Financial Help Eligibility Verifications & Best Practices

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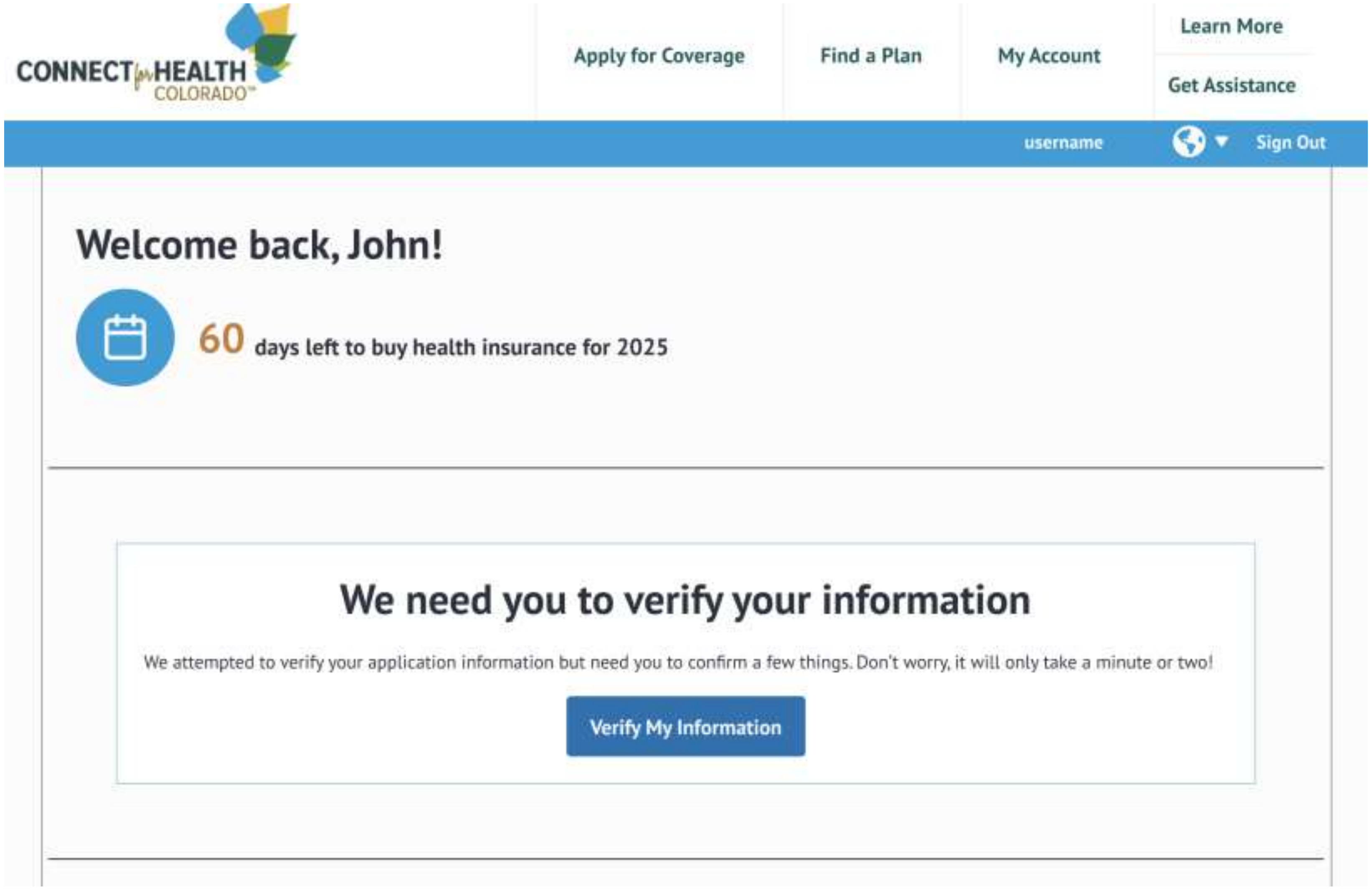
A new streamlined process will allow customers to attest to and verify their financial help eligibility with the **Self-Attestation Page**!

Self-Attestation Page (Access)



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Self-Attestation Page (Questions)

Looks like we need some information

Help me understand this page

We attempted to verify your application information but need you to confirm a few things.

Household Income

On your last application, you estimated that your annual household income is $50,000. Is this a good estimate of your expected 2025 income?

- (selected) Yes, $50,000 is an accurate estimate for my household in 2025.
- No, my household income has changed and I need to update it.

Remember: You may have to pay back some or all the financial help you receive if your estimated household income is different than what you report to the IRS when you file taxes. If your household's income changes later this year, come back to update your application.

Filing Federal Income Taxes

People who receive premium tax credits must file federal income taxes for the year they were received. If you received a premium tax credit and did not file your taxes for that year, you will not be eligible for a premium tax credit until you have filed your taxes and reported the amount you received.

Did you receive a premium tax credit in the past to help pay for your health insurance premium(s)?

- (selected) Yes
- No

For the years that you received premium tax credits, did you file a federal income tax return and report the amount you received?

- (selected) Yes
- No, I haven't filed yet, but am planning to file and report the premium tax credit.
- No

By clicking "Submit", you attest under penalty of perjury by the State of Colorado that the information you've provided here is accurate.

Self-Attestation Page: Success Message

Thank you!

Your income and tax filing information were successfully confirmed.

If a customer sees the above message, no additional action is needed.

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Self-Attestation Page: Additional Verification Steps

Thank you!

It looks like we need updated information about what your household income will be for 2025. Please go here to submit a new application.

Need more help? Contact our support team at 855-752-6749 or find an expert near you.

Thank you!

Action Required: Additional Information Needed

Thank you for verifying your information. Unfortunately, we still need additional documentation to confirm the details you provided. This step ensures you receive the correct financial assistance.

If you received premium tax credits but did not report them, you must first file and reconcile past credits with the IRS.

Next Steps:

1. File an amended return with the IRS to correct your tax information.
2. Submit documents to confirm that: (a) you have now filed federal income taxes and reported the premium tax credit that you received and (b) your income is correct.

For more details, please review the information here, contact our support team at 855-752-6749, or get help from an Expert.

Remember: The documents you submit must confirm both your household income and that you have appropriately filed a federal income tax return and reported the premium tax credits you received. You may lose the financial help you're receiving if you do not provide us with both documents.

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High Level Process Review

Following renewals or new applications, application information is compared to trusted data sources.

- Customers have the option to provide **permission to use trusted data sources for application verification** for quicker processing (Declarations & Signatures Page)
- If permissions are not provided, verification processing involves more intensive procedures and customers may lose financial help

If information in the application is not *reasonably compatible* with trusted data sources, a verification request is created.

If a customer receives a verification request, they should attempt to resolve the request with the Self-Attestation Page.

- Customers will see verification requests on the **Welcome and My Doc Pages**
- Brokers and Customer Service Representatives can help customers complete through "On Behalf Of" (OBO)

If a customer is unable to resolve the request with the Self-Attestation Page, they will be prompted to submit documents.

- Customers submit at least two documents (one related to income, one related to filing and reconciling)
- Customers should only submit documents that match the eligibility application

Timelines & Processing

- Reasonable Opportunity Period (ROP) – 90 days to respond with appropriate documents
- Eligibility notices for new customers will include verification request and appropriate actions
- New customers and renewals will also receive a reminder notice for open or unsatisfied verification requests

For any additional questions/feedback, please reach out to mmcclurg@c4hco.com or enovak@c4hco.com.