

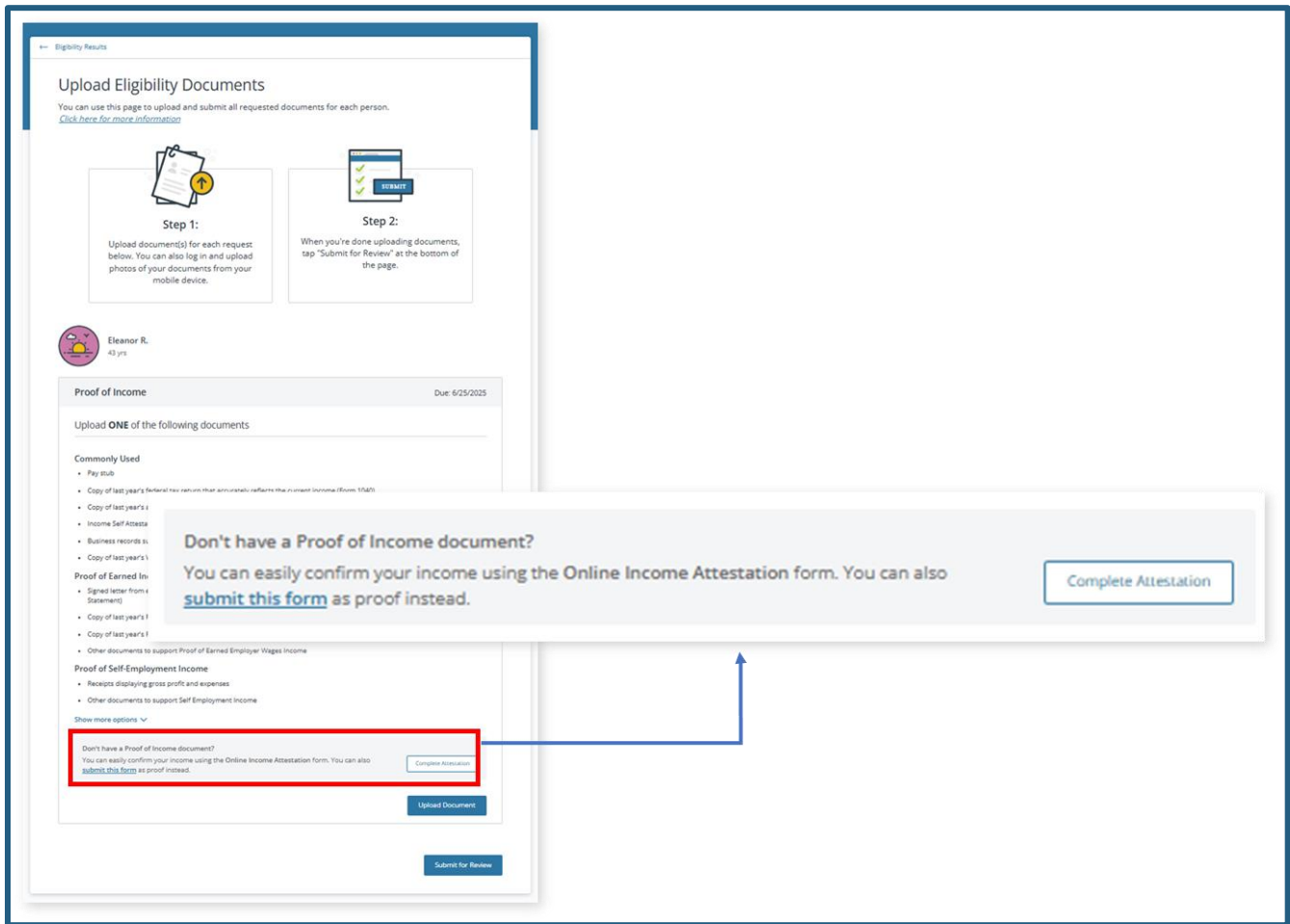
Overview

Covered California uses Intelligent Document Processing (IDP) as a way of electronically verifying documents that have been uploaded by consumers and Enrollers using Google Document Artificial Intelligence (AI). This process allows real-time review of uploaded documents and its ability to match the information needed in CalHEERS.

