1.0 RIDP OVERVIEW

'RIDP' (Remote Identity Proofing) process is intended to verify of the authenticity of consumer's identity, so that Covered California has a reasonable level of assurance that the person filling out an application is the person they purport to be.

The process uses the RIDP service, provided through the Federal Data Service Hub (FDSH), to present a list of questions and multiple choice answers to the consumer that are specific to that person's identity. The questions from the FDSH are displayed to the consumer during the Covered California application process. Once the consumer selects their answers these are sent to the FDSH for confirmation of the consumer's identity. Based on the accuracy of those answers, the FDSH will send back to Covered California a result saying whether the consumer is proofed to be the person they say they are.

If the consumer successfully proofs, they will be allowed to proceed through the application process. If they fail the proofing process, the consumer cannot proceed through the application process, until they have gone through an alternative ID Proofing process. They will be presented with a Referral ID (given to Covered California through the FDSH), and a phone number to call the Experian helpdesk to undergo an alternative proofing process where additional challenge questions may be answered over the phone.

Note: Experian is the service that the CMS has contracted to provide ID proofing services through the FDSH.

1.1 Assumptions

#	Assumption
1.	RIDP is only triggered for individuals applying for the individual market.
2.	RIDP will be required for individuals applying for unsubsidized coverage as their citizenship and lawful presence are verified through the FDSH services
3.	RIDP Service will not be invoked for SHOP Employee only applications, SHOP Employer applications, SHOP Employer Representative applications
4.	No consumer can submit an application for insurance affordability programs without some kind ID Proofing
5.	The account holder is assumed to be the primary contact for the application. Therefore, by verifying the identity of the primary contact, we are verifying the identity of account holder. In the current design this rule is enforced (Account Holder, Primary Contact and Member #1 are the same person).
6.	Only the Account Holder/Primary Contact requires ID Proofing. All other household members do not require ID proofing.
7.	SCRs, County Worker, Agents, CECs and PBEs will have the ability to bypass RIDP, by attesting that they have evidence in front of them that corroborates the consumer's identity.
8.	RIDP will be called after the consumer creates an account, and after they have designated a primary applicant on their application. This is done for the following reasons: 1. To collect enough information on a consumer to be able to reach out to consumers that have abandoned an application after failing RIDP 2. To decouple RIDP from account creation process 3. To call RIDP only when the consumer has clearly indicated the path they want to go down 4. To reduce the amount of data collected at account creation.
9.	Once a consumer is proofed, they do not need to be re-proofed during the lifespan of that user account, even if their identity details change (e.g. first name, last name, DOB, Address, Phone, SSN).
10.	Consumers who submitted an application prior to the implementation of the identity proofing functionality, must be identity proofed if they report a change after the implementation of identity proofing.

1.2 Wireframe Diagram – Primary Contact

Note: This is an existing page in the Covered California Individual Application Page Flow. Therefore, only changes to this page are depicted in this section.

1.6.2 Buttons (Changed)

#	Label	Action	Button Behavior
1	Choose File	Click	Displays upload documents pop-up on click

1.3 Wireframe Diagram – Identity Proofing Options Pop-Up

IDENTITY PROOFING OPTIONS

To start your application for affordable coverage through Covered California, you will need to provide some information to help us make sure that you are who you say you are.
There are several ways you can do this:

1.   Online: To begin your application on CoveredCA.com, you will be asked a few personal questions online using Experian, an outside company that provides automatic, online identity proofing services. After you answer those questions correctly, you can apply online. If your answers do not match Experian's information, you can use one of the other methods below to confirm your identity so that you can still apply. You can also call Experian's Help Desk, who will tell Covered California immediately if they can confirm your identity so you can resume your application.

2.   Over the phone: You can apply for health insurance by phone when you call Covered California. To begin your application by phone, a Covered California Service Center Representative will ask you a few personal questions similar to questions asked in the online application. After you answer those questions correctly, the Service Center Representative will help you apply over the phone.

