



# Complex Cases: Helping Consumers Resolve Data Matching Issues (DMIs)



*Center for Consumer Information  
and Insurance Oversight (CCIIO)*

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# Agenda

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- I. Overview of Data Matching Issues
- II. Complex Case Scenarios
- III. Reminder Tips for Assisters and Resources



# I. Overview of Data Matching Issues (DMIs)

# What is a data matching issue (DMI) or inconsistency?

- When people apply for coverage through HealthCare.gov, the Marketplace verifies information that is provided by the consumer on his or her application.
- Most consumers' information is immediately verified by the Marketplace. But in some cases, the information the applicant provided doesn't match up right away with existing records or the applicant does not provide enough information to match with trusted data sources.
- These types of situations are called data matching issues, or inconsistencies. Examples include:
  - Citizenship
  - Immigration Status
  - Projected Annual Income Amounts
  - Access to affordable employer-sponsored minimum essential coverage or non-employer-sponsored minimum essential coverage
  - American Indian/Alaska Native Status

# Impact on Consumers

- QHP eligible Marketplace consumers with data matching issues are able to enroll in coverage through the Marketplace.
- **HOWEVER**, these consumers **still need to resolve** their data matching issues by providing additional information to the Marketplace. This will allow the Marketplace to make a final eligibility determination.
- **It is critical that consumers submit this information as soon as possible.**
  - If they do not, consumers with immigration status or citizenship data matching issues may **lose eligibility for coverage through the Marketplace**, and consumers with income data matching issues **may experience a modification of their premium tax credits and cost-sharing reductions.**

# When does a consumer need to submit documents to the Marketplace?

- Consumers with data matching issues that were **newly generated upon 2016 application submission** will receive notifications advising them how long they have to resolve their data matching issue(s). They will receive these notices in English or Spanish, by mail and/or email based on their language and notification preferences.
  - For example, if a new applicant or enrollee received his/her eligibility notice on November 15th and has a data matching issue, he/she would have **90 days** from the date of that eligibility notice to resolve an **income data matching issue**, and **95 days** from the date of his/her eligibility notice to resolve an **immigration/citizenship data matching issue** (unless the applicant shows that it took longer than 5 days to receive the eligibility notice, in which case he/she will receive more time).

# Special Enrollment Period for Resolved Immigration/Citizenship Data Matching Issues

- Consumers with **citizenship/immigration status** data matching issues will have their coverage through the Marketplace terminated if they do not resolve their data matching issues within 95 days. If these consumers ultimately submit documentation to the Marketplace and resolve their data matching issues, they can regain coverage through a Special Enrollment Period (SEP). The consumers can choose to enroll with a prospective or retroactive coverage date.
- Remember, if a consumer qualifies for an SEP to change plans or enroll in coverage, he/she will have 60 days from the beginning of the SEP to enroll.



## II. Complex Cases

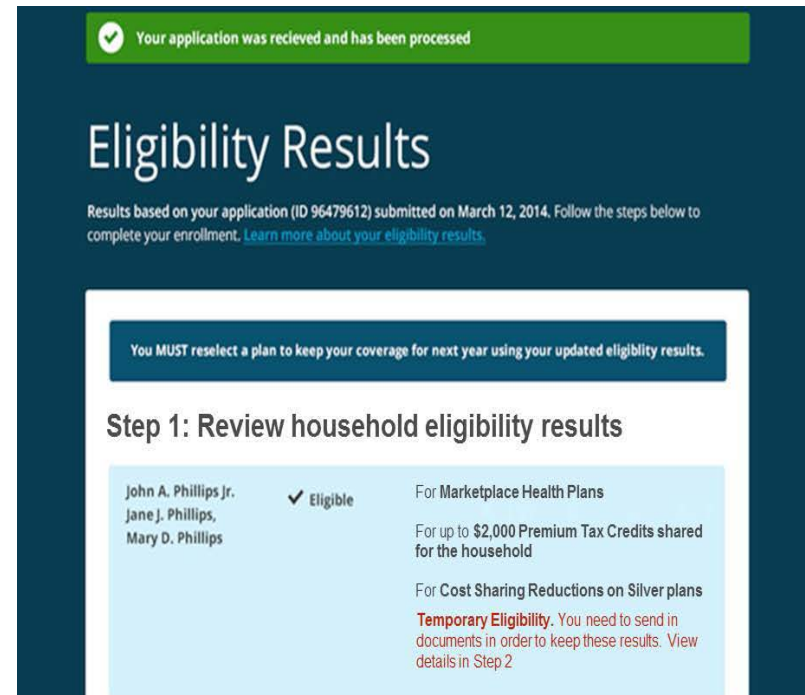
- Scenario 1: Income DMI (income change)
- Scenario 2: Income DMI (self employed)
- Scenario 3: Citizenship DMI
- Scenario 4: Immigration DMI



