16. Electronic Health Information Transfer

16.1 Overview

The implementation of the Patient Protection and Affordable Care Act (ACA) changed how counties determine eligibility for Medi-Cal (MC). Initial eligibility for individuals and families is now based on whether the applicants are eligible under Modified Gross Adjusted Income (MAGI), Non-MAGI MC, or Advanced Premium Tax Credit (APTC) methodology. Eligibility for MC has been simplified as counties are now able to expedite the eligibility process by verifying information provided by the applicant via the Federal Data Services Hub (Federal Hub).

The simplification of MAGI MC eligibility requires that state and county eligibility systems work interdependent of each other and are linked via Electronic Health Information Transfer (eHIT) transactions.

The eHIT occurs between the Statewide Automated Welfare Systems (SAWS), the California Healthcare, Enrollment, Eligibility and Retention System (CalHEERS), the Medi-Cal Eligibility Data System (MEDS) and the Federal Hub.

16.2 SAWS

California's SAWS are made up of multiple systems which support eligibility and benefit determination, and case maintenance at the county level for social services programs (including Medi-Cal, California Work Opportunity and Responsibility to Kids [CalWORKs], and CalFresh).

There are three system consortia state wide:

- **CalWIN** (California Work Opportunity and Responsibility to Kids Information Network) in Alameda, Contra Costa, Fresno, Orange, Placer, Sacramento, San Diego, San Francisco, San Luis Obispo, San Mateo, Santa Barbara, **Santa Clara**, Santa Cruz, Solano, Sonoma, Tulare, Ventura, and Yolo Counties

- **C-IV** (Consortium IV) in Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Imperial, Inyo, Kern, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Plumas, Riverside, San Benito, San Bernardino, San Joaquin, Shasta, Sierra, Siskiyou, Stanislaus, Sutter, Tehama, Trinity, Tuolumne and Yuba Counties

- **LRS/LEADER** (Leader Replacement System/Los Angeles Eligibility, Automated Determination, Evaluation, and Reporting) in Los Angeles County
16.3  MEDS

MEDS is a statewide system. Non-MAGI MC eligibility data interfaces from the various SAWS systems into MEDS. MAGI MC eligibility data may interface from SAWS or CalHEERS into MEDS.

MEDS is particularly important for the following MC information:

- MC aid codes
- MC share of cost (SOC)
- MC Managed Care plans and primary care providers, except counties with COHS (County-Organized Health Systems i.e. San Mateo County),
- Other Health Coverage (OHC)
- Client eligibility history

Providers verify client eligibility using a simplified version of MEDS. If client eligibility only exists in CalWIN or CalHEERS the provider may not provide service. It takes 2 days to transfer eligibility from CalWIN to MEDS. If the interface does not happen automatically an SCD 1296 Online MEDS Transaction Request may be required.

16.4  CalHEERS

CalHEERS determines eligibility for MAGI MC, Advanced Premium Tax Credit (APTC), Cost Sharing Reduction (CSR), and/or Qualified Health Plan (QHP); CalWIN does NOT contain the eligibility rules for these programs.

Application Started in CalHEERS

CalHEERS provides a consumer portal allowing clients to apply for health insurance. If a client is determined eligible for MAGI MC or has potential eligibility for Non-MAGI MC, the household data is transferred to CalWIN via a Determination Eligibility Response (DER).

Application Started in CalWIN

When a case is started in CalWIN, after all information is entered for the case and Eligibility Determination Benefit Calculation (EDBC) runs, CalWIN sends an Eligibility Determination Request (EDR) to CalHEERS. CalHEERS determines eligibility and sends the information via a DER through eHIT to CalWIN. Eligibility is determined through the CalHEERS system called the CalHEERS
Business Rules Engine (BRE). [Refer to Chapter 16, Section 16.6.1 "CalHEERS/CalWIN/MEDS Interface;," page-4]

## 16.5 Federal Data Services Hub

When EDBC is run the first time, non-cash-linked MC cases are sent to CalHEERS for a MAGI MC evaluation. Any information that is entered into CalWIN prior to a successful interface sends data via eHIT to the Federal Hub to verify information. If the information comes back incompatible from the Federal Hub, the verifications remain *Not Received*, at which point the client may provide paper verification to the Eligibility Worker (EW) for an Administrative Verification [when the EW marks a verification as *Received* in CalWIN]. If paper verifications are provided to the EW and the CalWIN case is updated, after a successful interface, the **Manual Verifications** page in CalHEERS will reflect that the case has been **SAWS Verified**.