3.   Paper: You can fill out, sign in ink, and mail in Covered California's paper application to the address listed on the application. Your signed application is sufficient to confirm your identity.

4.   In person: You can apply in person with a certified Covered California enrollment representative. You will need to show a document (or documents) that will prove your identity. There are many different kinds of proof of identity that you can use, including your driver's license. Once the certified Covered California enrollment representative has confirmed your identity, the person helping you can start your application. To search for a representative in your area, click here.

5.   Mail or electronic upload: If you are unable to have your identity confirmed or choose not to use one of the ways listed above, you can mail to Covered California or electronically upload to CoveredCA.com a copy of a proper ID document (or documents). After you mail or upload your ID document, a Covered California Service Center Representative will check your document (or documents) and contact you.

OK [1]

1.4 Wireframe Diagram – Upload Documents Pop-Up

UPLOAD VERIFICATION DOCUMENTS ⊗

* Document Name   [Choose File] [2] No Document Uploaded [1]   [Upload] [3]

* Document Type   [Select One   ▼] [4]

The document type selected does not include a photo. You must upload two documents. [5]
Please upload a second document.

* Document Name   [Choose File] [6] No Document Uploaded [7]   [Upload] [8]

* Document Type   [Select One   ▼] [9]

[OK] [10]

1.5 Wireframe Diagram – Verify Identity – No Consumer Consent

* BPM workflows are not depicted in this document except in places where they are triggered from. The BPM processes will come in a separate document.

1.9.2 Buttons

#	Label	Action	Button Behavior
3	Back	Click	Navigates to the 'Primary Contact' page.
4	Save & Exit	Click	Saves progress and navigates to the 'Individual Home Logged In – Resume' page.

Wireframe Diagram – Verify Identity - Questions

COVERED CALIFORNIA

LEARN	PREVIEW PLANS	APPLY	MAINTAIN

Gustav Hermannson
Account #: 0123456789
Case #: 9876543210

✓ START ■ HOUSEHOLD □ PERSONAL DATA □ INCOME □ ELIGIBILITY □ ENROLLMENT

HOUSEHOLD

✓ Introduction

✓ Primary Contact

Confirm Identity

Authorized Representative

Gustav Hermannson

Jane Hermannson

Relationships

Summary

CONFIRM IDENTITY ℹ

Answer the questions below to confirm your identity and ensure that only you are able to access your personal information. We will not store these answers.
★ Indicates a required field.

★ You may have opened a mortgage loan in or around July 1999. Please select the lender to whom you currently make your mortgage payments. If you do not have a mortgage, select 'NONE OF THE ABOVE/DOES NOT APPLY'.
- ○ Parkway Mtg
- ○ Cal Fed Bank
- ○ World Savings and Loan
- ○ Fleet Mortgage
- ○ None of the above/Does not apply

★ Please select the number of bedrooms in your home from the following choices. If the number of bedrooms in your home is not one of the choices please select 'NONE OF THE ABOVE'.
- ○ 2
- ○ 3
- ○ 4
- ○ 5
- ○ None of the above

★ Please select the county for the address you provided.
- ○ Sacramento
- ○ Los Angeles
- ○ Contra Costa
- ○ San Francisco
- ○ None of the above

★ Please select the range that includes the year the home was built for the address that you provided.
- ○ 1945 to 1954
- ○ 1955 to 1964
- ○ 1965 to 1974
- ○ 1975 to 1984
- ○ None of the above

Back [1]　　　　　Continue [2]

1.6 Wireframe Diagram – Verify Identity – Referral Information

1.6.1 Buttons

#	Label	Action	Button Description
1	Back	Click	Navigates back to the Primary Contact page
2	Save & Exit	Click	Standard Save and Exit Behavior