# Scenario 1: Income DMI - Dan

## Dan's income changed significantly from last year

- Dan, a part-time graduate student and waiter came to Healthcare.gov in December 2015 and applied for Marketplace coverage. On his Marketplace application, Dan projected he would make \$22,000 in 2016.
- After he submitted his application, he received notification that he was temporarily eligible for Marketplace coverage and Advanced Premium Tax Credits along with Cost Sharing Reductions on Silver Plans. The Eligibility Results informed him that he needed to submit more documentation keep those results.
- This is called an annual income data matching issue, or an inconsistency.



The screenshot shows the 'Eligibility Results' page on Healthcare.gov. At the top, a green banner with a checkmark icon states 'Your application was received and has been processed'. Below this, the title 'Eligibility Results' is displayed in large white font. Underneath the title, a smaller line of text reads: 'Results based on your application (ID 96479612) submitted on March 12, 2014. Follow the steps below to complete your enrollment. [Learn more about your eligibility results.](#)'

A dark blue box with white text contains the instruction: 'You MUST reselect a plan to keep your coverage for next year using your updated eligibility results.'

The main content area is titled 'Step 1: Review household eligibility results'. It features a light blue box with the following information:

John A. Phillips Jr. Jane J. Phillips, Mary D. Phillips	✓ Eligible	For Marketplace Health Plans  For up to \$2,000 Premium Tax Credits shared for the household  For Cost Sharing Reductions on Silver plans <b>Temporary Eligibility.</b> You need to send in documents in order to keep these results. View details in Step 2
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# Scenario 1: Why did Dan generate an income data matching issue?

- Dan was asked to provide more information, because his income wasn't immediately a match with data from the Marketplace's trusted data sources, like IRS.
- Annual income data matching issues can be generated for a variety of reasons. Here are some common ways annual income data matching issues are generated:
  - A consumer failed to provide a SSN on his/her application. His/her annual household income may not have been verified if the consumer didn't provide their SSN or the SSNs of all members of their household. (Only applicants who have SSNs, and an applicant's household tax filer who has an SSN, are required to provide their SSNs, but providing them for all household members on the application helps the Marketplace verify annual household income without generating DMIs.)
  - He/she has missing income on their application. Check that all modified adjusted gross income (MAGI) is reported — income must be projected for all household members.
  - A consumer did not file taxes. In order for the Marketplace to match an applicant's annual household income data with IRS data, it's necessary for everyone in their household to have filed taxes, if they were required to do so. Without a tax return, the Marketplace may not be able to verify the income information on the application.
- In Dan's case, he made \$35,000 in 2014, the last year in which IRS had data, while working full-time as a waiter. His attested projected income of \$22,000 is significantly less than the IRS data of \$35,000.

