

Multi-Factor Authentication

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Program Components:



- [Overview](#)
- [Step-by-Step Instructions](#)
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Overview

Watch a short step-by-step video on [how to activate your Multi-Factor Authentication](#).

Refer to the [MFA Activation Quick Start Guide](#) for a process diagram.

This section provides an overview of Multi-Factor Authentication (MFA):

- [Introduction to Multi-Factor Authentication](#)
- [Federal Law Governing User Account Access Information Sharing](#)
- [Google Authenticator](#)
- [Google Authenticator Device Options](#)
- [The QR Code and the Secret Key](#)
- [One-Time Access Token](#)
- [Text-Enabled Device](#)

[Introduction to Multi-Factor Authentication \(MFA\)](#)

Updated Federal security policies require that each RDS Secure Website account must activate Multi-Factor Authentication (MFA) prior to accessing the RDS Secure Website. Users must enter their Login ID, Password, and MFA token to access the Secure Website. MFA may be configured on only one device at a time. CMS' RDS Center has implemented Google Authenticator as the independent token generation software for the RDS Secure Website. Google Authenticator is a free application that is available for download to an iOS or Android device. Refer to [Google Authenticator \(GA\)](#) for additional information.

Multi-Factor Authentication (MFA), also known as two-step or two-factor authentication, is a security enhancement that allows you to provide two pieces of evidence, or “factors”, to confirm your identity when logging in to your RDS Secure Website account. These credentials fall into two categories: something you know (i.e., your Login ID and Password) and something you have (i.e., your personal device).

MFA helps protect you by adding an additional layer of security to your account, making it harder for someone else to log in as if they were you. Your information, your organization's information, and your beneficiaries' information is safer because criminals would need to steal both your Login ID and Password, and your text-enabled device, to access your account and get access to the financial information, Protected Health Information (PHI), and Personally Identifiable Information (PII) present within the RDS Secure Website.

New RDS SWS users must have completed Registration and have received the user account confirmation email before activating MFA. Existing users whose accounts are in Pending or Expired status are prohibited from activating or managing their MFA configuration. Active users are permitted to activate and manage their MFA settings. Inactive, Disabled, and Locked users are also permitted to activate and manage their MFA settings, however other Secure Website content is not accessible until the account issue is resolved. Refer to [User Management](#) for guidance on these processes.

The RDS Secure Website requires all users to login with their MFA configuration: you are required to enter the time-sensitive unique token generated by Google Authenticator, in addition to your RDS Login ID and Password, to access the RDS Secure Website. Activation only needs to be completed once for each new Secure Website account, unless you are setting up a new device or you need to reset your current MFA configuration. You may log into the RDS Secure Website immediately upon activating MFA.

CMS' RDS Center has also implemented a one-time access token that can be sent to your registered email address or your registered text-enabled device in the event that your RDS MFA device is lost, damaged, or not working, and you are unable to reset your MFA configuration and need immediate access to the RDS Secure Website. Consequently, you will be prompted to provide a text-enabled device number to CMS' RDS Center during the [MFA Activation](#) process. Providing a text-enabled device number is optional. However, if you do not register a text-enabled device with your RDS user account, a one-time token cannot be provided to you via text (SMS) message. For text (SMS) messages, there is no charge from CMS' RDS Center, however standard rates from your carrier may apply. Refer to your device's plan for guidance. **Note:** CMS' RDS Center will provide Plan Sponsors additional information prior to implementing the MFA login requirement in the RDS Secure Website.

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Federal Law Governing User Account Access Information Sharing

Individuals are responsible for maintaining and protecting their RDS Secure Website account access. It is a violation of Federal law to share or transfer user accounts or Login and Password information. **Do not share the QR code, Secret Key, Google Authenticator token, one-time token or any other account information with anyone. Activate your MFA configuration with your own personal device, not the device of another person.**

If a security violation has been suspected by the RDS Center, the compromised account shall be terminated. If the user requires access to the Secure Website again, they will be required to be invited to each Plan Sponsor account and/or application for which they perform work and complete registration again, including being required to activate a new MFA configuration for the new account.

CMS' RDS Center shall not share your personal information with any third-party, except for disclosures required by law.

Due to the sensitive nature of this data, users should [contact the RDS Center directly](#) should assistance be required. One individual should not contact the RDS Center on another individual's behalf. Do not include any Protected Health Information (PHI), as defined in the Health Insurance Portability and Accountability Act (HIPAA), or Personally Identifiable Information (PII) in the correspondence, such as Login ID, Password, MBI, SSN, DOB, etc.

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Google Authenticator (GA)

Google Authenticator (GA) is a free, secure, independent third-party token generator application (app). It implements multi-factor verification services using a time-based one-time token for authenticating users. Google Authenticator provides a 6-digit one-time token which users are required to provide to the RDS Secure Website when logging in to the site, in addition to their RDS Login ID and Password. MFA may be configured on only one device at a time.

No data is transmitted with the Google Authenticator app; all tokens are stored locally on your own device and the app does not communicate with the RDS Secure Website or your Secure Website account. The RDS Secure Website will accept the token that is currently displayed in your Google Authenticator application; these tokens change every 30 seconds. You can use the Google Authenticator application to receive codes even if you don't have an Internet connection or mobile service.

During the [MFA Activation](#) and [MFA Reset](#) processes, the RDS Secure Website includes links to download Google Authenticator for an Android or an iOS device. Note that these links will take you to an external page not controlled by CMS' RDS Center. You may also manually navigate to these websites at any time or download the app directly from your device. Refer to the instructions associated with your chosen device for assistance in downloading the app.

Google Authenticator has the capability to generate unique tokens for multiple websites or applications all within the same Google Authenticator app. Therefore, if you already use Google Authenticator for another website, application, mobile service, or email account, you can simply add the RDS Secure Website to your existing Google Authenticator application; there is no need to install a separate Google Authenticator for each service it is used for. This is an example of the Google Authenticator app.



If you have already activated MFA for your RDS Secure Website account, you can replace the current configuration in the event that you obtain a new mobile device, if your existing device experiences issues that requires a factory reset, if your existing MFA token for the RDS Secure Website stops working, or for any other reason. Once replaced, tokens generated by previous RDS Secure Website instances within the Google Authenticator app on your device will no longer work. To avoid confusion, CMS' RDS Center recommends removing any previous versions of the RDS Secure Website profile within your Google Authenticator app once the new configuration is activated. Refer to the instructions associated with your chosen device for assistance.

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Google Authenticator Device Options

Google Authenticator is a free application that is available for download to an iOS or Android device. If you would like to be able to scan the QR code with your device's camera, ensure you allow Google Authenticator access to your device's camera. Refer to the instructions associated with your chosen device for assistance.

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The QR Code and the Secret Key

The QR code (i.e., Quick Response Code) is a barcode used by the RDS Secure Website to associate your registered user account to the Google Authenticator application on your chosen device. The QR code consists of a unique pattern of black squares arranged in a square grid on a white background. Each QR code is unique; when an RDS Secure Website user navigates to the *Activate Multi-Factor Settings* page, a unique QR code is displayed. This is an example of a QR code.



During the [MFA Activation](#) and [MFA Reset](#) processes, a unique QR code is generated by the RDS Secure Website. You can use your device's camera to scan the QR code into the Google Authenticator app of your device. Refer to the instructions associated with your chosen device for assistance.

The Secret Key is a unique string of alpha-numeric characters that is associated with the unique QR code generated by the RDS Secure Website. If you are having trouble scanning the QR code into your mobile device, you may manually enter the Secret Key associated with that QR code into your Google Authenticator app instead. Just as each QR code is unique, when an RDS Secure Website user navigates to the *Activate Multi-Factor Settings* page, the Secret Key changes to match the new QR code. This is an example of the Secret Key.

Select this box if you are having trouble scanning the barcode. 

If you have a problem scanning the barcode with your device, enter this key manually into Google Authenticator of your chosen device.

Secret Key: **YU323EQX54D2033**

Important: After you scan the QR code or enter the Secret Key into Google Authenticator, and Google Authenticator displays the 6-digit token for you to enter into the Secure Website to sync the applications, you must ensure that you enter the 6-digit token while on that same page, within the same browsing session. You cannot navigate away from that page and come back to complete it later.

Each time you visit the *Activate Multi-Factor Authentication* page, a new QR code and Secret Key are generated. Consequently, you have to enter the 6-digit token from the same browsing session in order for the activation to be successful.

If you attempted to activate MFA and it wasn't successful and your browsing session has closed, the QR code and Secret Key are invalidated. You should remove any previous configuration(s) of Google Authenticator from your device and start the process over to ensure you are entering the token value associated to the current, most recent QR code or Secret Key. Ensure that the 6-digit token you are entering is associated with the QR code or Secret Key of the same browsing session. For security reasons, the Secure Website will not accept a 6-digit token from a previous configuration.

Note also that if you are following the step-by-step instructions and the Secure Website will not accept the 6-digit Google Authenticator token to sync the applications, your phone's clock may be out of sync with Google Authenticator's clock. Refer to your device's instructions for guidance.

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One-Time Access Token

If your RDS MFA device is lost, damaged, or not working and you are unable to reset your MFA configuration but need immediate access to the RDS Secure Website, CMS' RDS Center will allow you to request a one-time access token.

Important: Keep your registered personal information up-to-date. One-time access tokens will only be provided to your registered email address or your registered text-enabled device. For security reasons, users are prohibited from modifying their email address and their text-enabled device number during the process to request a one-time token. Refer to [Manage Register User Information](#) for guidance on updating your registered information.

Users may only log into the RDS Secure Website using the one-time access token function three consecutive times. This security policy applies to all users regardless of the token's delivery method: whether users request the token to be sent to their registered email address or to their registered text-enabled number, users may only log into the Secure Website three consecutive times with one-time tokens. The count is not reset until a user logs into the website with the Google Authenticator token from their personal device.

Stated another way, if a user has logged into the RDS Secure Website with a one-time access token three consecutive times, regardless of how much time elapses between uses and regardless of the delivery method (i.e., email or text (SMS) message), the user is prohibited from requesting additional one-time tokens until they log into the Secure Website with their standard Google Authenticator token on their personal device.

If the Google Authenticator token on a user's personal device is not working, the user must reset their MFA configuration to establish a new Google Authenticator credential with the RDS Secure Website. If a user has used all three of their one-time tokens, they must reset their MFA configuration and log into the Secure Website with their new Google Authenticator profile before being allowed to request additional one-time tokens. Refer to [MFA Reset Instructions](#) for guidance on this process.

One-time access tokens are only active for 10 minutes after the request has been made. If more time has elapsed, the token expires and users must request a new token. Tokens that expire and are not used to successfully log in do not count towards the three allowable consecutive one-time token uses.

Text-Enabled Device

If you encounter an issue with either your MFA device or the token it generates that prevents you from being able to log into the RDS Secure Website, but you need to access the site immediately, you may request a one-time token be sent to your registered email address or registered text-enabled device of your choice. Consequently, you will be prompted to provide a text-enabled device number to CMS' RDS Center during the [MFA Activation](#) process. This may be your MFA device, such as a smartphone, another back-up device, such as a text-enabled landline, or any other accessory that is capable of receiving text (SMS) messages.

Providing a text-enabled device number is optional. However, if you do not register a text-enabled device with your RDS user account, a one-time token cannot be provided to you via text (SMS) message. The text-enabled number must be registered with CMS' RDS Center prior to requesting the one-time token. For security reasons, users may not provide a text-enabled number during the process to request the one-time token, nor may they edit it during this process.

For text (SMS) messages, there is no charge from CMS' RDS Center, however standard rates from your carrier may apply. Refer to your device's plan for guidance.

If you provided a text-enabled device number to CMS' RDS Center and would like to update that number, you may do so by following the guidance provided in the [Reset Text-Enabled Device Number Instructions](#) section. Only Active users are permitted to modify their text-enabled number. Inactive, Locked, and Disabled users are prohibited from modifying the text-enabled device number. Refer to [User Management](#) for guidance on resolving account issues.

