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MARKETPLACE
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# *Standard Operating Procedures Manual for Assisters in the Individual Federally-facilitated Marketplaces*

## *SOP 4 – VERIFY IDENTITY AND RESOLVE POTENTIAL DATA MATCHING ISSUES*

Version 7.0 November 2020. This information is intended only for the use of entities and individuals certified to serve as Navigators or certified application counselors in a Federally-facilitated Marketplace. The terms "Federally-facilitated Marketplace" and "FFM," as used in this document, include FFMs where the state performs plan management functions. Some information in this manual may also be of interest to individuals helping consumers in State-based Marketplaces and State-based Marketplaces using the Federal Platform. This document is intended only as a summary of legal requirements and to provide operational information and does not itself create any legal rights or obligations. All legal requirements are fully stated in the applicable statutes and regulations. The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law. This material was printed, published, or produced and disseminated at U.S. taxpayer expense.

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# SOP 4—Verify Identity and Resolve Potential Data Matching Issues

## A. Introduction

Before consumers can submit a Marketplace application online, the Federally-facilitated Marketplace (FFM) must verify their identity (referred to as "ID proofing"). ID proofing is used to verify a consumer's identity by asking questions based on their personal and financial history that only they are likely to know. This process helps prevent someone else from creating a Marketplace account and applying for health coverage in their name without their knowledge. Once consumers create a Marketplace account, they must log into HealthCare.gov for the first time and answer a few screening questions based on information in their credit report. Consumers must complete ID proofing to submit an online application and enroll in a Marketplace plan. If consumers need help creating an account, refer to SOP 3—Create an Account.

After a consumer submits a Marketplace application, they may generate a data matching issue (DMI) (or "inconsistency") if the Marketplace can't confirm the application information the consumer provides on their application. The Marketplace alerts the consumer to any DMIs on their eligibility determination notice (EDN), provides a deadline for resolving DMIs, and instructs them to submit document copies to the Marketplace to confirm their information and resolve the DMI. Generally, DMIs are generated if:

- A consumer's information doesn't match information from the Marketplace's trusted data sources.
- A trusted data source doesn't have information for a consumer.
- Information is missing or incorrect on the application because the consumer failed to:
  - Provide a Social Security Number (SSN) on their application.
  - Provide all household income on the application. Income must be projected for all household members, even those not applying for coverage.
  - Enter their name exactly how it appears on their citizenship document or other document.
  - Provide their immigration document numbers and ID numbers.

The most common types of DMIs are income, citizenship, and immigration; for a full list of DMI types, visit HealthCare.gov/help/how-do-i-resolve-an-inconsistency. To resolve a DMI, the consumer must submit required documents to the Marketplace so it can make a final eligibility determination.

SOP 4 provides guidance on how to assist consumers with identity verification and resolving DMIs.

## B. Procedures

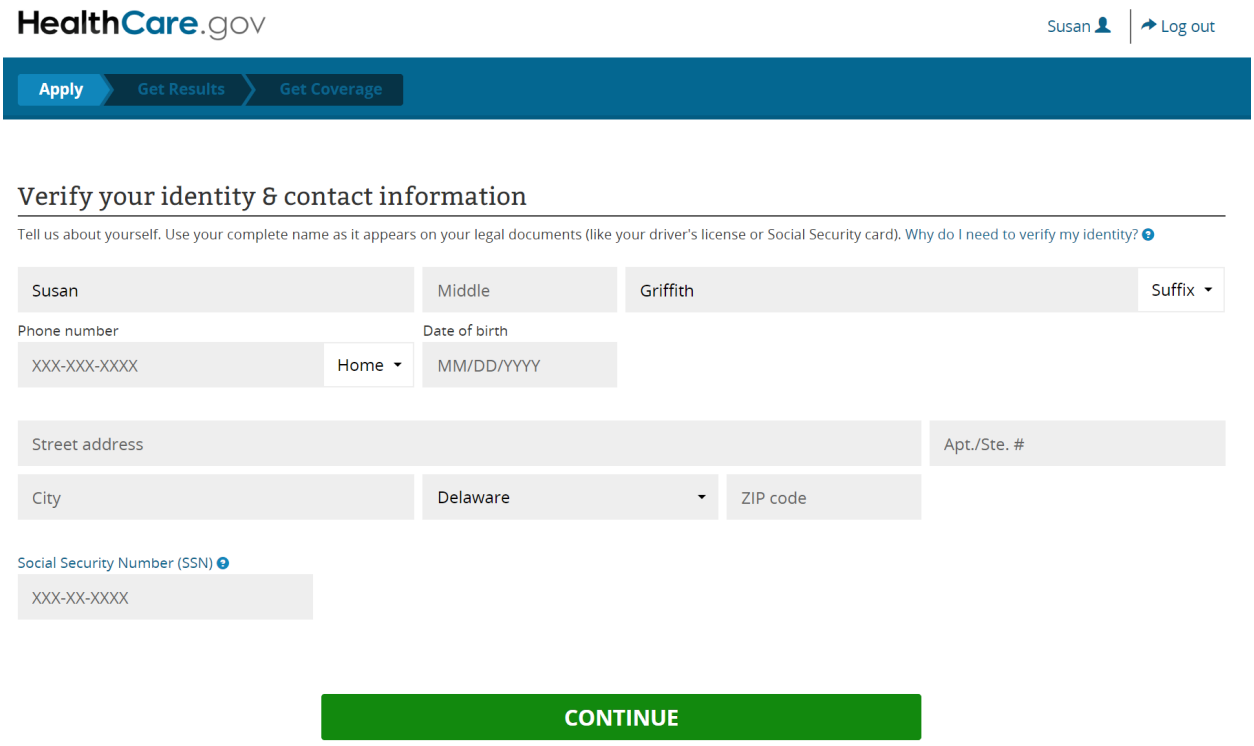
### 1. Verify Identity

To help consumers verify their identity, complete the following steps.

**Step 1.** Inform consumers that before they fill out an application, the Marketplace must verify their identity. The FFM asks questions based on information in their credit report. When they answer enough questions correctly, they can continue to create an application.

**Step 2.** Explain to consumers that to complete a Marketplace application, they will log into their HealthCare.gov account. Consumers will then select their state from the dropdown and click the "Apply or Renew" button. Consumers will need to complete their identity verification, shown in Exhibit 1 before they can fill out a Marketplace application.

**Exhibit 1—Verify Your Identity & Contact Information Screenshot**




The identity verification will be auto-populated with information the consumers entered when they first created their Marketplace account. Assist consumers with entering the following additional information, if needed, and selecting **Continue.**

a. First name (no nicknames)

b. Middle name (if applicable)

c. Last name

d. Phone number

e. Date of birth (required to process an eligibility application and for identity proofing)

f. Address (required to process an eligibility application)

   i. Street
   ii. Apartment number (if applicable)
   iii. City
   iv. State
   v. ZIP code

g. SSN

**Note:** People who apply for health coverage need to provide an SSN, if they have one. An application filer must also provide the SSN of any tax filer who isn't applying for health coverage if the tax filer's tax information will be used to verify the household's eligibility for financial assistance. Other people not applying for health coverage are encouraged to provide their SSNs to speed up the application process, but aren't required to provide one. The Marketplace uses SSNs to check income and other information to determine who's eligible for financial assistance. If someone wants help getting an SSN, they can visit socialsecurity.gov or call 1-800-772-1213 (TTY: 1-800-325-0778).

**Step 3.** Assist consumers with answering identity questions. Exhibit 2 shows examples of the question-and-answer format. The Marketplace will compare the consumer's answers with the information in the consumer's report maintained by Experian, a consumer reporting agency. Some of these questions may be based on consumers' personal and financial histories, so it may be helpful to prepare consumers to expect questions about their loans and other finances. Once consumers are finished answering the questions, they should select **Verify My Identity**.

**Exhibit 2—Marketplace Verify Your Identity Questions Screenshot**

Answer these questions so we can verify your identity

Based on your information, we've put together a few questions that only you'll be able to answer. Why do I need to verify my identity?

According to our records, you previously lived on (KATHLYN). Please choose the city from the following list where this street is located.

- DOVER
- REHOBOTH BEACH
- WILMINGTON
- CLAYTON
- NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is a current or previous employer? If there is not a matched employer name, please select 'NONE OF THE ABOVE'.