# Scenario 1: What should Dan do next?

- Dan needs to provide evidence to the Marketplace that his attested income on his application (\$22,000) is accurate.
- When providing evidence to the Marketplace, it's really important that Dan submit documents that reflect what he is projecting to make in 2016, not necessarily what he made in 2014 or 2015.
- Because Dan projects his income to be a lot less than he made last year, he needs to submit documentation that reflects what he expects to make this year.

# Scenario 1: List of acceptable documents that a consumer can submit for an Income DMI

- This is the list of documents that gives the consumer the best chance of resolving their annual income data matching issue:
  - 1040 Tax Return (Federal or State Versions) - Must contain first and last name, income amount, and tax year.
  - W2s and/or 1099s (includes 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099S, 1099INT) - Must contain first and last name, income amount, year, and employer name (if applicable).
  - Pay Stub - Must contain first and last name, income amount, and pay period or frequency of pay with date of payment. If a pay stub includes overtime, please indicate average overtime amount per paycheck.
  - Self-Employment Documentation (includes 1040 Schedule C, most recent quarterly or year-to-date profit and loss statement, self-employment ledger) - Must contain first and last name, company name, and income amount. If submitting a self-employment ledger, include dates covered by the ledger, and the net income from profit/loss.
  - Social Security Administration Statements (Social Security Benefits Letter) - Must contain first and last name, benefit amount, and frequency of pay.
  - Unemployment Benefits (Unemployment Benefits Letter) - Must contain first and last name, source/agency, benefits amount, and duration (start and end date, if applicable).

# Scenario 1: What document should Dan submit?

- The best document is likely a recent pay stub because it will show the hours and amount of income that Dan is currently working this year.
- Other documents are likely to show the income amount that Dan made last year, and this information appears to have changed for 2016.
- When submitting a paystub. Make sure the paystub shows:
  - First and last name
  - Income amount
  - Pay date, and length of pay period – write this information on your paystub if it is missing.
- It may be helpful to submit more than one paystub if one paystub is significantly more or less than another one.

# Scenario 2: Income DMI - Louisa

## Louisa, Self-employed toy store owner

- Louisa is a self-employed toy store owner and came to the Healthcare.gov in November 2015 and applied for Marketplace coverage. On her Marketplace application, Louisa projected she would make \$28,000 in 2016.
- After she submitted her application, she received notification that she was temporarily eligible for Marketplace coverage and Advanced Premium Tax Credits along with Cost Sharing Reductions on Silver Plans. The Eligibility Results informed her that she needed to submit more documentation keep those results.
- This is called an annual income data matching issue, or an inconsistency.

# Scenario 2: Why did Louisa generate an income data matching issue?

- Louisa was asked to provide more information, because her income wasn't immediately a match with data from the Marketplace's trusted data sources, like IRS.
- Annual income data matching issues can be generated for a variety of reasons. Here are some common ways annual income data matching issues are generated:
  - A consumer failed to provide a SSN on his/her application. His/her annual household income may not have been verified if the consumer didn't provide their SSN or the SSNs of all members of their household. (Only applicants who have SSNs, and an applicant's household tax filer who has an SSN, are required to provide their SSNs, but providing them for all household members on the application helps the Marketplace verify annual household income without generating DMIs.)
  - There is missing income on the consumer's application. Check that all modified adjusted gross income (MAGI) is reported — income must be projected for all household members.
  - A consumer did not file taxes. In order for the Marketplace to match an applicant's annual household income data with IRS data, it's necessary for everyone in their household to have filed taxes, if they were required to do so. Without a tax return, the Marketplace may not be able to verify the income information on the consumer's application.
- In Louisa's case, she just opened her toy store this year and projected that she would make \$28,000. In 2014, Louisa made \$42,000 in retail working with a clothing store company. Her attested projected income of \$28,000 is significantly less than the IRS data of \$42,000.

# Scenario 2: What should Louisa next?

- Louisa needs to provide evidence to the Marketplace that her attested income on her application (\$28,000) is accurate.
- When providing evidence to the Marketplace, it's really important that Louisa submit documents that reflect what she is projecting to make in 2016, not necessarily what she made in 2014 or 2015.
- Because Louisa's income is a lot less than she made last year, she needs to submit documentation that reflects what she expects to make this year.