Step-by-Step Instructions

Watch a short step-by-step video on [how to activate your Multi-Factor Authentication](#).

Refer to the [MFA Activation Quick Start Guide](#) for a process diagram.

Ensure you complete the activation or reset processes in a timely manner. Federal security policies require software applications to terminate the browsing session after a set period of inactivity. If you attempted to activate MFA and it wasn't successful and your browsing session has closed, the QR code and Secret Key are invalidated. You should remove any previous configuration(s) of Google Authenticator from your device and start the process over to ensure you are entering the token value associated to the current, most recent QR code or Secret Key. Ensure that the 6-digit token you are entering is associated with the QR code or Secret Key of the same browsing session. For security reasons, the Secure Website will not accept a 6-digit token from a previous configuration.

This section provides step-by-step instructions for managing Multi-Factor Authentication (MFA) settings:

- [First Time MFA Activation Instructions](#)
- [MFA Reset Instructions](#)
- [Reset Text-Enabled Device Number Instructions](#)
- [Request a One-Time Token Instructions](#)

First Time MFA Activation Instructions

This section provides step-by-step instructions to activate your Multi-Factor Authentication settings for the first time.

1. Complete user account Registration and receive your user account confirmation email. If you are already a registered user with an active account, see the alternate guidance in instruction 2b.
2. Click the MFA Activation hyperlink embedded in your user account confirmation email.

Dear Danny AMOne,

Based on the information you provided to CMS' RDS Center, you have been approved as the Account Manager for Plan Sponsor One.

Important: Your Multi-Factor Authentication (MFA) requires activation. Once activated, you will be required to enter the Login ID and password you created during registration and a unique token code generated by Google Authenticator to access the RDS Secure Website.

To login, please go to the [RDS Program Website](#).

We invite you to review the [RDS Welcome Kit](#) for helpful resources to get you acquainted with RDS and your specific tasks as an Account Manager.

If you need more information, contact [CMS' RDS Center](#).

Sincerely,

CMS' RDS Center

2b. Alternately, you may navigate to the [RDS Program Website](#) and select **Manage MFA Settings**.

The screenshot displays the CMS RDS website interface. At the top left is the CMS logo (Centers for Medicare & Medicaid Services) and the RDS logo (Retiree Drug Subsidy). On the top right, there are three buttons: 'Manage MFA Settings' (highlighted with a red box), 'Login Here', and 'Register'. Below these is a search bar with a 'Search' button. A navigation menu includes links for Home, About RDS, News and Events, Regulations and Guidance, Resource Library, Common Questions, and Contact Us. The main content area features a large image of an elderly couple smiling. Below the image are three columns of links: '2019 Cost Thresholds and Cost Limits', 'Change Your Account Manager or Authorized Representative', and 'Accessing Your RDS Secure Website User Account'. To the right of the image is a vertical list of links: 'Important Application Deadline Information', 'Important Reconciliation Deadline Information', 'Cost Threshold And Cost Limit By Plan Year', 'Mandatory Payment Reduction', 'RDS User Guide', 'RDS Reason Codes', 'Sample Retiree File Spreadsheet', and 'RDS TV'. At the bottom, there are two blue buttons: 'Announcements' and 'RDS Spotlight'.

3. On the resulting *Validate Person Information* page, enter the Email Address, Date of Birth, and Social Security Number associated with your active account and select **Continue**.
 - o If your account is Inactive, refer to [Verify Email Address](#) for guidance on resolving your account issue.



Validate Person Information

An * indicates a required field.

* Email Address

john DOE@example.com

* Date of Birth

Month Day Year

1

1

1960

* Social Security Number

.....

[Show](#)

Continue

Cancel

SECURE AREA

[Privacy Policy](#) | [User Agreement](#) | [Accessibility](#)



On the resulting *Register Text-Enabled Device* page, select **Continue** to provide the RDS Center with your text-enabled device number. Close the browser to cancel the process. You may also select **Skip** to forgo providing a text-enabled number and instead navigate directly to [Step 7](#) of these instructions to continue activating MFA.

Note: Providing a text-enabled device number is optional. However, if you do not register a text-enabled device with your RDS user account, a one-time token cannot be provided to you via SMS message. CMS' RDS Center is only permitted to send a one-time token via text to the registered text-enabled device associated with your user account, or your registered email address. We are not permitted to send the one-time access token to a text-enabled device or email address that is not registered to your user account. Your text-enabled device number and email address are not permitted to be updated during the one-time token process.

Register Text-Enabled Device

MFA Overview

Multi-Factor Authentication (MFA) adds an extra layer of security to your account. When you log into the RDS Secure Website, you will be required to enter the unique token generated by Google Authenticator, in addition to your RDS Login ID and Password.

If, however, your RDS MFA device is lost, damaged, or not working, you may sign in using an alternate method of authentication. A one-time token can be sent to either your registered email address or your registered text-enabled device. These tokens may take a few minutes to be received and are valid for 10 minutes after the request is made.

If you would like to register a text-enabled device with your RDS Secure Website account, select the **Continue** button on this page.

Important things to note:

- **The one-time access token may not be your primary method of authentication. You must only use this option if your RDS account MFA device is lost or not working.**
- **Providing a text-enabled device is optional.** If you do not register a text-enabled device with your RDS user account, a one-time token cannot be provided via text message.
- CMS' RDS Center is only permitted to send a one-time token via SMS message to the registered text-enabled device associated with your RDS Secure Website account.
- For text (SMS) messages, there is no charge from CMS' RDS Center. However, standard rates from your carrier may apply. Refer to your plan for guidance.



Add Optional Text-Enabled Device

Select the **Continue** button to add a Text-Enabled device to your account. Select the **Skip** button to skip this step.

Continue

Skip

4. On the resulting *Text-Enabled Number* pop-up window, enter your text-enabled device number and select the **Send Verification Code** button.

Text-Enabled Number ✕

Enter the Text-Enabled Number you want to register. CMS' RDS Center will send a SMS with a six digit Verification Code.

* Text-Enabled Device Number

Enter the six digit Verification Code that we sent you to confirm registration.

* Verification Code

Didn't receive a code?

5. On the same *Text-Enabled Number* pop-up window, enter the verification code that is sent to your text-enabled device and select **Submit**. The code may take a few minutes to be received.

Text-Enabled Number ✕

Enter the Text-Enabled Number you want to register. CMS' RDS Center will send a SMS with a six digit Verification Code.

* Text-Enabled Device Number

Enter the six digit Verification Code that we sent you to confirm registration.

* Verification Code

Didn't receive a code?

If you do not receive the code after a few minutes, you may select the **Resend Verification Code** button to have another code sent to your device. Any previous codes will be invalidated.

If you need to change the number you provided, you may edit the text-enabled device number and select the **Resend Verification Code** button to have the code sent to the new updated number you entered. Any previous codes will be invalidated.

Text-Enabled Number ✕

Enter the Text-Enabled Number you want to register. CMS' RDS Center will send a SMS with a six digit Verification Code.

* Text-Enabled Device Number


Enter the six digit Verification Code that we sent you to confirm registration.

* Verification Code

Didn't receive a code?

6. On the resulting *Text-Enabled Number Registration Successful* pop-up window, select **Continue** to proceed to the *Activate Multi-Factor Settings* page. The *Text-Enable Number Registration Successful* message is the confirmation that you successfully registered your text-enabled number; a separate confirmation email will not be generated.

Text-Enabled Number Registration Successful ✕

 Your Text-Enabled Number has been successfully registered.

7. On the resulting *Activate Multi-Factor Settings* page, download Google Authenticator for your chosen device using the **Android Device** or **iOS Device** buttons and open the application once successfully installed. If you already have Google Authenticator installed, open the application on your device.

Note: The **iOS Device** button will only open in Apple devices or Windows PCs that have iTunes installed.

Activate Multi-Factor Settings

Multi-Factor Authentication (MFA) adds an extra layer of security to your account. Once activated, you will be required to enter the unique token generated by Google Authenticator, Login ID and Password, to access the RDS Secure Website.

Your Multi-Factor Authentication **requires activation**. MFA may only be activated on one device at a time.

Note: Activation only needs to be completed once for each new Secure Website Account, unless you are setting up a new MFA device or you need to reset your MFA token.

- 📘 Download and install Google Authenticator from your device's App Store. Refer to the installation instructions associated with your chosen device for assistance.

Note: The following links will take you to an external page not controlled by RDS.



Scan this barcode:

Use your Google Authenticator App to scan the following barcode, then copy the generated token into the text field below.



Select this box if you are having trouble scanning the barcode.



* Google Authenticator Token:

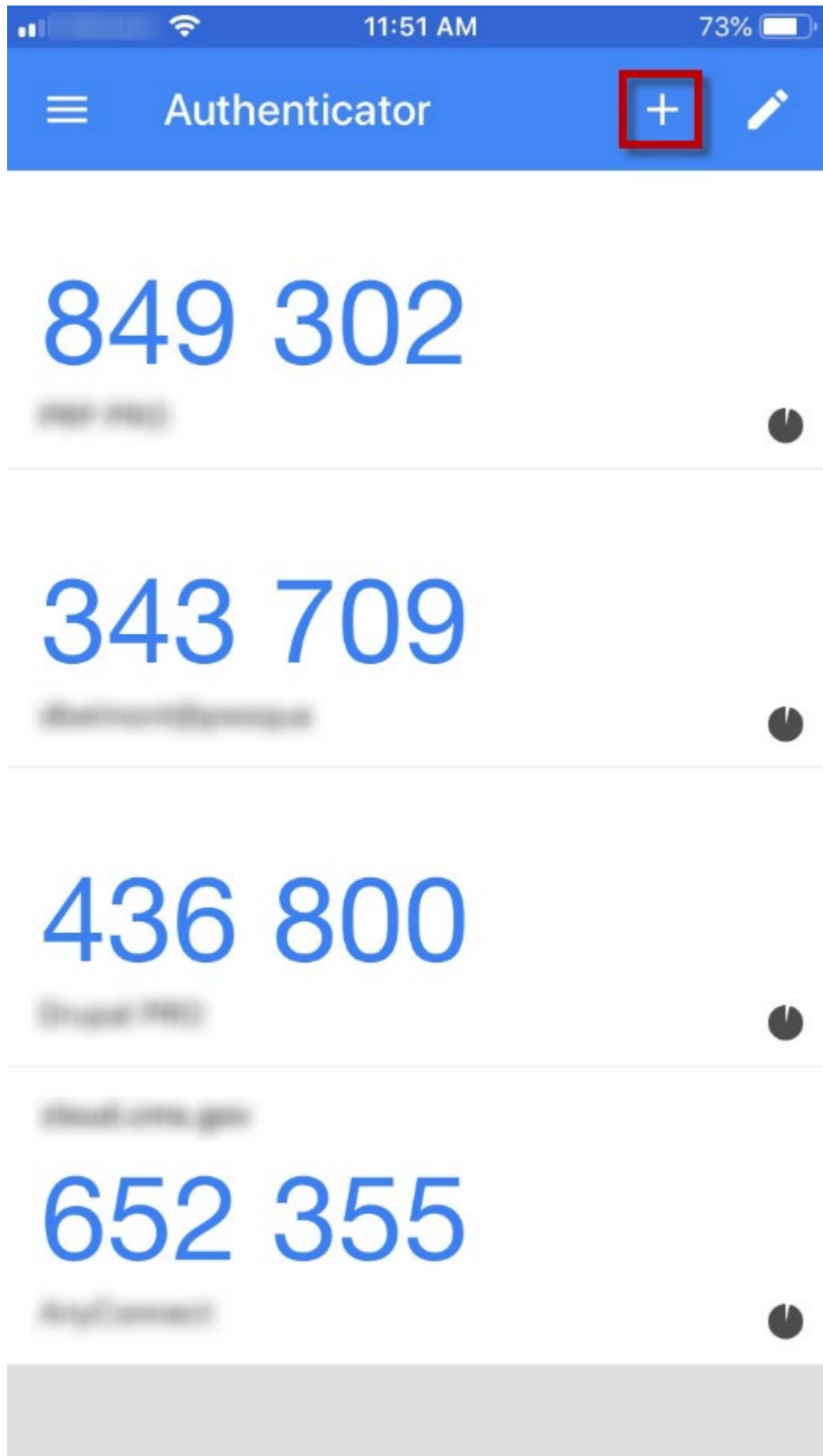
Enter the token generated by your Google Authenticator App.