## 16.6 eHIT Illustration

Below are images illustrating the flow of information between CalWIN, CalHEERS, and MEDS.
16.6.1 CalHEERS/CalWIN/MEDS Interface:

CalHEERS/CalWIN/MEDS Interface:

- FDSH = Federal Data Service Hub, aka Fed HUB
- BRE = Business Rules Engine
- EDBC = Eligibility Determination and Benefits Calculations
- DER = Determination Eligibility Response [CH to CW]
- EDR = Eligibility Determination Request [CW to CH]
### 16.6.2 MAGI Processing Paths

Each field in CalHEERS has a corresponding CalWIN field, and each time EDBC is run on a case with potentially MAGI eligible individuals, CalWIN "calls" the BRE. There are several fields that need to be completed before the EDR is sent to call the BRE and return a DER. These essential fields change periodically as the system continues to meet the demands of new legislation. [Refer to “Essential and Very Important Fields,” page 8-11]

#### 16.7 Interface Mapping

<table>
<thead>
<tr>
<th>Items</th>
<th>CalWIN</th>
<th>CalHEERS/Covered CA</th>
<th>EW Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Financial Assistant to Healthcare [Y/N] on Registration/Application Registration/Collect Application Information window</td>
<td>Apply for Government Program on Collect Application Information or [View Submitted Application] if the application was previously submitted in CalHEERS</td>
<td>EW is instructed to enter &quot;Yes&quot; unless the client specifies that they do not want APTC, CSR, or MAGI MC.</td>
</tr>
<tr>
<td>2</td>
<td>Applicant Name field on Collect Case Summary Detail/Case Information window</td>
<td>Primary Contact on Household/Primary Contact</td>
<td>The Primary Contact can never be changed. If the primary contact passes away or moves out, a new case is required.</td>
</tr>
<tr>
<td>Items</td>
<td>CalWIN</td>
<td>CalHEERS/Covered CA</td>
<td>EW Action</td>
</tr>
<tr>
<td>-------</td>
<td>--------</td>
<td>---------------------</td>
<td>-----------</td>
</tr>
</tbody>
</table>
| 3     | Collect Individual Address Detail on Display Individual Demographic Summary window | Home Address on Household Primary Contact | A home and mailing address must be listed for all clients. For homeless clients:  
- **HOME ADDRESS:** Use the District Office address.  
- **MAILING ADDRESS:** Refer to Common Place Update #18-2415-24 and [Refer to Chapter 28, "Homeless Mailing Address"]. |
| 4     | • Display Demographic Summary & Collect Case Individual Detail windows  
• Display Demographic Summary window Same Home/Mailing Address as Case [Y/N]  
• Multiple Windows - Demographic Summary & other windows [Documents] button | • Household Members  
• Address & Contact on Personal Data  
• Demographic information on Personal Data (*Marital status, Disability, Retro, LTC, Pregnancy*) | Add all household members and match information between CalWIN and CalHEERS.  
Review CalHEERS Case number and CalHEERS Person number under CalHEERS Information Tab.  
[Refer to Chewable Byte 2016-1.0]  
Complete for all eligible individuals (in or out of the home) and tax dependents. |
| 5     | Collect Case Individual Detail Evaluate for Non-MAGI [Y/N] | Household Members | Determine if each client is in the home and/or requesting aid.  
The Evaluate for Non-MAGI field needs a Yes or No.  
**NOTE:** If this field is marked Yes confirm that the client has submitted the appropriate Non-MAGI forms. |
| 6     | Employment History Summary, Display Unearned Income Summary & other windows | Income on Household Income (Employed, Self-employment, Other, Deductions) | Gross income and deductions must be entered from all sources.  
**DO NOT ENTER NET AMOUNTS** (i.e. 1040 adjusted income) |
| 7     | Display Employment Health Coverage Detail on Display Health Care Coverage Summary and Display Employment History window | Health Care Information | Enter potential employer sponsored coverage each client has including:  
- Employee Premium Payment amount and Frequency  
- Offer a health Plan that Meets the Minimum Standard Value [Y/N] |
<p>| 8     | Collect Household Relationship Detail window | Relationships | Enter household relationships. |</p>
<table>
<thead>
<tr>
<th>Items</th>
<th>CalWIN</th>
<th>CalHEERS/Covered CA</th>
<th>EW Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>Display Non-Citizen Summary</td>
<td>Household members</td>
<td>Citizen Information is combined with household information in CalHEERS. Complete the <em>Eligible Immigration Status</em> [Y/N]. [Refer to Chapter 16, Section 16.9 “Verify Lawful Presence,” page-12]</td>
</tr>
<tr>
<td>10</td>
<td>Display Tax Filer Detail window</td>
<td><strong>Tax Information on Personal Data</strong></td>
<td>Refer to CalWIN Announcement 328.5 and MC Scoop #2 and #6</td>
</tr>
<tr>
<td>11</td>
<td><strong>Client Agrees to Consent to Verification [Y/N]</strong> on Perform Data Collection Wrap-up window</td>
<td><strong>I Agree to Consent for Verification on Consent for Verification</strong></td>
<td>MC clients do not have the option not to consent; the default is Yes. <strong>Note:</strong> MC clients must renew case information yearly at RD.</td>
</tr>
<tr>
<td>12</td>
<td>Renewal Period on Perform Data Collection Wrap-up window</td>
<td>Eligibility</td>
<td>If the client does not specify, default to five years.</td>
</tr>
<tr>
<td>13</td>
<td>Wrap Up</td>
<td>Eligibility Results</td>
<td>Print the Case Inquiry screen to show MC coverage, Eligibility Results, and MEDS results showing that the client has the same information in all three systems and send those screens to IDM. Print the Manual Verifications page to capture the verification results. <strong>Note:</strong> For CalWIN, print the inquire on MC Aid window from the Search on Case Information Window.</td>
</tr>
<tr>
<td>14</td>
<td><strong>Health Care Tab of Medi-Cal Program</strong> on <strong>Display Individual Eligibility Summary of Wrap Up window</strong></td>
<td><strong>Program Eligibility by Person on Summary Case Inquiry under MC aid.</strong></td>
<td>Print Health Care screens, Inquire on Medi-Cal Aid (CalWIN), Eligibility By Person, (CalHEERS) and INQM/INQ1 (MEDS) results showing that the clients have the same aid code in all three systems and send those screens to IDM. [Refer to Chapter 10, Section 10.7.4 “Printed Verification for IDM,” page-60]</td>
</tr>
</tbody>
</table>
16.8 System Screenshots to Print

