
 - A Tribal enrollment card
 - A Certificate of Degree of Indian Blood
 - A Tribal census document
 - Documents on Tribal letterhead signed by a Tribal official

Data Matching Issues

If consumer doesn't have any of the previous page documents, they can use– one from each list below.

One of these:

- U.S. public birth certificate
- Consular Report of Birth Abroad (FS-240, CRBA)
- Certification of Report of Birth (DS-1350)
- Certification of Birth Abroad (FS-545)
- U.S. Citizen Identification Card (I-197 or the prior version I-179)
- Northern Mariana Card (I-873)
- Final adoption decree showing the person's name and U.S. place of birth
- U.S. Civil Service Employment Record showing employment before June 1, 1976
- Military record showing a U.S. place of birth
- U.S. medical record from a clinic, hospital, physician, midwife or institution showing a U.S. place of birth
- U.S. life, health or other insurance record showing U.S. place of birth
- Religious record showing U.S. place of birth recorded in the U.S.
- School record showing the child's name and U.S. place of birth
- Federal or State census record showing U.S. citizenship or U.S. place of birth

- Documentation of a foreign-born adopted child who received automatic U.S. citizenship (IR3 or IH3)

- **AND** one of these documents (that has a photograph or other information, like your name, age, race, height, weight, eye color, or address):
 - Driver's license issued by a State or Territory or ID card issued by the Federal, state, or local government
 - School identification card
 - U.S. military card or draft record or Military dependent's identification card
 - U.S. Coast Guard Merchant Mariner card
 - Voter Registration Card
 - A clinic, doctor, hospital, or school record, including preschool or day care records (for children under 19 years old)
- 2 documents containing consistent information that proves your identity, like employer IDs, high school and college diplomas, marriage certificates, divorce decrees, property deeds, or titles

Data Matching Issues

Documents to verify immigration status

- Reentry Permit (I-327)
- Permanent Resident Card, “Green Card” (I-551)
- Refugee Travel Document (I-571)
- Machine Readable Immigrant Visa (with temporary I-551 language)
- Temporary I-551 Stamp (on Passport or I-94/I-94A)
- Foreign passport
- Arrival/Departure Record (I-94/I-94A)
- Arrival/Departure Record in foreign passport (I-94)
- Certificate of Eligibility for Nonimmigrant Student Status (I-20)
- Certificate of Eligibility for Exchange Visitor Status (DS-2019)
- Employment Authorization Card (I-766)
- Notice of Action (I-797)
- Certification from U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)
- Document indicating withholding of removal (or withholding of deportation)
- Administrative order staying removal issued by the Department of Homeland Security
- Document indicating a member of a federally-recognized Indian tribe or American Indian born in Canada
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Resident of American Samoa Card

Data Matching Issues

Documents to verify veteran status

- Veteran's discharge certificate showing "Honorable" discharge
- Current orders showing active duty in the Army, Navy, Air Force, Marine Corps, or Coast Guard

Data Matching Issues

Documents to verify income

- 1040 Tax return (can be Federal or state). **Note:** It must contain your first and last name, income amount, and tax year.
- Wages and tax statement (W-2 and/ or 1099, including 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099SS, 1099INT). **Note:** It must contain your first and last name, income amount, year, and employer name (if applicable).
- Pay stub. **Note:** It must contain your first and last name, income amount, pay period or frequency of pay with the date of payment. If a pay stub includes overtime, please indicate average overtime amount per paycheck.
- Self-employment ledger documentation (can be a Schedule C, the most recent quarterly or year-to-date profit and loss statement, or a self-employment ledger). **Note:** It must contain your first and last name, company name, and income amount. If you're submitting a self-employment ledger, include the dates covered by the ledger, and the net income from profit/ loss.
- Social Security Administration Statements (Social Security Benefits Letter). **Note:** It must contain first and last name, benefit amount, and frequency of pay.
- Unemployment Benefits Letter. **Note:** It must contain your first and last name, source/ agency, benefits amount, and duration (start and end date, if applicable).