# Scenario 2: List of acceptable documents that a consumer can submit

- This is the list of documents that gives the consumer the best chance of resolving their annual income data matching issue:
  - 1040 Tax Return (Federal or State Versions) - Must contain first and last name, income amount, and tax year.
  - W2s and/or 1099s (includes 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099S, 1099INT) - Must contain first and last name, income amount, year, and employer name (if applicable).
  - Pay Stub - Must contain first and last name, income amount, and pay period or frequency of pay with date of payment. If a pay stub includes overtime, please indicate average overtime amount per paycheck.
  - Self-Employment Documentation (includes 1040 Schedule C, most recent quarterly or year-to-date profit and loss statement, self-employment ledger) - Must contain first and last name, company name, and income amount. If submitting a self-employment ledger, include dates covered by the ledger, and the net income from profit/loss.
  - Social Security Administration Statements (Social Security Benefits Letter) - Must contain first and last name, benefit amount, and frequency of pay.
  - Unemployment Benefits (Unemployment Benefits Letter) - Must contain first and last name, source/agency, benefits amount, and duration (start and end date, if applicable).

# Scenario 2: What document should Louisa submit?

- The best document is likely a self-employment ledger because it will show Louisa's new job as a toy store owner and not her previous job.
- A self-employment ledger can be a straight forward explanation of a consumer's income.
- Here is an example of a self-employment ledger that Louisa could submit.

Self-Employment business name/type of work	Net income each month	# of months each year you get this income	Total Annual Income
Toy store operator	\$2,333.33	12 months	\$28,000
Total self-employment-income		= \$28,000	

# Scenario 3: Citizenship DMI - Melissa

## **Melissa, U.S. Citizen**

- Household: Husband Jose (44yrs), wife Melissa (40yrs), children Carlos (7yrs) and Mayra (newborn)
- Melissa is a U.S. citizen and Jose is a lawful permanent resident. The whole family applied for coverage on November 1, 2015.
- After Jose submitted the application for the family Melissa's eligibility results informed her that she needs to submit more documentation to prove her citizenship to keep her coverage and financial assistance. This is called a citizenship data matching issue or inconsistency.
- Melissa's husband Jose is the tax filer for the household and did not have a data matching issue.
- Melissa has submitted documents twice to resolve her data matching issue before the deadline. She already submitted a birth certificate and a U.S. medical record from a hospital showing that the U.S. is her place of birth.
- Melissa called the Marketplace call center and was told that she still has an outstanding data matching issue. What should she do and why wasn't her data matching issue resolved?

# Scenario 3: Why did Melissa generate a citizenship data matching issue?

- Melissa was asked to provide more information, because her citizenship wasn't immediately a match with data from the Marketplace's trusted data sources, like Social Security Administration (SSA) and Department of Homeland Security (DHS).
- Citizenship data matching issues can be generated for a variety of reasons. Here are some common ways annual citizenship data matching issues are generated:
  - A consumer failed to provide a SSN on his or her application, and citizenship may not have been verified if the SSN or the SSN of all members of the household wasn't provided. (Only applicants who have SSNs, and an applicant's household tax filer who has an SSN, are required to provide their SSNs, but providing them for all household members on the application helps the Marketplace verify annual household income without generating DMIs.)
  - A consumer's name used for the Marketplace application differs from how it appears on their citizenship document or other documents (such as social security card), and they did not provide their name as written on those documents.
- In Melissa's case, her husband (the application filer) didn't include his wife's Social Security number. **It is important to take steps to check the information in the application to include as much information as possible and to make sure the information in the application is correct. This can sometimes help consumers resolve their data matching issue.**

