

Overview

Effective August 25, 2025, for enrollment year 2026, Covered California will no longer accept an applicant's signed Attestation of Income when tax data is unavailable.

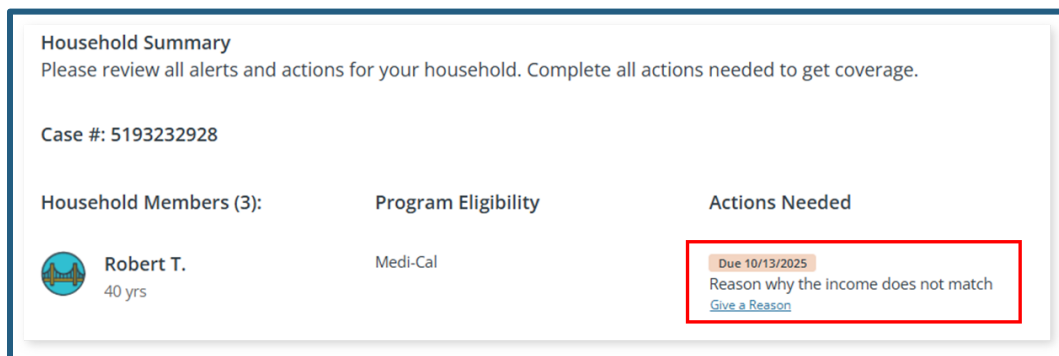
Other options are available to prove income attested on the application.

Inclusion of Reasonable Explanation

The *Tell us why the income does not match* page in CalHEERS allows consumers to select a Reasonable Explanation when attested income could not be electronically verified.


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	<div>Due 10/13/2025 Reason why the income does not match Give a Reason</div>

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.



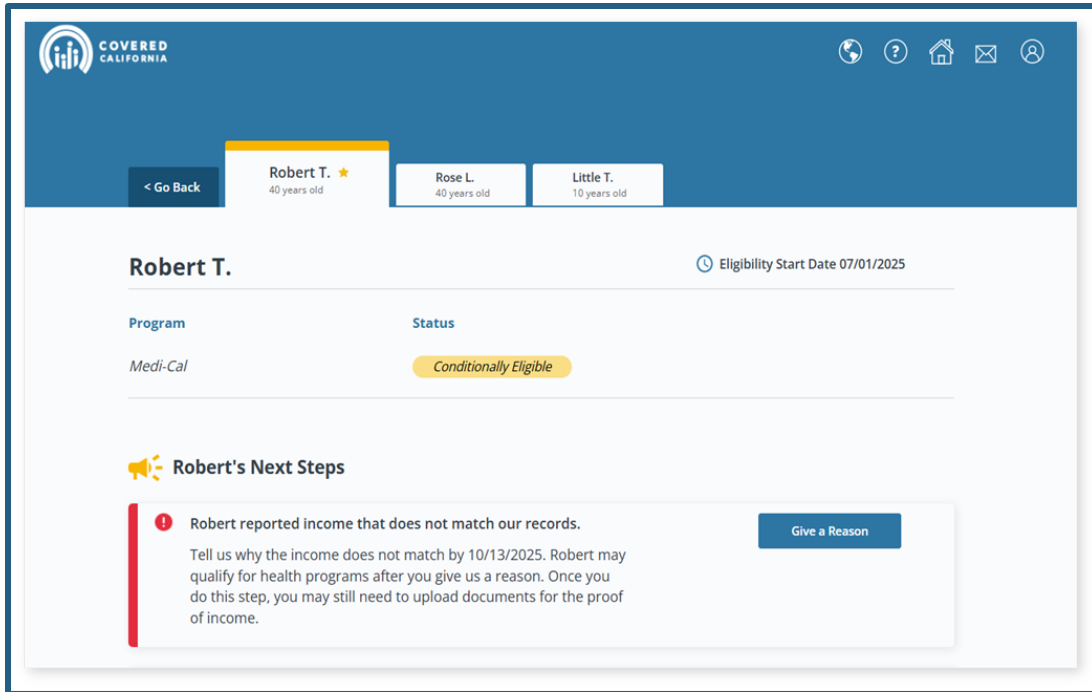
Some household members reported income that does not match our records.

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.