8. Using the Google Authenticator app on your device, scan the QR code. The general process for scanning a QR code with your device's camera is listed in Steps i - v.

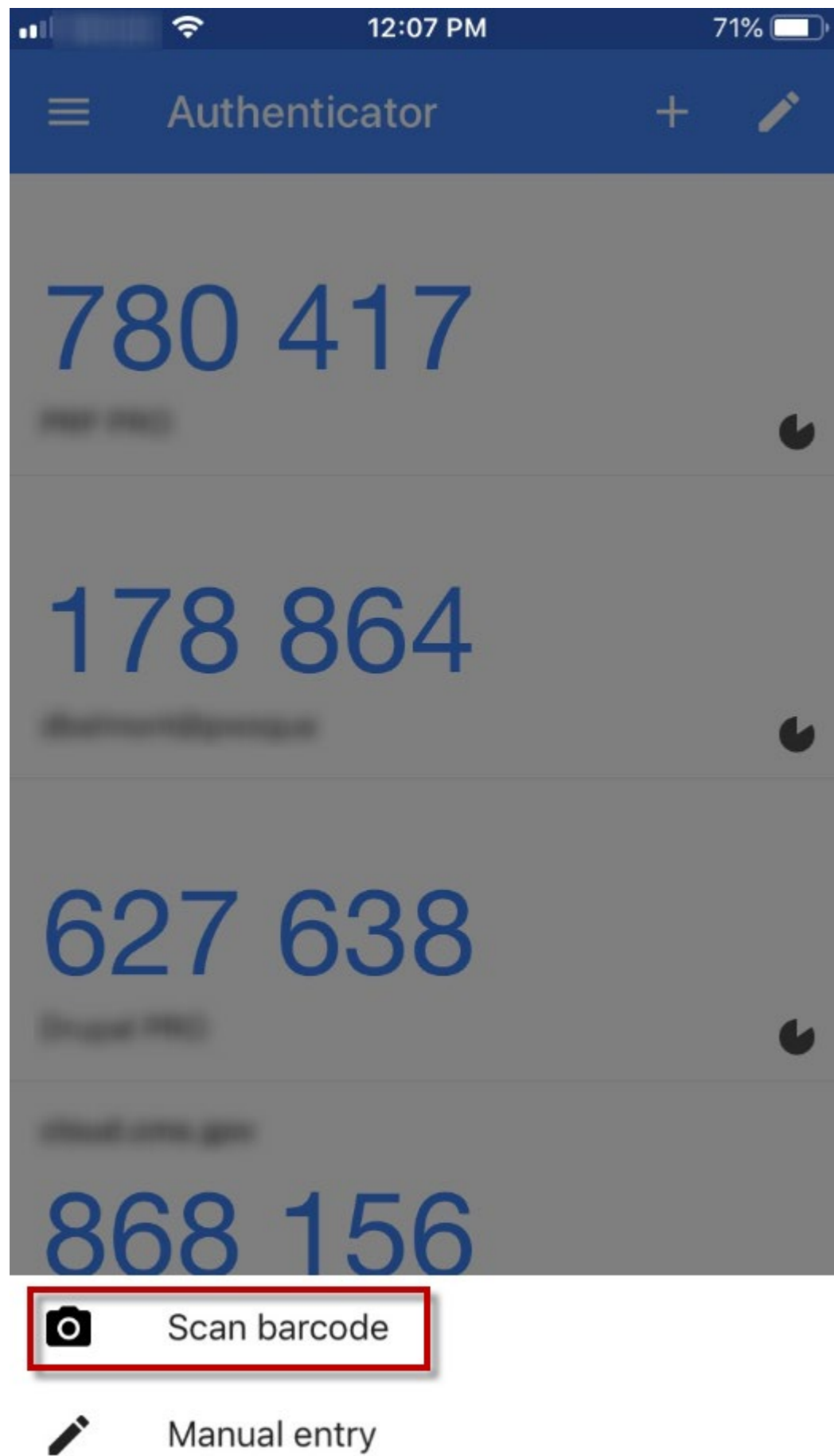
Note: The exact text and images may vary depending on the type of device you use, and the version of your device or Google Authenticator app your device is running.

i. Download and open Google Authenticator on your device.

ii. Select the '+' sign within the Google Authenticator app on your device. If you don't use Google Authenticator for any other services, you will not see any other services listed.



iii. Select 'Scan barcode' from the Google Authenticator app on your device.



iv. Hold your device's camera up to your computer screen so that the QR code displayed in the Secure Website is within the outlined area on your mobile device's screen. Ensure you have granted Google Authenticator access to your device's camera. Refer to the instructions associated with your device for guidance.



Activate Multi-Factor Settings

Multi-Factor Authentication (MFA) adds an extra layer of security to your account. Once activated, you will be required to enter the unique token generated by Google Authenticator Login ID and Password, to access the RDS Secure Website.

Your Multi-Factor Authentication **requires activation**. MFA may only be activated on one device at a time.

Note: Activation only needs to be completed once for each new Secure Website Account, unless you are setting up a new MFA device or you need to reset your MFA token.

- Download and install Google Authenticator from your device's App Store. Refer to the installation instructions associated with your chosen device for assistance.

Note: The following links will take you to an external page not controlled by RDS.



Scan this barcode:

Use your Google Authenticator App to scan the following barcode, then copy the generated token into the text field below.



Select this box if you are having trouble scanning the barcode.



*** Google Authenticator Token:**

Enter the token generated by your Google Authenticator App.

v.If you are having trouble scanning the QR code, unhide the Secret Key by clicking anywhere in the **Select this box if you are having trouble scanning the barcode** box.



Activate Multi-Factor Settings

Multi-Factor Authentication (MFA) adds an extra layer of security to your account. Once activated, you will be required to enter the unique token generated by Google Authenticator Login ID and Password, to access the RDS Secure Website.

Your Multi-Factor Authentication **requires activation**. MFA may only be activated on one device at a time.

Note: Activation only needs to be completed once for each new Secure Website Account, unless you are setting up a new MFA device or you need to reset your MFA token.

- Download and install Google Authenticator from your device's App Store. Refer to the installation instructions associated with your chosen device for assistance.

Note: The following links will take you to an external page not controlled by RDS.



Scan this barcode:

Use your Google Authenticator App to scan the following barcode, then copy the generated token into the text field below.



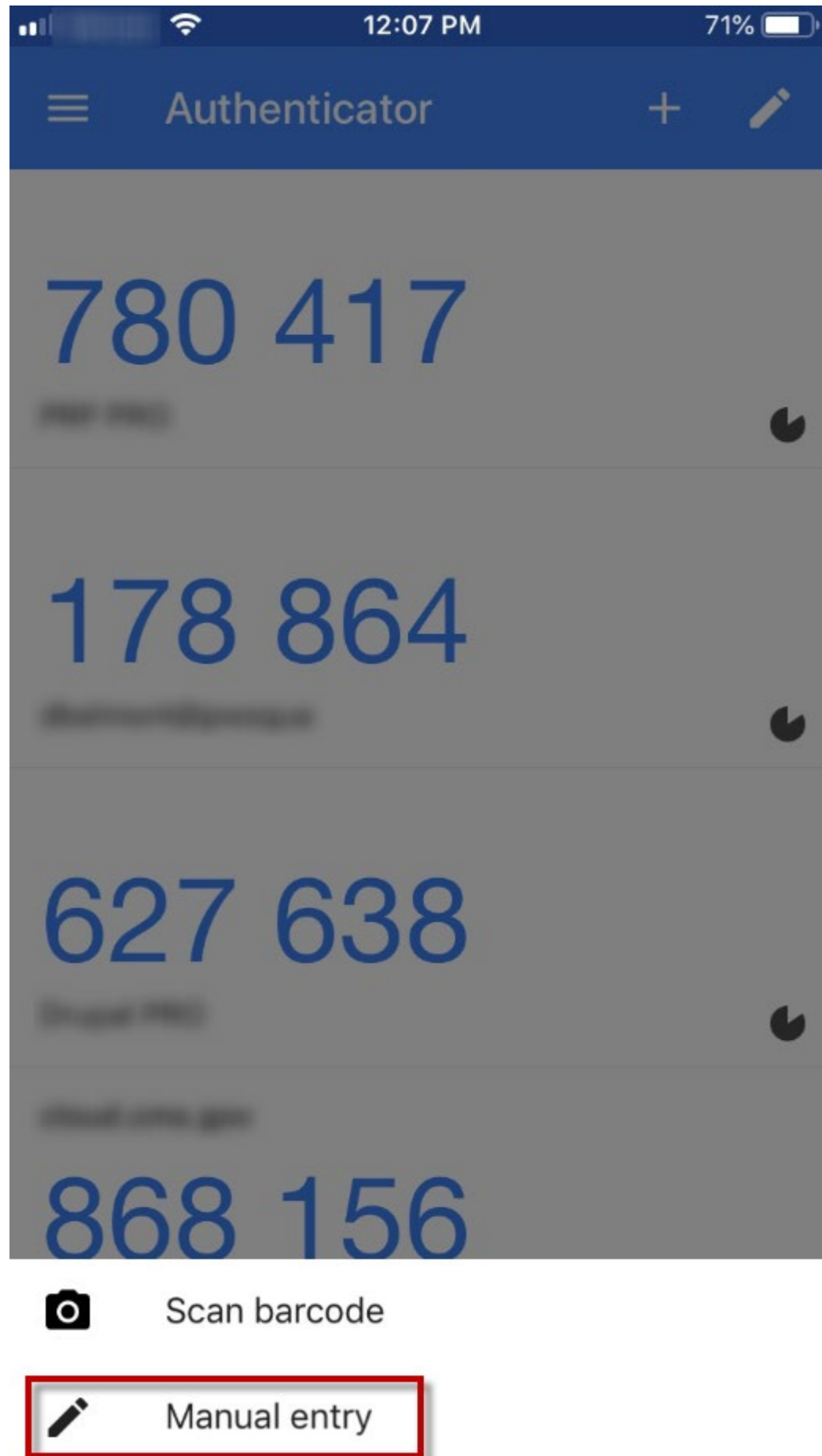
Select this box if you are having trouble scanning the barcode.