Intelligent Document Processing (IDP)

The *Income Attestation* form is accessed from the *Proof of Income* section of the *Upload Eligibility Documents* page.

1. To proceed with Intelligent Document Processing (IDP), select the **Complete attestation** button.
 - **Submit this form** link – opens a PDF of the Income Attestation



The screenshot displays the 'Upload Eligibility Documents' interface. It includes instructions for Step 1 (uploading documents) and Step 2 (submitting for review). The user profile for Eleanor R. (43 yrs) is shown, along with a 'Proof of Income' section due 6/25/2025. A list of commonly used documents is provided, including tax returns, self-attestation, business records, and earned income statements. A modal window is open, asking if the user has a proof of income document. It offers the option to 'submit this form' as proof instead, which is highlighted with a red box. A blue arrow points from this link to the 'Complete Attestation' button in the modal window.



Attestation of Income for Enrollers Task Guide

The *Confirm Your Income* page displays. This page allows consumers to attest to household income when they do not have access to income verifications. Only one HHM needs to attest to the household income.

- **Name** dropdown – Displays the HHM with pending income verification
- **Annual household income** is editable and defaults to the income reported on the application
- **Tooltip** – Includes the visit CoveredCa.com link
- **Cancel** button – Cancels the attestation
- **Submit** button – Completes the income attestation and navigates the user to the Upload Eligibility Documents page

Note: Changing the annual income does not update the income reported on the application. The income attestation is subject to IDP review for compatibility.



Attestation of Income for Enrollers Task Guide

← Back to Upload Eligibility Documents

Confirm Your Income

You can **Submit** this for proof of income if you don't have the right documents.
You **only** have to submit one form for your entire household. Confirm the following information and sign this form.

Review Your Information

Case number
5193235715

Name
Hiro Hamada

Annual household income 
\$ 31,000

Provide Electronic Signature

Please read and agree to the following:

- I acknowledge that the information provided on this form will only be used for purposes of eligibility determination for financial assistance. Covered California will keep this information private, as required by federal and California law.
- I understand that I must report income changes to Covered California within 30 days of the change because it may affect the amount of premium assistance (or tax credits) or the level of cost-sharing reduction for which I may qualify.
- I understand that this income attestation is only valid for the benefit year for which coverage is requested and must be renewed each benefit year.
- I understand that if I receive too much premium assistance (or tax credits) during the benefit year, I will have to pay some or all of the excess premium assistance back to the Internal Revenue Service (IRS) when I file my federal income tax return for the benefit year.
- I declare under the penalty of perjury, under the laws of the state of California, that what I stated above is true and correct.

Electronic signature
Hiro Hamada

Date
04/14/2025

Annual household income is total gross amount for all household members who have income. This includes anyone you claim as a dependent when you file taxes. For more information on how to estimate your income, [visit CoveredCa.com](https://www.coveredca.com)

The *Upload Document* page provides details for acceptable documents including size, type, not password protected, and fewer than 15 pages.

browse your computer'. At the bottom are 'Cancel' and 'Next' buttons." data-bbox="87 126 556 552"/>

Note: The back arrow icon displays when uploading Proof of Income documents and more than one HHM requires income verification.

2. Drag and drop the verification document or browse to select the document on the computer.
 - Error messaging displays when a password protected or corrupted document is selected for upload.



Once the document has been uploaded, the *Upload Document* page displays when IDP is unable to automatically classify the document.

