



# Identity Documents to Verify Identity for Eligibility Determination Quick Guide for Enrollers

## Overview

Verification of a consumer's identity is a legally required step in eligibility determination. Identity proofing can be done by visual verification, remote identity proofing, or paper application.

Consumers can provide identity documents to their delegated Certified Enroller, who will upload acceptable documents on the consumer's application. The system has been updated to use Intelligent Document Process (IDP) to automatically validate and verify the identity document.

Consumers applying for insurance through Covered California are required to provide some form of identity proofing.

**Note:** Existing consumers Reporting a Change are only required to prove their identity when updating the *Primary Contact* page. A consumer whose identity has been confirmed does not need to undergo identity proofing steps again, even if their identity details change (e.g., first name, last name, DOB, Address, Phone, or SSN).

- **Visual verification** requires the applicant to mail or fax acceptable document(s); if done in person, the enroller must scan and upload the acceptable document(s).
- The applicant can complete and mail a paper application to the Covered California Service Center for processing; the applicant's signature on the application qualifies as proof of identity.

When assisting the consumer during visual verification, there are several types of acceptable identification documents that must be uploaded to the system during the application process. Within the application, you will first be asked to attest to visually identifying the consumer's identity.

**Note:** Bypassing identification verification by uploading a "placeholder" image instead of acceptable documentation is unlawful and may result in suspension of business with Covered California. All acceptable identification documents submitted for identity proofing must be of sufficient quality to be independently verified.

Depending on the user role, the message dynamically displays a phone number associated with the Service Center that assists the user as follows:

- (877) 453-9198
  - Agency Manager
  - Agent
  - Approved Admin Staff L1 & L2
- (855) 324-3147
  - CEC
  - PBE



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- Entity Manager
- (800) 300-1506
- Consumer
- Authorized Representative

## Tips for Successful Identity Verification

Primary Contact should be complete and include the following:

- Legal first and last name
- Date of birth
- Current address
- Valid phone number
- Email address
- Social security number (optional). This field is optional in the application, but if available and included, the identification verification process is improved.



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## In-Person or Electronic Upload Steps

When applications are processed in-person, the applicant is still required to provide acceptable documentation to confirm their identity. The enroller processing the application can attest to visually verifying the applicant's identity when acceptable identity proofing documentation is provided.

The screenshot shows a web application interface for Covered California. At the top, there is a blue header with the Covered California logo on the left, a globe icon, a question mark icon, and a 'Save & Exit' button on the right. Below the header, a white box contains the following text: 'Great! Now we need to verify Alexander Joseph's identity. We only ask these questions about the Primary Contact. If you do not know the answers, you may want to choose a different Primary Contact.' Below this text, there is a statement: 'I attest that I have visually confirmed this person's identity.' followed by two radio buttons labeled 'Yes' and 'No'. A mouse cursor is pointing at the 'Yes' radio button. At the bottom of the white box, there are two buttons: 'Back' on the left and 'Next' on the right.

1. Select the **Yes** radio button under I attest that I have visually identified this person's identity.
  - List A and B will display. The IDP system will determine which list the uploaded document belong to and will provide messaging if another document is needed.
  - The **Show more options** link displays to expand the document list.
  - The upload window provides the size and format criteria the document needs to meet.



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← Household Menu Your answers will be saved

Great! Now we need to verify Alexander Joseph's identity.  
We only ask these questions about the Primary Contact. If you do not know the answers, you may want to choose a different Primary Contact.

I attest that I have visually confirmed this person's identity.

☒ Yes ☐ No

Upload one document from List A or two documents from List B to confirm Alexander Joseph's identity. You can only upload one document at a time.

**List A**  
Upload 1 document from this list

- Driver's license issued by state or territory
- Identification card issued by the federal, state, or local government
- U.S. passport
- Foreign passport
- Identification card issued by a foreign embassy or consulate that contains a photograph (Consular ID Card)

**List B**  
Upload 2 documents from this list

- Social Security Card
- Notice from a public benefits agency
- U.S. Public Birth Certificate
- Employer identification card
- Marriage certificate

[Show more options](#) ▾

Document needs to meet the following:

- Maximum document size: 10 MB
- Accepted document formats: Excel, Word, PowerPoint, JPEG, JPG, TIFF, PDF, RTF, PNG, GIF or JFIF
- Password protected documents not accepted
- Document must be less than 15 pages

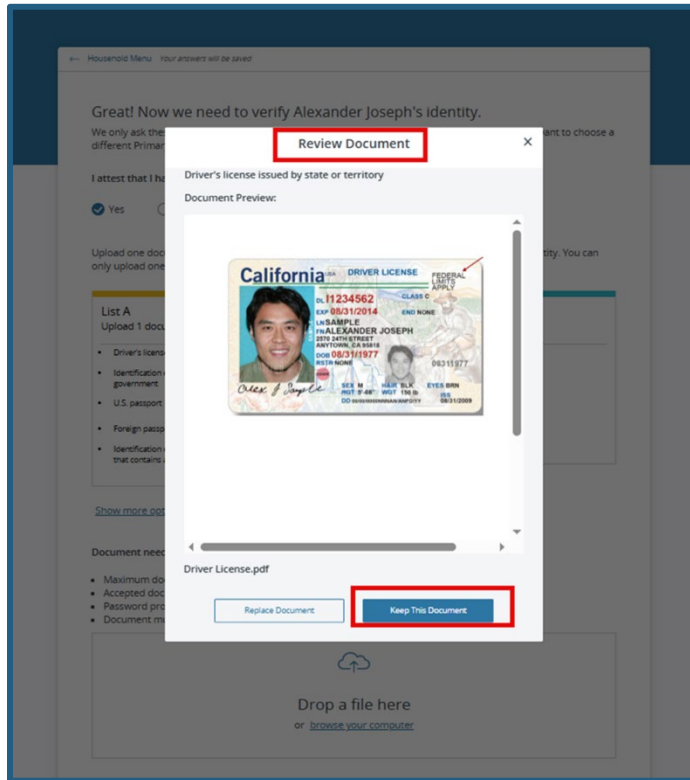
Drop a file here  
or [browse your computer](#)

