

# Identity Verification and Screening Questions Course



## Identity Verification and Screening Questions

### Let's Get Started

Consumers may wonder how the Marketplace protects their personal information when they apply for health coverage.

One way the Marketplace protects this information is by verifying a consumer's identity before they fill out an application. As an assister, you can help consumers understand the identity verification process at HealthCare.gov.

In this module, you'll help two consumers complete the “**Verify Your Identity**” application questions and review what to do if the Marketplace is not able to verify their identity right away.

Before you start, review the items below.

### **SOP – Verify Identity and Resolve Potential Data Matching Issues**

Be sure to review [SOP 4 - Verify Identity and Resolve Potential Data Matching Issues](#). This resource provides information on the identity verification process.

### **Documents to Verify Identify**

You might find *Exhibit 9—Documents Consumers Can Submit to Verify Identity* in SOP 4 particularly useful while completing this module or helping consumers. It's a quick reference guide that lists acceptable documents for a consumer to upload if they fail identity verification.

### What You Need to Know

#### **What is identity verification?**

Identity verification is the last step in creating a Marketplace account at HealthCare.gov. During identity verification, the Marketplace asks questions based on consumers' personal and financial histories that only they are likely to know.

#### **Why does the Marketplace need to verify a consumer's identity?**

The verification process helps prevent someone else from creating a Marketplace account and applying for health coverage in a consumer's name without their knowledge.

You can find more information on identity verification at [HealthCare.gov/help/verifying-your-identity/](https://www.healthcare.gov/help/verifying-your-identity/).

#### **Here's how it works:**

1. HealthCare.gov asks a consumer a few questions based on information in their credit report.
2. The consumer picks an answer from a list of possible choices.
3. When the consumer answers enough questions correctly, their identity is verified.

If a consumer fails to answer enough questions correctly, they will need to complete additional steps to verify their identity, as you will review in the following scenarios.

### **Assister Tip**

Experian, a consumer reporting agency, is a contractor that helps the Marketplace with identity verification by comparing the consumer's answers with the information in the consumer's credit report.

Are Experian representatives able to troubleshoot most Marketplace account issues?

The correct answer is no. The Experian Help Desk can't help consumers with the same things that you and the Marketplace Call Center can help with. For example, the Experian Help Desk can't help consumers supply supporting documents or resolve Marketplace account issues (e.g., account and password resets).

### **Assister Tip**

Some of the identity verification 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.

### **What You Need to Do**

Here are some real-world scenarios you may encounter when working with consumers. Select the correct options in each scenario.

Kai recently turned 26 and is no longer eligible for health insurance on his parent's plan. He decided to apply for insurance, so he recently created a Marketplace account.

Kai is logging into HealthCare.gov for the first time and must verify his identity before he can complete his application. Let's help him out.

The identity verification screen will be auto-populated with information Kai entered when he first created his Marketplace account.

Kai notices that his date of birth (July 19, 1996) is missing.

Enter his date of birth. Then select the **Continue** button.

Now, Kai needs to verify his identity and select the **Verify My Identity** button.

Remember the Marketplace will compare Kai's answers with the information in his report maintained by Experian.

### **Quick Check!**

How many attempts does a consumer have to correctly answer the identity verification questions?

Choice 1 – One

Choice 2 – Two

The correct answer is two. If an FFM cannot verify consumers' identities after two tries, consumers will see a failed verification message.

Kai failed twice to correctly answer his identity verification questions, so the Failed Identity screen appears with a reference number.

Kai now needs to call the Experian Help Desk with that reference number so they can help with the identity verification.

Unfortunately, Kai's identity verification with Experian over the phone is unsuccessful.

You can direct him to select the **Resubmit** button as indicated on the page.

### **Assister Tip**

If a reference number is 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.

Next, Kai's "Contact Information" screen confirms that the identity verification attempt was unsuccessful.

Kai reviews his contact information again to make sure the information he entered is correct.

The he selects the **Continue** button.

Since Kai's identity verification process is unsuccessful, he'll need to upload documents to HealthCare.gov to verify his identity.

Select the **Upload Documents** button.

In some cases, only one document is required to verify a consumer's identity.

However, if consumers cannot provide one document with a picture ID, they must submit two documents.

HealthCare.gov provides a list of acceptable documents or combinations of documents consumers can provide under different circumstances.

Single documents that can be used:

- Driver's license
- US passport

Documents that must be submitted with at least one other document:

- Birth certificate
- Social Security card

Help Kai decide if the documents shown can be used alone to verify his identity.

Driver's License –

Driver's licenses can be used as a single document to verify a consumer's identity.

Birth certificate –

Birth certificates cannot be used as a single document to verify a consumer's identity.

Passport –

Passports can be used as a single document to verify a consumer's identity.

Social Security –

Social Security cards cannot be used as a single document to verify a consumer's identity.

Kai has a copy of his U.S. passport to verify his identity.

He needs to select **U.S. passport or U.S. passport card** from the drop-down list.

Select the **Select File to Upload** button.

After one week, Kai wants to check the status of the document he submitted.

He can check the status of any documents he submits in his Marketplace account profile.

The yellow box tells him that his identity is still being verified and that the Marketplace will notify him via email or U.S. Postal Service of the results of his identity verification.

What should a consumer do if they have completed all the previous verification steps and have not yet had their identity verified successfully?

Choice 1 – Create a new Marketplace account.

Choice 2 – Call the Marketplace Call Center.

Choice 3 – The consumer will not be able to apply for health insurance during the current year but can try again next year.

The correct answer is Call the Marketplace Call Center. 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.

Now let's take a look at a situation where a consumer has an easier time verifying their identity.

Like Kai, Martina was not successful when she attempted to answer the verification questions. However, Experian successfully verified Martina's identity by phone.

Select the **Resubmit** button.

Consumers may need to change information on the "Contact information" screen based on their phone call with Experian.

The Experian representative explained to Martina that the reason the Marketplace couldn't verify her identity is that she was using her nickname, Tina.

Martina must **update her name** and select the **Continue** button.

### **Assister Tip**

Consumers have to upload documents electronically if the system is unable to verify their identity right away - even if they verify their identity over the phone with Experian.

This screen confirms that Martina's identity has been verified.

She can now select the **Continue** button to begin her application.

### **Assister Tip**

While consumers can also mail documents to the FFM, 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 Social Security Number with their copies.

### **Great Job!**

You've successfully helped Kai and Martina through the identity verification process.

### Wrap Up

Congratulations!

You have completed Identity Verification and Screening Questions.

Some consumers may be worried about the identity verification process. As an assister, you can help them navigate the steps and assure them verification is important to protect their personal information.

Remember, you can always refer to the following for more information about identity verification:

[SOP 4 Verify Identity and Resolve Potential Data Matching Issues](#)

[SOP 5 Apply for Health Coverage](#)

[SOP 7 Lower Costs of Coverage](#)

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