3. Click the radio button of the type of document that is being uploaded.



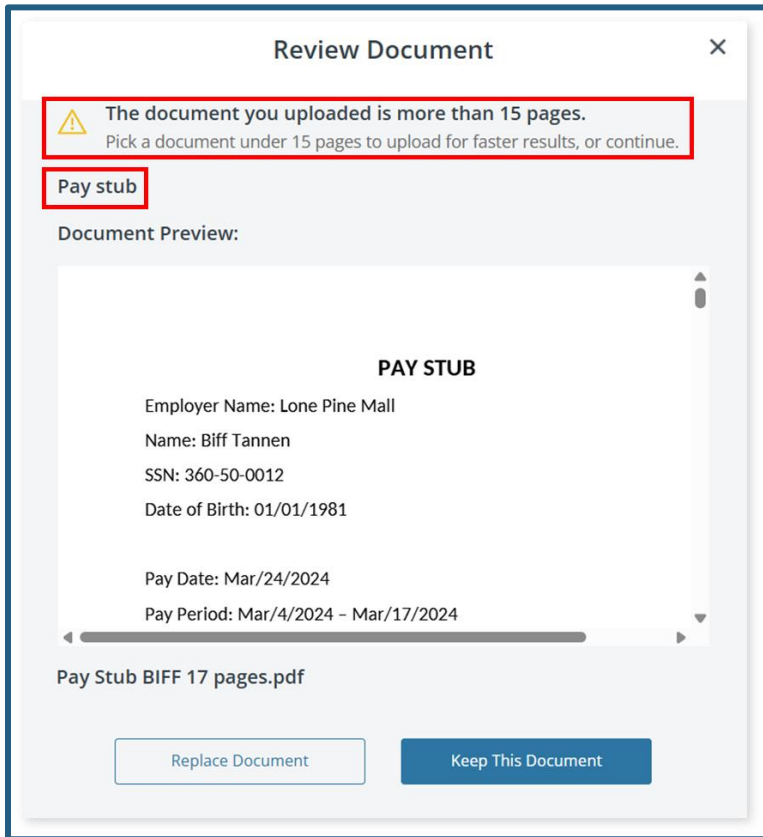
Attestation of Income for Enrollers Task Guide

Upload Document

Choose the type of document you are uploading

- ☒ Pay stub
- ☐ Signed letter from employer that displays the gross income, payment frequency, and date of paycheck (Employer Statement)
- ☐ Other documents to support Proof of Earned Employer Wages Income
- ☐ Bank statement
- ☐ Investment account statement
- ☐ Payment records (notes and mortgages)
- ☐ Other documents to support Proof of Interest Income
- ☐ Lease or sales agreement
- ☐ Records such as gross rents and expense receipts
- ☐ Other documents to support Proof of Rental Income
- ☐ Receipts displaying gross profit and expenses
- ☐ Business records such as profit and loss statements
- ☐ Other documents to support Self Employment Income
- ☐ District Attorney/Family Support (DAFS) records
- ☐ Other documents to support spousal income and child support
- ☐ Most Recent Social Security Administration Cost-of-Living Adjustment Letter

The *Review Document* page displays.



Review Document ×

⚠ The document you uploaded is more than 15 pages.
Pick a document under 15 pages to upload for faster results, or continue.

Pay stub

Document Preview:

PAY STUB

Employer Name: Lone Pine Mall
Name: Biff Tannen
SSN: 360-50-0012
Date of Birth: 01/01/1981

Pay Date: Mar/24/2024
Pay Period: Mar/4/2024 - Mar/17/2024

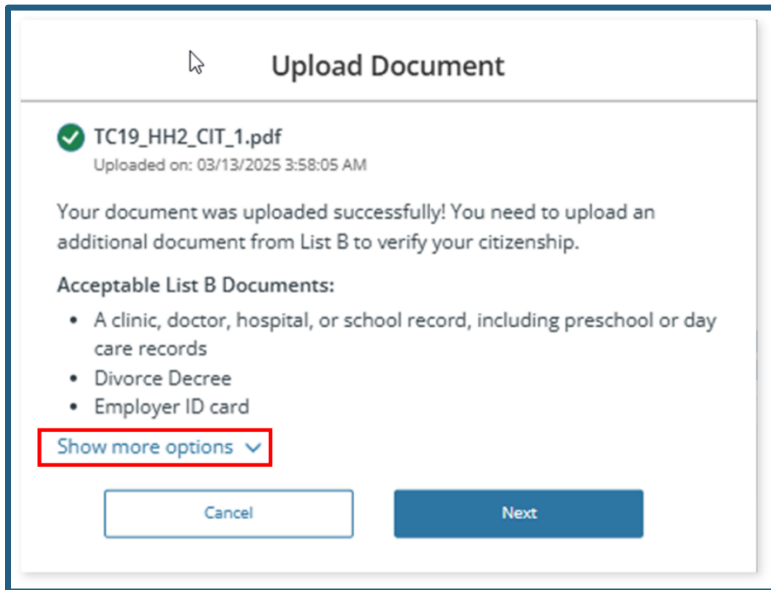
Pay Stub BIFF 17 pages.pdf

Replace Document Keep This Document

- **Replace Document** – Discards the document
- **Keep this Document** – Displays the Upload Document Successful popup

The *Upload Document* popup for citizenship displays when IDP detects that a second citizenship document is required and allows the user to upload a second document from the required list.

