



Data Matching Inconsistencies (DMIs) and Reasonable Opportunity Periods (ROPs)

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What is a Data Matching Inconsistency (DMI)?

Data Matching Inconsistencies (DMIs) occur when a consumer applies in MNsure’s system (MN-EES) and the applicant information does not match federal or state databases. DMIs help ensure eligibility determinations are based on accurate, verified information. When a data matching inconsistency occurs, MN-EES will automatically trigger an eligibility notice that includes a request for verification.

Consumers have 95 days from the date they submit their application to provide the requested verification, known as the reasonable opportunity period (ROP). Failure to submit proof by the deadline will result in a loss of coverage or financial assistance, depending on the type of verification requested.

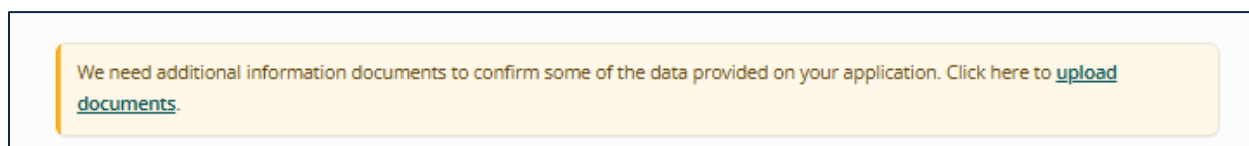
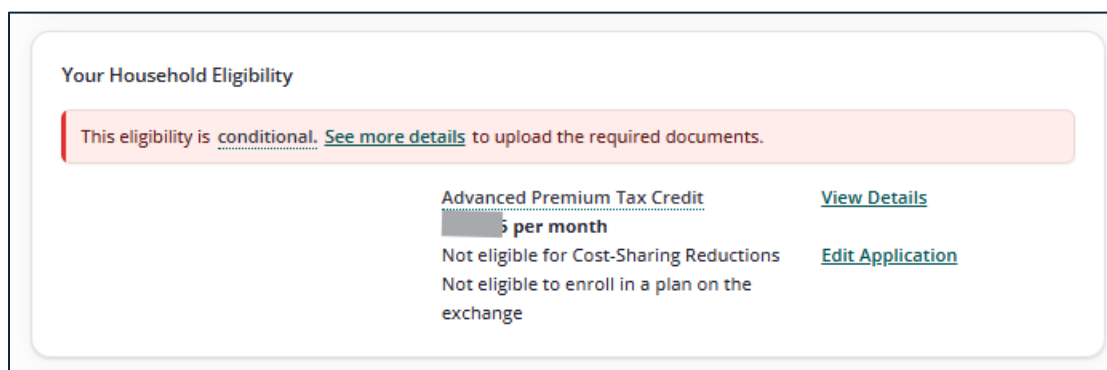
Failure to resolve these DMIs will result in loss of financial assistance:

- Proof of annual household income.
- Proof of membership in a federally recognized tribe.
- Proof that the household member is not enrolled in other health care coverage.

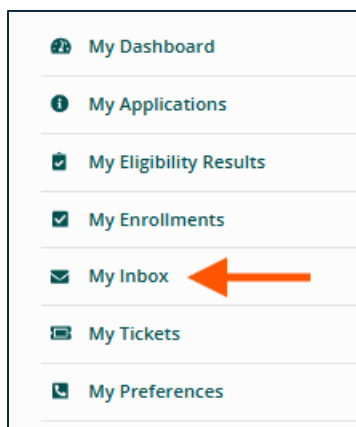
Failure to resolve these DMIs will result in the loss of eligibility for coverage through MNsure and disenrollment from coverage:

- Proof of U.S. citizenship or U.S. national status.
- Proof of lawful presence status in the U.S.
- Proof of Social Security number.

If a DMI is triggered when an application is submitted or updated, consumers will see notifications on their portal dashboard.



In addition to the notifications on their dashboard, an eligibility notice will be available in "My Inbox".



If the DMI has not been resolved after 60 days, the consumer will receive a reminder notice available in "My Inbox" with the subject "Submit Documents to keep your MNsure health insurance."

08/28/2026

Submit documents to keep your MNsure health insurance

The notice will remind the consumer what information needs to be verified.

Household member	Information that needs to be verified
	<ul style="list-style-type: none">• Proof of annual household income• Proof of Social Security number

After 96 days, the consumers' eligibility will be updated to reflect a loss of subsidy or coverage, depending on the type of DMI. The consumer cannot upload information to resolve the DMI once the ROP has closed.

Helping Consumers with a DMI

MNsure-certified brokers, navigators and Certified Application Counselors can use their MNsure portal account to identify clients who have an outstanding DMI.