Data Matching Issues

Documents to verify self-employment

- 1040 SE with Schedule C, F, or SE (for self-employment income)
- 1065 Schedule K1 with Schedule E
- Tax return
- Bookkeeping records Receipts for ALL allowable expenses
- Bank Statements (personal & business) and cancelled checks
- Signed time sheets and receipt of payroll, if you have employees
- Most recent quarterly or year-to-date profit and loss statement

Data Matching Issues

Documents to verify unearned income

- Annuity statement
- Statement of pension distribution from any government or private source
- Worker's compensation letter
- Prizes, settlements, and awards, including court-ordered awards letter
- Proof of gifts and contributions
- Proof of inheritances in cash or property
- Proof of strike pay and other benefits from unions
- Sales receipts or other proof of money received from the sale, exchange or replacement of things you own
- Interests and dividends income statement
- Loan statement showing loan proceeds
- Royalty income statement or 1099-MISC
- Proof of bonus/incentive payments (like a letter of bank statement showing deposit)
- Proof of severance pay
- Pay stub indicating sick pay
- Letter, deposit, or other proof of deferred compensation payments
- Pay stub indicating substitute/assistant pay
- Pay stub indicating vacation pay
- Proof of residuals
- Letter, deposit, or other proof of travel/business reimbursement pay

Data Matching Issues

Documents to verify incarceration

- Official release papers from the institution or Department of Corrections
- Parole papers
- Unexpired state ID, driver's license, work ID, or passport
- Paystubs
- Federal, state, or local benefit letter
- Clinic, doctor, or hospital records for services provided
- Medical claim explanation of benefits provided
- School record/schedule showing enrollment (i.e. for college students)
- Bank or credit card statement showing transaction history (showing only the name of the individual in question; no joint accounts)
- Military records
- Cell phone bill (showing only the name of the individual in question)
- Lease (must be an active lease where the individual is currently residing)
- Signed notarized statement from the individual with alleged false incarceration inconsistency indicating they're living in the community and includes their name, date of birth, and address
- Written statement from someone within the community which states the name, date of birth, address, phone number, their relationship with the individual with alleged false incarceration inconsistency, and that the individual is present and participating within the community
- Rent receipts (showing only the name of the individual with the false incarceration inconsistency)
- A written explanation of circumstances as to why the applicant doesn't have documentation

Data Matching Issues

Documents to verify American Indian and Alaska Native status

- Tribal Enrollment/Membership Card
- Authentic document from a tribe declaring membership for an individual
- I-872 American Indian Card (Texas and Oklahoma Kickapoo American and Mexican members).
- U.S. American Indian/Alaska Native tribal enrollment or shareholder documentation
 - Enrollment or membership document from a federally-recognized tribe or the Bureau of Indian Affairs (BIA). It must be on tribal letterhead or an enrollment/membership card that contains the tribal seal and/or an official signature.
 - Document issued by an Alaska Native village/tribe, or an Alaska Native Corporation Settlement Act (ANCSA) regional or village corporation acknowledging shareholder status.
- Certificate of Degree of Indian Blood (CDIB) issued by the BIA or a tribe, if the CDIB includes tribal enrollment information.
- Letter from the Marketplace granting a tribal exemption based on tribal membership or Alaska Native shareholder status.

Data Matching Issues

Entire list of Documents accepted for each type of proof the FFM may request.

<https://www.healthcare.gov/verify-information/documents-and-deadlines/>

Data Matching Issues

What happens if documents are not submitted by the deadline

- The Marketplace will make a new eligibility determination. **These results will be based on information from data sources, instead of the information entered into the application.**
- The new results may change insurance eligibility and costs.
- APTC amount could change or the consumer will lose APTC entirely.
- Savings on out-of-pocket costs also called CSR: The amount could change or the consumer may lose these savings entirely.
- If someone on the application is a U.S. citizen or U.S. national, or has eligible immigration status, but the required documents were not submitted in time: Their health insurance could be terminated.

Best Practices

- ✓ Read and understand all notices received
- ✓ Entering name correctly
- ✓ **Never send original documents.**
- ✓ Consumers can use a clear photo to upload if they do not have access to scan their documents.
- ✓ Uploading documents is the fastest way to submit documents to the FFM.
- ✓ Give consumers who are immigrants reassuring messages about privacy and confidentiality.
- ✓ Educate consumers about the value of coverage.
- ✓ Information they provide won't be used by government agencies to enforce immigration laws or policies.

Thank you