- **Show more options** link – Expands to display the complete list of Acceptable List [A/B] Documents
- **Cancel** button – Closes the popup
- **Next** button – Continues with the upload process



The *Review Document Information* popup displays when the uploaded document does not meet verification requirements.

- **Replace Document** – displays the Upload Document popup to upload a new document
- **Keep this Document** – displays the:
 - *Existing Upload Document* successful popup when no other actions are required
 - Upload Document secondary citizenship popup when a citizenship document was uploaded and another document is required.

The *Review Document Information* popup also displays when IDP detects discrepant information.

- The Data Mismatch Found section displays discrepant data between the application and the uploaded document.

Review Document Information

×



Document Name
Pay Stub BIFF.pdf

This document does not meet our requirements.
The Pay Date on this paystub is either too old or for the future. You can upload a new document or give us this one for further review.

Pay Date
2024-03-24

Data Mismatch Found
We found information in your document that doesn't match your application.

	BASED ON YOUR APPLICATION	BASED ON YOUR DOCUMENTS
Employee Name	Hiro Hamada	Biff Tannen

Do you need to update your application? We will guide you in updating your application after you submit all your documents.

Replace Document

Keep This Document

The *Missing Proof of Income Documents* popup displays when:

- A user clicks the Submit for Review button on the Upload Eligibility Documents page

AND

- There is at least one HHM that is missing proof of income documents.
- **Back** button – closes the popup
- **Continue to Submit** button – Submits the uploaded documents for review and navigates the user to the new Your information does not match page when the IDP detects information discrepancies.

Missing Proof of Income Documents



We still need proof of income for these household members:

- Eleanor Roberts, (44)

You can go **Back** to upload income documents or complete online income attestation. Or you can **Continue to Submit** your documents, but we will not be able to verify your income at this time.

BackContinue to Submit

4. Click **Submit for Review** button. This is **required** to initiate the manual review of documents submitted.

Submit for Review



Thank you! Your documents have been submitted and are being verified.

We will reach out to you if a document cannot be verified and we have more questions. You can see the status and next steps on your [Account Home](#) Household Summary.

For household members who receive health coverage through Covered California, your document(s) will be reviewed by Covered California. If any additional information is needed, we will contact you.

Inclusion of Reasonable Explanation (REX)

For an income discrepancy that cannot be electronically verified, the consumer will be directed to a page to fix the discrepancy.

The *Tell us why the income does not match* page in CalHEERS allows consumers to select a Reasonable Explanation (REX) when attested income could not be electronically verified. This feature allows all household types (Covered California, Mixed Household, and Medi-Cal members) to provide a response.

The *Household Summary* popup displays a new messaging in the *Actions Needed* column with a **Give a Reason** link:

- Clicking the **Give a Reason** link navigates the user to the *Tell us why the income does not match* page

Household Summary
Please review all alerts and actions for your household. Complete all actions needed to get coverage.

Case #: 5193232928

Household Members (3):	Program Eligibility	Actions Needed
 Robert T. 40 yrs	Medi-Cal	Due 10/13/2025 Reason why the income does not match Give a Reason

The *Welcome to Your Household Eligibility Results Summary* page displays banner messaging in the following sections:

- Let's take a look at your Household*
- Household Next Steps* section:
 - Clicking the **Give a Reason** button navigates the user to the *Tell us why the income does not match* page

Welcome to Your Household Eligibility Results Summary



Let's take a look at your Household.

Please review each member's program eligibility below.


Robert and Rose's income does not match our records. Tell us why the income does not match by 10/13/2025.

Household Next Steps

Please review the next steps that are important for your household.