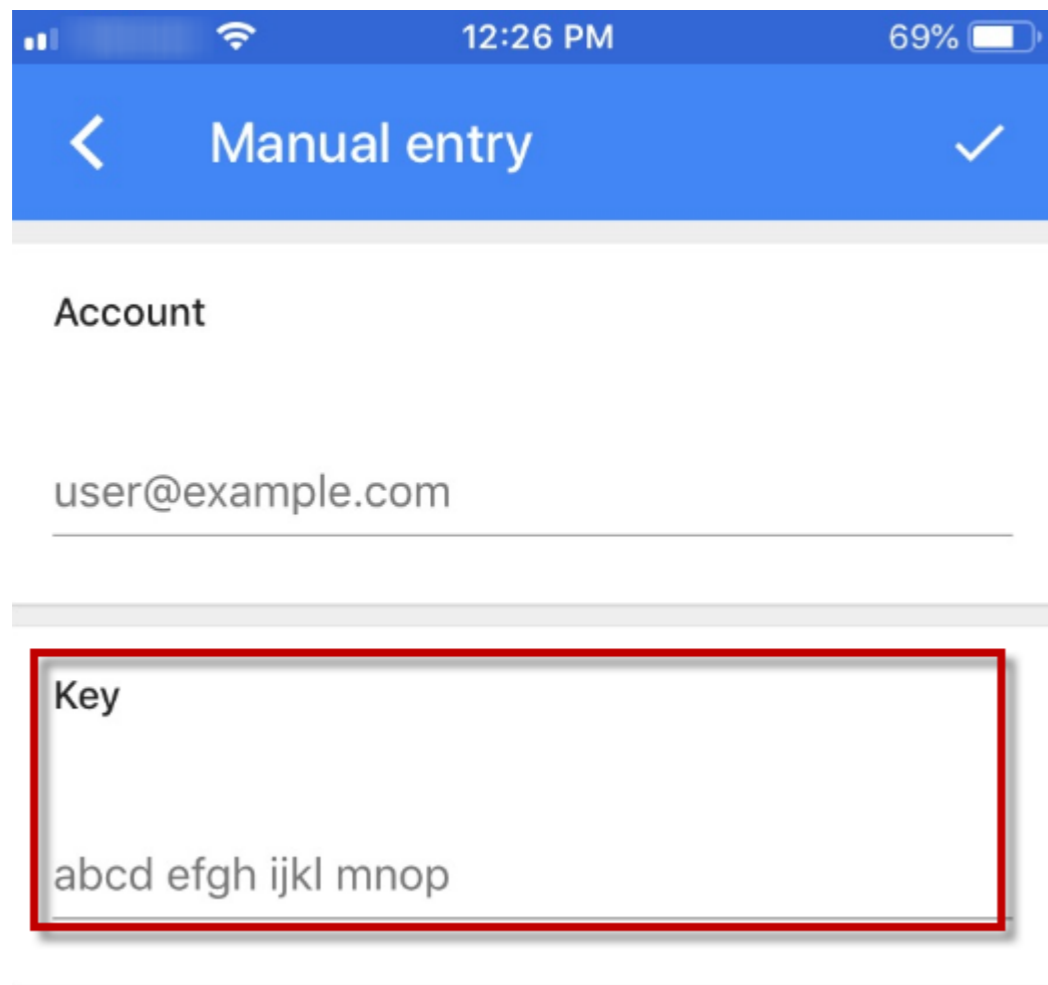
If you have a problem scanning the barcode with your device, enter this key manually into Google Authenticator of your chosen device.

Secret Key: **SAMPLE** PDHU5P5SUIX6K5IH

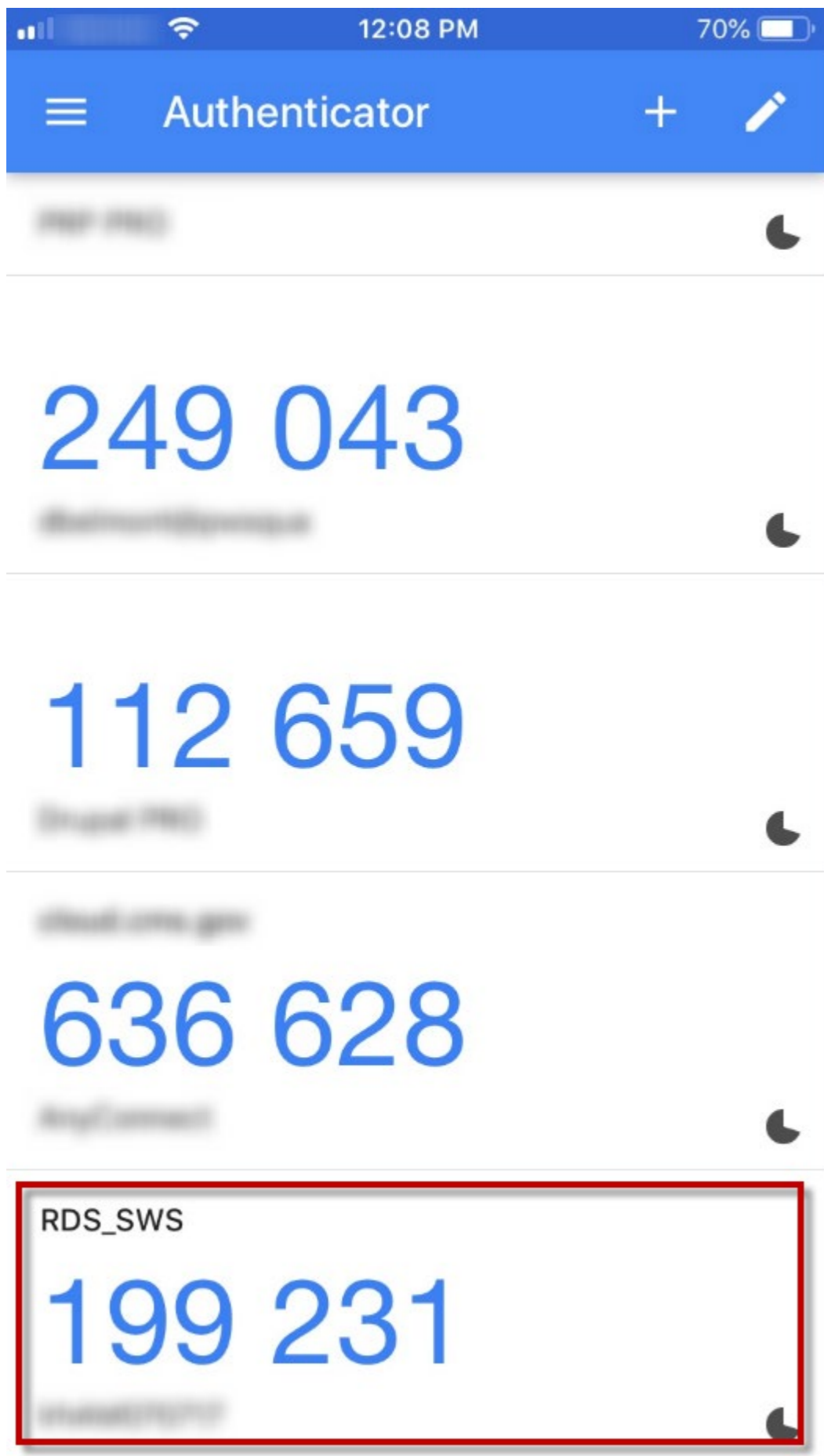
Select 'Manual Entry' from the Google Authenticator app on your device.



Manually enter the Secret Key into your Google Authenticator app.



9. Once your user account is successfully synced with Google Authenticator, either by scanning the QR code or by manually entering the Secret Key, Google Authenticator will be updated with a new entry for your RDS Secure Website user account.



10. Once you have successfully synced your RDS Secure Website account to your Google Authenticator app, enter the 6-digit token generated by the app on your device into the **Google Authenticator Token** field of the Secure Website and select **Activate**.

Note: Activation only needs to be completed once for each new Secure Website Account, unless you are setting up a new MFA device or you need to reset your MFA token.

- i** Download and install Google Authenticator from your device's App Store. Refer to the installation instructions associated with your chosen device for assistance.


Note: The following links will take you to an external page not controlled by RDS.



Scan this barcode:

Use your Google Authenticator App to scan the following barcode, then copy the generated token into the text field below.



Select this box if you are having trouble scanning the barcode. 

If you have a problem scanning the barcode with your device, enter this key manually into Google Authenticator of your chosen device.

Secret Key: PDHJ575S UJ76K5IH

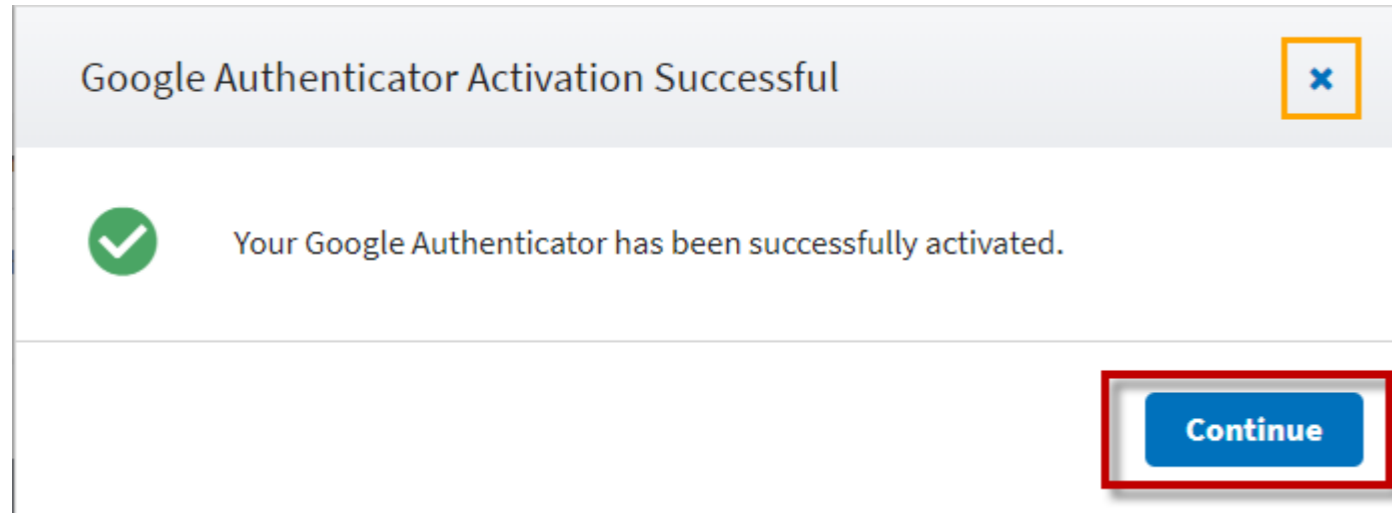
*** Google Authenticator Token:**

Enter the token generated by your Google Authenticator App.



11. Select **Continue** from the *Google Authenticator Activation Successful* pop-up window to be returned to the *Login* page. The *Google Authenticator Activation Successful* message is the confirmation that you successfully activated MFA; a separate confirmation email will not be generated.

Note that if you are following the step-by-step instructions and you cannot get the Secure Website to accept the 6-digit Google Authenticator token to sync the applications, your phone's clock might be out of sync with Google Authenticator's clock. Refer to your device's instructions for guidance.



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MFA Reset Instructions

This section provides step-by-step instructions to reconfigure your Multi-Factor Authentication settings.

Watch a short step-by-step video on [how to reset your Multi-Factor Authentication](#).

Refer to the [MFA Reset Quick Start Guide](#) for a process diagram.

Note: These instructions are associated with updating the MFA and Google Authenticator configurations on your personal device, not updating your text-enabled number, if you have provided one. Modifying your text-enabled number instructions are available below in the [Reset Text-Enabled Device Number Instructions](#) section.

