

Verifying your identity: ID proofing in the Marketplace

When you fill out an application to get health coverage through the Health Insurance Marketplace, you'll need to provide specific information before you can enroll in coverage and get help with costs. Identity (ID) proofing is an important part of this process.

What's ID proofing?

ID proofing is used to verify your identity. This is done by asking questions based on your personal and financial history that only you are likely to know. ID proofing is the first step of the process to apply for Marketplace coverage. You must complete ID proofing to create a Marketplace account on [HealthCare.gov](https://www.healthcare.gov) and submit an online application.

Why is ID proofing important?

ID proofing helps to protect your personal information. This process helps prevent someone else from creating a Marketplace account and applying for health coverage in your name without your knowledge.

What information will I need to verify my identity?

Be prepared to provide accurate answers to questions about your personal history. You won't be asked about all of these, but having this information will be helpful:

- Addresses of current and past places you lived
- Names of current and past counties you lived in
- **Auto ownership:** details of the car, like the license plate number
- Names of current and past employers
- **Credit cards:** name of the lenders, and year and month the accounts were opened
- **Mortgages:** name of the lenders, amount of mortgage, and the term (the number of months or years) of the loan
- **Loans (including auto, student, or home equity loans):** name of the lender, amount of the loan, and the term of the loan



Does ID proofing affect my credit score?

No. If you check your credit report, you may see an inquiry from the Centers for Medicare & Medicaid Services (CMS). CMS uses credit reporting agencies like Experian and Equifax to verify the information on your application. But don't worry, this is only an inquiry and doesn't affect your credit score or your Marketplace application.

What if my identity can't be verified?

If your identity can't be verified, it means that the Marketplace couldn't match all of the information you provided with the information available in the records used for this process. Here's how to complete the verification process:

- Call the Experian Help Desk at 1-(866)-578-5409 and provide the reference code shown on your Marketplace application screen so they can help verify your identity. Experian is a contractor that helps the Marketplace with ID proofing.
- If the Experian Help Desk can't verify your identity, you'll need to upload documents showing your identity to your Marketplace account on [HealthCare.gov](https://www.healthcare.gov) or mail **copies of your documents** to this address:

**Health Insurance Marketplace
465 Industrial Blvd
London, KY 40750-0001**

- Uploading documents to your Marketplace account may result in your identity being verified sooner. Don't use these characters in the name of the file that you upload:
/ \ : * ? " < > |.
- If you mail your documents, send copies and keep the originals. Include your name, date of birth, and Social Security Number (SSN) with your copies. Your information will typically be processed **within 7–10 business days after your documents are received, if not sooner.**
- Once your document copies are processed, you'll get a written notice about your identity verification. If your identity still isn't verified, you may need to submit more information.

What if I sent documents but haven't gotten a notice about my identity verification?

Call the Marketplace Call Center at 1-800-318-2596 to ask for an update. TTY users should call 1-855-889-4325.

A call center representative will ask for information like your name and date of birth to start a review of your status. You'll get an update when the review is complete. Even if you submitted your documents more than 90 days ago and are waiting for issues to be resolved, you can still finish your application and enroll in coverage.

How do I apply for coverage if I'm still having issues verifying my identity?

If you're still having trouble verifying your identity, there are 2 ways you can still apply for Marketplace coverage:

1. Call the Marketplace Call Center at 1-800-318-2596 and complete the application over the phone. TTY users should call 1-855-889-4325.
2. Complete and mail a paper application to the address on the previous page.

What if I submitted a paper application or an application with the Marketplace Call Center and got an eligibility notice, but now I'm having trouble creating a HealthCare.gov account?

You may have an identity verification issue. See "[What if my identity can't be verified?](#)" on the previous page.

If you still need help, call the Marketplace Call Center. A call center representative can help you choose and enroll in a plan.

Note: Your Marketplace eligibility stays valid until you're able to choose and enroll in a plan, as long as you enroll before the end of the **Open Enrollment Period**.