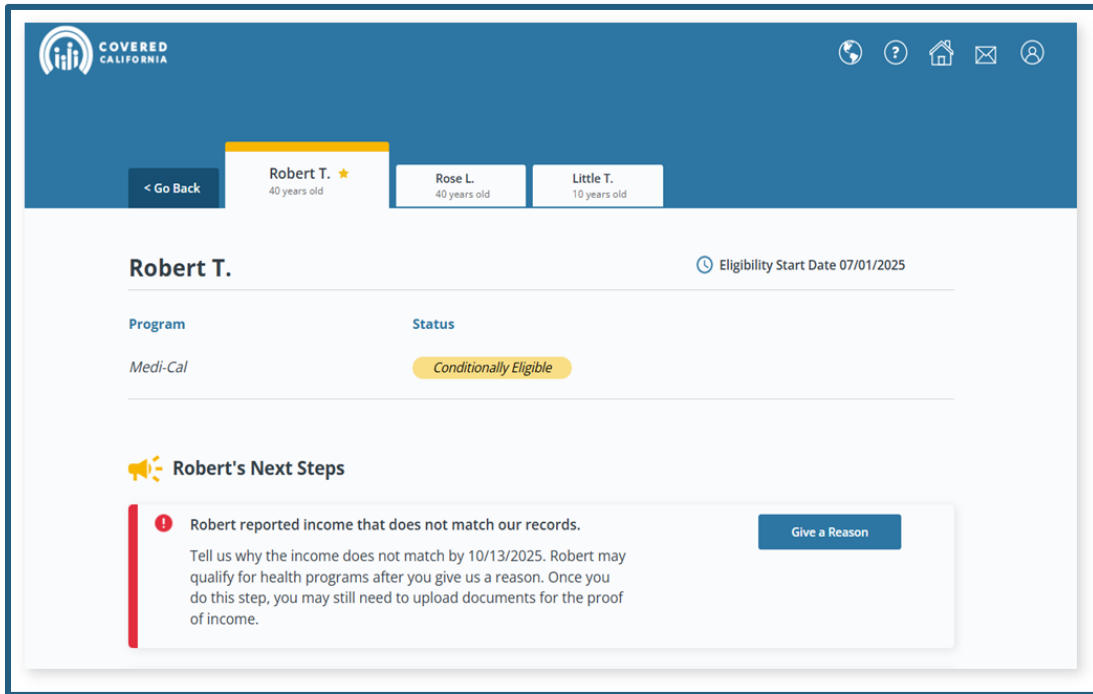
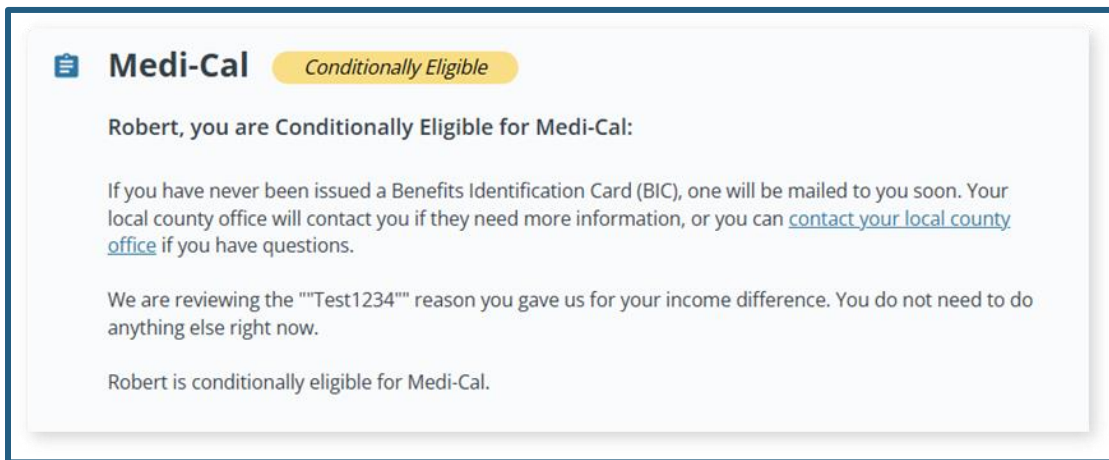
Some household members reported income that does not match our records.

Tell us why the income does not match by 10/13/2025. They may qualify for health programs after you give a reason. Once you do this step, you may still need to upload documents for the proof of income.

