Stay Covered: What You Need to Know about Data Matching Issues in Your Marketplace Application

When you fill out your application for Marketplace coverage on HealthCare.gov, you enter:

• Information about yourself and your family, like the state you live in.
• Your citizenship or immigration status.
• Your income, if you apply for help paying for coverage.

We try to match the information you provide with our information to determine your eligibility for different coverage and help with costs. If the information on your application doesn’t match our information, this is called a data matching issue or an inconsistency.

Data matching issues must be resolved for you to get or stay covered in the Marketplace. If you have a data matching issue, the Marketplace will ask you for documents to verify the data you entered on your application. Be sure to send documents when the Marketplace asks for them, so data matching issues can be resolved.

**Can I still enroll in a plan if I need to provide more information?**

Yes. If the Marketplace determines that you can buy coverage through the Marketplace, you can choose and enroll in a health plan. You don’t have to wait until you get a notice that says your issue is resolved.

If there’s a data matching issue, the Marketplace bases your eligibility on the information you provided. You’ll still need to provide additional information or documents to resolve any data matching issues. Your eligibility notice lists the information or documents needed. If you don’t submit these documents by the date required, the Marketplace will provide a final eligibility determination based on the information we get from other data sources, not on the information you provided.

**What do I need to do if I’m asked to provide more information?**

Look at your eligibility notice for a list of documents that you need to submit.
for each data matching issue. For example, if we ask you to provide more information about your citizenship status, you may submit a copy of your passport, or a copy of your birth certificate and your driver’s license. Sometimes two documents are needed to resolve one data matching issue.

It’s important to submit documents by the due date shown in your notice. The fastest way is to upload a copy of your document(s) to your Marketplace account on HealthCare.gov:

- Log in to your Marketplace account on HealthCare.gov by clicking on “Log in” at the top of the page. Then select your current application and use the menu on the left side of your screen to click on “Application Details.”
- On the next screen, you’ll see a “Verify” button next to each data matching issue (called “inconsistencies” on the screen) in your application. Click “Verify” and follow the steps for each inconsistency to upload the documents needed to fix the issue.
- If your application has more than one inconsistency or more than one person has inconsistencies, work through the steps to upload documents for each one.
- Not every type of document is listed under “Document Types” in your Marketplace account. If you need to upload a document that’s not listed, choose “Other” from the Document Types list when you’re ready to upload.
- If you need to upload more than 1 document to resolve an inconsistency: select your first document type, click “Select file to upload,” and follow steps to upload your document. Then click “Select file to upload” again to repeat the process.
- Don’t use these characters in the name of the file that you upload: / \ : * ? “ < > |

Another option is to mail copies of your documents. Be sure to:

- Send copies and keep the originals.
- Include the printed bar code page that came with your Marketplace notice, if you have one.
- If you don’t have a bar code page, include your printed name, date of birth, Social Security Number (SSN), and the application ID from your notice.

Mail the copy of your document(s) to:

Health Insurance Marketplace
ATTN: Coverage Processing
465 Industrial Blvd.
London, KY 40750-0001

**What happens after I provide additional information?**

When you submit documents to the Marketplace, we’ll:

- Match your documents with your application.
- Review each document to determine if it matches the information you provided on the application.
- Send you a notice to let you know that your inconsistency was resolved, or if we still need more information.
How long will the Marketplace give me to submit documents?

In general, you have at least 90 days to resolve a data matching issue before the Marketplace changes your eligibility determination. However, it’s important to submit documents as soon as possible. The Marketplace is here to help you keep your health coverage, so if you’re trying to resolve an issue, we’ll keep working with you.

What if I don’t send the documents that the Marketplace asks for?

Your eligibility determination may change, and you could lose your Marketplace health coverage, or the financial assistance you’re getting to help pay your premiums.

When you first enroll, the Marketplace determines your eligibility based on the information you provided in your application. If this information doesn’t match the Marketplace data sources, you will need to send proof of the information you gave on your application, like documents to verify citizenship or income.

If you don’t contact us or send documents, your eligibility determination may change. When it changes, the Marketplace will base your eligibility on the information we have from our data sources, not on the information you gave in your application. This could mean that if your monthly health insurance premium is reduced by advance payments of the premium tax credit, the amount that you qualify for could change or be eliminated. Or Marketplace health insurance could be cancelled for an individual on your application if you told us that they’re a U.S. citizen, U.S. national, lawfully present immigrant, or have eligible immigration status, but you don’t send documents to prove this when we ask for them.

When will the Marketplace change or end someone’s Marketplace coverage?

The Marketplace reaches out multiple times before changing or ending coverage. People who don’t send acceptable documents will get warning notices and also a reminder phone call 14 days before the deadline to resolve their data matching issues. After the deadline, they’ll get a notice that gives the date their eligibility ends, or the date that their help with costs will change. The Marketplace won’t end health coverage for anyone and no one’s premium tax credits or help with cost-sharing will change because of data matching issues, until after all of these outreach efforts are made.

What if I have problems submitting documents or need someone to help me?

We know that most people with data matching issues want to keep their Marketplace health insurance and work hard to submit their documents on time. If you have questions or need to find someone who can help you in person, we’re here to help. Call the Marketplace Call Center at 1-800-318-2596 and tell them you got a data matching warning notice. TTY users should call 1-855-889-4325. The call is free.