# Scenario 3: What should Melissa do next?

- First, confirm if Melissa has a data matching issue and what type.
- Second, Melissa needs to go back to the application and confirm that the information below is included and resubmit the application:
  - Double check there are no errors or typos in the application.
  - Confirm all members of the household applying for coverage have provided accurate SSNs, *if they have one*. Remember: non-applicants (other than the tax filer) are not required to provide their SSNs, but are strongly encouraged to do so if possible.
  - If there are changes to their application resubmit the application to see if the consumer still has a data matching issue.
  - If a consumer's name used for the Marketplace application differs from how it appears on their citizenship document or other documents (such as social security card), advise the applicants to provide their name as written on those documents.
- Third, since Melissa already provided documents to the Marketplace confirm that the documents she submitted are correct or submit additional documents.
  - Check to see if the documents the consumer submitted are the correct type of documents for their DMI.
  - It may be necessary to submit multiple documents to resolve one data matching issue. 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, like their name, age, race, height, weight, eye color, or address): Find out which documents consumers should submit (also available in Spanish).
  - Ask them if the documents they are submitting have a different name than the one that was used on the application.

# Scenario 3: List of acceptable documents that a consumer can submit for a Citizenship DMI (Option 1)

A consumer can submit any of the documents below:

- 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

# Scenario 3: List of acceptable documents that a consumer can submit for a Citizenship DMI (Option 2)

She can provide one of these documents:

- 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 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

***\*Note you can find the full list here:***

**<https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>**

# Scenario 3: What document should Melissa submit?

- Since Melissa does not have documents from option 1, she should look at the documents from option 2.
- Even though Melissa submitted 2 documents (a birth certificate and a U.S. medical record from a hospital showing that the U.S. is her place of birth) she didn't send one from each of the lists and neither document had a picture ID so her documents were insufficient.
  - Reminder: To resolve a citizenship DMI it may be necessary to submit multiple documents to resolve one data matching issue. 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, like their name, age, race, height, weight, eye color, or address): Find out [which documents consumers should submit](#) (also available in [Spanish](#)).
- Also in this example, Melissa sent a birth certificate but her birth certificate had the maiden name Melissa Rodriguez, when her married name is Melissa Rodriguez Torres on the application.
  - If an individual sends in a birth certificate that has a different name than the name on their Marketplace application that consumer should submit three pieces of documentation, one of which documents the name change: 1) birth certificate, 2) document that provides the name change, and a 3) identity document like a driver's license.



# Scenario 4: Immigration DMI - Kiran

## Kiran, Green Card Holder

- Household: Husband Ahmed (41), Wife Kiran (31), Daughter Prema (2)
- Ahmed is a U.S. citizen and his wife Kiran is a green card holder. Their daughter Prema is a U.S. citizen and was born in the United States. They applied for Marketplace coverage on December 16, 2014.
- Kiran called the Marketplace call center and was told that she needed to submit more information to prove that her immigration status is eligible for coverage through the Marketplace. She was terminated from coverage and financial assistance on February 3, 2015, and she still wants to have Marketplace coverage.
- What should she do to get coverage?

# Scenario 4: Why did Kiran generate an immigration data matching issue?

- Kiran was asked to provide more information, because her immigration status wasn't immediately a match with data from the Marketplace's trusted data sources, like SSA and DHS.
- Immigration data matching issues can be generated for a variety of reasons. Here are some common ways annual immigration data matching issues are generated:
  - A consumer's name used for the Marketplace application differs from how it appears on their immigration document or other documents (such as Social Security card), and they did not provide their name as written on those documents.
  - A consumer failed to provide their immigration document numbers and ID numbers, if applicable (e.g., Alien Number or "A # (sometimes also the USCIS number) or I-94 number).
    - Note: An applicant with an Alien number that is 7 or 8 digits should add 1 or 2 zeroes ("0" or "00") at the beginning so the number is 9 digits long.
- In Kiran's case, her husband (the application filer) didn't include his wife's social security number. Though she is an eligible non-citizen applying for coverage, they didn't include her immigration document types and numbers when they submitted the application.

