



## Consent for Verification Quick Guide Certified Enrollers

### **IMPORTANT: Authorizing Electronic Consent to Verify Income**

When a consumer fills out their application, they choose to allow Covered California to verify the information in their application electronically using the Federal Data Services Hub (FDSH) – this is called Consent for Verification. Consumers may authorize Covered California to verify their information electronically for a period of Zero (0) to Five (5) years. This allows Covered California to apply the Advanced Premium Tax Credits (APTC) and/or Cost Sharing Reductions (CSR) without the consumer having to take any action.

- Consumers who did not authorize Covered California to electronically verify income and household size for 2020 are being sent [notices](#) requesting their consent
- Consumers who are currently enrolled in a Covered California Health Plan and do not provide their consent to verify their information for the 2021 coverage year may lose their APTC and/or CSR

Follow the brief instructions below to help consumers update their consent for electronic verification in the online application.

1. Log in to your account on [www.CoveredCA.com](http://www.CoveredCA.com)
2. Locate the “Update Case Information” section of the Home Page (bottom left)
3. Click on the “Consent for Verification” link
4. Click on the drop-down menu “Update my Consent for” to choose the number of years (up to 5 years) to allow Covered California to check your household income
5. Select today’s date in the “Date Consent Received” box
6. Click the “Update” button on the bottom of the webpage to submit your choice

### **Certified Insurance Agents**

Within an agent’s [Book of Business](#), found in their [CalHEERS Portal](#), two fields are provided to help agents identify those consumers who need to provide consent.

- **Years of Consent** - indicates the number of years the consumer provided consent to use their information for verification purposes.
- **Date of Consent** - indicates the date the consumer provided consent to use their information for verification purposes.

Remember, if the consumers consent is expiring this year, make sure to update their consent before renewals start, otherwise your consumer may be renewed without APTC or CSR.