

Request for Information

BeWell Essentials: Part 5 of 8



Introduction

A Request for Information (RFI) is a notice BeWell sends when a consumer's data on their application does not match information from a trusted data source. The RFI asks the consumer to submit documentation, sometimes referred to as "proof," to verify or add to information on the application.

Main Topics

- RFI Basics
- The Marketplace RFI
- The Medicaid request for information
- Failure to provide verification documents
- Tips for avoiding RFI

RFI Basics: Overview



- BeWell may send a Request for Information (RFI) when:
 - A trusted data source does not have data for a consumer;
 - A trusted data source does not have up-to-date information for a consumer; or
 - Application information is missing or incorrect (e.g., a consumer failed to include all household income on the application or the consumer's name listed on the application differs from how it appears on their citizenship document).
- Trusted data sources include the Social Security Administration (SSA), the Department of Homeland Security, and the Internal Revenue Service (IRS).

RFI Basics: Income

- BeWell verifies a consumer's income to provide the correct financial assistance and to help protect them against owing money back when filing annual federal income taxes.
- To avoid an income RFI, a consumer's income reported on the application must be within an "acceptable threshold" of 50% or \$12,000, whichever is greater, from what is reported by BeWell's trusted data sources.
- The acceptable threshold applies only for attested income that is lower than the income reported by the data source. If an applicant's attested income is higher than the amount reported by the IRS, BeWell does not generate an RFI.

RFI Basics: Information to Verify



- The consumer may be required to verify the following information:
 - U.S. citizenship;
 - Income;
 - Eligible immigration or lawful presence status;
 - Social Security Number (SSN) (if provided on the application);
 - Incarceration status;
 - Eligibility for a Special Enrollment Period (SEP); or
 - Other document(s) requested depending on the information BeWell needs to verify.

RFI Basics: Response Time



- The consumer will have 90 days to respond to the RFI. This 90-day period is known as a Reasonable Opportunity Period (ROP).
- During the ROP, the consumer will be temporarily approved for Marketplace coverage, temporarily approved for advance payments of the premium tax credit (APTC), and cost-sharing reductions (CSR) if the applicant requested financial assistance.
- The household may enroll in a plan while working on providing verifications.
- The system will re-determine eligibility after the due date if the consumer has not provided the requested documents.

RFI Basics: Uploading Documents



- Uploading documents to the consumer's BeWell account is the fastest way to respond to an RFI. Remind consumers to include their first name, last name, and account ID number (RefIDXXXXXXXX) on each page they submit.
- If the consumer mails in proof, they should not send their original document(s).

RFI Basics: Additional Time for Document Submission



- The date of the eligibility notice is usually the date that the application is completed.
- BeWell will take action for failure to provide the verification after the due date.
- Consumers can ask for more time to submit documents if they can demonstrate a good faith effort to obtain the documents during the 90-day RFI window.

RFI Basics: Missing a Deadline

- If consumers cannot provide the necessary documents due to special circumstances (e.g., fire, flood), they should submit a letter explaining why they cannot provide the requested documents.
 - **Note:** This can be submitted through the consumer's online account.
- Consumers who lose coverage or financial assistance because they missed the RFI deadline can still submit documents and request their coverage or savings be reinstated. They should upload the documents within 30 days and call the Customer Engagement Center (CEC) to request reinstatement or redetermination.
 - **Note:** This is a better approach than using the "Report a Change" function in the system.

The Marketplace RFI Notice



- The RFI is sent to the consumer as a notice.
 - The RFI notice is sent based on the consumer's preferred method of communication (i.e., mail, email, etc.). A copy will also be in the consumer's Message Center in their account.
 - The RFI and the due date are also reflected on the Eligibility Results screen in the application and on the consumer's dashboard.
 - **Note:** If your consumer selected email or text as their preferred communication, it is extremely important that they have access to their online account to be able to access notices and letters.

The Marketplace RFI



- The RFI notice will include:
 - The list of acceptable documents to resolve the issue;
 - The due date for providing the requested documents;
 - How the consumer can submit the requested documents; and
 - A note that consumers who encounter an RFI can enroll in coverage during the ROP based on their attestation.

Medicaid Request for Information

- If any consumers are assessed as potentially eligible for Medicaid and their application is sent to the New Mexico Health Care Authority (HCA), the consumer may also receive a request for proofs from HCA.
 - Verification requests for Medicaid eligibility will be sent in a separate letter from HCA.
 - An individual can log into their [YesNM account](#) to see if verifications are due for anyone eligible for Medicaid.
 - Consumers should write their Medicaid case ID on each page, if the household has been assigned one, and on any documents requested by and submitted to HCA.
 - If the consumer mails in proof, they should not send their original document(s).

Failure to Provide Verification Documents (1 of 3)



- If a consumer fails to resolve the RFI within the 90-day timeframe, BeWell will make a new eligibility determination based on information from trusted data sources, not what the consumer put on the application. This means:
 - The consumer and/or household members may lose eligibility for coverage. Coverage may be denied or terminated.
 - If the household was previously determined eligible for the PTC, the amount of the tax credit may change, or the consumer and/or household may lose it entirely.
 - If the consumer was previously determined eligible for CSR, the amount could change, or the consumer and/or household may lose these savings entirely.

Failure to Provide Verification Documents (2 of 3)

- If an individual fails to provide proof of their household's income, all members of the tax household will lose PTC and/or CSR.
- In most cases, if an individual fails to provide any other type of verification, the individual will lose their eligibility for coverage, APTC and/or CSR.
- Changes to eligibility or APTC or CSR amounts will take effect prospectively.
 - **Example:** Mary and Jim apply for coverage, and Mary's income RFI is due on April 29. She fails to provide this document to BeWell. BeWell takes action on May 3. Mary and Jim will lose their APTC beginning June 1.

Failure to Provide Verification Documents (3 of 3)

- The consumer will receive a new Eligibility Notice after eligibility is rerun. This notice will take one of three forms:
 - An Approval Notice (with or without APTC or CSR);
 - A Termination Notice, if the consumer is no longer eligible for Marketplace coverage; or
 - A Denial Notice, if the consumer had not yet enrolled in coverage.

Tips for Avoiding RFIs

- Complete all possible fields in the application.
- Ensure the consumer's name exactly matches documents, such as their Social Security card.
- Non-applicants in the household are strongly encouraged to provide an SSN, if they have one, to help support household eligibility determination through trusted data sources.
- Double check that the information on the application is complete and that there are no errors or typos.

Key Points

- An RFI is a notice BeWell sends when a consumer's application does not match information from a trusted data source. The RFI asks the consumer to submit documentation, sometimes referred to as "proof," to verify or add to information on the application.
- The documents the consumer needs to provide depends on what information BeWell needs to verify.
- Failure to provide sufficient verification documentation could result in a loss of coverage.
- To avoid an RFI, consumers should provide only true information on their application and check their applications carefully and thoroughly to make sure there are no errors.



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New Mexico's
Health Insurance
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