Give a Reason

The *See Full Details* page displays a new message in the [HHM]'s *Next Steps* and program eligibility when the HHMs income does not match:

- Clicking the **Give a Reason** button navigates the user to the *Tell us why the income does not match* page

When the attested income does not match the system income, the *Tell us why the income does not match* page allows the user to submit a Reasonable Explanation and complete their pending income verification.

If users select from a list and submit, then CalHEERS will accept the consumer's attestation, clear the inconsistency, and pass the income verification. Eligibility will be redetermined.



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CalHEERS shall display the following dropdown values as possible REX attestations when clicking the **Give a Reason** button:

Job Loss: The individual has been terminated from employment or voluntarily left their job, resulting in a significant reduction in income.

Decrease in Hours: The individual has experienced a reduction in work hours, impacting their overall earnings.

Working on Commission: The individual's income fluctuates based on commissions earned, which may vary significantly month-to-month.

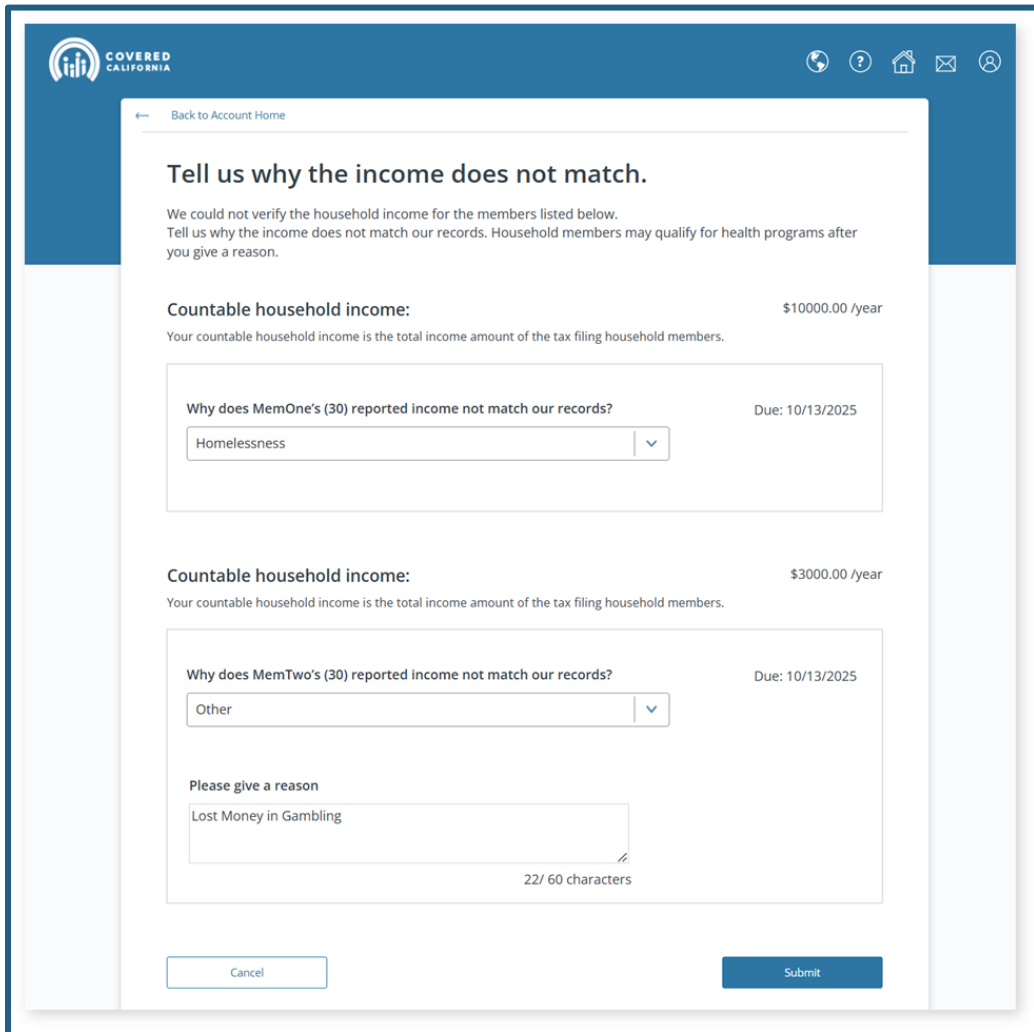
Fluctuating Income: The individual's earnings are inconsistent due to factors such as variable work hours, irregular pay schedules, or reliance on gig work.

