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JOB AID: IDENTITY PROOFING IN CALHEERS

July 11, 2014

This Job Aid outlines the steps for identity proofing during the individual market application process. These tasks are performed either solely by the consumer or with the help of a CalHEERS user who is responsible for helping consumers with the application process. CalHEERS users include Service Center Representatives, County Eligibility Workers, Plan-Based Enrollers, Certified Enrollment Counselors, and Certified Insurance Agents.

No consumer may submit an application for insurance affordability programs without some kind of identity proofing (this does not apply to SHOP). Consumers reporting a change must be identity proofed if their applications were created prior to the implementation of identity proofing functionality. However, once a consumer is proofed they do not need to be re-proofed, even if their identity details change (e.g. first name, last name, DOB, Address, Phone, or SSN).

Identity Proofing Options

There are three options for Identity Proofing in CalHEERS:

1. **Visual Verification** – The applicant can mail in or upload a digital copy of an identity verification document, which a CalHEERS user can then visually verify (this is also known as Administrative User Attestation). Or, if in person, the CalHEERS user can scan and upload the document received from the applicant.
2. **Remote Identity Proofing** – Online, either the applicant or the CalHEERS user can use the Remote Identity Proofing (RIDP) service to which CalHEERS connects through the Federal Data Services Hub (FDSH).
3. **Signature** – The applicant can complete and send a paper application to the Covered California Service Center for processing. The applicant's signature on an application qualifies as proof of identity when an SCR or other CalHEERS user processes the application.

Visually Verify an Applicant's Identity

A CalHEERS user or the applicant scans and uploads a document to confirm the applicant's identity. The CalHEERS user then attests to visually verifying the applicant's identity.

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Note: If the consumer is going through the application process on their own, they see a slightly different screen for requesting consent for verification, shown at right. The consumer indicates consent for identity verification by clicking the **Yes** radio button on the screen.

Application #: 1000006605

HOUSEHOLD

Introduction

Primary Contact

Confirm Identity

Matt Malloy

Summary

START HOUSEHOLD PERSONAL DATA INCOME ELIGIBILITY ENROLLMENT

HOUSEHOLD PRIMARY CONTACT

If you choose to continue with your application online, please keep in mind a few things listed below.

- Be sure that you entered your legal name, current home address, main phone number, date of birth, and email address correctly.
- Experian will use information from other agencies to help check your identity. Only you can see the information from the report. This information will never be presented to outside parties. This information will not affect your credit score. The report will be called "CMS Proofing Services" and will be taken off your Experian consumer report after 25 months.

If you choose to continue now, you will see a Terms and Conditions statement that explains how your personal information is used to make sure you are who you say you are. To go to this step, click Next. For more information and other options for this process [click here](#)

Do you give your permission to Covered California to confirm your identity? If you choose "Yes" we will check other agencies' computer records for identifying information about you. If you choose "No" you will not be able to continue this electronic application. You will need to complete an application by mail or in person. *

Yes No

1. In the administrative view of the consumer's application process, the text at the top of the *Household Primary Contact* page explains the Identity Proofing process and asks for permission to confirm the consumer's identity. If the CalHEERS user has visually verified this person's identity with identity verification documents, they can click on the **Yes** radio button next to the statement: **I attest that I have visually verified...**, which causes the **Upload Documents** button to display.
2. Click on **Upload Documents** and a popup displays to select the **Document Type** and browse for the document.
3. Select the appropriate type from the dropdown list.
4. Click on the **Browse** button to select the file from your drive. The **Document Name** field shows the name of the selected file. Now click on the **Upload** button to upload the file to CalHEERS.

HOUSEHOLD

Introduction

Primary Contact

Confirm Identity

Member 2

Member 3

Relation

Summary

HOUSEHOLD PRIMARY CONTACT

I attest that I have visually verified this person's identity * Yes No

Document Name * **Upload Documents**

Please review the information listed below. To change Primary Contact, update below. Name on Social Security card, if you do not have a social security card please enter your full legal name

* Indicates a required field.

Elements of Primary Contact - Name

Document Type *

U.S. military card or draft record

Document Name *

No file selected.

Document Type *

U.S. military card or draft record

U.S. military card or draft record

School identification card

Social Security Card

High school or college diploma (including high school equivalency diplomas)

Marriage certificate

Employer identification card

Divorce decree

Native American Tribal document

Property deed or title

Identification card issued by the federal, state, or local government

Driver's license issued by state or territory

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- Note that if the type of identification document selected does not have a picture, CalHEERS requires upload of a second verification document. The **Document Type** dropdown list and the **Browse** and **Upload** buttons will reappear so another document can be uploaded.

File One uploaded successfully
The document type selected does not include a photo. You must upload two document
Please upload a second document

Document Type *
Marriage certificate

Document Name *
Browse... No file selected. Upload

Remote Identity Proofing

Remote Identity Proofing verifies an applicant's identity using the FDSH. CMS has contracted with Experian Information Solutions, Inc. to provide this service through the FDSH.