Following an eligibility determination EWs must print the screenshots from each system (CalWIN, CalHEERS and MEDS) and send those screen prints to IDM. Each screen should show the same aid code, confirming that all three systems have the same eligibility for the client.

Note:

It takes two days for Eligibility to interface from CalWIN to MEDS. If there is a change in Eligibility the EW must wait for the interface before printing the following screens.

16.8.1 CalWIN Screenshot to Print

Print the individuals Inquire on Medi-Cal Aid CalWIN screenshot for each active household member.

Table 16-1: Printing CalWIN Screenshot

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Go to Inquiry subsystem</td>
</tr>
<tr>
<td>2.</td>
<td>Select Case Inquiry</td>
</tr>
<tr>
<td>3.</td>
<td>Click on Inquire on Medi-Cal Aid</td>
</tr>
<tr>
<td>4.</td>
<td>Enter Case Number</td>
</tr>
<tr>
<td>5.</td>
<td>Click [Open]</td>
</tr>
<tr>
<td>6.</td>
<td>Select each Active Individual in the drop down menu</td>
</tr>
<tr>
<td>7.</td>
<td>Enter the appropriate date range in the Month From and Month to fields.</td>
</tr>
<tr>
<td>8.</td>
<td>Click [Search]</td>
</tr>
<tr>
<td>9.</td>
<td>Print the Screen. Repeat for each active member in the household.</td>
</tr>
</tbody>
</table>
16.8.2 MEDS Screenshot to Print

Print the individuals [INQM] MEDS screen for each active household member. Depending on the case/individual the EW may also need to print screens [INQ1], [INQ2] and/or [INQ3] to capture all eligibility.
16.8.3 CalHEERS Screenshots to Print

Each household members’ eligibility appears together on the [Program Eligibility by Person] screen CalHEERS. The following steps will reduce the number of unnecessary pages printed from CalHEERS.

