

Help Customers Avoid Loss of Plan or APTC:

Effectively Handling Verification Requests

What Is Happening

As in previous years, your financial assistance customer may be required to provide verification of identity, status or income if our electronic data sources are not able to confirm the information reported by the customer during enrollment. This year, new sources of reference data are being used for verification and the system will remove the customer's financial assistance or plan if the customer fails to submit required documentation within the 90-day "reasonable opportunity Period" (ROP).

New Reference for Income Verifications

Customers who apply for financial assistance must enter the most current information about their income in the SES portion of the application process. In some cases, the customer will know or suspect that the income data entered may not reflect what is contained in the external reference sources (for example, a customer who just lost a job or moved to a new job). In these situations, we have always encouraged (and continue to encourage) customers to enter the reason for income discrepancies.

The customer will be notified of the need to upload verification documents and the start of a 90-day Reasonable Opportunity Period" (ROP) deadline to provide the documents when the external data source reveals:

- An income discrepancy showing newly-reported income to be less than prior reported income by 25% or more.
- The customer does not allow C4HCO to use the external data sources on their account.
- There is a system error with the data sources

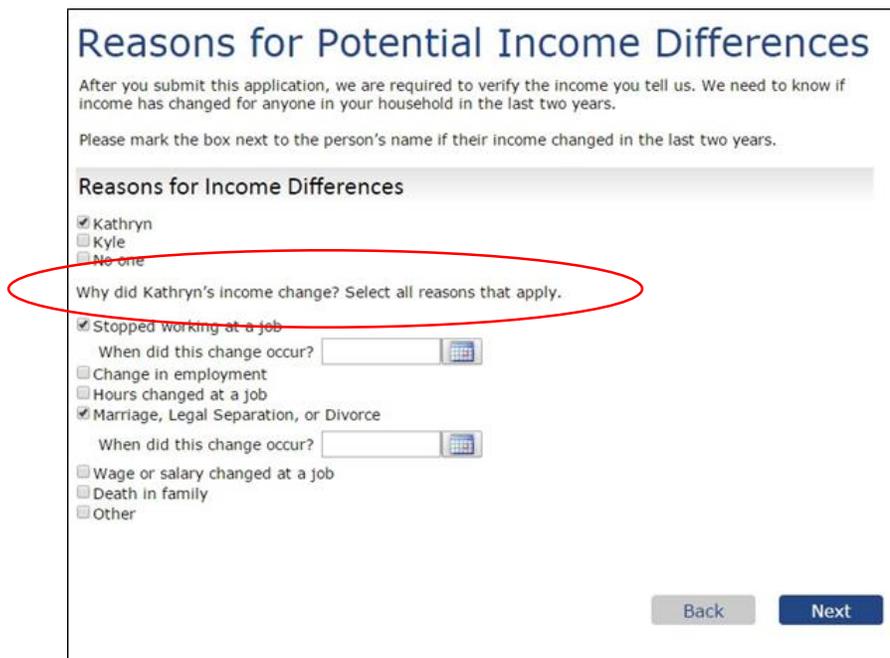
In the past, failure to provide income verification within the allowed 90 days may have resulted in a re-determination using the income provided through the validation process. Going forward, failure to provide income verification will result ***in a loss of APTC*** for the customer. The method of explaining income differences and providing verifications within our systems has not changed. The need to enter the explanations and provide the verifications is greater than before. Here are the key points:

- If there is a significant discrepancy in income between that reported by the customer and that reported by our validation process, the customer will be required to verify income.
- The customer will receive a request for verification via the means of communication they chose for their PEAK account. This verification must be provided within 90 days of issuance of the notice.
- Failure to verify within 90 days will result in immediate loss of APTC (income verifications) or the customer's plan (SS#, identify, status).

JOB AID

Minimizing Verification Requests During Enrollment

1. Begin processing the application from Connect for Health Colorado into the SES/PEAK process.
2. Provide full information as requested on the following non-income items:
 - a) Lawful presence
 - b) Tax Filing Status and Dependents
 - c) Marital Status
 - d) Release from Incarceration (including to halfway houses).
3. Follow these steps for job and income related items:
 - a) If the customer has experienced any changes affecting income (job gain/loss, marriage, divorce, etc.), be sure to enter the “reasons for income discrepancy” that appears after entry of the customer’s income. Doing so will exclude the customer’s record from the automated income check. If the customer does not enter reasons for income discrepancy, they are likely to receive a verification request.



Reasons for Potential Income Differences

After you submit this application, we are required to verify the income you tell us. We need to know if income has changed for anyone in your household in the last two years.

Please mark the box next to the person’s name if their income changed in the last two years.

Reasons for Income Differences

Kathryn
 Kyle
 No one

Why did Kathryn’s income change? Select all reasons that apply.

Stopped working at a job
When did this change occur?

Change in employment
 Hours changed at a job
 Marriage, Legal Separation, or Divorce
When did this change occur?

Wage or salary changed at a job
 Death in family
 Other

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- b) On the screen for entering household tax Information, there are new questions pertaining to use of the electronic data sources.

Household Tax Information

- ✓ Start
- > 2 People
- 3 Assets
- 4 Income
- 5 Bills
- 6 Submit

As part of the eligibility process, we are required to verify information you have provided us for this application. By checking the box below, you indicate that Connect for Health Colorado does not have permission to verify income information from tax returns. By not allowing the use of this data, you understand that Connect for Health Colorado will send you a letter requesting that you provide proof of information for your household, including your annual income. **IF YOU DO NOT PROVIDE THE REQUESTED PROOF OF YOUR HOUSEHOLD'S INCOME TAX RETURN INFORMATION WITHIN 90 DAYS OF THE REQUEST, YOU WILL BE DETERMINED INELIGIBLE FOR Advance Premium Tax Credits/Cost Sharing Reductions (APTC/CSR).**

I do not give Connect for Health Colorado permission to validate my income data against federal sources.

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Save
Save & Exit
Next

5 years
 4 years
 3 years
 2 years
 1 year

If the customer agrees to allow Connect for Health Colorado to use income data (“Yes”), the system will make the income check in order to determine whether verifications are required. In this case, the customer may choose how long to allow this.

If the customer does not agree to this use of income data, a verification request is very likely to be created in all cases and the customer will be required to upload income verification within the 90-day Reasonable Opportunity Period.

The customer can always change his/her tax permission choice through the Report My Changes (RMC) process. If customers change their radio button selection from “Yes” to “No”, any previously selected number of years’ response will be cleared out.

Handling Verification Requests

1. If a verification is required, customers who have signed up in PEAK for text or email notifications should receive notice of the specific verification required in about a day (paper mail notifications will take 3-5 days to reach the customer depending on their location).
2. In response to the notification, the customer should get into their PEAK account (directly or through their Connect for Health Colorado Marketplace account) and navigate to **Communications** tab.
3. If documentation is required, assist the customer in obtaining the documentation and uploading it to the customer’s Connect for Health Colorado account.
4. Should the customer fail to upload the documentation within the 90-day “reasonable opportunity period,” the customer will lose their APTC. When that occurs, contact Service Center for assistance in obtaining a Special Enrollment Period (SEP) to re-shop without APTC.