- On the *Household Primary Contact* page, to invoke the Remote Identity Proofing process, click the **No** radio button next to the statement: **I attest that I have visually verified this person's identity.**
- If you have the consumer's consent, click on the **Yes** radio button next to the statement: **I have the consumer's consent to access their identity information...** (if not, see *Submitting a Paper Application* below).
- After entering information about the Primary Contact and confirming the street address, the *Confirm Identity* page appears. In this section, an interface to FDSH presents a list of questions and multiple-choice answers

HOUSEHOLD

Introduction
Primary Contact
Confirm Identity
Member 2
Summary

HOUSEHOLD PRIMARY CONTACT

I attest that I have visually verified this person's identity * Yes No

If you choose to continue with your application online, please keep in mind a few things listed below.

- Be sure that you entered your legal name, current home address, main phone number, date of birth, and email address correctly.
- Experian will use information from other agencies to help check your identity. Only you can see the information from the report. This information will never be presented to outside parties. This information will not affect your credit score. The report will be called "CMS Proofing Services" and will be taken off your Experian consumer report after 25 months.

If you choose to continue now, you will see a Terms and Conditions statement that explains how your personal information is used to make sure you are who you say you are. To go to this step, click Next. For more information and other options for this process [click here](#)

I have the consumer's consent to access their identity information through the Federal Data Services Hub Remote ID Proofing Service * Yes No

Please review the information listed below. To change Primary Contact, update below. Name on Social Security card, if you do not have a social security card please enter your full legal name

* Indicates a required field.

Elements of Primary Contact - Name

HOUSEHOLD

Introduction
Primary Contact
Confirm Identity
Member 2
Summary

CONFIRM IDENTITY

Answer the questions below to confirm your identity and ensure that only you are able to access your personal information. We will not store these answers.
* Indicates a required field.

- You may have opened a mortgage loan in or around July 1999. Please select the lender to whom you currently make your mortgage payments. If you do not have a mortgage, select 'NONE OF THE ABOVE/DOES NOT APPLY'.
 - Parkway Mtg
 - Cal Fed Bank
 - World Savings and Loan
 - Fleet Mortgage
 - None of the above/Does not apply
- Please select the number of bedrooms in your home from the following choices. If the number of bedrooms in your home is not one of the choices please select 'NONE OF THE ABOVE'.
 - 2
 - 3
 - 4
 - 5
 - None of the above
- Please select the county for the address you provided.
 - Sacramento
 - Los Angeles
 - Contra Costa
 - San Francisco
 - None of the above
- Please select the range that includes the year the home was built for the address that you provided.
 - 1945 to 1954
 - 1955 to 1964
 - 1965 to 1974
 - 1975 to 1984
 - None of the above

Back Continue

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specific to the applicant's identity. Answers provided by the applicant are sent to the FDSH, which runs a check on the data and sends the results back to CalHEERS. Ask the applicant for answers to the questions, enter them on the screen, and then click **Continue**. If Experian is able to verify the applicant's identity, the application process continues.

Note: Questions shown in the screenshot above are for illustration only and are not actual questions from Experian.

4. If the applicant's identity cannot be verified, the application cannot proceed beyond this page. The *Confirm Identity* page displays a phone number and referral ID.

The screenshot shows the 'CONFIRM IDENTITY' page with a sidebar on the left containing 'Introduction', 'Primary Contact', 'Confirm Identity', 'Member 2', and 'Summary'. The main content area has a red box around the following text: 'We were not able to confirm your identity using the information you have provided us. You won't be able to submit this application until your identity is confirmed. Call the Experian help desk at 1-866-578-5409. You will speak to someone who will ask you additional questions to confirm your identity. You will need to provide your referral ID of:##### 1483-16-285A. If you have questions about your application, you can also call Covered California at 1-800-300-1506. Please have your Application # ready.' Below this is an 'OR' section and a paragraph about mail or electronic upload. At the bottom are 'Back' and 'Save & Exit' buttons.

You will need to provide your referral ID of:##### 1483-16-285A

The applicant can call the Experian Help Desk to go through an alternative proofing process with an Experian representative, who will ask a set of additional questions to help verify identity.

Once Experian successfully verifies identity, the applicant or CalHEERS user can sign back into CoveredCA.com and continue the application process by clicking the **Resume** button on their home page.

5. The RIDP may be unsuccessful for specific reasons, captured in the **Hub Response Code** table below. If one of these reasons is encountered, you will see this screen with a response code indicating the reason for failure:

The screenshot shows the 'CONFIRM IDENTITY' page with a sidebar on the left containing 'Introduction', 'Primary Contact', 'Confirm Identity', 'Member 2', and 'Summary'. The main content area has a red box around the following text: 'We were not able to confirm your identity using the information you have provided us. You won't be able to submit this application until your identity is confirmed. Please check the below fields for accuracy on the 'Primary Contact' page and update: • Legal Name • Address • Social Security Number(SSN). If this is not the first time you have seen this message, please call Covered California at 1-800-300-1506. Please have your Application# ready.' Below this is an 'OR' section and a paragraph about mail or electronic upload. At the bottom are 'Back' and 'Save & Exit' buttons. A red box at the bottom highlights the response code: 'HE200014:Unable to standardize current address'.