Finding Consumers with a DMI

After logging in to your MNsure portal, view your "Active Individuals" and use the expanded search options by clicking on "See all."

The screenshot shows the MNsure portal interface. At the top, there are navigation tabs: 'Home', 'Individuals', and 'My Information'. The 'Individuals' tab is selected, and a dropdown menu is open showing 'Pending Requests', 'Active Individuals' (highlighted with an orange arrow), and 'Inactive Individuals'. Below this, the 'My Consumers' section is visible. It contains a search bar with the placeholder text 'Search all your consumers'. Below the search bar are three input fields: 'First Name', 'Last Name', and 'Application Year' (a dropdown menu with 'Select One' and a downward arrow). To the right of these fields are two buttons: 'Clear all' and 'Search'. Below the search fields, there is a link that says 'See all' followed by a downward arrow, which is also highlighted with an orange arrow.

In the expanded search, use the "Applicant Verifications" field to find consumers who have verifications that are due within 15, 30, 60 or 90 days.

Search all your consumers

First Name

Last Name

Application Year

Application Status

Applicant Verifications

Qualifying Life Event Verifications

Approaching Medicare Age

Enrollment Deadline

Issuer

Clear all Search

From the list of consumers returned by the search, selecting the consumer's name or "Applicant Verifications" will take you to a "Consumer details" page.

Household Case ID

Application Year 2027 (2 members)

Application Status Report a Change

Eligibility Status Eligible

HEALTH PLAN
Medica

DENTAL PLAN
No Dental Plan

Select Household Composition & Eligibility Applicant Verifications More Actions

On the Consumer details page, you will see a list of any outstanding verifications and when they are due.

Applicant Verifications 1			
Verification name	Member	Status	Date
Income	ann colstrup	Not Verified	21 day(s) left

Viewing a Consumer Account

To help the consumer resolve any DMIs, you will need to view their account.

- To view the consumer's account starting from your list of active individuals, select "View Household Details" from the "More Actions" menu.

The screenshot shows a consumer account dashboard. On the left, there's a 'Household Case ID' field with a redacted value. To the right, there's a table with application details:

Application Year	2026 (2 members)
Application Status	Shop for Plans
Eligibility Status	Eligible

Below the table, there's a status 'Household not enrolled'. On the right, a 'More Actions' menu is open, showing options: 'View Details', 'View Household Details' (highlighted with a red box), and 'Mark As Inactive'. At the bottom, there's a navigation bar with tabs: 'Household Composition & Eligibility', 'Applicant Verifications', and 'More Actions'.

- To view the consumer's account starting from the Consumer details page, select "View Household Details" in the Household Details section.

The screenshot shows the 'Household Details' section. At the top, there are tabs for '2026' and '2025'. Below the tabs, there's a 'Summary' section with the following information:

Minnesota Exchange Plan Eligibility:	Eligible
APTC for household	-
Cost sharing reduction	-

Below the summary, it says 'Household members • 2 total'. On the right, there's a button labeled 'View Household Details' (highlighted with a red box).

Resolving a DMI

Once you are viewing the consumer's account, if there are any DMIs, you will see notifications on the dashboard that additional information is needed. Click on "upload documents" in the yellow banner or "See more details" in the red banner.

The screenshot shows a yellow banner notification with the text: "We need additional information documents to confirm some of the data provided on your application. Click here to [upload documents](#)."

The screenshot shows a red banner notification with the text: "This eligibility is conditional. [See more details](#) to upload the required documents."

Below the banner, there's a section titled 'Your Household Eligibility' with the following information:

Advanced Premium Tax Credit	View Details
\$ per month	
Not eligible for Cost-Sharing Reductions	Edit Application
Not eligible to enroll in a plan on the exchange	

After clicking on either of those links, you will see the status of verifications for each member of the household.

In the screenshot below, household member “C” does not have any DMIs as all categories have a green checkmark confirming they are verified. However, household member “G” has a red exclamation point next to their name, indicating that additional information is needed.

Documents for This Household

Applicant Verifications

C [Redacted]

G [Redacted] 

Social Security Number  (Verified)

Citizenship  (Verified)

Death  (Verified)

Income  (Verified)

Non-ESI Minimum Essential Coverage  (Verified)

In the next screenshot, household member “G” has been selected and you can see that this household member must verify non-ESI minimum essential coverage.

Applicant Verifications

C [Redacted]

G [Redacted] 

Attention! Check the information below. "Not Verified" means you must take action.

Upload document(s) requested as soon as possible. If you do not provide the document(s) before the "Action needed by" date below, you may lose coverage or subsidies. For more information about the documents we request, visit [this page](#).