Back Next

- The *Review Document* popup displays with the uploaded document.



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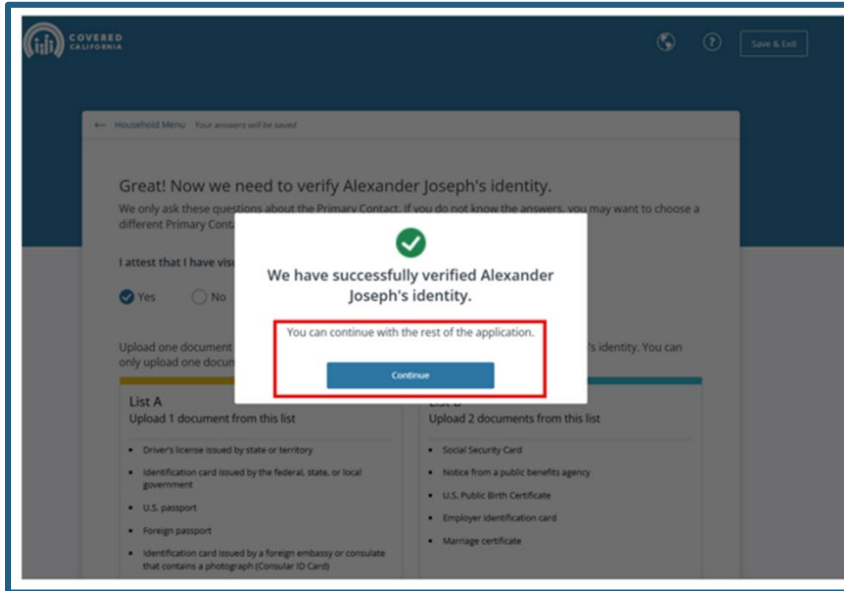
- Selecting **Replace** navigates the user back to the *Great! Now we need to verify [HHM]'s identity* page
- Selecting **Keep** provides a confirmation that the verification was successful.

A message displays if the document successfully pass identity proofing.

- Click the **Continue** button to proceed with the application.



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A *Review Document Information* popup displays when the uploaded document does not match the details provided.

- The **Build a Household** link allows the user to update Name and Date of Birth of the Primary Contact or choose Replace document.
- **Replace** Document button – displays the *Upload Document* popup to upload a new document.
- **Next** button – displays the *Uploaded Documents* page.



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Review Document Information

Document Name

Driver License.pdf

Data Mismatch Found

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

	BASED ON YOUR APPLICATION	BASED ON YOUR DOCUMENTS
Date Of Birth	1967-07-04	1977-08-31
Last Name	Traveler	SAMPLE
First Name	Happy	ALEXANDER JOSEPH

Do you need to update your application? You can update the Name or Date of Birth of your Primary Contact in [Build Household](#) section of your application.

Replace Document

Next

A separate *Review Document Information* page displays when the document is hard to read. Check that the document is not too dark or blurry.

- **Replace** Document button – displays the *Upload Document* popup to upload a new document.
- **Next** button – displays the *Uploaded Documents* page.



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Review Document Information

Document Name

US PP.pdf

Data Mismatch Found

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

BASED ON YOUR APPLICATION

BASED ON YOUR DOCUMENTS

Last Name

Traveler

Unable to read this data

First Name

Happy

Unable to read this data

Do you need to update your application? You can update the Name or Date of Birth of your Primary Contact in [Build Household](#) section of your application.

Replace Document

Next

If the **Next** button was selected on either of the *Review Document Information* pages was selected, the *Uploaded Documents* page displays.

Uploaded documents

US PP.pdf  
U.S. passport

05/09/2025 11:51:18 am

Delete View

We were unable to verify Happy's identity with this document.

View Details

Pick a new document from the list of acceptable documents to continue.

Back

Next

- **Back** button – allows the user to return to the *Great! We need to verify [HHM]'s identity* page and change answer from **Yes** to **No** to the question: *I attest that I have visually confirmed this person's identity*. This takes the user to the [Remote Identity Proofing \(RIDP\)](#) process.
- **View Details** button - navigates the user to the *Failure Details* page where more information is provided.





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**Failure Details**

Document:

[Californian\\_sample\\_driver's\\_license\\_c\\_2019\\_not\\_pw.pdf](#)

System Response:

CalHEERS attested Primary Contact's Date Of Birth does not match with IDP extracted Date Of Birth from the Driver's license issued by state or territory

Attested Date Of Birth:	Extracted Date Of Birth:
1990-02-02	1977-08-31

Close