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.

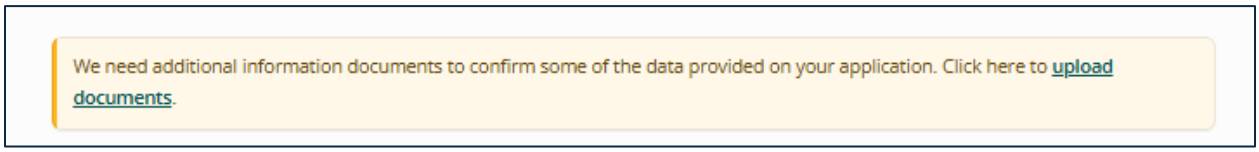
Failure to resolve these DMIs will result in loss of financial assistance:

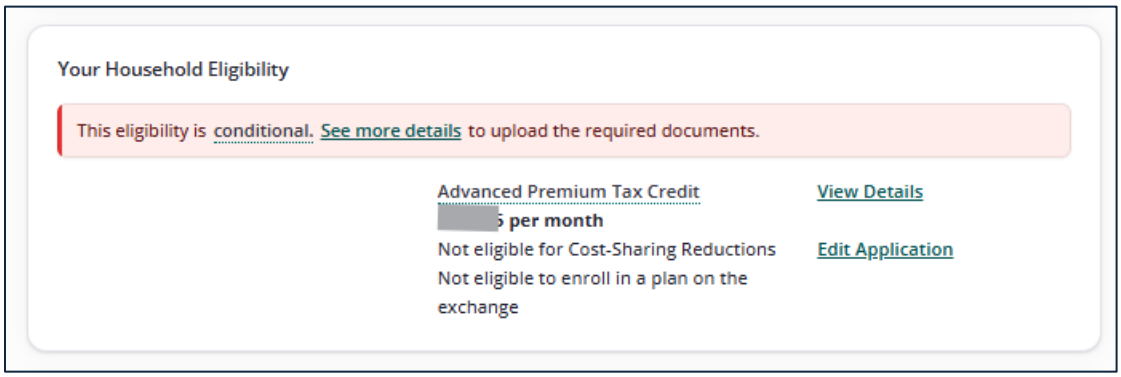
- Proof of annual household income.
- Proof of membership in a federally recognized tribe.
- Proof that the household member is not enrolled in other health care coverage.

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

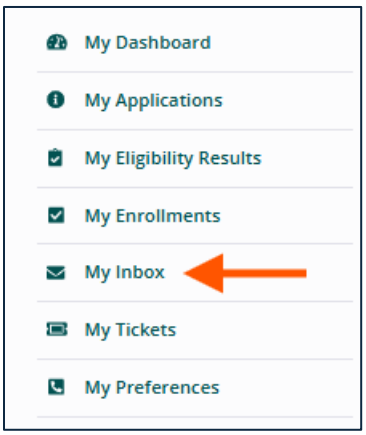
- Proof of U.S. citizenship or U.S. national status.
- Proof of lawful presence status in the U.S.
- Proof of Social Security number.

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



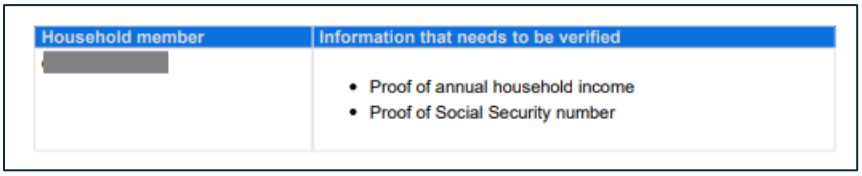


In addition to the notifications on their dashboard, an eligibility notice will be available in "My Inbox".



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."