# Scenario 4: What should Kiran do next?

- 1) Check the notice to confirm what type of data matching issue the consumer has. Also check to confirm that the communication preferences listed for notifications from the Marketplace is what the consumer checks most often.
- 2) Check the application to ensure that SSNs are included for all household members that have one.
- 3) Kiran has a Permanent Resident Card, “Green Card” (I-551); check the application to ensure that her Alien registration number or card number is included.
- 4) Send the appropriate documents to the Marketplace to resolve a data matching issue. (Note: Uploading is faster than mailing)

**\*It is important to send in documents if a consumers lost coverage because of an unresolved citizenship or immigration status data matching issue! They could regain their coverage and/or financial assistance!**

- If these consumers ultimately submit documentation to the Marketplace and resolve their data matching issues, they can regain coverage through a Special Enrollment Period retroactive to the day they lost coverage.

# Scenario 4: List of acceptable documents that a consumer can submit for an Immigration DMI

- 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

**\*Note you can find the full list here: <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>**

# Scenario 4: What documents should Kiran submit?

- It is best for her to submit multiple documents even though only one document is required. The documents she will need depend on her immigration status.
  - For example, she could submit her Permanent Resident Card, “Green Card” (I-551) and her Arrival/Departure Record (I-94/I-94A).
- A complete list of documents (and examples of images) can be used to show a consumer’s immigration status can be found here:
  - <https://www.healthcare.gov/immigrants/documentation>



## **III. Reminder Tips for Assisters and Resources**

# Tips for Preventing Immigration/ Citizenship Data Matching Issues

- **Complete the whole application:** While some fields of the application are labeled as optional, we highly recommend that consumers **fill out as many of the fields as possible**.
- **Encourage applicants to select an appropriate immigration document type, and provide all documents numbers and ID numbers**, if applicable (e.g., Alien Number or “A # (sometimes also called the USCIS number) or I-94 number).
  - **Assister Tip:** Reassure consumers that immigration information will **ONLY** be used for the Marketplace and insurance affordability programs and will not be used for immigration enforcement purposes.
  - **Assister Tip:** Remind consumers that if they are not applying for health coverage for themselves, they do not need to provide their citizenship or immigration status.
- **If a consumer’s name used for the Marketplace application differs from how it appears on their immigration document or other documents (such as social security card), advise the applicants to provide their name as written on those documents.**

# Tips for Preventing Immigration Status/ Citizenship Data Matching Issues (cont'd)

- **Non-applicants are strongly encouraged to provide a Social Security Number (SSN) if they have one**, but it is not required, unless the non-applicant: is the tax filer in an applicant's household, has a spouse or dependent applying for APTC or CSRs, and has filed a federal tax return in the previous year.
  - **Note:** People who apply for health coverage need to provide an SSN if they have one.
- **Double check that the information on the application is complete and that there are no errors or typos.**
  - Consumers should confirm that name, birth date, and SSN (if applicable), are correct and complete for all applicants.



# NEW RESOURCE: Consumer Guide for Annual Household Income Data Matching Issues

This guide:

- Helps consumers and assisters understand how the Marketplace uses annual household income to decide whether consumers qualify for help paying for health coverage through the Marketplace.
- Demonstrates how to send the Marketplace proof of income if their information wasn't verified by our data sources when a consumer applied.
- Includes examples of consumer's source(s) of income, and suggested lists of documents they can use as proof for that type of income.
- Read more here: <https://marketplace.cms.gov/outreach-and-education/household-income-data-matching-issues.pdf>