Table 16-2: Printing CalHEERS Screenshots

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Select Print Preview</td>
</tr>
<tr>
<td>2.</td>
<td>Change Custom setting to 60%</td>
</tr>
<tr>
<td>3.</td>
<td>Select page range to print only the pages with content, i.e. 1-2</td>
</tr>
</tbody>
</table>
PROGRAM ELIGIBILITY SUMMARY
BY PERSON

Please find below the Summary of the Casa household members with their history of Program Eligibility results.

Viewing Enrollment Information for: 2015

<table>
<thead>
<tr>
<th>Household Members</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Jane</td>
<td>...</td>
<td>...</td>
<td>Doe</td>
</tr>
<tr>
<td>SSN</td>
<td>...</td>
<td></td>
<td></td>
<td>...</td>
</tr>
<tr>
<td>Date of Birth</td>
<td>12/10/1953</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>Female</td>
<td></td>
<td></td>
<td>Male</td>
</tr>
</tbody>
</table>

Current Eligibility Summary
16.9 **Verify Lawful Presence**

Due to the updated CalHEERS design, EWs need to update/enter appropriate numbers into the following fields to ensure an eHIT.

<table>
<thead>
<tr>
<th>CalWIN Fields</th>
<th>Previous CalWIN Field Length (Digits)</th>
<th>New CalWIN Field Length (Digits)</th>
<th>New Criteria</th>
<th>EW Action in CalWIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alien Number</td>
<td>50</td>
<td>10</td>
<td>Alpha, numeric or alphanumeric.</td>
<td>• Review this field for the individual(s) in the case to make sure the Alien Number is entered correctly (matching the original document on file).</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Correct any numbers that are incorrect and make sure that it does not exceed the 10-digit maximum length.</td>
</tr>
<tr>
<td>Card Number</td>
<td>50</td>
<td>13</td>
<td>First 3 characters are alpha and the remaining are numeric.</td>
<td>• Review this field for the individual(s) in the case to make sure the Card Number is entered correctly (matching the original document).</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(This number is also known as the Receipt and/or Document Number).</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Correct any numbers that are incorrect and make sure that it does not exceed the 13 Alpha Numeric limit. These character entries must consist of the 3 Alpha and 10 numeric digits to fit restriction criteria.</td>
</tr>
<tr>
<td>Visa Number</td>
<td>50</td>
<td>8</td>
<td>Alpha, numeric or alphanumeric.</td>
<td>• Review this field for the individual(s) in the case to make sure the VISA Number is entered correctly.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Correct any numbers that are incorrect and make sure that it does not exceed the 8-digit restriction.</td>
</tr>
<tr>
<td>Passport Number</td>
<td>50</td>
<td>12</td>
<td>Alpha, numeric or alphanumeric. (Minimum length of 6, Maximum length of 12.)</td>
<td>• Review this field for the individual(s) in the case to make sure the Passport Number is entered correctly.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Correct any numbers that are incorrect and make sure that it meets the minimum length of 6 digits and does not exceed the maximum of 12 digits.</td>
</tr>
</tbody>
</table>
### 16.10 Eligibility Determination Request

An EDR is an outbound transaction sent from CalWIN to CalHEERS.

- When an initial CalWIN application is submitted, requesting a MAGI MC determination.
- When case information changes that may affect the eligibility.
- When there is a change, qualifying event, or required redetermination.

<table>
<thead>
<tr>
<th>CalWIN Fields</th>
<th>Previous CalWIN Field Length (Digits)</th>
<th>New CalWIN Field Length (Digits)</th>
<th>New Criteria</th>
<th>EW Action in CalWIN</th>
</tr>
</thead>
</table>
| I-94 Number                   | 50                                    | 11                              | Maximum length of 11.                              | • Review this field for the individual(s) in the case to make sure the I-94 Number is entered correctly.  
  • Correct any numbers that are incorrect and make sure that it does not exceed the maximum length of 11 digits. |
| SEVISID                        | 50                                    | 10                              | Numeric ONLY. Should not include leading 'N'.      | • Review this field for the individual(s) in the case to make sure the SEVISID Number is entered correctly.  
  • Correct any numbers that are incorrect and make sure that it does not exceed the maximum 10-digit numeric restriction and that the leading “N” is removed. |
| Certificate of Citizenship Number | 50                                     | 12                              | Numeric ONLY. (Minimum length of 7, Maximum length of 12.) | • Review this field for the individual(s) in the case to make sure the Certificate of Citizenship Number is entered correctly.  
  • Correct any numbers that are incorrect and make sure that it meets the minimum 7-digit numeric restriction and the maximum 12-digit numeric restriction. |
| Naturalization Certificate Number | 50                                     | 12                              | Numeric ONLY. (Minimum length of 7, Maximum length of 12.) | • Review this field for the individual(s) in the case to make sure the Naturalization Certificate Number is entered correctly.  
  • Correct any numbers that are incorrect and make sure that it meets the minimum 7-digit numeric restriction and the maximum 12-digit numeric restriction. |
A *Sent* transaction is recorded in the **Search for CalHEERS Results** window when CalWIN sends an EDR to CalHEERS.