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



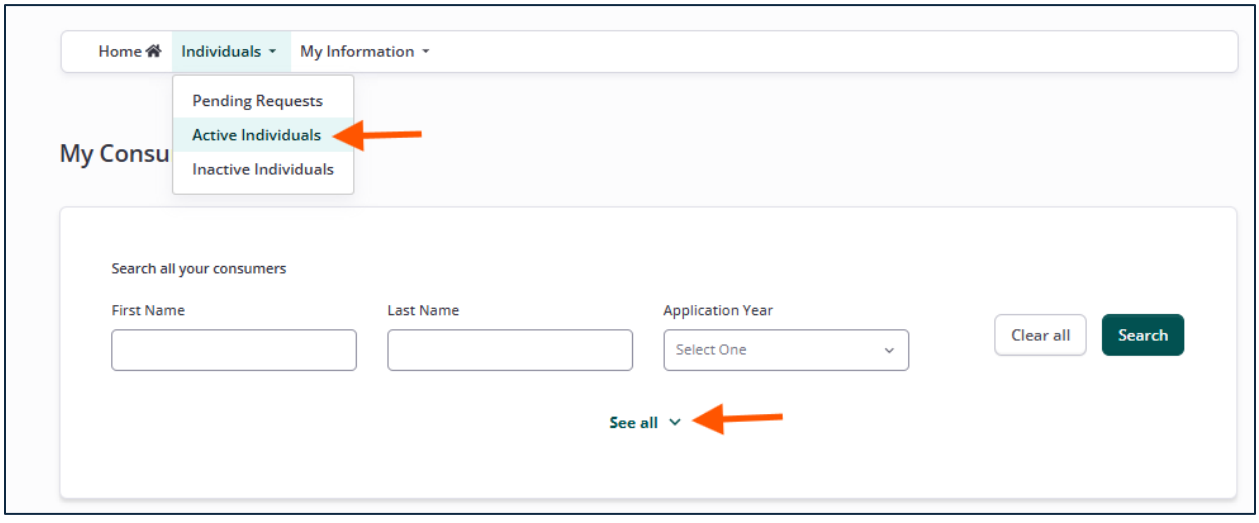
After 96 days, the consumers' eligibility will be updated to reflect a loss of subsidy or coverage, depending on the type of DMI. The consumer cannot upload information to resolve the DMI once the ROP has closed.

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."



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.

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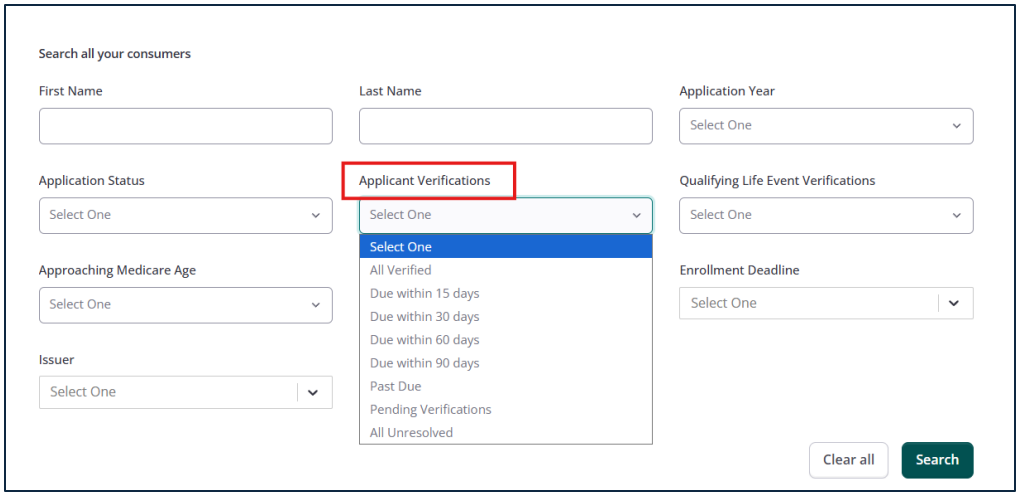
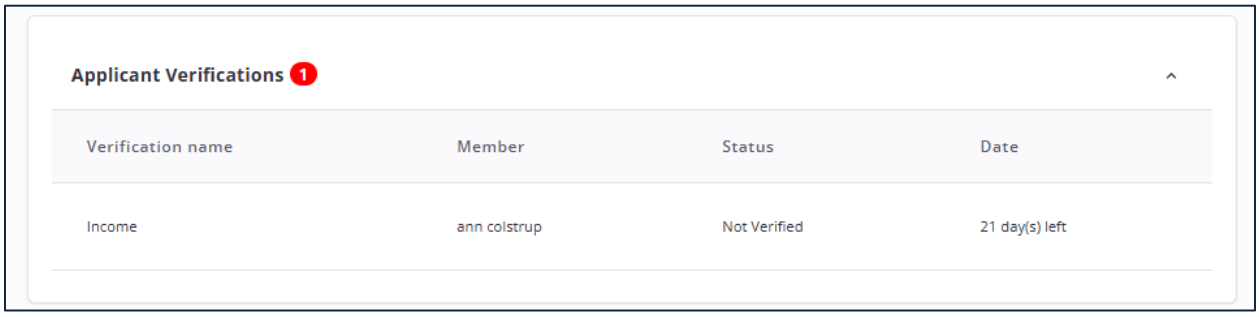


From the list of consumers returned by the search, selecting the consumer's name or "Applicant Verifications" will take you to a "Consumer details" page.