# Resources for Consumers and Assisters

- **Fact Sheet: 5 Things Assisters Should Know About Data Matching Terminations:** <http://marketplace.cms.gov/technical-assistance-resources/data-matching-terminations.pdf>
- **How do I Resolve an Inconsistency:** <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>
- **Blog:** <https://www.healthcare.gov/blog/the-marketplace-might-need-more-information-from-you/>
- **Resources on Uploading Documents:** <https://www.healthcare.gov/help/how-to-upload-documents/>
- **Consumer Guide for Annual Data Matching Issues:** <https://marketplace.cms.gov/outreach-and-education/household-income-data-matching-issues.pdf>
- **Sample Data Matching Notices to consumers:** <https://marketplace.cms.gov/applications-and-forms/notices.html>
- **Tips to Resolve Outstanding Data Matching Issues (Inconsistencies):** <https://marketplace.cms.gov/technical-assistance-resources/resolve-data-match-issues.pdf>
- **How to Upload Documents:** <https://www.healthcare.gov/tips-and-troubleshooting/uploading-documents/>
- **Tips for Submitting Supporting Documents to the Marketplace:** <https://marketplace.cms.gov/technical-assistance-resources/submitting-supporting-documents.pdf>

# Steps Assisters Can Take to Help Resolve DMIs

- 1) *If you think a consumer may have a data-matching issue? Help them confirm that they do.***
  - Read the full eligibility notice from the Marketplace. If a consumer has a data matching issue, the notice will say, “Send the Marketplace more information.” It is important to identify which members of the household have data matching issues that need to be resolved.
  - Consumers can also determine whether they have an unresolved data matching issue by checking the *Application Details* sections of their Marketplace accounts for a list of all unresolved inconsistencies.

# Steps Assisters Can Take to Help Resolve DMIs (cont'd)

**2) *If you've confirmed a consumer has a data-matching issue? Help them resolve the issue.***

– ***First help the consumer go back to the application to confirm the information that is included:***

- Double check there are no errors or typos in the application.
- Confirm all members of the household applying for coverage have provided accurate SSNs, *if they have one*. Remember: non-applicants (other than the tax filer) are not required to provide their SSNs, but are strongly encouraged to do so if possible.
- Review projected income to make sure it is as accurate as possible and remind consumers to report any changes in income or other application information within 30 days of the change.
- Make sure to double check their communication preferences for notifications from the Marketplace to make sure they are getting the correct information.
- If there are changes to their application resubmit the application to see if the consumer still has a data matching issue.
- If a consumer's name used for the Marketplace application differs from how it appears on their immigration document or other documents (such as Social Security card), advise the applicants to provide their name as written on those documents.

# Steps Assisters Can Take to Help Resolve DMIs (cont'd)

- *Next help them submit documents to resolve their DMI*
  - Check to see if the documents the consumer submitted are the correct type of documents for their DMI.
  - It may be necessary to submit multiple documents to resolve one data matching issue. 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, like their name, age, race, height, weight, eye color, or address): Find out which documents consumers should submit (also available in Spanish).
  - Ask them if the documents they are submitting have a different name than the one that was used on the application.

# Steps Assisters Can Take to Help Resolve DMIs (cont'd)

- ***Next help them submit documents to resolve their DMI***
  - Remember not every document consumers may want to upload is included in the drop-down menu of *Document Types* viewable after clicking *Verify* in the *Application Details* section of consumers' *My Account*. If consumers need to upload a document that is not listed, they should choose "Other" from the drop-down menu.
  - Encourage consumers to upload their documents instead of mailing them. If the document is uploaded successfully, it should show up as *submitted* under *Application Details* right away.
  - Ensure that the documents consumers submit electronically are in one of the following formats: .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, or .bmp, and are no larger than 10 megabytes.
  - Double-check that the file name(s) on consumers' electronic document(s) DOES NOT INCLUDE any of the following: a colon, semicolon, asterisk, or any other special character. Here are a few examples of special characters that cannot be in the file name: / \ : \* ? " < > |.
- If consumers do mail in documents, tell them to send copies, not their originals, and to include the barcode from their notice and also include their name, state, and application ID on any documentation they are submitting.