The response code shown on the screen will be one of the values below. The consumer can note the response code and call the Covered California phone number indicated on the screen for further assistance, or mail or electronically upload a document(s) that can be used to verify their identity.

| Hub Response Code | Hub Response Description Text |
|-------------------|---|
| HE200001 | Consumer is a minor |
| HE200002 | Information on the inquiry was reported as fraud by the consumer |
| HE200003 | Invalid surname or less than two characters in length |
| HE200004 | One or more requested reports unavailable at this time. Please resubmit later |

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| Hub Response Code | Hub Response Description Text |
|-------------------|---|
| HE200005 | Components of checkpoint system temporarily unavailable. Please resubmit |
| HE200008 | Not all data available for Experian Detect evaluation |
| HE200009 | Experian Detect temporarily unavailable |
| HE200010 | Precise ID system temporarily unavailable |
| HE200013 | SSN required to access consumer's file |
| HE200014 | Unable to standardize current address |
| HE200015 | Current Address exceeds maximum length |
| HE200016 | Input validation error |
| HE200018 | Session timeout (for KIQ product options only). Note: 710 may also be returned if the Session ID does not exist (for KIQ product responses only) |
| HE200020 | Other Precise ID system error |
| HE000050 | Cannot formulate questions for this consumer. Please contact Experian Customer Service. Note: This code will be received for the following scenarios <ul style="list-style-type: none">• User is reported as deceased• User does not exist in Experian's system• User is blocked |

Submitting a Paper Application

If the applicant refuses to utilize the Remote Identity Proofing process, they cannot continue with the online application. Other options for continuing the application process are:

1. The applicant can click on the link to **Find Help Near You** to work with a Certified Enrollment Counselor or Insurance Agent.

2. Or, the applicant can either mail a document that can be used to verify their identity, or click on the **electronically upload** link to submit a scanned copy of the document. The document will be reviewed by a Service Center Representative at Covered California, as described above in the section *Visually Verify an Applicant's Identity*.

3. Lastly, the applicant can click on the link to download a **paper application**, then fill it out and send it by mail to the Covered California Service Center for processing. The applicant's signature on a paper application can serve as proof of identity when it is processed by a CalHEERS user.

CONFIRM IDENTITY

Without your permission to confirm your identity, you cannot complete an online application.
If you would like to continue with this online application, please click the "Back" button and give your permission to confirm your identity.

OR

[Find Help Near You](#) and apply with a certified Covered California enrollment representative. You will need to show a document (or documents) that prove your identity.

OR

Mail or electronic upload: If you are unable to have your identity confirmed or choose to use one of the ways listed above, you can mail to Covered California or [electronically upload](#) to CoveredCA.com a copy of a proper ID document (or documents). After you mail or upload your ID document, a Covered California Service Center Representative will check your document (or documents) and contact you.

OR

Download and complete a [paper application](#). You can fill out, sign in ink and mail in Covered California's paper application to the address listed on the application. Your signed application is sufficient to confirm your identity.

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Paper Application Processing

When an SCR or other CalHEERS user processes a mailed-in paper application, they can select **Email**, **Fax**, or **Mail** from the **Source of Application** dropdown list.

Any of these choices cause the process to skip the identity proofing process. After clicking **Continue** and proceeding to the *Household Primary Contact* page, note that the identity proofing prompts do not appear as they did in the two previous sections of this Job Aid.

Note: The fields **Source of Application** and **Document ID** shown at right appear for CalHEERS users, but not in the consumer's online application process.

APPLY FOR BENEFITS

Start Here

Apply now to see if you are eligible for Medi-Cal or AIM for pregnant women or ongoing enrollment opportunities through Covered California.

Still need health insurance, but missed open enrollment? Did you lose your health insurance or have a big change in your life recently? You may be eligible for Covered California if you have a qualifying life event like getting married, having a baby or losing other coverage.

If none of these apply, don't worry, you should still apply, since you may be eligible for Medi-Cal, or AIM for pregnant women based on your income. Regardless of which life event you select, your application will still be reviewed for coverage through Medi-Cal and AIM.

If you want to see if you qualify for free or low cost plans, select "yes" on Question #1. You will answer questions about your income to see what help you qualify for. If you just want coverage without financial help, select "no."

Do you want to see if you qualify for free or low cost plans? * Yes No

How many members are in the household? * 2

How did you hear about Covered California? Social Media (Facebook/T...)

Source of Application? * Mail

Document ID * 12345

Date of Application? * 07/08/2014

Back Continue

HOUSEHOLD

- Introduction
- Primary Contact**
- Member 1
- Member 2
- Relationships
- Summary

HOUSEHOLD PRIMARY CONTACT

Please review the information listed below. To change Primary Contact, update below. Name on Social Security card, if you do not have a social security card please enter your full legal name

* Indicates a required field.

Elements of Primary Contact - Name

First Name *

Middle Name

Last Name *

Suffix Select One