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



Viewing a Consumer Account

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

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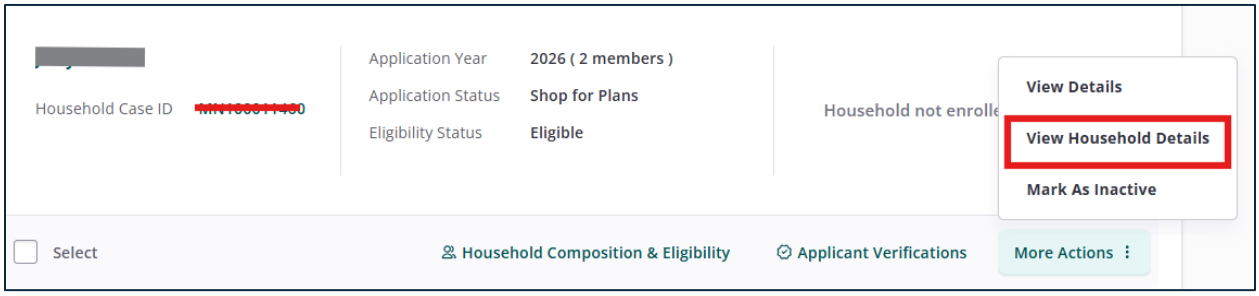
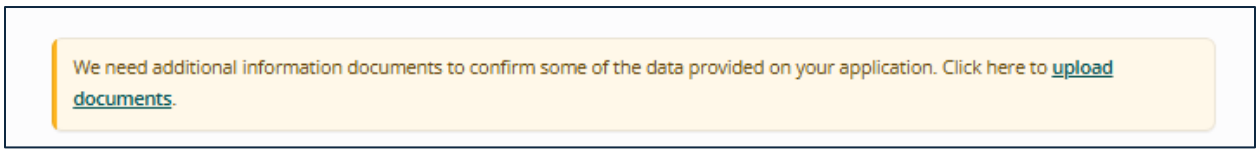
- To view the consumer's account starting from your list of active individuals, select "View Household Details" from the "More Actions" menu.

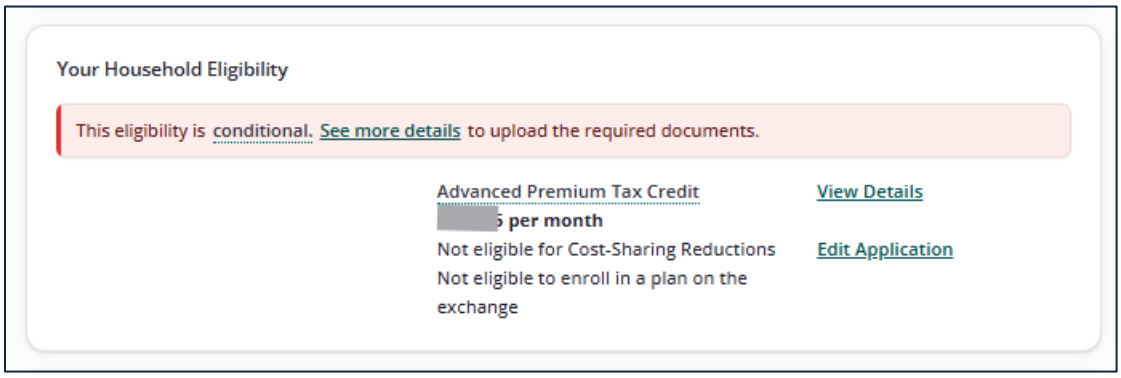


- To view the consumer's account starting from the Consumer details page, select "View Household Details" in the Household Details section.

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.