- MALAGA BANK
- AT&T
- MEDIPLEX OF WETHERSFIEL
- VILLA ROMA COUNTRY CLUB
- NONE OF THE ABOVE/DOES NOT APPLY

Which of the following is a previous phone number of yours? If there is not a matched phone number, please select 'NONE OF THE ABOVE'.

- (202)213-6338
- (202)225-1475
- (202)228-4083
- (202)221-2002
- NONE OF THE ABOVE/DOES NOT APPLY

Please select the model year of the vehicle you purchased or leased prior to March 2013 .

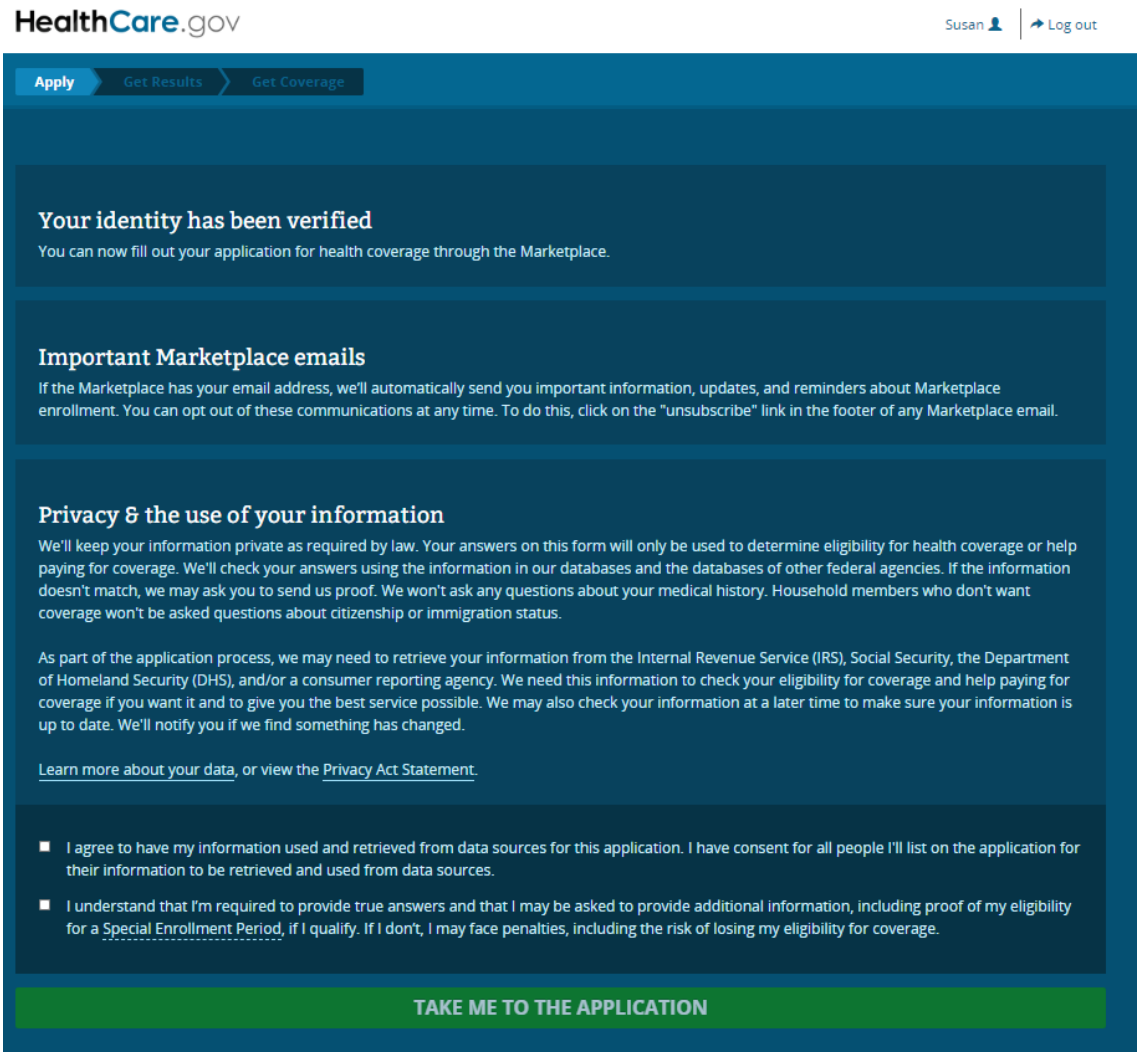
- 1990
- 1991
- 1992
- 1993
- NONE OF THE ABOVE/DOES NOT APPLY

VERIFY MY IDENTITY

**Note:** Because identity proofing is based, in part, on a consumer's financial history, consumers may see an "inquiry" on their credit report. This will not affect their credit score.

a. If online verification is successful, explain to consumers that they will be directed to the "Your identity has been verified" page shown in Exhibit 3. Continue with Step 4.

**Exhibit 3—Your Identity Has Been Verified Screenshot**



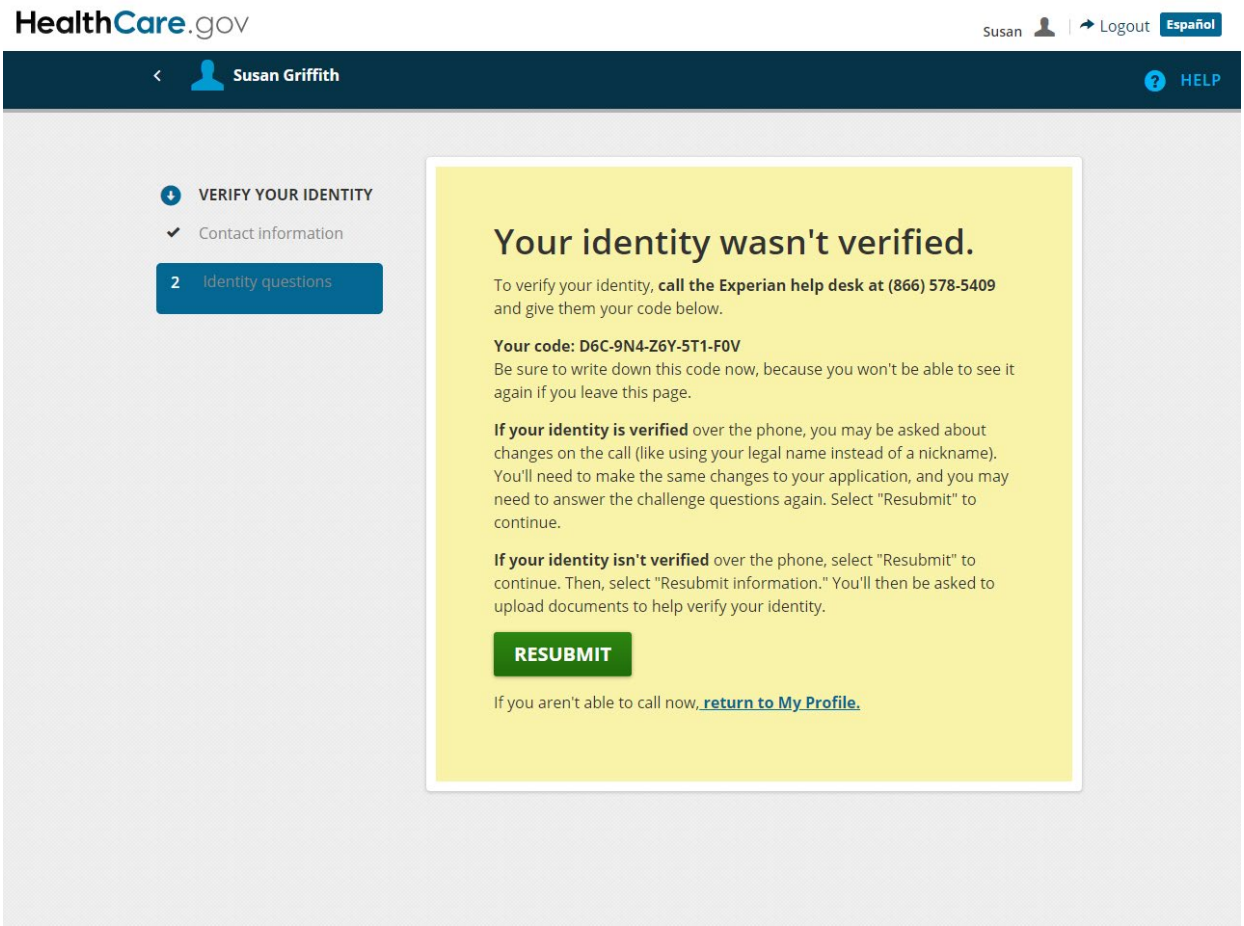

b. If online identity verification is unsuccessful, direct consumers to submit their information again. If the second attempt is unsuccessful, proceed to Step 5.