1. Navigate to the [RDS Program Website](#) and select **Manage MFA Device Settings**.



Manage MFA Settings

Login Here

Register

Search

Home

About RDS

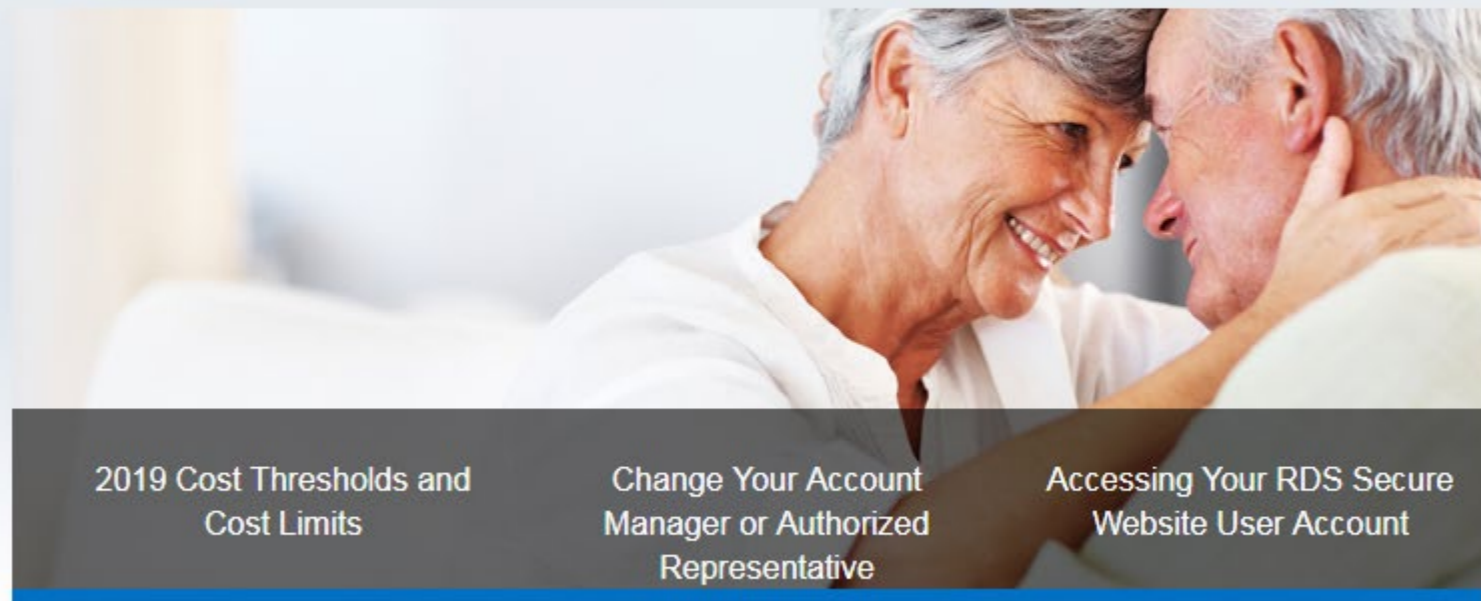
News and Events

Regulations and Guidance

Resource Library

Common Questions

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2019 Cost Thresholds and Cost Limits

Change Your Account Manager or Authorized Representative

Accessing Your RDS Secure Website User Account

Important Application Deadline Information

Important Reconciliation Deadline Information

Cost Threshold And Cost Limit By Plan Year

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RDS User Guide

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Sample Retiree File Spreadsheet

RDS TV

Announcements

RDS Spotlight

2. On the resulting *Validate Person Information* page, enter the Email Address, Date of Birth, and Social Security Number associated with your active account and select **Continue**.
 - o If your account is Inactive, refer to [Verify Email Address](#) for guidance on resolving your account issue.



Validate Person Information

An * indicates a required field.

* Email Address

johndoe@example.com

* Date of Birth

Month Day Year

1

1

1960

* Social Security Number

.....

[Show](#)

Continue

Cancel

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3. On the resulting *Manage Multi-Factor Authentication Settings* page, select the **Setup Google App** button from within the *Reset Google Authenticator Settings* section.

Manage Multi-Factor Authentication Settings



Reset Google Authenticator Settings

Our records indicate that you have already activated your MFA device. If you performed a factory reset of your MFA device or you need to configure your MFA device, click the **Setup Google App** button to reset your MFA configuration.

[Setup Google App](#)

[Cancel](#)

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4. On the resulting *Activate Multi-Factor Settings* page, download Google Authenticator for your chosen device using the **Android Device** or **iOS Device** buttons and open the application once successfully installed. If you already have Google Authenticator installed, open the application on your device.

Note: The **iOS Device** button will only open in Apple devices or Windows PCs that have iTunes installed.

Activate Multi-Factor Settings

Multi-Factor Authentication (MFA) adds an extra layer of security to your account. Once activated, you will be required to enter the unique token generated by Google Authenticator, Login ID and Password, to access the RDS Secure Website.

Your Multi-Factor Authentication **requires activation**. MFA may only be activated on one device at a time.

Note: Activation only needs to be completed once for each new Secure Website Account, unless you are setting up a new MFA device or you need to reset your MFA token.

- 📘 Download and install Google Authenticator from your device's App Store. Refer to the installation instructions associated with your chosen device for assistance.

Note: The following links will take you to an external page not controlled by RDS.



Scan this barcode:

Use your Google Authenticator App to scan the following barcode, then copy the generated token into the text field below.



Select this box if you are having trouble scanning the barcode.



* Google Authenticator Token:

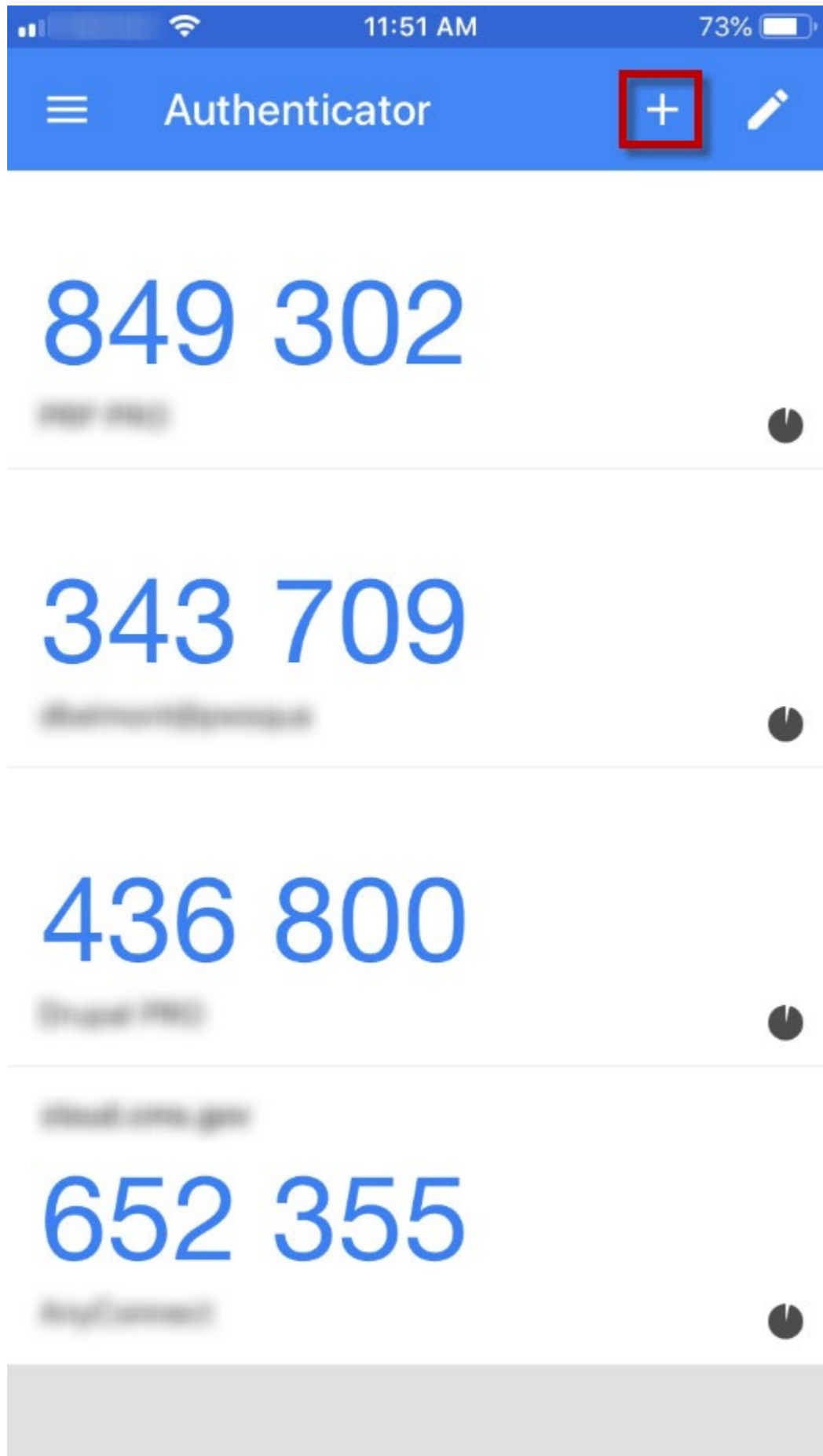
Enter the token generated by your Google Authenticator App.

5. Using the Google Authenticator app on your device, scan the QR code. The general process for scanning a QR code with your device's camera is listed in Steps i - v.

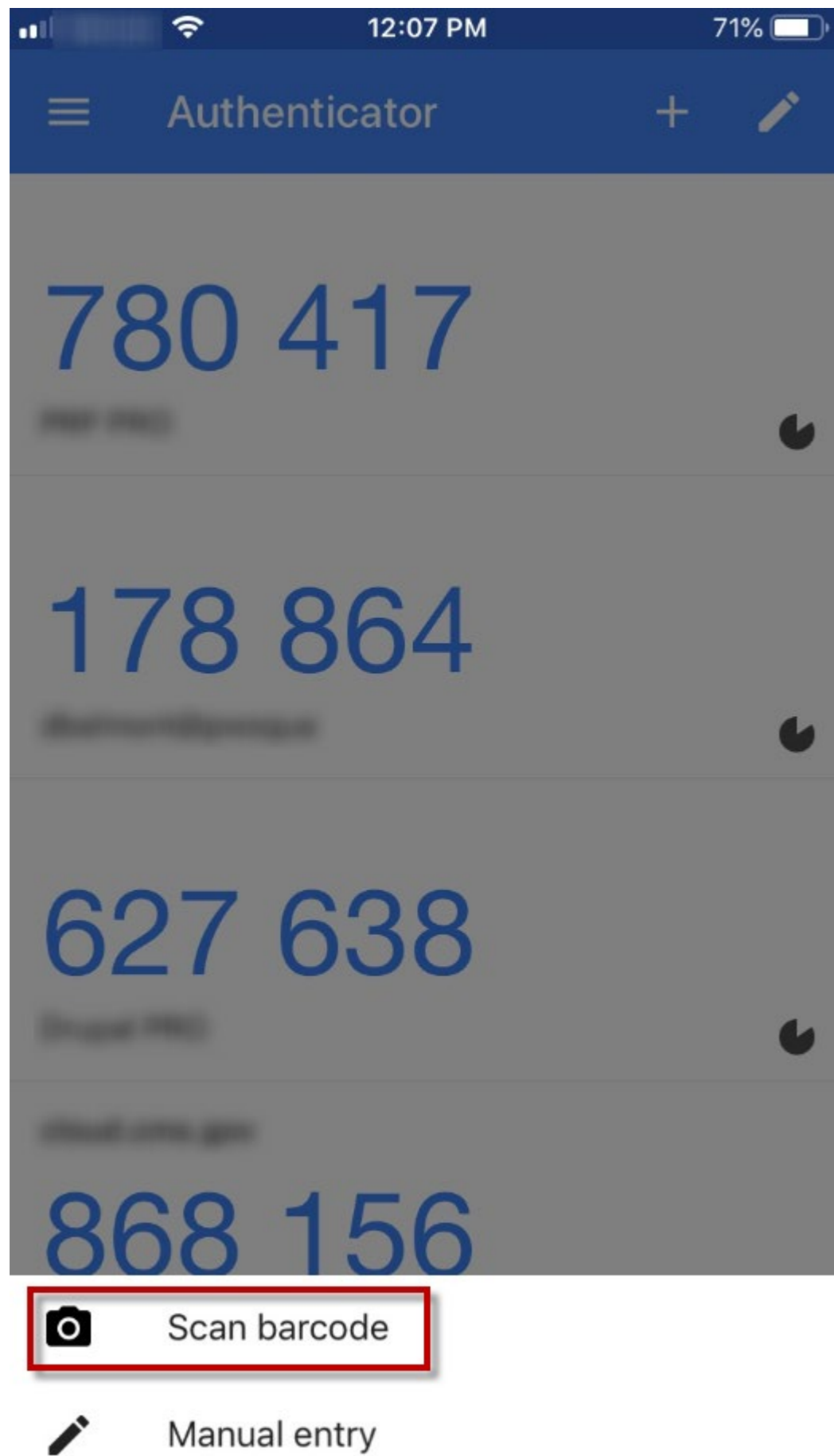
Note: The exact text and images may vary depending on the type of device you use, and the version of your device or Google Authenticator app your device is running.

i. Download and open Google Authenticator on your device.

ii. Select the '+' sign within the Google Authenticator app on your device.



iii. Select 'Scan barcode' from the Google Authenticator app on your device.



iv. Hold your device's camera up to your computer screen so that the QR code displayed in the Secure Website is within the outlined area on your mobile device's screen. Ensure you have granted Google Authenticator access to your device's camera. Refer to the instructions associated with your device for guidance.