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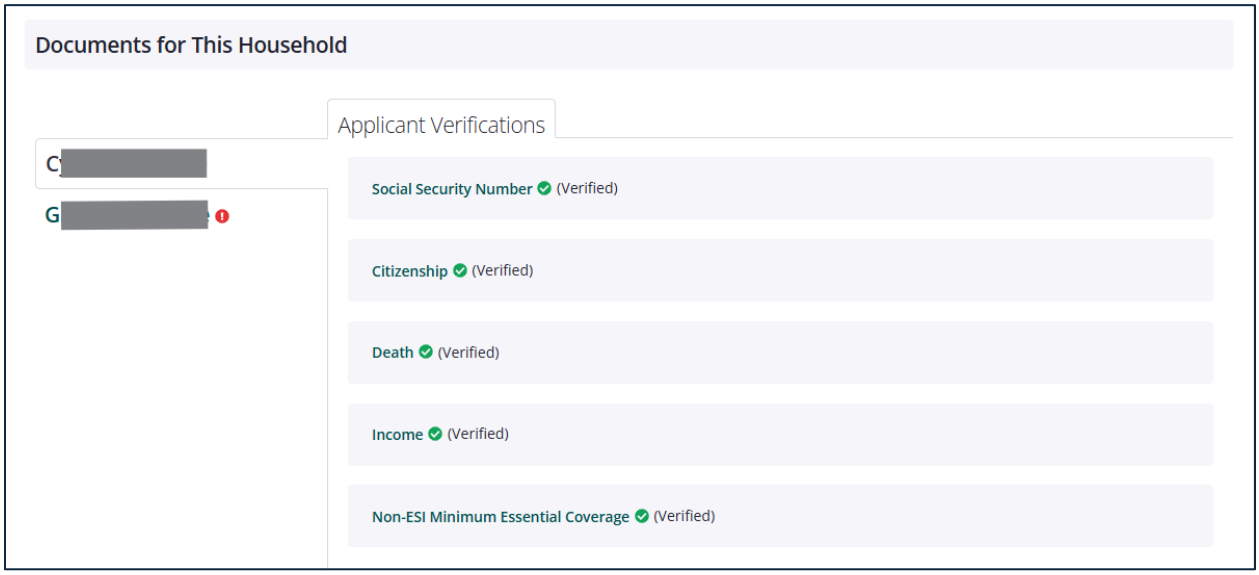
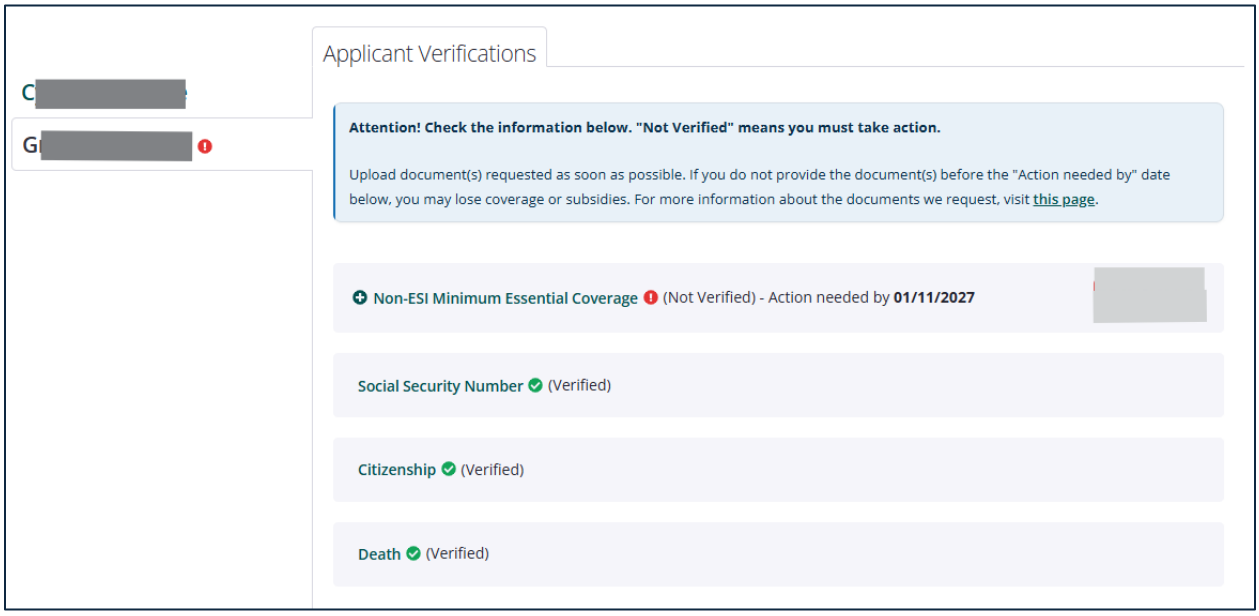
After clicking on either of those links, you will see the status of verifications for each member of the household.

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.



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.