If the consumer's online identity verification was successful, review with them the Marketplace statements on the "Your Identity has been verified" screen (Exhibit 3) and advise them to select the boxes to indicate they agree to have their information used and retrieved from trusted data sources to verify the information provided on their applications. Then advise them to select the **Take Me to the Application** button to begin their HealthCare.gov application**.** Refer to SOP 5—Apply for Health Coverage for guidance on assisting consumers with the application process.

**Note:** The "Privacy & Use of Your Information" section of the "Your identity has been verified" screen informs consumers how the Marketplace will use the information they entered and that the Marketplace may retrieve data from other federal agencies, including the Social Security Administration (SSA) and the Department of Homeland Security (DHS). If consumers applied for help paying for coverage through insurance affordability programs, such as advance payments of the premium tax credit (APTC) or cost-sharing reductions (CSRs), the Marketplace will also retrieve information from additional agencies, including the Internal Revenue Service (IRS), state Medicaid and Children's Health Insurance Program (CHIP) agencies, and other trusted data sources.

**Step 4.** If the consumer's online identity verification was unsuccessful, explain to them that if the Marketplace fails to identify a consumer's identity after two tries, their screen may display a message with instructions to call the Experian Help Desk at 1-866-578-5409, as shown in Exhibit 4. Consumers should record the reference number on the screen and provide it to Experian. If the reference number was generated, but the consumer did not record it and cannot remember it when calling the Experian Help Desk, they can log back into their account and retrieve the reference number.

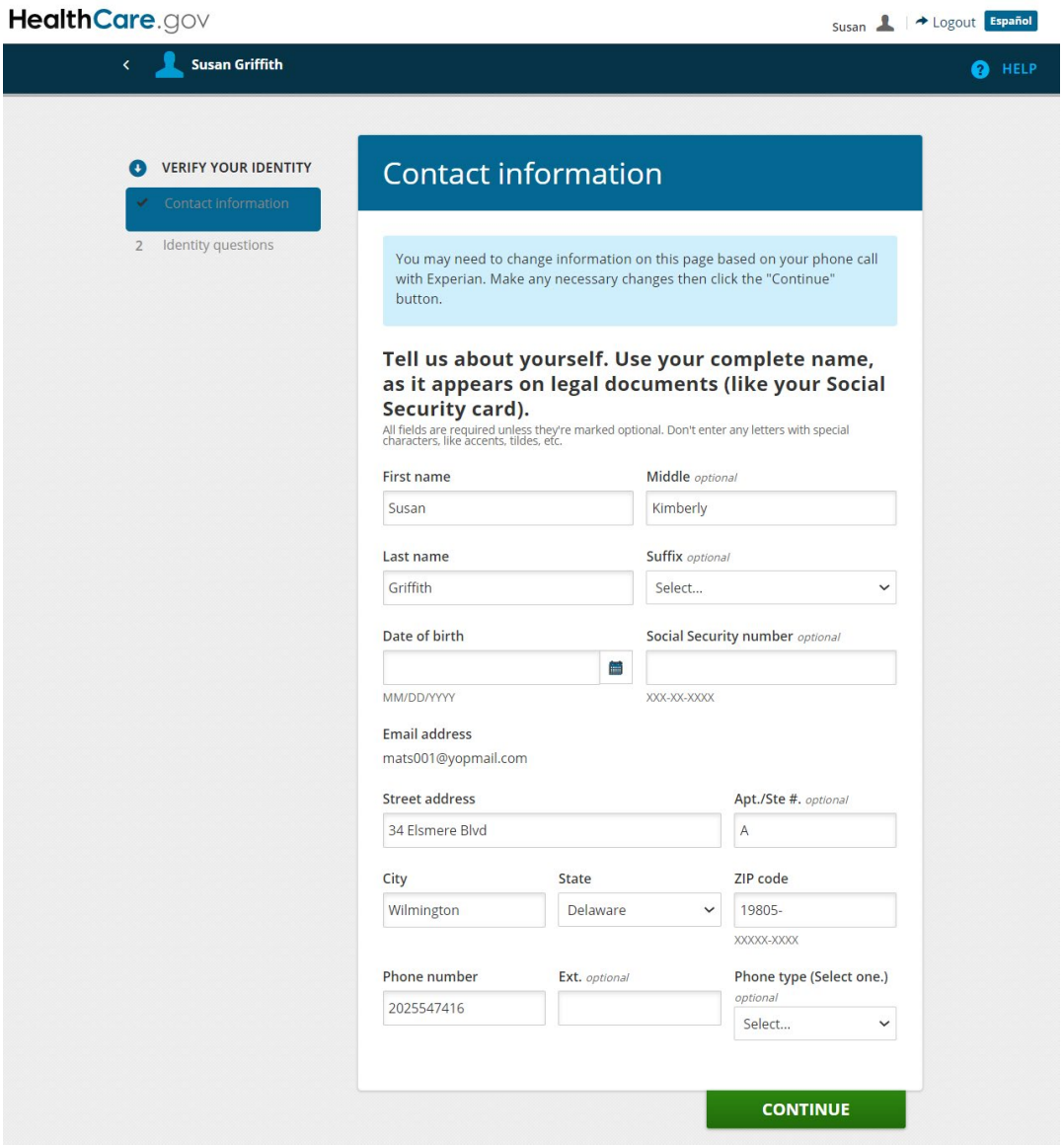
**Exhibit 4—Consumer Directed to Contact Experian to Verify Identity Screenshot**




After consumers call Experian, instruct consumers to select the **Resubmit** button, which will direct the consumer to the "Contact Information" screen.

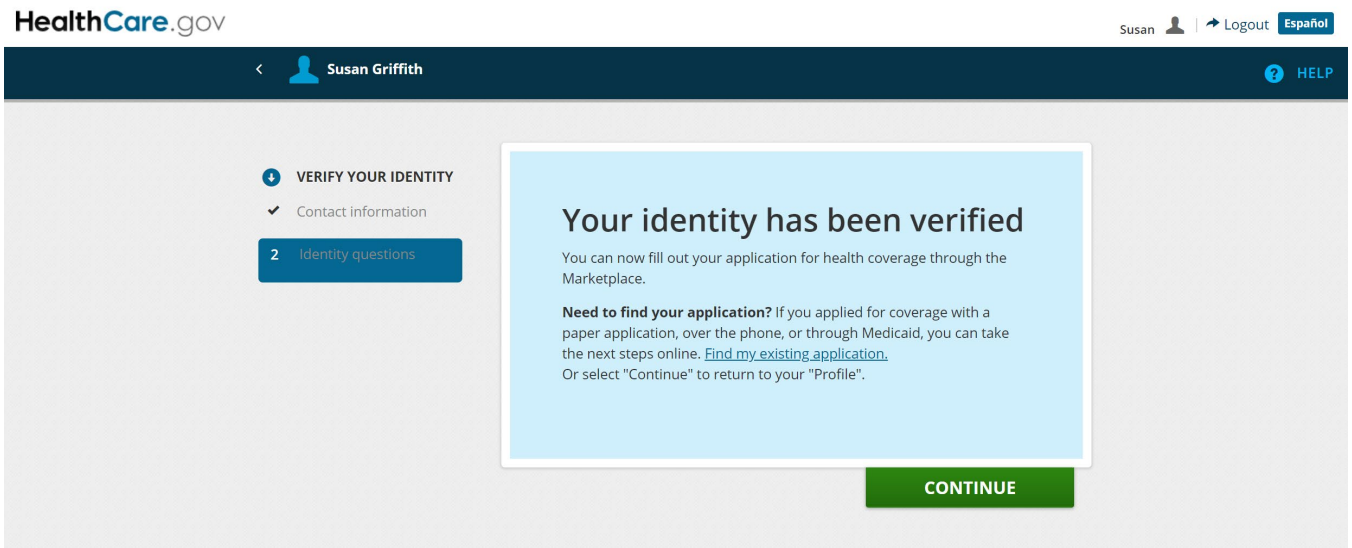
a. If identity verification with Experian over the phone is successful, the consumer's "Contact Information" screen will display a box requesting that the consumer make any necessary changes based on their call with Experian. Instruct consumers to enter updated contact information on the screen shown in Exhibit 5, and select the **Continue** button.

