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July 18, 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.

Consumers submitting an application for insurance affordability programs are required to provide some kind of identity proofing (this does not apply to SHOP). Consumers submitting a Report a Change, however, are only required to be identity proofed when they are updating the Primary Contact page and if their applications were created prior to the implementation of identity proofing functionality. 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).
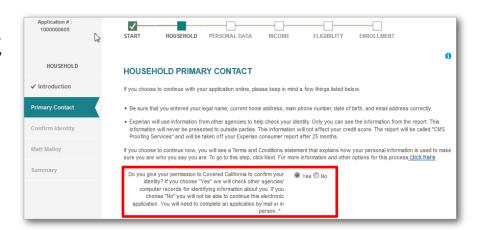
Identity Proofing Options

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.

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.
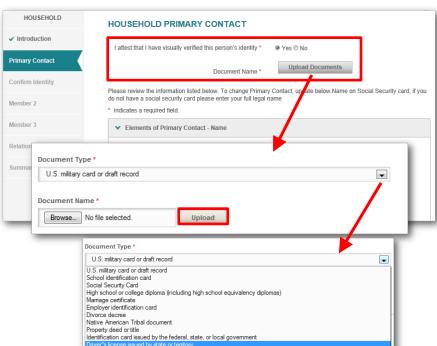
1. In the administrative view of the consumer's application process, the text at the top of the *Household Primary Contact* page explains the Identity Proofing process and asks for permission to confirm the consumer's identity. If the CalHEERS user has visually verified this person's identity with identity 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.

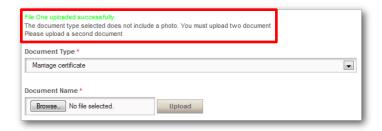2. Click on **Upload Documents** and a popup displays to select the **Document Type** and browse for the document.

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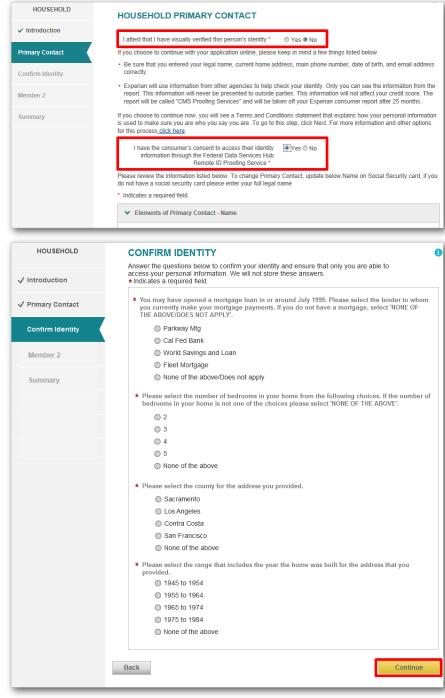
5. Note that if the type of identification document selected does not have a picture, CalHEERS requires upload of a second verification document. The **Document Type** dropdown list and the **Browse** and **Upload** buttons will reappear so another document can be uploaded.

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.
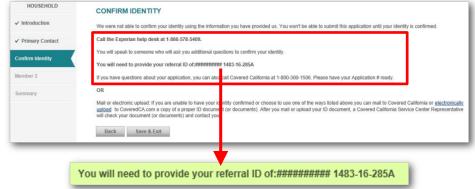
HOUSEHOLD

✓ 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   ● Yes ○ No
information through the Federal Data Services Hub
Remote ID Proofing Service *

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

1. 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.**

2. 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).

3. 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

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

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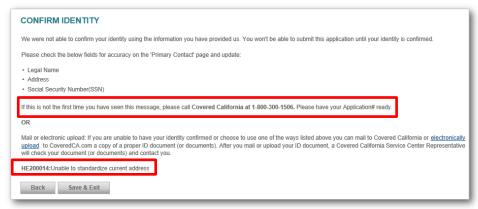
Note: Questions shown in the screenshot above are for illustration only and are not actual questions from Experian.

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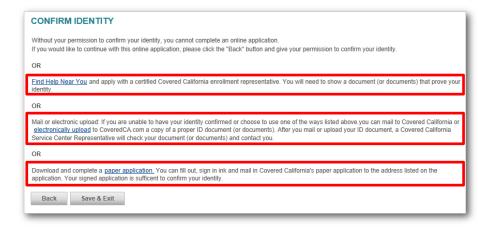
Hub Response Code	Hub Response Description Text
HE200001	Consumer is a minor
HE200002	Information on the inquiry was reported as fraud by the consumer
HE200003	Invalid surname or less than two characters in length
HE200004	One or more requested reports unavailable at this time. Please resubmit later

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 • 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.

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.