Activate Multi-Factor Settings

Multi-Factor Authentication (MFA) adds an extra layer of security to your account. Once activated, you will be required to enter the unique token generated by Google Authenticator Login ID and Password, to access the RDS Secure Website.

Your Multi-Factor Authentication **requires activation**. MFA may only be activated on one device at a time.

Note: Activation only needs to be completed once for each new Secure Website Account, unless you are setting up a new MFA device or you need to reset your MFA token.

- Download and install Google Authenticator from your device's App Store. Refer to the installation instructions associated with your chosen device for assistance.

Note: The following links will take you to an external page not controlled by RDS.



Scan this barcode:

Use your Google Authenticator App to scan the following barcode, then copy the generated token into the text field below.



Select this box if you are having trouble scanning the barcode.



*** Google Authenticator Token:**

Enter the token generated by your Google Authenticator App.

v.If you are having trouble scanning the QR code, unhide the Secret Key by clicking anywhere in the **Select this box if you are having trouble scanning the barcode** box.



Activate Multi-Factor Settings

Multi-Factor Authentication (MFA) adds an extra layer of security to your account. Once activated, you will be required to enter the unique token generated by Google Authenticator Login ID and Password, to access the RDS Secure Website.

Your Multi-Factor Authentication **requires activation**. MFA may only be activated on one device at a time.

Note: Activation only needs to be completed once for each new Secure Website Account, unless you are setting up a new MFA device or you need to reset your MFA token.

- 1 Download and install Google Authenticator from your device's App Store. Refer to the installation instructions associated with your chosen device for assistance.


Note: The following links will take you to an external page not controlled by RDS.



Scan this barcode:

Use your Google Authenticator App to scan the following barcode, then copy the generated token into the text field below.

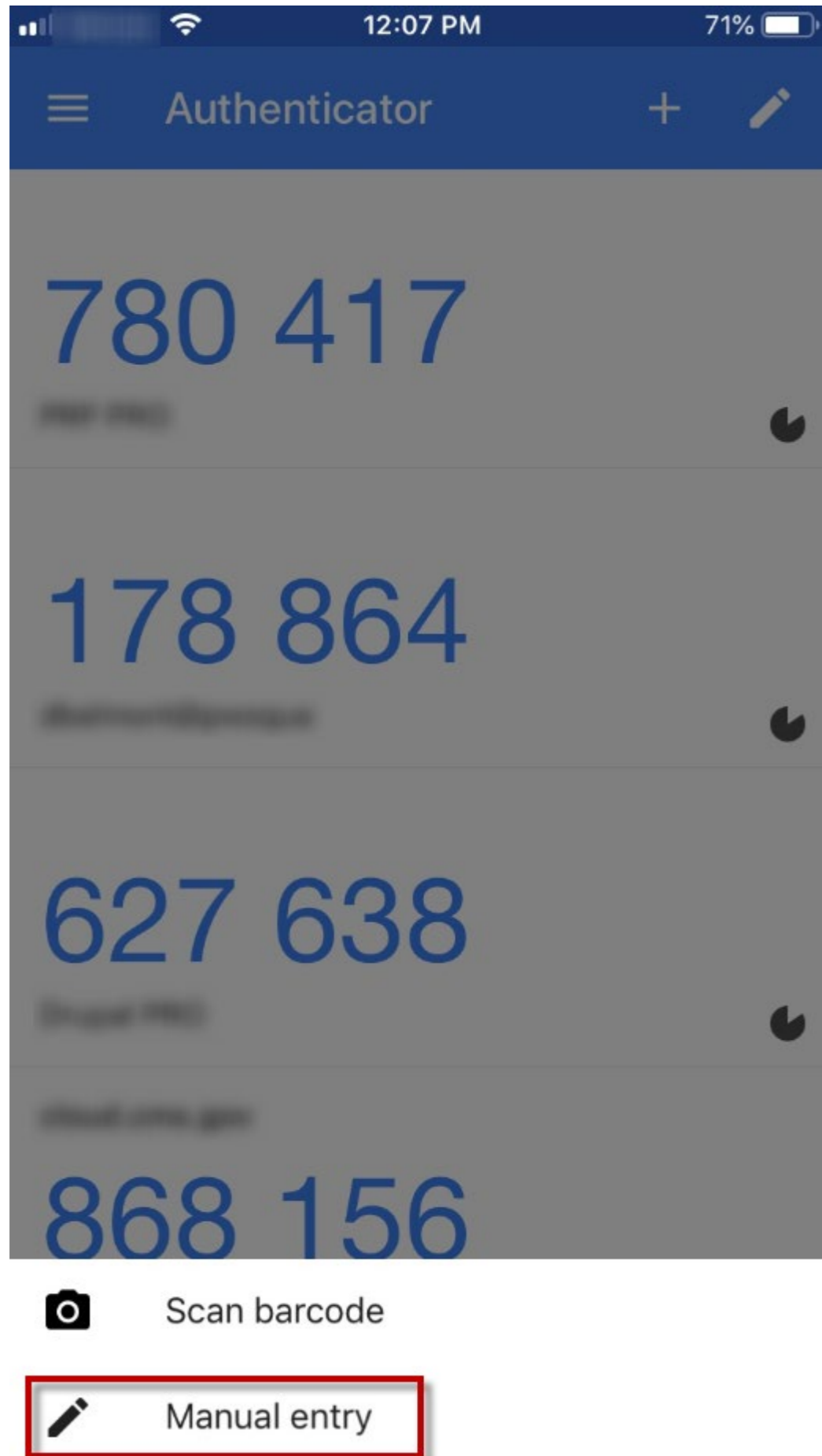


Select this box if you are having trouble scanning the barcode. 

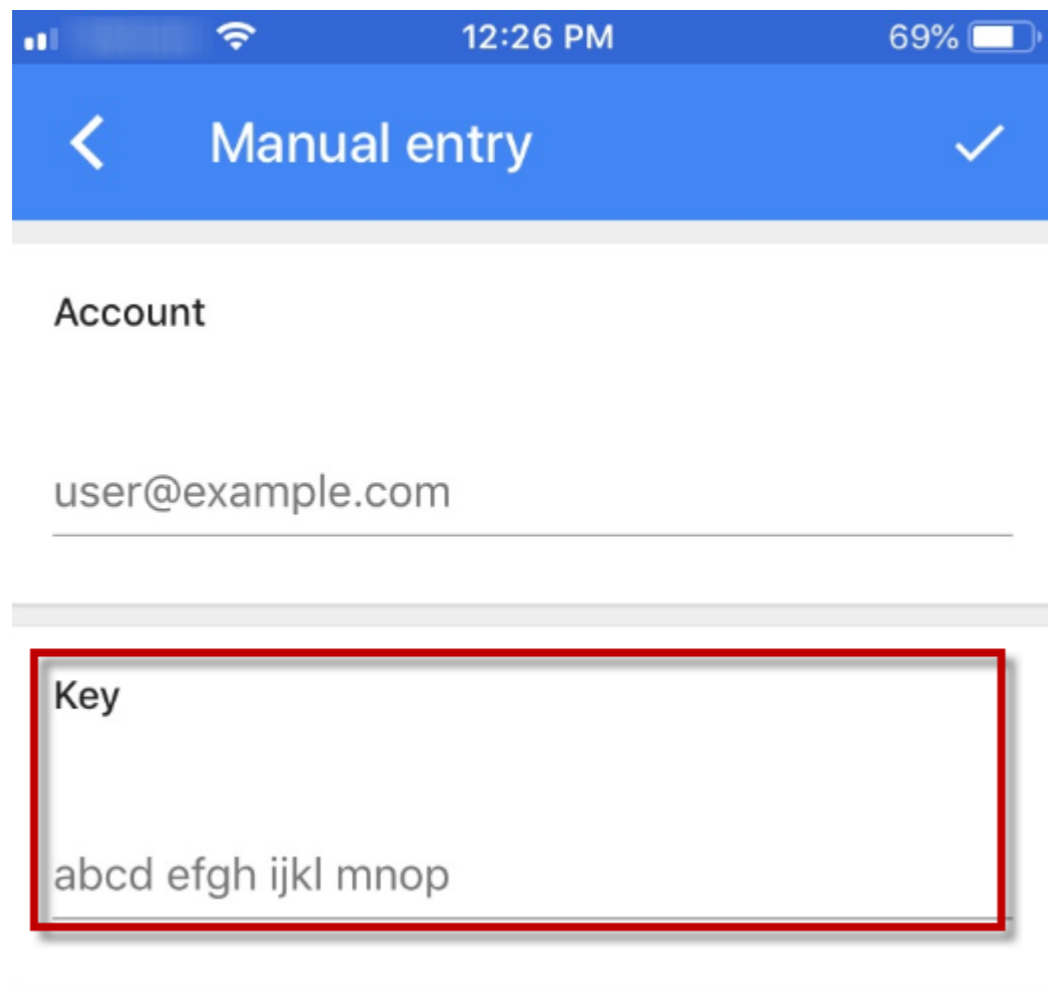
If you have a problem scanning the barcode with your device, enter this key manually into Google Authenticator of your chosen device.

Secret Key: **SAMPLE** PDHU5P5SUIX6K5IH

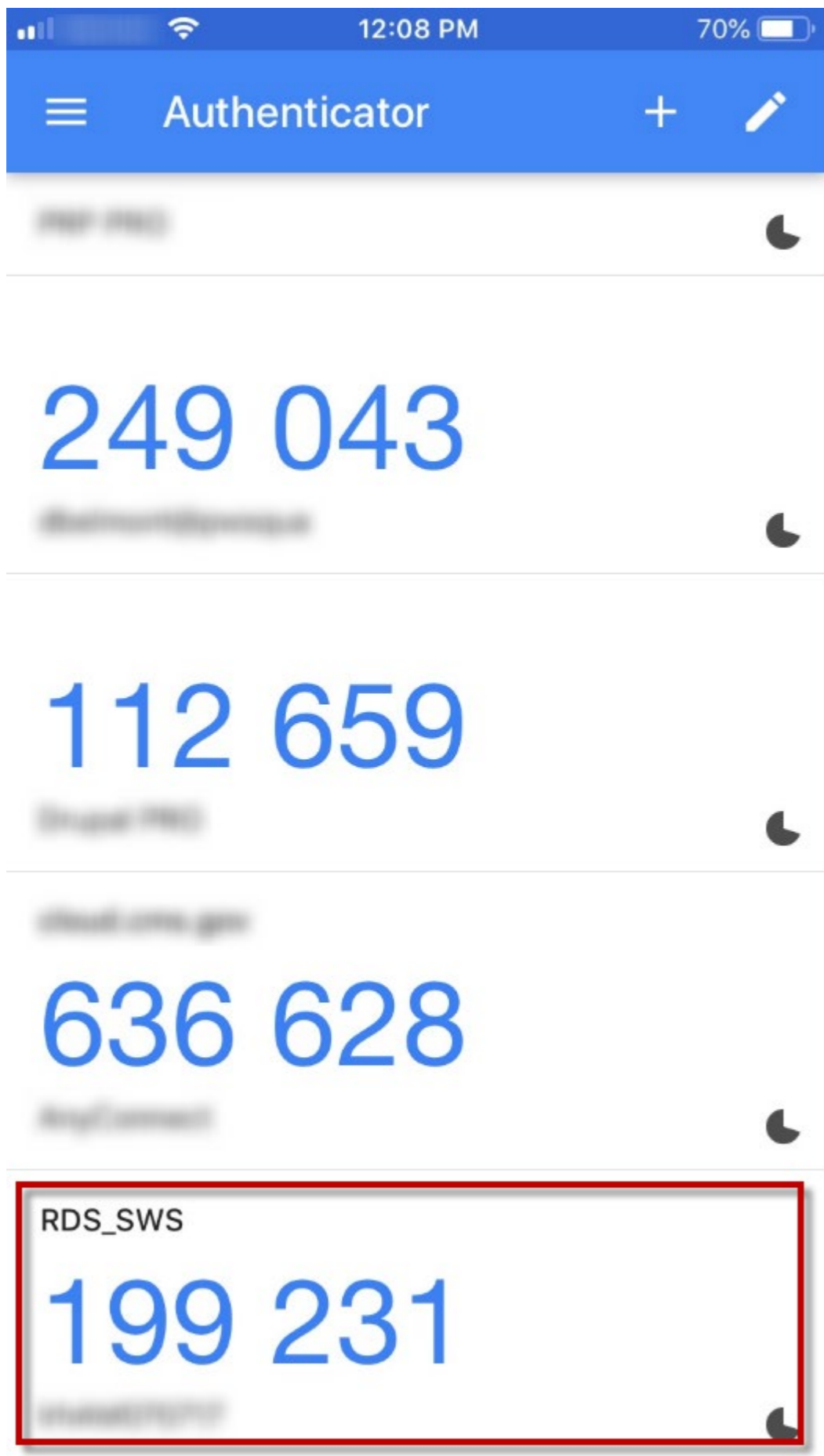
Select 'Manual Entry' from the Google Authenticator app on your device.