**Exhibit 5—Update Contact Information Following Successful Identity Verification with Experian Screenshot**



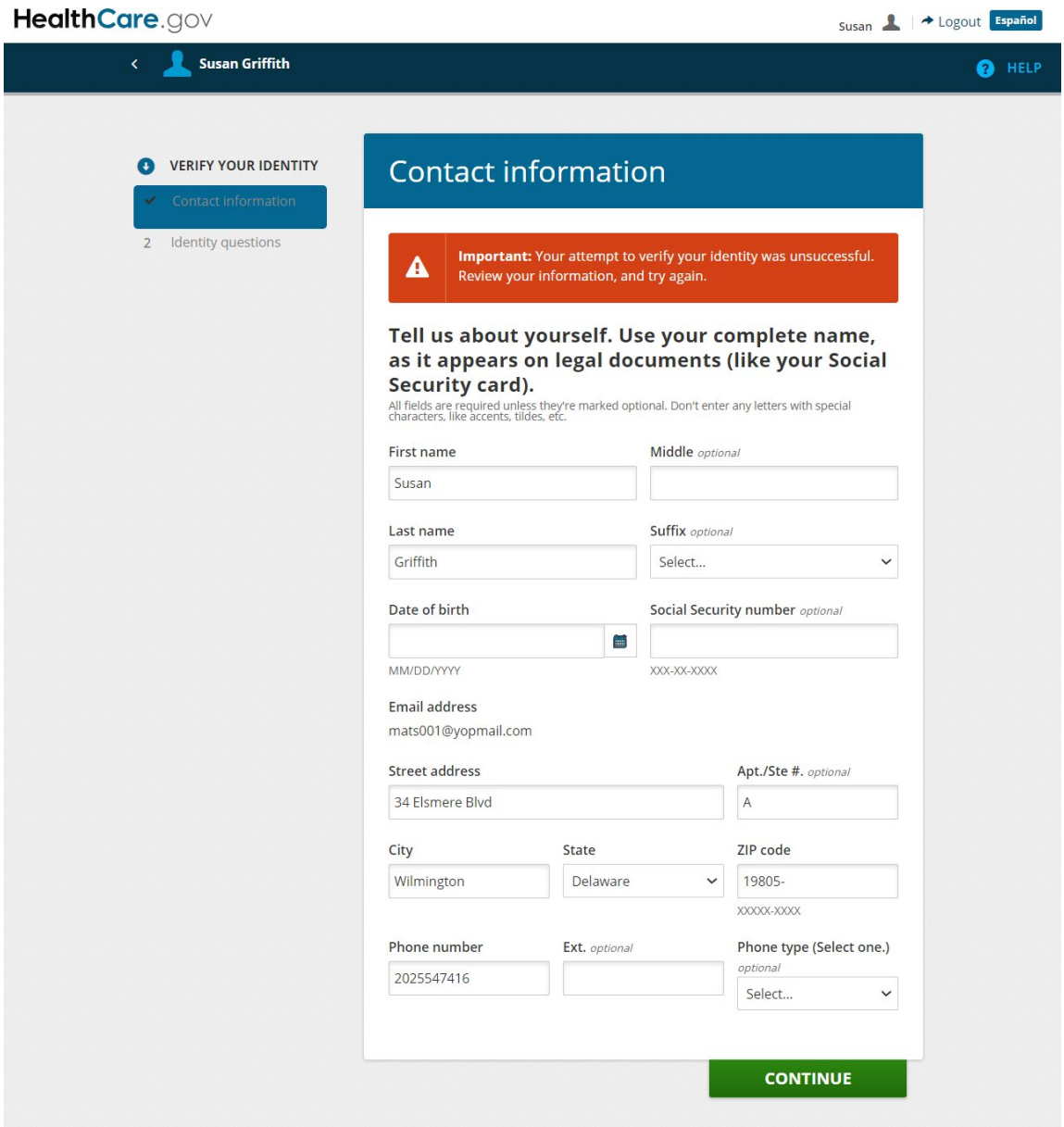

The next screen will confirm that the consumer's identity has been verified, as shown in Exhibit 6. The consumer can select the **Continue** button to begin their application. Proceed to SOP 5—Apply for Health Coverage for information on helping consumers apply for coverage.

**Exhibit 6—Your Identity Has Been Verified Screenshot**



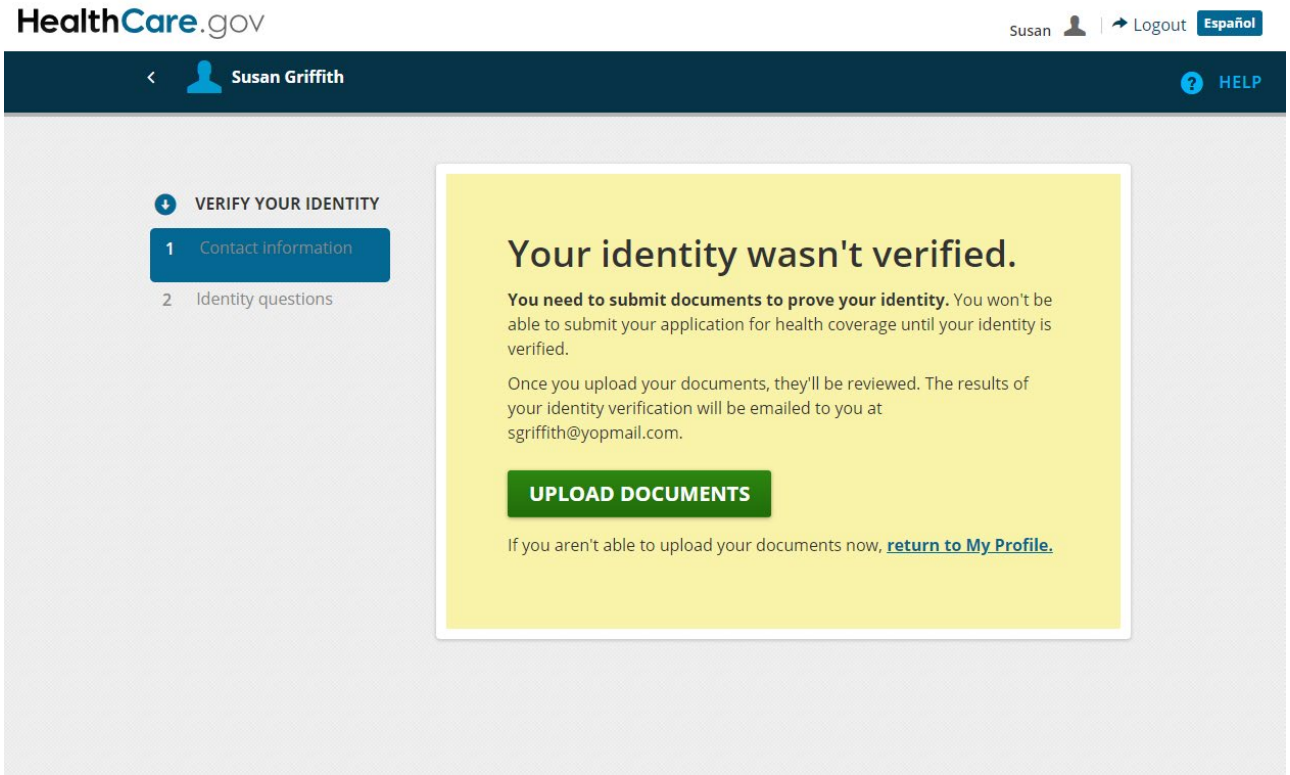

b. If identity verification with Experian over the phone is unsuccessful, the consumer's "Contact Information" screen will display a box alerting them that their identity verification attempt was unsuccessful. Instruct consumers to review their information and select the **Continue** button, as shown in Exhibit 7.