 Non-ESI Minimum Essential Coverage  (Not Verified) - Action needed by 01/11/2027

Social Security Number  (Verified)

Citizenship  (Verified)

Death  (Verified)

Select the “plus” sign next to the item that needs action for more information. Supporting documentation can be uploaded into the account. Only ONE document can be uploaded for each DMI. If necessary, combine multiple documents into a single document prior to uploading.

Non-ESI Minimum Essential Coverage

(Not Verified) - Action needed by 01/11/2027

We could not verify [REDACTED]'s health coverage or enrollment status from Medicare or other Public Programs. Your application on MNsure indicated that [REDACTED] does not have coverage from any non-employer sponsored sources. If this is incorrect, correct it and resubmit your application by 01/11/2027. If this is correct, upload supporting Verification Documents here by 01/11/2027.

[Click here](#) to see the document uploaded using QR Code.

Select Document Type *

Select One

Choose Document to Upload *

Upload file from this device

OR

Upload using QR code

Submit

Helping Consumers with an Expired Reasonable Opportunity Period (ROP)

If the ROP expires and the consumer has not complied with the verification request, the consumer will lose coverage or financial assistance, depending on the type of verification requested.

Finding Consumers with an Expired ROP

Once logged in to your MNsure portal, view your “Active Individuals” and use the expanded search options by clicking on “See all.”

The screenshot shows the 'My Consumers' page. At the top, there is a navigation bar with 'Home', 'Individuals', and 'My Information'. Below 'Individuals', a dropdown menu is open, showing 'Pending Requests', 'Active Individuals' (highlighted with an orange arrow), and 'Inactive Individuals'. Below this, there is a search section titled 'Search all your consumers'. It contains three input fields: 'First Name', 'Last Name', and 'Application Year' (a dropdown menu). To the right of these fields are 'Clear all' and 'Search' buttons. Below the search fields, there is a 'See all' link with a dropdown arrow, highlighted with an orange arrow.

In the expanded search, use the “Applicant Verifications” field to find consumers whose ROP has expired by searching for “Past Due.”

The screenshot shows the expanded search filters. The 'Applicant Verifications' dropdown menu is open, showing options: 'Select One', 'All Verified', 'Due within 15 days', 'Due within 30 days', 'Due within 60 days', 'Due within 90 days', 'Past Due', 'Pending Verifications', and 'All Unresolved'. The 'Past Due' option is highlighted. Other filters include 'Application Status', 'Approaching Medicare Age', 'Issuer', 'Qualifying Life Event Verifications', and 'Enrollment Deadline'. 'Clear all' and 'Search' buttons are at the bottom right.

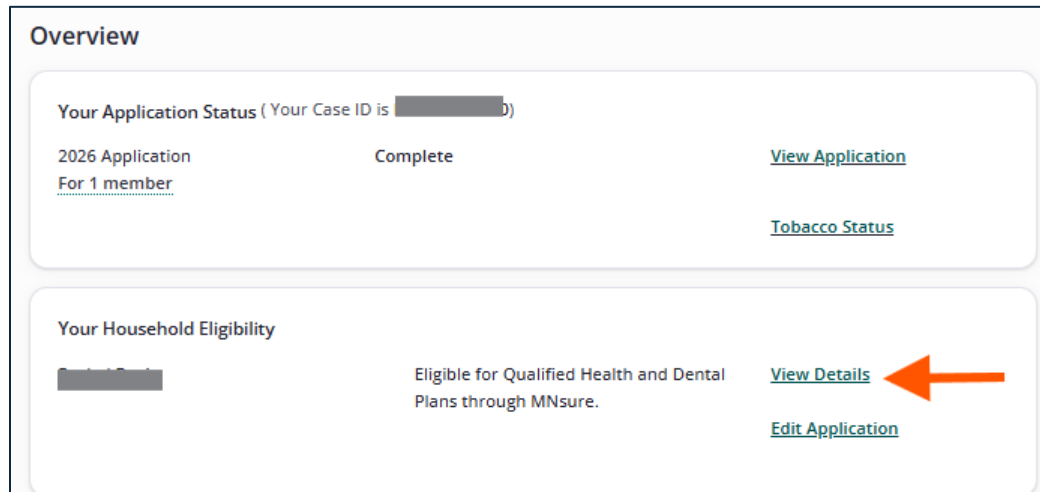
Viewing a Consumer Account

To view the consumer’s account, from the list of active individuals, select “View Household Details” from the “More Actions” menu.

The screenshot shows a consumer's account details page. It includes fields for 'Household Case ID', 'Application Year' (2026 (2 members)), 'Application Status' (Shop for Plans), and 'Eligibility Status' (Eligible). A 'More Actions' menu is open, showing options: 'View Details', 'View Household Details' (highlighted with a red box), and 'Mark As Inactive'. At the bottom, there are links for 'Household Composition & Eligibility', 'Applicant Verifications', and a 'More Actions' button.