Seasonal Income: The individual's income is tied to seasonal employment, resulting in predictable periods of higher and lower earnings.

Self-employment-related Reason: Income discrepancies arise due to the nature of self-employment, such as irregular payments, delayed invoicing, or business-related expenses affecting net income.

If the user decides the list options do NOT apply to their situation, and chooses to free-type their own explanation, CalHEERS will accept the consumer's attestation, update the verification status to REX-Other, and trigger a BPM task for manual intervention by staff.

Note: REX-Other will trigger tasks for Exchange-only cases. REX-Other for Mixed Households and MAGI Medi-Cal cases will trigger communication to their respective Medi-Cal Office.



Tell us why the income does not match.

We could not verify the household income for the members listed below. Tell us why the income does not match our records. Household members may qualify for health programs after you give a reason.

Countable household income: \$10000.00 /year
Your countable household income is the total income amount of the tax filing household members.

Why does MemOne's (30) reported income not match our records? Due: 10/13/2025

Homelessness

Countable household income: \$3000.00 /year
Your countable household income is the total income amount of the tax filing household members.

Why does MemTwo's (30) reported income not match our records? Due: 10/13/2025

Other

Please give a reason

Lost Money in Gambling

22/ 60 characters

Cancel Submit

Mixed household and Medi-Cal only households will send the consumer to the county. Covered California only households will generate a task for Covered California staff to manually review.

The following are acceptable income verification documents:

Earned Income: Employer Wages

- Pay stub. It must include:
 - Full name of the person or other identifying information to link to the person (for example, a Social Security number). Social Security card is not necessary.
 - Income amount



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- Pay period or frequency of pay with the date of payment
- Most recently filed Federal Income Tax Form 1040, with any appropriate Schedules. It must include:
 - Full name of the person or other identifying information
 - Income amount
 - Tax year
- Wage/Income Tax Statement (such as W2, 1099MISC, 1099R, 1099SSA, 1099DIV, 1099SS, 1099INT, or 1099NEC, or other form displaying income amount and taxes).
 - It must contain the person's first and last name, income amount, and employer name (if applicable).
- Employer statement. The employer statement must:
 - Be on company letterhead or state the name of the company
 - Be signed by the employer
 - Be no older than 45 days from the date received by Covered California
- Foreign Income
 - Pay stub, other documents
 - Use dollar conversion based on the date of the document

Earned Income: Self-Employment (includes farm income)

- Self-employment Profit and Loss Statement or Ledger documentations (the most recent quarterly or year-to-date profit and loss statement, or a self-employment ledger). It must contain:
 - The person's first and last name and company name
 - Dates covered and the net income from profit/loss
- Federal Tax Form 1040 with any appropriate Schedules

Unearned Income

- Annuity statements.
- Statements of pension distribution from any government or private source.
- Prizes, settlements, and awards, including alimony received and court-ordered awards letters. For divorce or separation documents dated after Dec. 31, 2018, alimony received is not counted as taxable income.
- Proof of taxable gifts and contributions.



Attestation of Income for Enrollers Task Guide

- Proof of taxable scholarships or grants — for room and board only, not tuition, course-related fees, books or equipment.
- Proof of strike pay and other benefits from unions.
- Sales receipts or other proof of money received from the sale, exchange or replacement of things the person owns.
- Interests and dividends income statement.
- Royalty or residual income statement or 1099-MISC.
- Letter, deposit, or other proof of deferred compensation payments.
- Social Security Administration Statements (Social Security Benefits Letter).
 - Retirement, Survivors Disability Insurance (RSDI), Social Security Retirement, Social Security Disability Insurance (SSDI).
 - It must contain first and last name, benefit amount, and frequency of pay.
- Unemployment Benefits Letter.
 - It must contain the person's first and last name, source/agency, weekly benefits amount, and duration (start and end date, if applicable).