**Exhibit 7—Resubmit Contact Information Following Unsuccessful Identity Verification with Experian Screenshot**




If the identity verification process is unsuccessful after two additional attempts, HealthCare.gov will display a screen requesting that consumers upload documents to verify their identity, as shown in Exhibit 8.

**Exhibit 8—You Need to Submit Documents to Prove Your Identity Screenshot**




**Step 5.** If identity verification is not successful, help consumers upload supporting documents to HealthCare.gov.

a. Explain to consumers that they will need to submit a document(s) from the list of documents in Exhibit 9 and available at HealthCare.gov.

**Exhibit 9—Documents Consumers Can Submit to Verify Identity**

| Consumers can submit one of these documents | If consumers cannot provide one document with a picture ID, they must submit two of these documents |
|---|---|
| • Driver's license issued by a state or territory<br>• School identification card<br>• Voter registration card<br>• U.S. military card or draft record<br>• Any identification card issued by the federal, state, or local government<br>• U.S. passport or U.S. passport card<br>• Certificate of Naturalization (Form N-550 or N-570)<br>• Certificate of Citizenship (Form N- 560 or N-561)<br>• Permanent Resident Card or Alien Registration Receipt Card (Form I-551)<br>• Employment Authorization Document that contains a photograph (Form I-766)<br>• Military dependent identification card<br>• American Indian tribal document<br>• U.S. Coast Guard Merchant Mariner card<br>• Foreign passport or identification card issued by a foreign embassy or consulate that contains a photograph | • Birth certificate<br>• Social Security card<br>• Marriage certificate<br>• Divorce decree<br>• Employer identification card<br>• High school or college diploma (including high school equivalency diploma)<br>• Property deed or title |

b. Advise consumers that to upload documents online, they should:

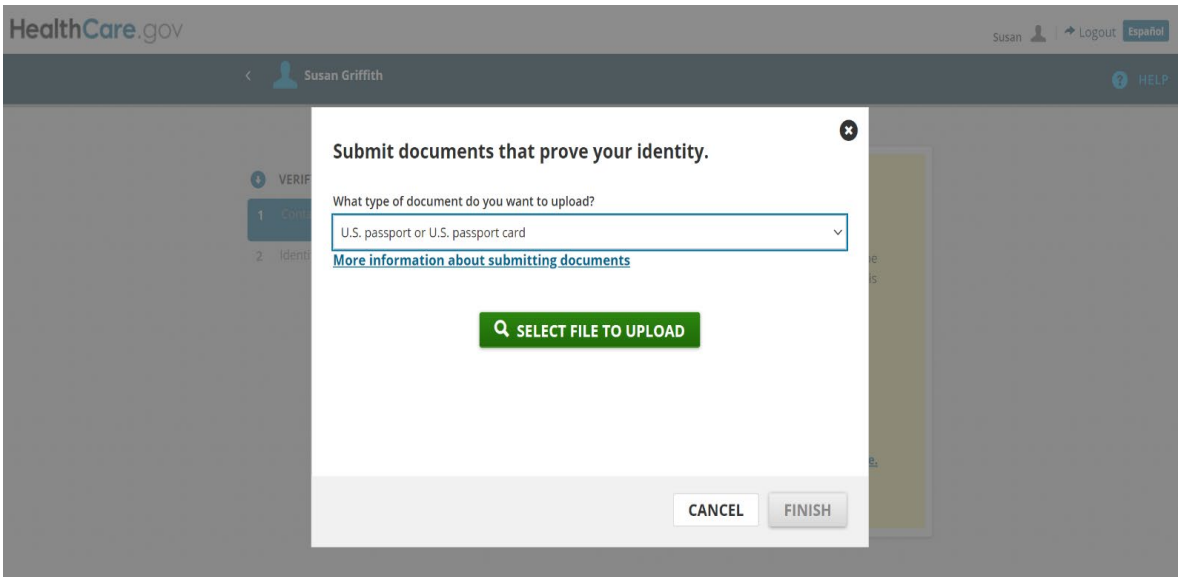
   i. Select the Upload Documents button.

   ii. Choose the type of document they want to upload from the drop-down list.

   iii. Select the Select File to Upload button and attach a copy of the document, as shown in Exhibit 10.

   iv. Select the Finish button.

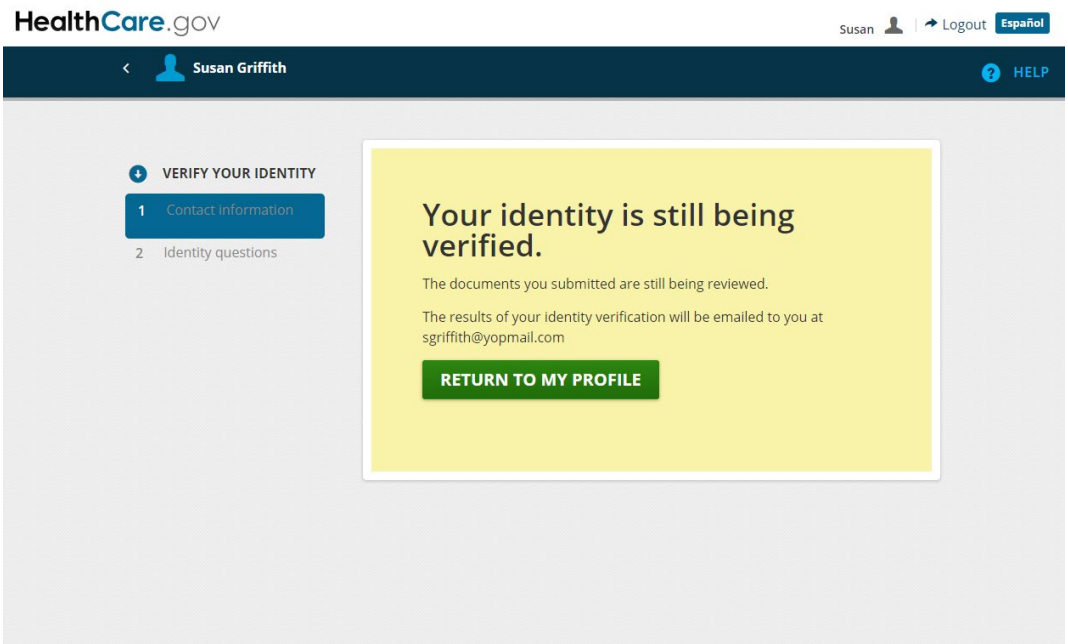
**Exhibit 10—Submit Documents That Prove Your Identity Screenshot**




**Note:** If for some reason the **Upload** button does not appear or is not working, refer consumers to the Marketplace Call Center to report the issue.

c. Inform consumers that after they upload supporting documents, the screen shown in Exhibit 11 will alert them that their identity is still being verified and that the Marketplace will notify them via email or U.S. Postal Service of the results of their identity verification.

**Exhibit 11—Your Identity Is Still Being Verified Screenshot**




d. While consumers can also mail documents to the Marketplace, remind them that this method takes more time to process. If consumers mail documents, they should mail copies and keep the original documents. They should include their name, date of birth, and SSN with their copies and send them to:

   Health Insurance Marketplace®
   465 Industrial Blvd.
   London, KY 40750-0001

   For more information on helping consumers submit supporting documents to the Marketplace, proceed to the Submit Supporting Documents section in SOP 5—Apply for Health Coverage.

