

5 Things Assisters Should Know about Data Matching Terminations

The Health Insurance Marketplace mails warning notices to some consumers who have unresolved data matching issues with their Marketplace application. Here are the basics you should know.

1. What “data matching issue” means

A data matching issue happens when information a consumer enters in their Marketplace application doesn't match the data we check against in trusted resources, like Social Security records or IRS databases. These issues are also called inconsistencies.

2. Common types of data matching issues

The most common types of issues are income, citizenship, and immigration.

3. Impact on consumers

Consumers who don't resolve data matching issues can lose eligibility for Marketplace coverage and have changes to their amount of help with costs, like premium tax credits and cost-sharing reductions.

The Marketplace sends notices to help them resolve these issues.

- When a consumer gets an **eligibility notice** from the Marketplace, they can choose and enroll in a health plan. If a consumer has 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. The subject line is “Important: Respond by the dates below to keep your Marketplace coverage or the help you are getting to pay for your Marketplace coverage.”
- 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.



4. Deadline to act

The eligibility notice includes a deadline for resolving data matching issues. For example, 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.

5. Final notices

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.

Have questions?

Find more information at

- <https://marketplace.cms.gov/technical-assistance-resources/resolve-data-match-issues.pdf>
- <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/>