1.7 Wireframe Diagram – Verify Identity – Failed Connection

1.8 Wireframe Diagram – Verify Identity – Contact CalHEERS

COVERED CALIFORNIA

Customer Service 1-800-123-4567 | Online Chat | Find Help Near You | Help

Hello Gustav | My Profile | Log Out | Secure Mailbox (3) | AAA | Español | 🌐 | 🖨

| LEARN | PREVIEW PLANS | APPLY | MAINTAIN |

Gustav Hermannson
Account #: 0123456789
Case #: 9876543210

✓ START ─── ■ HOUSEHOLD ─── ☐ PERSONAL DATA ─── ☐ INCOME ─── ☐ ELIGIBILITY ─── ☐ ENROLLMENT

HOUSEHOLD

✓ Introduction

✓ Primary Contact

Confirm Identity

Authorized Representative

Gustav Hermannson

Jane Hermannson

Relationships

Summary

CONFIRM IDENTITY ⓘ

We were not able to confirm your identity using the information you have provided us. You won't be able to submit this application until your identity is confirmed.

Please check the below fields for accuracy on the 'Primary Contact' page and update:

• Legal Name
• Address
• Social Security Number (SSN)

If this is not the first time you have seen this message, please call **Covered California at 1-800-300-1506**. Please have your Application # ready.

OR

Mail or electronic upload: If you are unable to have your identity confirmed or choose to use one of the ways listed above, you can mail to Covered California or electronically [1] upload to CoveredCA.com a copy of a proper ID document (or documents). After you mail or upload your ID document, a Covered California Service Center Representative will check your document (or documents) and contact you.

HE##### [2] Current Address exceeds maximum length [3]

[4] Back   [5] Save & Exit

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1.9 Wireframe Diagram – Verify Identity – Documents Loaded

Outstanding Questions / Decisions

	Action Item #	Description	Impact	Resolution
1		Can SCRs / County Workers view the RIDP questions for a consumer and ask the consumer those questions over the phone (or in person)?		Yes. SCR must seek and document user permission before reading the questions Decision maker: David Maxwell-Jolly / Thien Lam Date: 10/14/2013

2		The current alternative proofing process is to call Experian and answer additional challenge questions. Is there an option for SCRs to override the Experian proofing result in order for the person to submit an application?		Yes. Manual proofing is allowed with document upload and visual verification by SCR / EW. Added to design. Decision maker: David Maxwell-Jolly / Thien Lam Date: 10/14/2013
3		If SCRs can override Experian results, will Covered California and Experian data ever get back in synch? Does this matter?		No and no
4		If SCRs can override Experian results, what are the criteria for override? Is there a combination of identity documents that will suffice as proof?		See Section 1.6
5		If the RIDP service is unavailable, what process does Covered California want to put in place to accept applications?		
6		Can CECs, PBEs or Agents, bypass RIDP for a consumer, by manually ID proofing the consumer?		Yes. SCR permissions extended to these types of users Decision maker: David Maxwell-Jolly / Thien Lam Date: 10/14/2013
7		CECs, PBEs or Agents be presented with RIDP questions for a consumer, when completing an application under their CECs, PBEs or Agent account?		Yes Decision maker: David Maxwell-Jolly / Thien Lam Date: 10/14/2013
8		If the consumer has been proofed in a prior session, does any update to their identity data retrigger a call to RIDP? See assumption #9		
9		What happens when a document is uploaded?		There will be a separate BPM process documented when documents are loaded electronically by consumers or submitted to the mailroom.
10		What happens when the hub is down?		
11		If a consumer submitted a paper application, how does the system move the SCR through the process?		If 'Mail', 'Fax' or 'E-Mail' is selected from the 'Apply for Benefits' page as the application submission method, the SCR can bypass the RIDP and document upload process.

2.0   TERMS AND DEFINITION

Term	Definition
FARS	Fraud Archive Reporting Service
RIDP	Remote Identity Proofing
FDSH	Federal Data Services Hub
VLP	Verify Lawful Presence
SSA	Social Security Administration
CEC	Certified Enrolment Counsellor
PBE	Plan Based Enroller
DOB	Date Of Birth
SSN	Social Security Number