Manually enter the Secret Key into your Google Authenticator app.



6. Once your user account is successfully synced with Google Authenticator, either by scanning the QR code or by manually entering the Secret Key, Google Authenticator will be updated with a new entry for your RDS Secure Website user account. The RDS Center recommends removing any previous instances of the RDS Secure Website within Google Authenticator to avoid confusion.



7. Once you have successfully synced your RDS Secure Website account to your Google Authenticator app, enter the 6-digit token generated by the app on your device into the **Google Authenticator Token** field of the Secure Website and select **Activate**.

Note: Activation only needs to be completed once for each new Secure Website Account, unless you are setting up a new MFA device or you need to reset your MFA token.

- i** Download and install Google Authenticator from your device's App Store. Refer to the installation instructions associated with your chosen device for assistance.


Note: The following links will take you to an external page not controlled by RDS.



Scan this barcode:

Use your Google Authenticator App to scan the following barcode, then copy the generated token into the text field below.



Select this box if you are having trouble scanning the barcode. 

If you have a problem scanning the barcode with your device, enter this key manually into Google Authenticator of your chosen device.

Secret Key: PDHJ575S UJ6K5IH

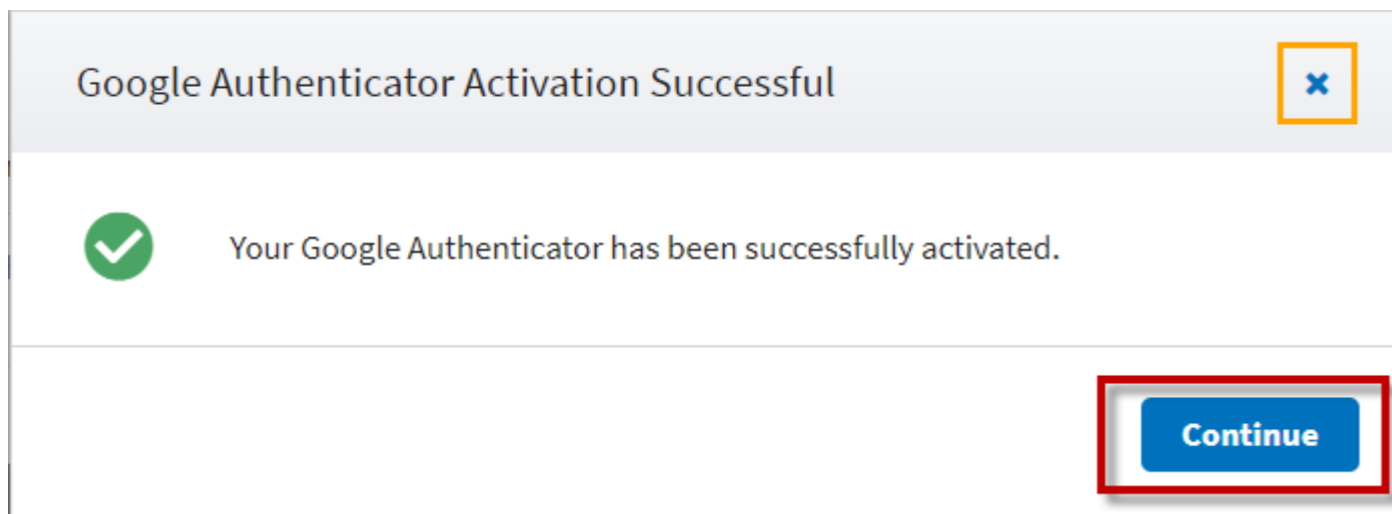
*** Google Authenticator Token:**

Enter the token generated by your Google Authenticator App.



8. Select **Continue** from the *Google Authenticator Activation Successful* pop-up window to be returned to the *Login* page. The *Google Authenticator Activation Successful* message is the confirmation that you successfully activated MFA; a separate confirmation email will not be generated.

Note that if you are following the step-by-step instructions and you cannot get the Secure Website to accept the 6-digit Google Authenticator token to sync the applications, your phone's clock might be out of sync with Google Authenticator's clock. Refer to your device's instructions for guidance.



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Reset Text-Enabled Device Number Instructions

This section provides step-by-step instructions to reset your Text-Enabled Device Number.

1. Navigate to the [RDS Program Website](#) and select **Manage MFA Device Settings**.



2. On the resulting *Validate Person Information* page, enter the Email Address, Date of Birth, and Social Security Number associated with your active account and select **Continue**.

- If your account is Inactive, refer to [Verify Email Address](#).



Validate Person Information

An * indicates a required field.

* Email Address

johndoe@example.com

* Date of Birth

Month Day Year

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* Social Security Number

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[Show](#)

Continue

Cancel

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3. On the resulting *Manage Multi-Factor Authentication Settings* page, select the **Reset Text-Enabled Number** button from within the *Reset Text-Enabled Device* section.

Manage Multi-Factor Authentication Settings



Reset Google Authenticator Settings

Our records indicate that you have already activated your MFA device. If you performed a factory reset of your MFA device or you need to configure your device, select the **Setup Google App** button to reset your MFA configuration.

[Setup Google App](#)



Reset Text-Enabled Device

If you have not set up your Text-Enabled Number or your Text-Enabled Device is lost, damaged, or not working, select the **Reset Text-Enabled Number** button to reset your Text-Enabled Number.

[Reset Text-Enabled Number](#)

4. On the resulting *Security Verification* page, enter the Login ID and Password associated with your active account and select **Continue**. Entering your information incorrectly too many times will lock your account.
 - If your account is Locked, refer to [Change Password If Account Is Locked](#).
 - If your account is Disabled, refer to [Enable Your User Account](#).



Security Verification

To protect your user account, complete the following information to reset your Text-Enabled Number. Select **Forgot Login ID** to receive an email containing your Login ID or **Forgot Password** to reset your Password.

An * indicates a required field.

* Login ID

* Password

Select **Continue** to proceed. Select **Cancel** to return to the *Manage Multi-Factor Authentication Settings* page.

[Forgot Login ID](#)

[Forgot Password](#)

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5. On the resulting *Text-Enabled Number* pop-up window, enter your text-enabled device number and select the **Send Verification Code** button.

Text-Enabled Number ✕

Enter the Text-Enabled Number you want to register. CMS' RDS Center will send a SMS with a six digit Verification Code.

* Text-Enabled Device Number

Enter the six digit Verification Code that we sent you to confirm registration.

* Verification Code

Didn't receive a code?

6. On the same *Text-Enabled Number* pop-up window, enter the verification code that is sent to your text-enabled device and select **Submit**. The code may take a few minutes to be received.

Text-Enabled Number ✕

Enter the Text-Enabled Number you want to register. CMS' RDS Center will send a SMS with a six digit Verification Code.

* Text-Enabled Device Number

Enter the six digit Verification Code that we sent you to confirm registration.

* Verification Code

Didn't receive a code?

If you do not receive the code after a few minutes, you may select the **Resend Verification Code** button to have another code sent to your device. Any previous codes will be invalidated.

If you need to change the number you provided, you may edit the text-enabled device number and select the **Resend Verification Code** button to have the code sent to the new updated number you entered. Any previous codes will be invalidated.

Text-Enabled Number ✕

Enter the Text-Enabled Number you want to register. CMS' RDS Center will send a SMS with a six digit Verification Code.

* Text-Enabled Device Number


Enter the six digit Verification Code that we sent you to confirm registration.

* Verification Code

Didn't receive a code?

7. On the resulting *Text-Enable Number Registration Successful* pop-up window, select **Continue** to proceed to the *Login* page. The Text-Enable Number Registration Successful message is the confirmation that you successfully reset your text-enabled number; a separate confirmation email will not be generated.

Text-Enabled Number Registration Successful ✕

 Your Text-Enabled Number has been successfully registered.

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Request a One-Time Token Instructions

This section provides step-by-step instructions to request a one-time access token. A one-time access token can only be requested once MFA has been activated.

1. Navigate to the [RDS Program Website](#) and select **Manage MFA Settings**.



[Manage MFA Settings](#)

[Login Here](#)

[Register](#)

Search

[Home](#)

[About RDS](#)

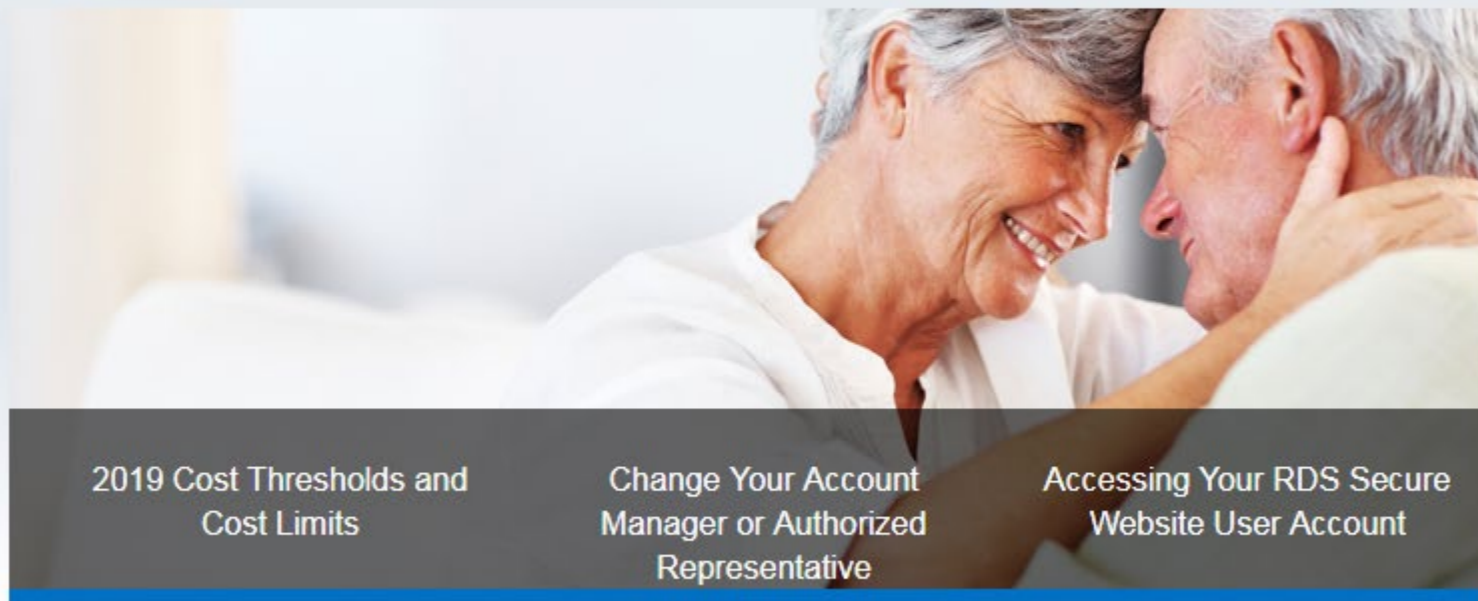
[News and Events](#)

[Regulations and Guidance](#)

[Resource Library](#)

[Common Questions](#)

[Contact Us](#)



[2019 Cost Thresholds and Cost Limits](#)

[Change Your Account Manager or Authorized Representative](#)

[Accessing Your RDS Secure Website User Account](#)

[Important Application Deadline Information](#)

[Important Reconciliation Deadline Information](#)

[Cost Threshold And Cost Limit By Plan Year](#)

[Mandatory Payment Reduction](#)

[RDS User Guide](#)

[RDS Reason Codes](#)

[Sample Retiree File Spreadsheet](#)

[RDS TV](#)

[Announcements](#)

[RDS Spotlight](#)

2. On the resulting *Validate Person Information* page, enter the Email Address, Date of Birth, and Social Security Number associated with your active account and select **Continue**.
 - o If your account is Inactive, refer to [Verify Email Address](#) for guidance on resolving your account issue.



