



# Stay Covered & Keep Your Cost Savings: Send Documents Requested by the Marketplace

After you finish an application or enroll in coverage through the Health Insurance Marketplace, you may be asked to mail or upload documents for 2 reasons:

- **To verify or add to information you put on your application** about your income, citizenship, immigration status, identity, or something else. The Marketplace does this when some information you provided doesn't match our records. This is sometimes called a "data matching issue" or "inconsistency," but both terms mean the same thing.
- **To prove your eligibility for a Special Enrollment Period** if you applied for health coverage outside of Open Enrollment.

If the Marketplace needs more information, you'll get notices (letters, emails, or both) telling you which document copies to submit. Be sure to mail or upload them by the deadline in your notice. If you don't, you could lose your health coverage or any financial assistance you're getting.

## 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. However, to keep your coverage or any savings you're getting on your premiums and other costs, you must mail or upload document copies by the deadline in your notice.

The Marketplace bases your eligibility on the information you provide in your application. However, you still need to provide additional information or documents when the Marketplace requests them. If you don't, the Marketplace will provide a final eligibility determination based on the information we get from other data sources. As a result, this determination may be different, and you may lose your health coverage or any financial assistance you're getting.

## What do I need to do if I'm asked to upload or mail document copies?

Look at the notice you get from the Marketplace, which includes the list of acceptable documents. 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 you may need to submit more than one document to resolve an issue with your application, or to prove your eligibility for a Special Enrollment Period. Visit [HealthCare.gov/verify-information/documents-and-deadlines/](https://www.healthcare.gov/verify-information/documents-and-deadlines/) to learn more about the documents you can submit.

It's important to submit documents by the due date. **Your notice will explain what to do.** In most cases, you can upload them online, which is the fastest way to get documents to the Marketplace. Note that the files you upload must be in one of these formats: .pdf, .jpeg, .gif, .xml, .png, .tiff, or .bmp, and can't be bigger than 10MB. The file name can't include special characters like these: \:\*\? "<>|.

### **To upload your document copies:**

- Log in to your Marketplace account on **HealthCare.gov** by clicking on "Log in" at the top of the page. Then select the green "Start your application or update an existing one" button.
- Click on your name in the top right of the screen and select "My applications & coverage" from the drop-down menu.
- Select your current application and use the menu on the left side of your screen to click on "Application Details."
  - **If you're verifying or adding to information you gave on your application:** you'll see "Send documents for data matching issues."
  - **If you need to send proof of your eligibility for a Special Enrollment Period:** you may see "Send proof for your Special Enrollment Period." If you got a notice about your eligibility for a Special Enrollment Period and this doesn't appear on your screen, you'll need to mail the requested documents.
- Select the green "Upload documents" or "Upload more documents" button. There's one next to each item that requires documents. If there's more than one, work on them one at a time.
- After selecting "Upload documents" or "Upload more documents," choose a document type from the drop-down list. Then click "Select file to upload."
- Locate the document on your computer, select the document, and click "Upload." When the upload is successful, a checkmark appears next to the file name and "Submitted" appears next to the item on the "Application Details" tab.

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 list when you're ready to upload.

### **To mail copies of your documents:**

- 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 upload or mail my document(s)?**

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

- Match your documents with your application.
- Review each document to determine if it verifies what we need.
- Contact you if we need more information.

## How much time do I have to submit documents?

In most cases, if you're verifying or adding to information you gave on your application, you have at least 90 days from the date of your eligibility notice to send documents.

You have 30 days to send documents that prove your eligibility for a Special Enrollment Period.

However, it's important to submit all 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. This is because the Marketplace will base your eligibility on the information we have from our data sources, not on the information you gave in your application.

- **If you were found eligible for a premium tax credit:** the amount could change, or you may lose it entirely.
- **If you were found eligible for savings on out-of-pocket costs (known as "cost sharing reductions"):** the amount could change, or you may lose these savings entirely.
- **If you told us someone on your application is a U.S. citizen or U.S. national, or has eligible immigration status, but you don't submit the required documents in time:** their health insurance could be terminated.
- **If you were found eligible for a Special Enrollment Period:** your health insurance could end.

## 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 (which may include letters, emails, or phone calls) before the deadline to upload or mail documents. After the deadline, they'll get a notice that gives the date their coverage ends, or the date that their help with costs will change.

In all cases, the Marketplace won't end health coverage for anyone, and no one's premium tax credits or help with cost-sharing will change, until after these outreach efforts.

## What if I have problems submitting documents or need help?

We know that most people work hard to submit their documents on time and want to keep their Marketplace coverage. 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 the Marketplace asked you to send documents. TTY users should call 1-855-889-4325. The call is free.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNon-discriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