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

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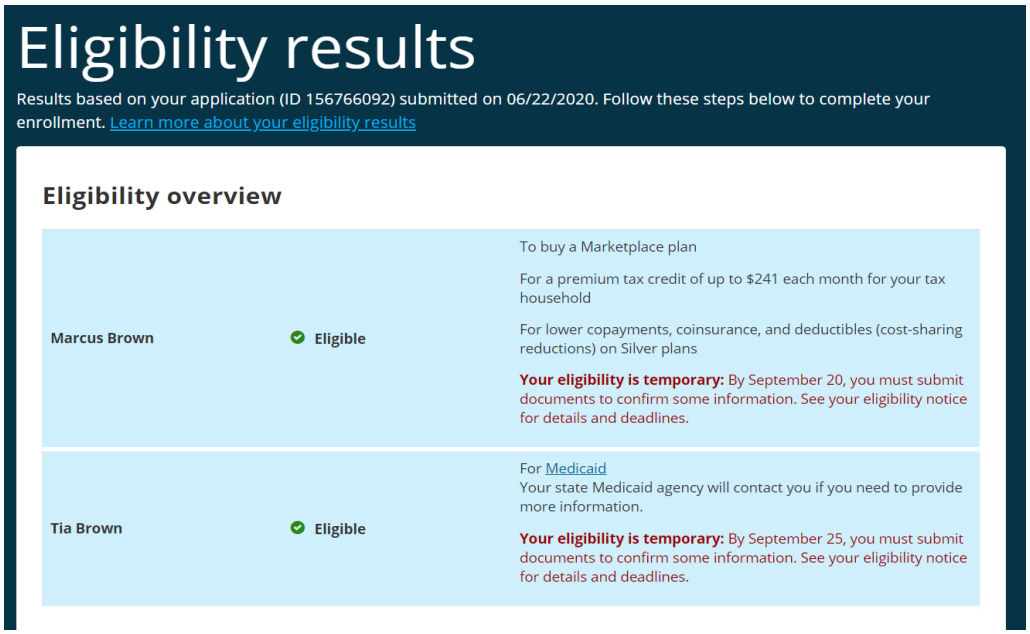
## 2. Resolve DMIs

To help consumers resolve DMIs, complete the following steps.

**Step 1.** Help consumers determine if they have a DMI.

a. Review the full EDN from the Marketplace (for additional guidance on reviewing eligibility results, refer to SOP 6—Review Eligibility Results). If a consumer has a DMI, the consumer's notice will indicate "Your eligibility is temporary," and will provide a timeframe for consumers to submit documents to confirm information, shown in Exhibit 12. Consumers can also determine whether they have an unresolved DMI by reviewing the "Application Details" section of their Marketplace account for a list of all unresolved inconsistencies.

**Exhibit 12—Eligibility Results with Request to Submit Documents Screenshot**




i. Consumers with income-related DMIs have 90 days from the date of the eligibility notice to resolve the issue.

ii. Consumers with citizenship/immigration DMIs have 95 days from the date of the eligibility notice to resolve the issue.

b. Help consumers identify which members of the household have DMIs that they need to resolve.

c. Explain to consumers that they will still be eligible for health coverage through the Marketplace and can continue to enroll in coverage consistent with the eligibility provided by the Marketplace. However, the consumer must take action within the period provided to resolve the inconsistency and keep their health coverage and financial assistance, if applicable, through the Marketplace.

**Step 2.** Help the consumer return to their application to confirm the information they entered is complete and correct. Advise consumers to:

a. Double check there are no errors or typos.

b. Confirm all members of the household applying for coverage have provided accurate SSNs, if they have one. Non-applicants other than the tax filer are not required to provide their SSNs but are strongly encouraged to do so if possible.

c. Review projected household income to make sure it is as accurate as possible, and remind consumers to report any changes in household income or other application information related to applicable eligibility standards within 30 days of the change.

d. Check their communication preferences for notifications from the Marketplace to make sure they are receiving notices and information.

e. Make any necessary changes to their application, and help the consumer resubmit the application to determine if they still have a DMI.

f. Provide their name as it appears on their immigration document or other documents, such as a Social Security card, if the name they provided on their Marketplace application differs from those documents.

**Step 3.** Help the consumer determine what document(s) they need to submit.

a. The consumer's EDN and the 90-day warning notice the Marketplace will send provide a list of acceptable documents the consumer can submit to resolve their DMI. Exhibit 13 provides a partial list of some of the acceptable documents consumers can submit to resolve the most common DMIs. For a full list of acceptable documents for all DMIs, visit HealthCare.gov/help/how-do-i-resolve-an-inconsistency.

**Note:** It may be necessary to submit multiple documents to resolve one DMI. For example, consumers who submit birth certificates to prove citizenship will also need to submit an additional document that has a photograph or other information (i.e., name, age, race, height, weight, eye color, or address).

**Exhibit 13—Acceptable Documents to Resolve Certain Common DMIs**

| DMI Type | Acceptable Documents to Resolve Certain Common DMIs |
|---|---|
| **Annual Income** | • Tax return<br>• Wages and tax statement (W-2)<br>• Pay stub<br>• Letter from employer<br>• Bank or investment fund statement<br>• Document or letter from the Social Security Administration<br>• Workers' compensation document |

| DMI Type | Acceptable Documents to Resolve Certain Common DMIs |
|---|---|
| **Citizenship** | • U.S. passport<br>• Certificate of Naturalization (N-550/N-570)<br>• Certificate of Citizenship (N-560/N-561)<br><br>If consumers don't have any of the above documents, they can submit two of the following documents, one from each column:<br><br>• U.S. public birth certificate<br>• Consular Report of Birth Abroad (FS-240, CRBA)<br>• Certification of Report of Birth (DS-1350)<br>• Certification of Birth Abroad (FS-545)<br>• U.S. Citizen identification card (I-197 or the prior version, I-179)<br>• Driver's license issued by a state or territory or ID card issued by the Federal, state, or local government<br>• School ID card<br>• U.S. military card or draft record or military dependent's ID card<br>• Voter registration card |
| **Immigration** | • Permanent Resident card (I-551)<br>• Reentry permit (I-327)<br>• Temporary I-551 stamp on a foreign passport<br>• Arrival/Departure record with a foreign passport (I-94)<br>• Unexpired foreign passport<br>• Certificate of eligibility for non-immigrant (F-1) student status (I-20)<br>• Employment Authorization Card (I-766) |
| **American Indian/Alaska Natives (AI/AN)** | • Tribal enrollment/Membership card (in a federally recognized Indian Tribe)<br>• Authentic document from a tribe declaring membership for an individual<br>• U.S. AI/AN tribal enrollment or shareholder documentation<br>• Certificate of Degree of Indian Blood (CDIB) issued by the Bureau of Indian Affairs (BIA) or a tribe, if the CDIB includes tribal enrollment information<br>• Letter from the Exchange granting a tribal exemption based on tribal membership or Alaska Native shareholder status. |

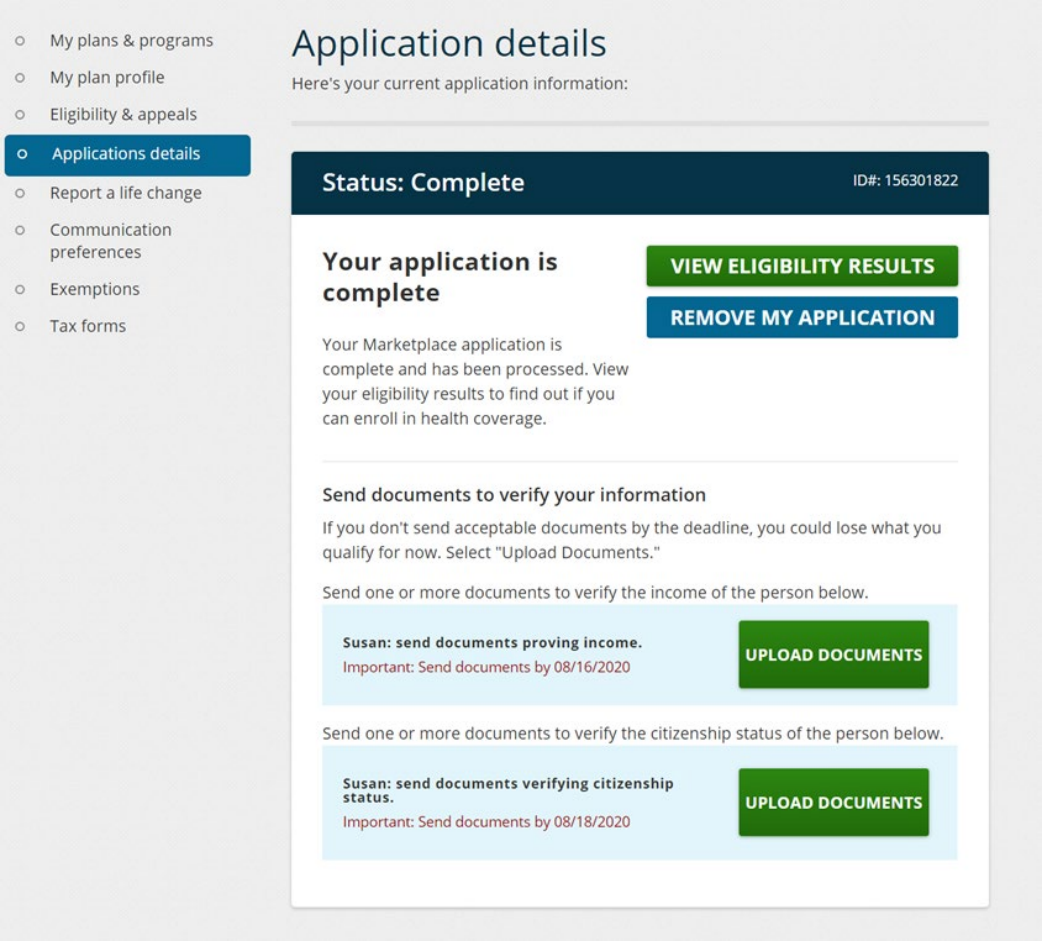
b. If the consumer has already submitted documents, help them confirm the documents are the correct type for their DMI.