### 16.11 Determination of Eligibility

A DER is an inbound transaction sent from CalHEERS to CalWIN.

**Solicited (Started in CalWIN):**

- In response to an EDR.
- When changes to eligibility are entered directly in CalWIN (by an EW).

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Send EDR (run EDBC).</td>
</tr>
<tr>
<td>2.</td>
<td>When CalHEERS returns a DER to CalWIN in response to an initial EDR sent from CalWIN, a Received result appears in the <strong>Search for CalHEERS Results</strong> window.</td>
</tr>
<tr>
<td>3.</td>
<td>Re-run EDBC to populate the results and then authorize.</td>
</tr>
</tbody>
</table>
Unsolicited (Started in CalHEERS):

CalHEERS sends External Referral Data/new applications or External Change Data to CalWIN.

- When changes to eligibility are entered directly in CalHEERS (by an EW, a Covered CA Service Center Representative (SCR), or a client).
- When CalHEERS Cost of Living Adjustment (COLA) is updated.
- When CalHEERS receives the report from the Internal Revenue Service (IRS) of clients who received APTC but did not file taxes for the benefit year.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>When CalHEERS sends an unsolicited (CalHEERS/Client initiated) DER to CalWIN there is no record in the Search for CalHEERS Results window; the record appears in the Search for External Referral Data window.</td>
</tr>
<tr>
<td>2.</td>
<td>Refer to Chapter 20.</td>
</tr>
</tbody>
</table>
16.12 eHIT Response

Responses from CalHEERS are real-time; however, there may be a delay or response of “unverified” or “pending” if:

- The Federal Hub is unavailable or unresponsive.
- CalHEERS is unavailable or unresponsive.
- The interface is unavailable.

It may take several hours or days for a complete response from CalHEERS to CalWIN. If no response returns after 4 business days recheck the essential fields and then create a GadWIN ticket.

16.13 eHIT Errors

When CalWIN sends an EDR to CalHEERS, errors may occur based on incomplete or incorrect information in the EDR. CalWIN receives information on the eHIT errors and EWs should use the eHIT Error Reference Guide to determine if the error is a result of incomplete or incorrect information in the case. If the error is technical in nature, behind the scenes or there is no known solution, a GadWIN ticket must be created for the case. CalWIN Application Triage Support (CATS) will escalate the eHit error to the CalWIN Project, CalHEERS, or the State, if necessary.

The Search for CalHEERS Results window displays any sent EDR transaction that has Failed the eHIT interface to CalHEERS. The [Messages...] button opens the Display CalHEERS Transactions Messages child window, which displays the corresponding error message(s) and reason(s) for the Failed EDR transactions. Refer to the eHIT Error Reference Guide for detailed information and instructions on how to correct each error.
16.14  **External Referral Data Subsystem**

When a client, assister (private person/entity registered with Covered CA), Covered CA SCR, or EW creates an application directly in CalHEERS, a DER is sent from CalHEERS to the CalWIN External Referral Data (ERD) subsystem. The ERD may be:

- Linked to an existing case in CalWIN.
- Processed via CalWIN application registration and assigned a new CalWIN case number.
- Marked duplicate or invalid.

If changes are made to an existing CalHEERS case which is not known to CalWIN, the changes will appear as a new entry in the ERD subsystem.