Validate Person Information

An * indicates a required field.

* Email Address

johndoe@example.com

* Date of Birth

Month Day Year

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1960

* Social Security Number

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[Show](#)

Continue

Cancel

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3. On the resulting *Manage Multi-Factor Authentication Settings* page, read the important warnings and select the **Get One-Time Access Token** button from within the *One-Time Access Token* section.

For security reasons, users are only allowed to use a one-time token to log into the Secure Website three consecutive times. After your third use of a one-time token (even if you log in with an MFA token from your personal device in between uses), you are prohibited from requesting a new one-time token until you log in with the MFA token from your personal device.

If you have used all three of your consecutive one-time tokens, the **Get One-Time Access Token** button will not be displayed. You must log into the Secure Website with the Google Authenticator MFA token from your personal device to reset the one-time token count back to zero and re-enable the **Get One-Time Access Token** button. Refer to [MFA Reset Instructions](#) for assistance on updating your MFA Google Authenticator token configuration, should that be necessary.



Manage Multi-Factor Authentication Settings



Reset Google Authenticator Settings

Our records indicate that you have already activated your MFA device. If you performed a factory reset of your MFA device or you need to configure your MFA with a new device, select the **App** button to reset your MFA configuration.

[Setup Google App](#)



Reset Text-Enabled Device

If you have not set up your Text-Enabled Number or your Text-Enabled Device is lost, damaged, or not working, select the **Reset Text-Enabled Number** button to reset your Text-Enabled Device.

[Reset Text-Enabled Number](#)



One-Time Access Token

Our records indicate that you have already activated your MFA device. If your RDS MFA device is lost, damaged, or not working, please sign in using an alternate method of authentication such as your registered email address or text-enabled device.



Please review the following warnings:

- This should not be your primary method of authentication.
- Use this option only if your RDS account MFA device is lost, damaged, or not working.

[Get One-Time Access Token](#)

[Cancel](#)

- On the resulting *Alternate Authentication Method* page, select the delivery method for your one-time access token and then select **Send**. Only one option may be selected at a time. For security reasons, your Email Address and Text-Enabled Device Number (if provided) are not permitted to be changed during this process. If you did not provide a Text-Enabled Device Number, you will not see that as an option.
 - Refer to [Manage User Information](#) for guidance on updating your Email Address.
 - Refer to [Reset Text-Enabled Device Number Instructions](#) for guidance on providing a Text-Enabled Device Number for the first time if you originally skipped it during MFA activation, and for updating your Text-Enabled Device Number if you already provided it during MFA activation.



Alternate Authentication Method

Select one of the options below to receive your one-time access token. This token is valid for 10 minutes and can be used only one time.

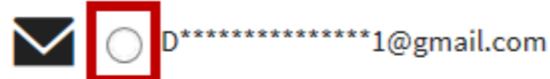
Registered Text-Enabled Device Number



(***-***-4931

For text (SMS) messages, there is no charge from us, but standard rates from your carrier may apply.


Registered Email Address



D*****1@gmail.com

Send

Cancel

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Approved C
Approved C

- On the resulting *One-Time Token Sent* pop-up window, select **Continue** to be returned to the *Login* page. You may use the one-time access token as soon as you receive it. The tokens are valid for 10 minutes and may be used only once. One-time access tokens that are not used to log in and simply expire are not counted toward the allowable three consecutive one-time token logins.



Alternate Authentication Method

Select one of the options below to receive your one-time access token. This token is valid for 10 minutes and can be used only one time.

Registered Text-Enabled Device Number

(***-***-4931

For text (SMS) messages, there is no charge from us, but standard rates from your carrier may apply.

Registered Email Address

D*****1@gmail.com

SECURE AREA



Troubleshooting

Error Message Descriptions and Resolutions

Use the following table to assist in resolving errors associated with activating and managing your Multi-Factor Authentication (MFA) configurations.

Table 1: Error Message Descriptions and Resolutions

Message Text	Message Type	Condition	Resolution
Invalid Value/Field is required.	Error	Required field(s) left empty and/or field(s) contains invalid data.	Populate all required fields with valid data.
<Field Name> is required. Enter a valid value in the <Field Name> field.	Error	Required field(s) left empty and/or field(s) contains invalid data.	Populate all required fields with valid data.
The Email Address, Social Security Number, and Date of Birth you entered do not match CMS' RDS Center's records. Re-enter your information.	Error	Email Address, Social Security Number, and Date of Birth combination do not match CMS' RDS Center's records.	<ul style="list-style-type: none"> Enter the Email Address, Social Security Number, and Date of Birth currently associated with your active Secure Website account. New users must complete Registration and receive the account confirmation email before managing MFA. If your email has changed, use the address currently associated to your account, even if you don't have access to that account. Refer to Manage Registered User Information for guidance on updating your Email Address.
You have exceeded the allowed number of attempts to validate your information. Contact CMS' RDS Center for assistance.	Error	User exceeded the allowed number of attempts to provide their Email Address, Social Security Number, and Date of Birth on record.	Close the browser and try again. If you are still unable to enter the correct Email Address, Social Security Number, and Date of Birth combination associated you're your active user account, contact CMS' RDS Center for assistance.
Google Authenticator token is invalid. Enter a valid value in the Google Authenticator Token field.	Error	The Google Authenticator token that was entered in the <i>Google Authenticator Token</i> field does not match the current valid Google Authenticator token.	<ul style="list-style-type: none"> Enter the Google Authenticator token that is displayed for RDS within the Google Authenticator application (app) on your personal device. Ensure your device's clock is in-sync to the Google Authenticator clock. Refer to your device's instructions for assistance.
Verification Code is invalid. Enter a valid value in the Verification Code field.	Error	The Verification Code that was entered in the <i>Verification Code</i> field does not match the Verification Code that was sent to your personal text-enabled device.	Enter the Verification Code that is displayed on your personal text-enabled device.
The Login ID or Password is incorrect. If you do not enter the Login ID and Password correctly, your Login ID will be locked.	Error	Login ID and Password combination do not match CMS' RDS Center's records.	<ul style="list-style-type: none"> Enter the Login ID and Password currently associated with your active Secure Website account. Refer to User Management for assistance in managing your credentials. If you have forgotten your Login ID, select Forgot Login ID to receive an email containing your Login ID, or select Forgot Password to reset your Password.
You did not enter the Login ID and Password correctly. The Login ID is locked. Select Forgot Password to reset your Password.	Error	User exceeded the allowed number of attempts to provide their Login ID and Password on record.	Select Forgot Password to reset your Password. Refer to Change Password If Account Is Locked .
The Login ID is locked. If you have forgotten your Login ID, select Forgot Login ID to receive an email containing your Login ID, or select Forgot Password to reset your Password.	Error	User exceeded the allowed number of attempts to provide their Login ID and Password on record.	Select Forgot Password to reset your Password. Refer to Change Password If Account Is Locked .

Table 1: Error Message Descriptions and Resolutions

Message Text	Message Type	Condition	Resolution
Your account has been disabled due to inactivity. To re-enable your account, select the Enable Account link in your RDS Secure Website User Account Disabled email. To send the email again, select Re-send.	Error	User account is disabled due to inactivity (i.e., not logging into the Secure Website within the last 180 days).	Select the Enable Account link in your “RDS Secure Website User Account Disabled” email. To send the email again, select Re-send from within the error message that is displayed. The email will be sent to your registered email address. Refer to Manage Registered User Information for guidance on updating your Email Address.

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Field Formats

Use the following tables to assist in completing form fields associated with activating and managing your Multi-Factor Authentication (MFA) configurations.

- [Validate Person Information Field Formats](#)
- [Text-Enabled Number Field Formats](#)
- [Activate Multi-Factor Settings Field Formats](#)
- [Security Verification Field Formats](#)

Validate Person Information Field Formats

Table 2: Validate Person Information Field Formats

Field Name	Required or Optional	Size Limit	Character Requirements	Notes
Email Address	Required	1-255 Characters	Alpha, Numeric, and Special Characters Allowed	<ul style="list-style-type: none"> • Must be in a valid format containing '@' and '.' characters • Must be the email address currently on file associated with your active user account, even if you no longer have access to the account. Refer to Manage Registered User Information for guidance on updating your Email Address.
Date of Birth	Required	<ul style="list-style-type: none"> • Month = 1-2 Characters • Day = 1-2 Characters • Year = Exactly 4 Characters 	Numeric Only	<ul style="list-style-type: none"> • Any valid historical date is accepted • Month and Day may be entered as 1- or 2-characters • Must be the Date of Birth currently on file associated with your active user account
Social Security Number	Required	Exactly 9 Characters	Numeric Only	<ul style="list-style-type: none"> • Must be the Social Security Number currently on file associated with your active user account

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Text-Enabled Number Field Formats

Table 3: Text-Enabled Number Field Formats

Field Name	Required or Optional	Size Limit	Character Requirements	Notes
Text-Enabled Device Number	Required	Exactly 10 Characters	Numeric Only	Must be able to receive text/SMS messages
Verification Code	Required	Exactly 6 Characters	Numeric Only	Must match the 6-digit code sent to the text-enabled device provided. This code is only valid while the user remains in the <i>Text-Enabled Number</i> pop-up window. If the user leaves the window, the code expires and the user should select Continue from the <i>Register Text-Enabled Device</i> page to provide a new number.

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Activate Multi-Factor Settings Field Formats

Table 4: Activate Multi-Factor Settings Field Formats

Field Name	Required or Optional	Size Limit	Character Requirements	Notes
Google Authenticator Token	Required	Exactly 6 Characters	Numeric Only	Must match the 6-digit code currently displayed for RDS in the Google Authenticator application (app) of your personal device. This code is only valid for the 30 seconds the code is displayed. If the code changes before the Secure Website accepted the value entered by the user, the user should re-enter the new code that is displayed and select Activate before it changes.

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Security Verification Field Formats

Table 5: Security Verification Field Formats

Field Name	Required or Optional	Size Limit	Character Requirements	Notes
Login ID	Required	15 Characters Max	<ul style="list-style-type: none"> Alpha, Numeric, and Special Characters Allowed Not case-sensitive 	<ul style="list-style-type: none"> Must be associated to your active user account. Refer to User Management for assistance in managing your credentials.
Password	Required	14 Characters Max	<ul style="list-style-type: none"> Alpha, Numeric, and Special Characters Allowed Case-sensitive 	<ul style="list-style-type: none"> Must be associated to your active user account. Refer to User Management for assistance in managing your credentials.