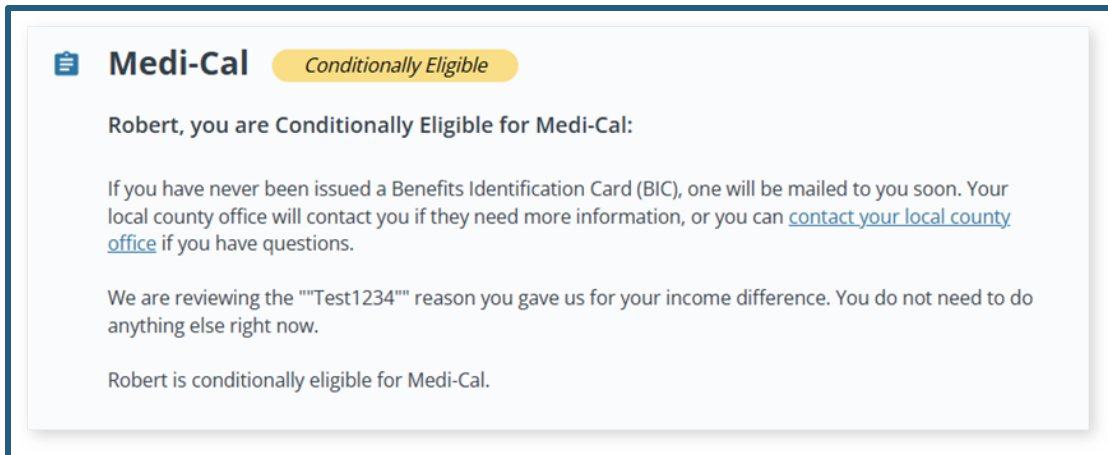
Give a Reason

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



The screenshot shows the user interface for Robert T., a 40-year-old user. At the top, there are navigation links for Robert T. (selected), Rose L. (40 years old), and Little T. (10 years old). Below the navigation, the page title is "Robert T." with an "Eligibility Start Date 07/01/2025". A table shows the user's "Program" as "Medi-Cal" and "Status" as "Conditionally Eligible". Below this, a section titled "Robert's Next Steps" contains a red alert icon and a message: "Robert reported income that does not match our records. Tell us why the income does not match by 10/13/2025. Robert may qualify for health programs after you give us a reason. Once you do this step, you may still need to upload documents for the proof of income." A "Give a Reason" button is located to the right of the message.



The screenshot shows the "Medi-Cal" page with a "Conditionally Eligible" status. The page title is "Medi-Cal" with a "Conditionally Eligible" status. Below the title, the text reads: "Robert, you are Conditionally Eligible for Medi-Cal: If you have never been issued a Benefits Identification Card (BIC), one will be mailed to you soon. Your local county office will contact you if they need more information, or you can [contact your local county office](#) if you have questions. We are reviewing the ""Test1234"" reason you gave us for your income difference. You do not need to do anything else right now. Robert is conditionally eligible for Medi-Cal."

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.

The *Verification Status* and *Verification Source* columns on the *Personal Identifications* page update based on the consumer attested reason for the applicable income attributes.

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.

CalHEERS shall display the following dropdown values as possible Reasonable Explanation attestations:

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.

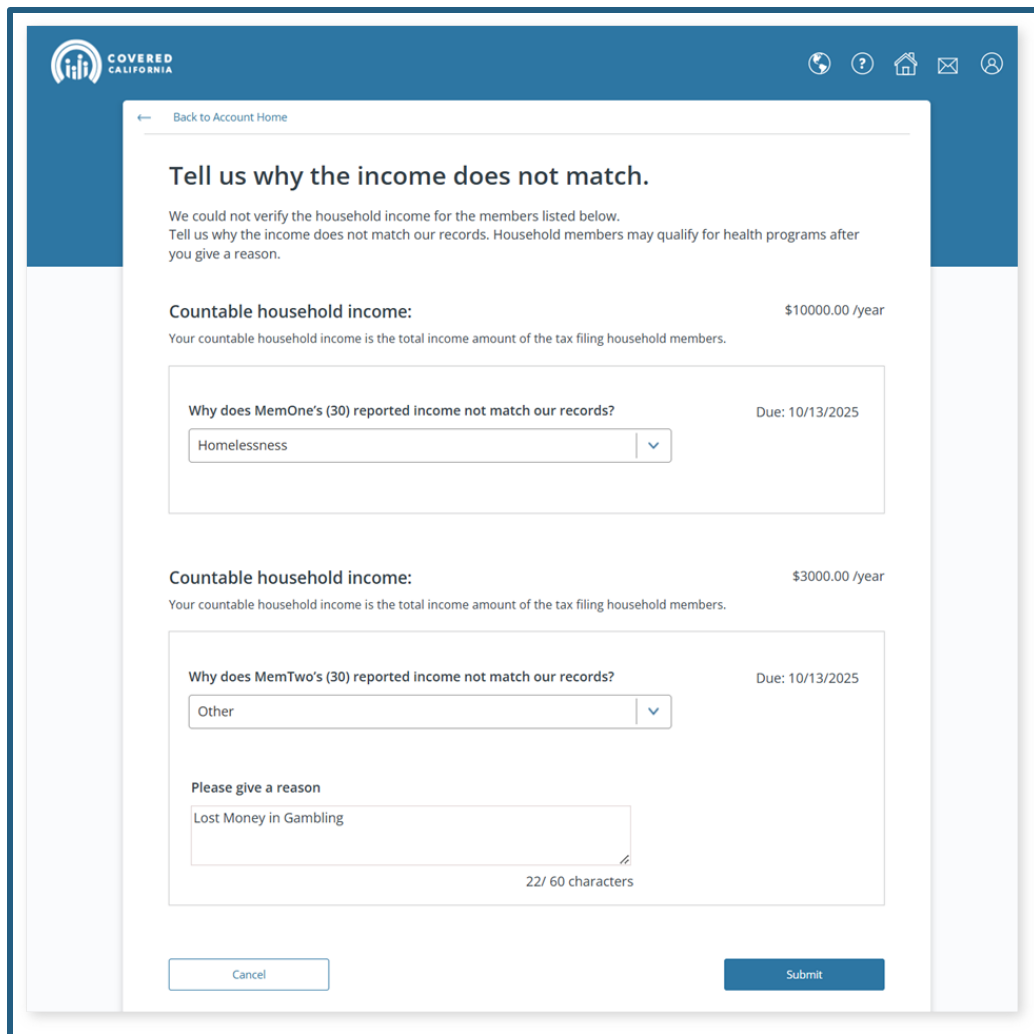
Fluctuating Income: The individual's earnings are inconsistent due to factors such as variable work hours, irregular pay schedules, or reliance on gig work.

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.



← Back to Account Home

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

- 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.

- 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).