**Step 4.** Help the consumer submit document(s) to resolve their DMI.

a. Advise consumers to upload supporting documents to HealthCare.gov.

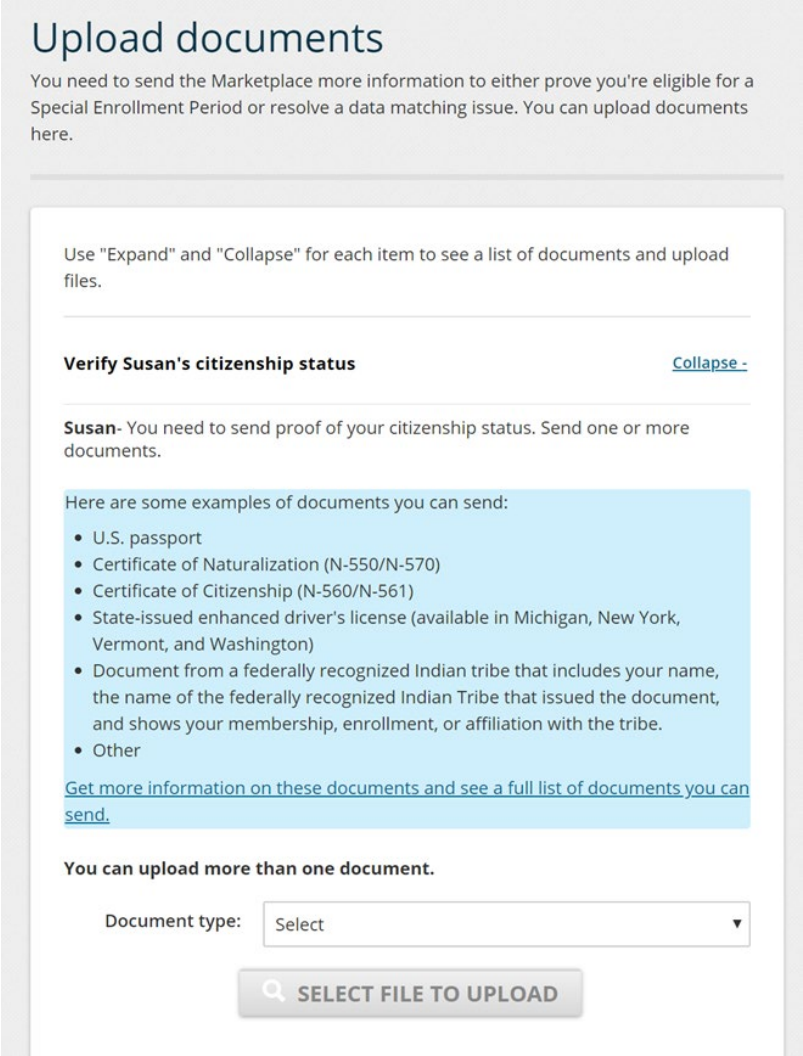
i. They should navigate to the "My Account" page, select "My Applications & Coverage," and select the relevant application. Next, they should navigate to the "Application details" page and select the **Upload Documents** button for each application DMI, as shown in Exhibit 14.

**Exhibit 14—Application Details Screenshot**




ii. On the next screen, shown in Exhibit 15, the consumer should select the appropriate document type and upload their document.

**Exhibit 15—Upload Documents Screenshot**




If the document upload is successful, the document(s) should be labeled "submitted" under the "Application details" page. For more information on helping consumers submit supporting documents to the Marketplace online, proceed to the Submit Supporting Documents section in SOP 5—Apply for Health Coverage.

b. Inform consumers that they can also mail documents to the Marketplace, but you should remind them that this method takes more time to process. If they choose to mail their documents, they should include the bar code page from their EDN in the same envelope. If the consumer doesn't have the bar code page, write the consumer's application ID number and full name on each page of all documents. Consumers should keep the original document and mail a copy of all documents to the Marketplace, including proof of mailing (if they have one). Documents should be mailed to:

Health Insurance Marketplace®
465 Industrial Blvd.
London, KY 40750-0001

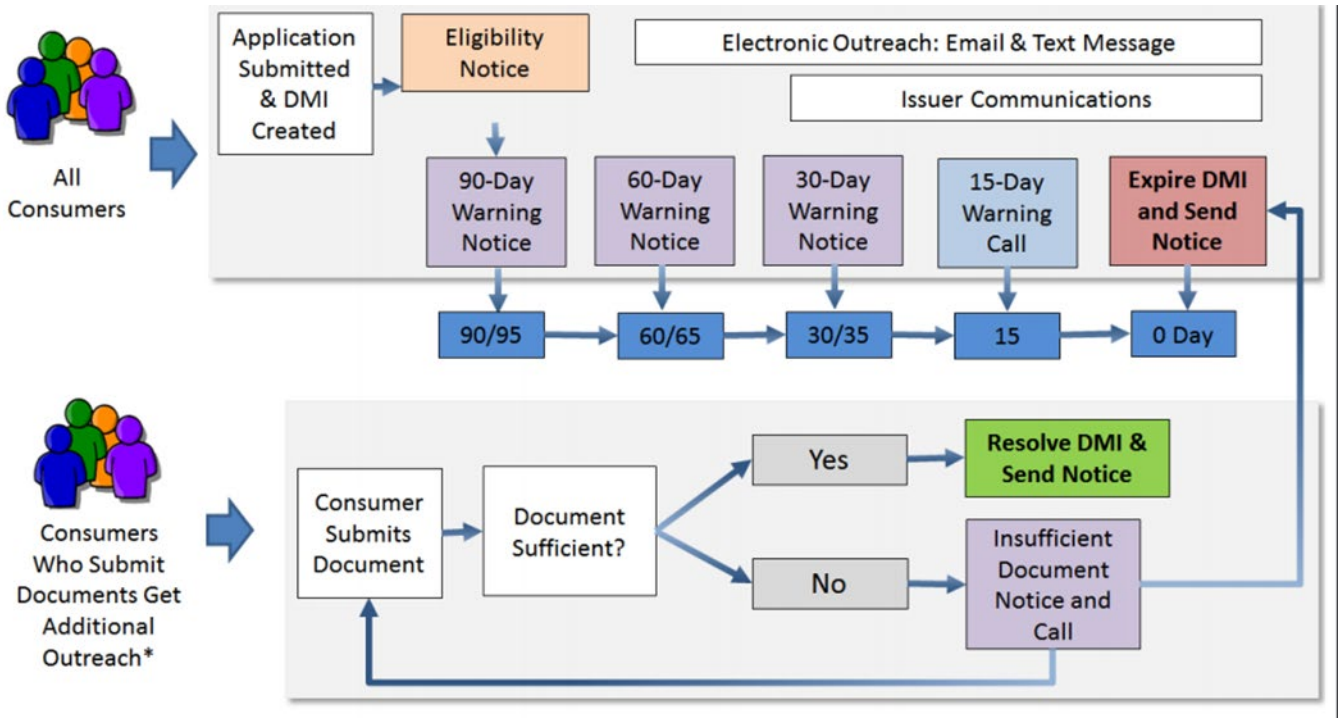
c. Inform consumers that if they submit documents, they'll receive either:

   i. An insufficient document notice to inform them if more information is needed, or

   ii. A DMI resolution notice if the documents they submitted resolve the issue. When the DMI is resolved, the consumer will receive a new eligibility determination notice (EDN), and their coverage continues unchanged.