16.15  **External Change Data Subsystem**

If a CalWIN case is already linked to a CalHEERS case, any changes made directly in CalHEERS will interface with CalWIN through the External Change Data (ECD) subsystem. The ECD does not automatically update CalWIN case information. If there is ECD with CalHEERS information that has not been manually entered into CalWIN by an EW, when EDBC is run, CalHEERS will be overwritten with existing CalWIN [outdated] information and the changes will be lost.

16.16  **Automated eHIT**

There are times when the eHIT is automated. This occurs when DERs or EDRs are sent without worker action.

- CalWIN will automatically call the BRE two months prior to an MC Redetermination. [Refer to “Redeterminations,” page 10-1]
- CalWIN will call the BRE when there are COLA changes.
- CalHEERS will call the BRE when the IRS indicates which APTC clients have not completed their taxes, this will impact mixed APTC/MC cases.
16.17 RIDP

Remote Identity Proofing (RIDP) is a required process for online or telephonic health insurance affordability program applications. For paper applications, the physical signature on the application satisfies the RIDP requirement. The electronic (online) RIDP process was implemented into CalHEERS on 8/4/2014. For additional CalHEERS RIDP information refer to the Job Aid: Identity Proofing in CalHEERS.

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 an EW can then visually verify (this is also known as Administrative User Attestation). Or, if received in person, the EW can scan the document to IDM received from the applicant.

2. Online Remote Identity Proofing - Either the applicant or the EW can use the Remote Identity Proofing (RIDP) service to which CalHEERS connects through the Federal Hub.

   Note: RIDP uses an outside company, Experian, to perform the Identity Proofing by using the client's credit history to help confirm their identity.

3. Signature - The applicant can complete and send a paper application for processing. The applicant's signature on an application qualifies as proof of identity when a Covered CA SCR or other CalHEERS user processes the application.

Question 1: What is approved identity verification documentation for Visual Verification?

Answer 1: A copy of one of the following documents:

- Driver's license issued by state or territory
- School ID
- Voter Registration Card
- United States (U.S.) Military Card or draft record
- ID card issued by federal, state or local government, including a U.S. passport
- Military Dependent's ID card
- Native American Tribal document
- U.S. Coast Guard Merchant Mariner card
- Affidavit signed by a third party under penalty of perjury when the applicant cannot produce a document (i.e. homeless person).

Question 2: If the client does not have one of the documents listed in "A1", what else can the client provide for visual verification?
Answer 2: The client can submit two of the following documents:

- Birth Certificate
- Social Security Number Card
- Marriage Certificate
- Divorce Decree
- Employer ID
- High school or college diploma
- Property deed or title.

Question 3: Why do applicants need to go through the new RIDP process?

Answer 3: The following are the reasons RIDP is required:

- It is required by the Federal government.
- It helps make sure no one else can get the client's personal information.
- It prevents an unauthorized person from creating an online account and applying for health coverage pretending to be the client without their knowledge.
- The client's participation in RIDP will not affect their eligibility for health coverage, other benefit programs, or harm his/her immigration status.
- The personal information the client provides and the information verified during the RIDP process will not be shared with any other government agencies.

Question 4: Will this new RIDP process through Experian affect an applicant's credit or credit score?

Answer 4: This process does not harm the client's credit in any way. It is known as a "soft inquiry" and may show up on their credit report as “CMS Proofing Services” and will automatically be removed after 25 months.

If the applicant wants additional information regarding their report, they may contact Experian at 866-578-5409.

Question 5: What if an applicant has little to no banking or credit history?

Answer 5: Experian may still be able to verify the client's identity by generating some "challenge" questions that only the client will know the answers to.

If this process is unsuccessful, Experian will provide a reason code and the client will be directed back to the Covered CA Service Center or the county to complete their application.

Question 6: How often does an applicant have to go through the RIDP process?
**Answer 6:** The Primary Contact listed on the Covered CA application will only need to go through the RIDP process once, either during the initial application process, during renewal, or due to a redetermination if their identity has not previously been verified through the RIDP process.

**Question 7:** If the applicant does not want to use the new RIDP process through the Federal Hub (which involves Experian identity verification), what other processes can they use?

**Question 8:** The applicant can either:

- Mail in or upload a digital copy of an identity verification document(s) for the EW to visually verify or provide the document(s) in person for the EW to scan and upload.

- Email, fax, or mail in a paper application with their signature. The applicant's signature on the paper application qualifies as proof of identity when a Covered CA SCR or EW processes the application.