Identifying the Unresolved DMI

On the consumer's dashboard, under "Your Household Eligibility," select "View Details" to go to the Eligibility Summary.



Overview

Your Application Status (Your Case ID is [REDACTED])

2026 Application For 1 member Complete [View Application](#)

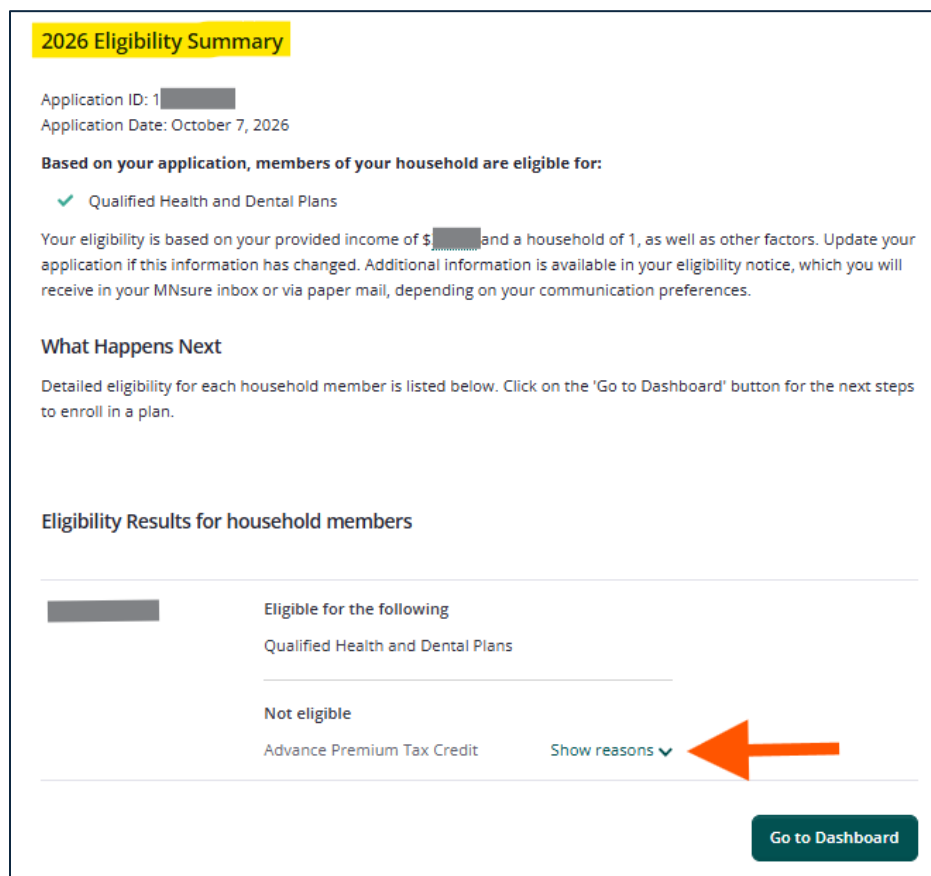
[Tobacco Status](#)

Your Household Eligibility [REDACTED]

Eligible for Qualified Health and Dental Plans through MNsure. [View Details](#) 

[Edit Application](#)

On the Eligibility Summary page, select "Show reasons" for an explanation of why the consumer may not have eligibility.



2026 Eligibility Summary

Application ID: 1 [REDACTED]
Application Date: October 7, 2026

Based on your application, members of your household are eligible for:

- ✓ Qualified Health and Dental Plans

Your eligibility is based on your provided income of \$ [REDACTED] and a household of 1, as well as other factors. Update your application if this information has changed. Additional information is available in your eligibility notice, which you will receive in your MNsure inbox or via paper mail, depending on your communication preferences.

What Happens Next

Detailed eligibility for each household member is listed below. Click on the 'Go to Dashboard' button for the next steps to enroll in a plan.

Eligibility Results for household members

[REDACTED]	Eligible for the following Qualified Health and Dental Plans
[REDACTED]	Not eligible Advance Premium Tax Credit
	Show reasons 

[Go to Dashboard](#)

If the change in eligibility is the result of a DMI not resolved within the ROP, the description will provide an explanation like the following:

Not eligible

Advance Premium Tax Credit [Hide reasons](#) ^

- You did not provide us with verification of income (45 CFR 155.320).

You can also view the consumer’s “My Inbox” to review the history of notices that were sent to the consumer.

[My Dashboard](#)

[My Applications](#)

[My Eligibility Results](#)

[My Enrollments](#)

[My Inbox](#) 

[My Tickets](#)

[My Preferences](#)