**Step 5.** Explain to consumers that the Marketplace will continue to send them notices until the consumer resolves their DMI or the DMI expires. Exhibit 16 illustrates this process.

**Exhibit 16—DMI Resolution Process**




a. Inform consumers that if they don't send the information that's needed after they receive their EDN and 90-day warning notice, they will receive additional warning notices and emails 60 days and 30 days before their deadline to resolve the issue and a 15-day warning call from the Marketplace (three attempts are made at different times of the day).

b. Explain that if the consumer does not respond and the Marketplace cannot resolve the DMI by the deadline, they will receive an expiration notice with the date their eligibility ends or, if applicable, the date that their financial assistance will change. The Marketplace will redetermine their eligibility based on the information the Marketplace received from trusted data sources and send the consumer a new EDN. Exhibit 17 describes circumstances that result in a DMI expiration and the impact on the consumer's eligibility for Marketplace coverage and financial assistance.

**Exhibit 17—Impact of DMI Expiration on Marketplace Eligibility**

| DMI | Expiration Description | Impact on Eligibility |
|---|---|---|
| Income | Consumer is unable to document annual household income within the acceptable verification threshold of 25 percent or $6,000 of attested income | Household may be found eligible for a different amount of, or may lose eligibility for, financial assistance based on the household income level on record with Marketplace trusted data sources. |
| Citizenship/ Immigration | Consumer is unable to verify an eligible citizenship or lawful presence status | Consumer loses their eligibility for Marketplace coverage and, if enrolled, coverage or enrollment through the Marketplace is terminated. |
| AI/AN status | Consumer is unable to verify they are a member of a Federally recognized tribe or shareholder in an Alaska Native corporation (ANCSA) | Consumer loses their eligibility for financial assistance provided specifically to AI/ANs. If enrolled with such assistance, the assistance is terminated. |

## C. Next Steps

1. If consumers would like to begin their Marketplace application, proceed to SOP 5—Apply for Health Coverage and SOP 7—Lower Costs of Coverage.
2. If consumers have submitted their Marketplace application, proceed to SOP 8—Compare, Save, & Select Health Plans.
3. If consumers do not agree with their Marketplace eligibility determination, proceed to SOP 10—Request an Eligibility Appeal.

## Appendix A: Frequently Asked Questions (FAQs)

The FAQs below are designed to help assisters answer consumers' specific questions on identity verification in the Individual Marketplace.

FAQ 1. Why do I need to verify my identity?

- Answer: To protect your personal information, you must complete steps to verify your identity before you can finish creating a Marketplace account and completing an application online. Without this process, an unauthorized person could create an account and apply for health coverage in your name without your knowledge.

FAQ 2. How does HealthCare.gov verify my identity?

- Answer: HealthCare.gov compares your responses to identity verification questions with information from your Experian consumer report.

FAQ 3. Why was my identity verification unsuccessful?

- Answer: Experian uses specific information in your consumer report to verify your identity. If the information you entered does not match the information Experian has, identity verification will be unsuccessful. Sometimes Experian information has not been recently updated or the information is inaccurate. For example, you may have recently paid off a loan that has not yet been reported to Experian. Other times, Experian may not have enough information about you in its systems to successfully verify your identity.

FAQ 4. Will identity verification affect my credit score?

- Answer: No. If you check your credit report, you may see an inquiry from Centers for Medicare & Medicaid Services (CMS). CMS uses consumer reporting agencies like Experian to verify the information you use to create an account. Your credit score will not be affected by inquiries from CMS.

FAQ 5. If my identity verification is unsuccessful, will I be unable to enroll in a Marketplace plan?

- Answer: If you are unable to verify your identity successfully, you should call the Marketplace Call Center. They will be able to assist you with the identity verification process as well as with completing an application and selecting a plan.

FAQ 6. How do I know if I have a DMI?

- Answer: You should review your eligibility notice. Your eligibility notice will indicate whether you or any of your household members need to submit documents to confirm application information. You can review your eligibility notice in your HealthCare.gov account. The Marketplace will also mail you a copy of your eligibility notice.

FAQ 7. Why do I have a DMI?

- Answer: When you provide information on a Marketplace application, the Marketplace compares it to information from trusted data sources. If eligibility information on your application does not match trusted data sources or if trusted data sources are not available, a DMI is created. Often, DMIs are generated when the Marketplace detects inconsistencies in your projected household income amount, citizenship, immigration status, employer coverage, Social Security Number, or American Indian / Alaska Native status.

FAQ 8. How do I resolve a DMI?

- Answer: You must submit documents to confirm information you provided on your Marketplace application. You can upload them to your account at HealthCare.gov, or you can mail copies of your documents to the Marketplace. For a list of documents you can submit to resolve your DMI, visit HealthCare.gov/help/how-do-i-resolve-an-inconsistency.

FAQ 9. How long do I have to resolve a DMI?

- Answer: Generally, you have 90 days (95 days for citizenship or immigration DMIs) from the date of your EDN to send documents that match the attested information on your application. The Marketplace will make multiple attempts throughout the 90-day timeline to inform you of your DMI.

FAQ 10. How can I find out the status of documents I submitted for ID proofing or to resolve a DMI?

- Answer: If you would like to follow up with the Marketplace for a status update on the documents you submitted via upload or mail, you can contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). The Call Center will ask you for some information, like your name, date of birth, or application ID number. In the event it cannot provide a status update, the Call Center will contact an advanced casework team to check the status of your case, and the Marketplace will follow up with you.

FAQ 11. Can I still enroll in a Marketplace plan if my DMI isn't resolved yet?

- Answer: Yes, you can enroll in and receive financial assistance for a Marketplace plan while you resolve your DMI based on the temporary eligibility determination the Marketplace provided. You must still submit documents to resolve the DMI. If you don't, you risk losing your coverage and all or some of the financial assistance you received, if eligible.

## Appendix B: Support Resources

If consumers require assistance that is outside of assister activities, refer consumers to other organizations and resources as appropriate. Exhibit 18 provides a list of external resources.

**Exhibit 18—External Resources**

| Resource | Contact Information | What does this resource do? | How should consumers use this resource? |
|---|---|---|---|
| Experian Help Desk | 1-866-578-5409 | The Experian Help Desk assists consumers with verifying their identity over the phone so that they may proceed with eligibility and enrollment activities after creating an account at HealthCare.gov. | • To verify their identity over the phone if they were unsuccessful in their attempt to verify their identity on HealthCare.gov. When necessary, consumers will receive a unique identity verification code and will be instructed to contact the Experian Help Desk. |
| Marketplace Call Center | 1-800-318-2596<br>TTY: 1-855-889-4325 (all languages available) | The Marketplace Call Center provides assistance to consumers who need information or want to enroll in health coverage through the FFM. | • To get answers to questions while applying for health coverage using the online or paper application.<br>• To apply for health coverage over the phone. |
| HealthCare.gov | HealthCare.gov | This website allows consumers to access information about the Patient Protection and Affordable Care Act and to enroll in health coverage through the FFM. | • To find out about health coverage options available through the FFM.<br>• To apply for health coverage online. |
| Internal Revenue Service (IRS) | IRS.gov | This federal agency collects taxes from individuals and businesses in the U.S. | • To learn more about the effects of the Patient Protection and Affordable Care Act on consumers' tax returns. |

| Resource | Contact Information | What does this resource do? | How should consumers use this resource? |
|---|---|---|---|
| Medicaid | Medicaid.gov | This state-administered health insurance program is for low-income families and children, pregnant women, the elderly, people with disabilities, and in many states, other adults. The Federal Government provides a portion of the funding for Medicaid and sets guidelines for the program. States also have choices in how they design their program, so Medicaid varies state by state and may have a different name in your state. | • To find answers to questions about health coverage through Medicaid or CHIP.<br>• To get further information about their state's Medicaid program and agency contact information. |
| Social Security Administration (SSA) | SSA.gov | This independent federal agency administers Social Security, a system that distributes financial benefits to retired or disabled people, their spouses, and their dependent children based on their reported earnings. | • To learn more about available Social Security benefits for which consumers might be eligible.<br>• To apply for a Social Security Number, which is necessary to apply for health coverage through the Marketplace (except for legal immigrants, who can provide a document number). |