KENTUCKY HEALTH BENEFIT EXCHANGE
HEALTH INSURANCE
IS FOR EVERYONE. GET YOURS.

Identity Proofing

Verifying Individual Information

Because IHII and PII are extremely sensitive and important, it is critical for you as Agents and Assisters to verify the identity of whom 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 Assisters 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.

Using the KOG-Confirm Identity Tools Link

As an Agent or Assister helping individuals with an application, **it is a mandatory requirement to use the KOG-Confirm Identity Tools link to verify an individual's identity.**

Once you initiate an individual application from your Agent or Assister dashboard, you can begin the identify confirmation process for the individual. You will ask the individual a series of unique, personal questions. These questions are generated using public records and consumer credit information.

After you have begun an application, the Primary Applicant-Basic Information page will display.

1. Enter the individual's first name, last name, date of birth, gender, and application channel.

2. Click the **KOG-Confirm Identity Tools** link at the bottom of the page to verify the individual's identity. You can either confirm an individual's identify through this process or upload identification documents later. This step is highly recommended.

Overview   **Messages**   **Settings**

Primary Applicant - Basic Information

*=Required field

See #1

Below, please enter the personal information for the primary applicant of this application.

* First Name	M.I.	* Last Name	Suffix
			--Select--

* Date of Birth (MM/DD/YYYY)   * Gender   * Channel

○ Male   ○ Female   --Select--

Click **KOG-Confirm Identity Tools** to confirm Andrew's identity *before* clicking **Next** and beginning the application

See #2

Providing a Social Security Number is not required at this point. However, if the primary applicant has a socia... applying for coverage, it will be required later on. Giving it now may reduce the number of steps you have to comple...

Email Address

Social Security Number(SSN)   Confirm Social Security Number (SSN)

KOG - Confirm Identity Tools

◄ Back   **Next ►**

KENTUCKY HEALTH BENEFIT EXCHANGE
HEALTH INSURANCE
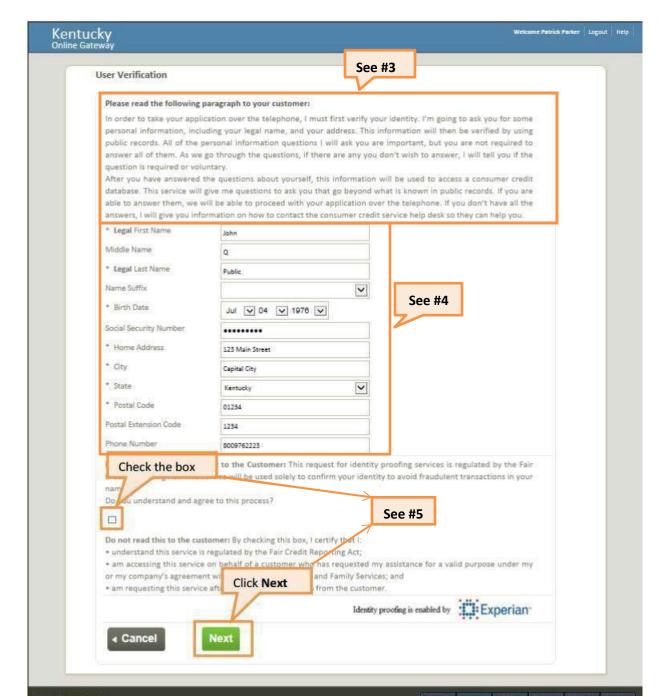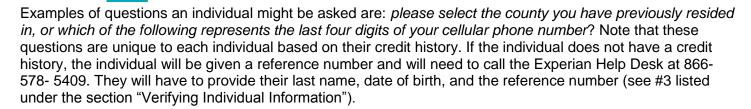**IS FOR EVERYONE. GET YOURS.**

On the following screen, the Kentucky Online Gateway (KOG) website displays. KOG uses public records and consumer credit information to verify an individual's identity before issuing health insurance.
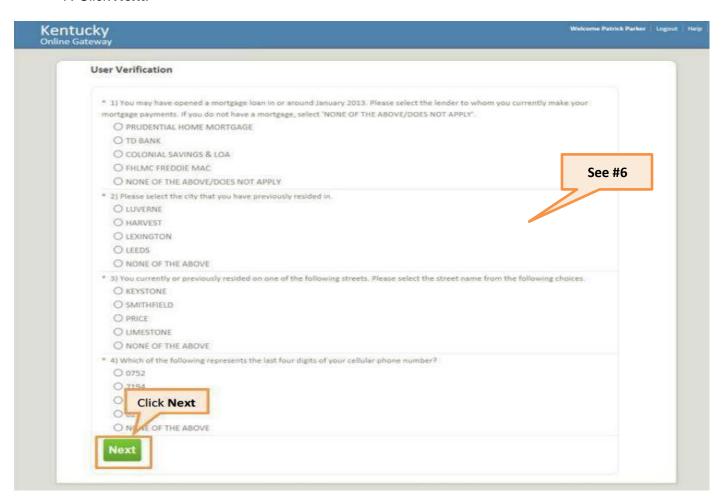
3. Read the statement at the top of the page to the individual to inform them of this verification process. The individual must say yes before you can continue.

4. Enter the individual's name, DOB, SSN, and home address.

5. Check the box to indicate that the individual agrees to the identity proofing terms and conditions and click next.

Examples of questions an individual might be asked are: *please select the county you have previously resided in, or which of the following represents the last four digits of your cellular phone number*? Note that these questions are unique to each individual based on their credit history. If the individual does not have a credit history, the individual will be given 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 (see #3 listed under the section "Verifying Individual Information").

      6. Provide answers to each question.

      7. Click **Next**.

If the individual provides the correct answers to all of his or her verification questions, you can continue with his or her application. Should the individual you are assisting fail the online ID proofing, he or she will receive a reference number.

Instruct him or her to call the Experian Helpdesk at 866-578-5409 for assistance and troubleshooting.
If the individual you are assisting answers the identity proofing questions incorrectly, you **will not be able to proceed with his or her application** until this issue is resolved.

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

These individuals may be manually identity proofed by sending a copy of a photo ID, contact information, and a signed written statement by a supervisor to **DMS.eligibility@ky.gov** with "Request manual identity proofing" in the subject line.

You may also call 502-564-6890 and ask for RIPD assistance.

DMS office staff may contact the individual and or supervisor for additional information before approval. Please note that this process is available to Assisters only and that the information should be sent to contracted agencies only.