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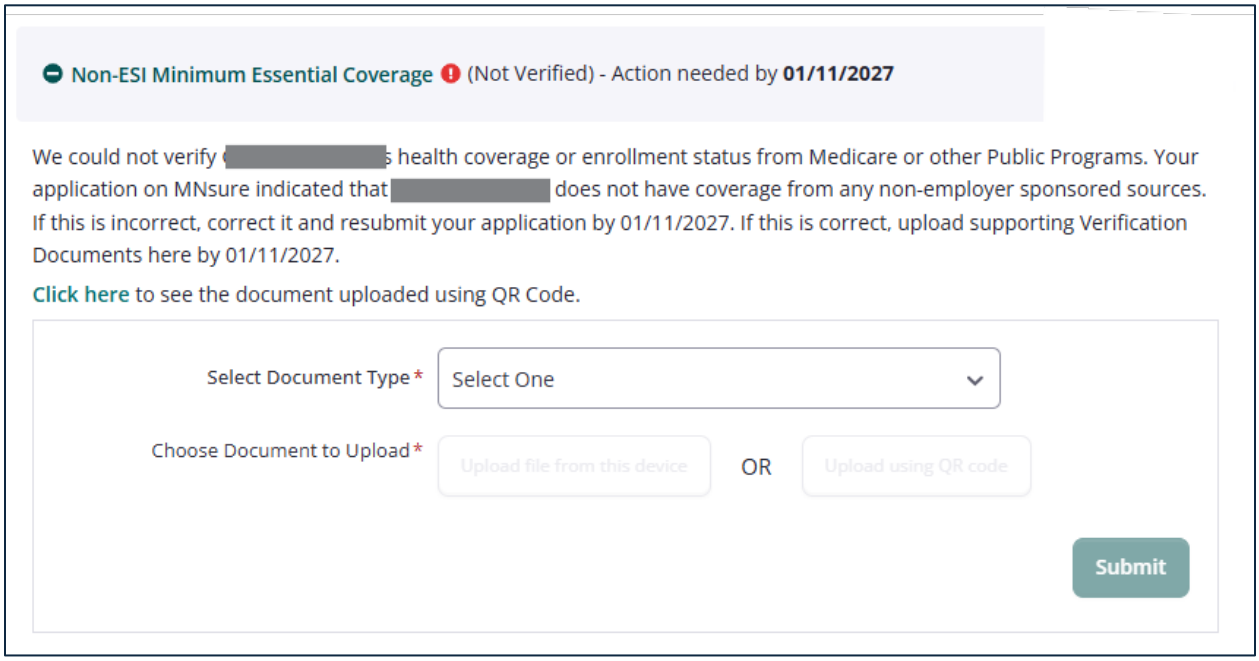
Select the “plus” sign next to the item that needs action for more information. Supporting documentation can be uploaded into the account. Only ONE document can be uploaded for each DMI. If necessary, combine multiple documents into a single document prior to uploading.

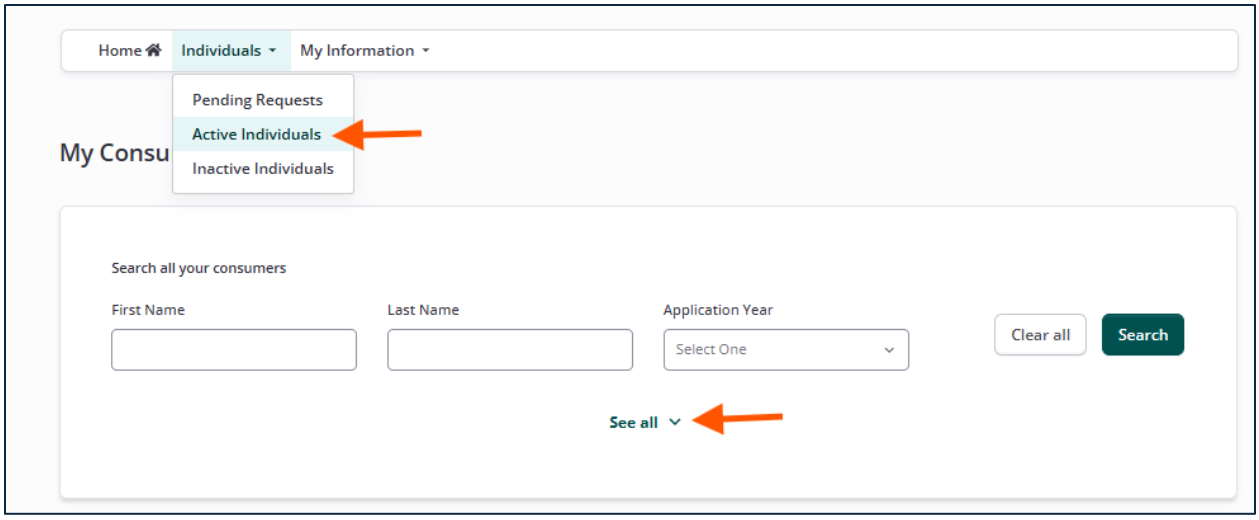


Helping Consumers with an Expired Reasonable Opportunity Period (ROP)

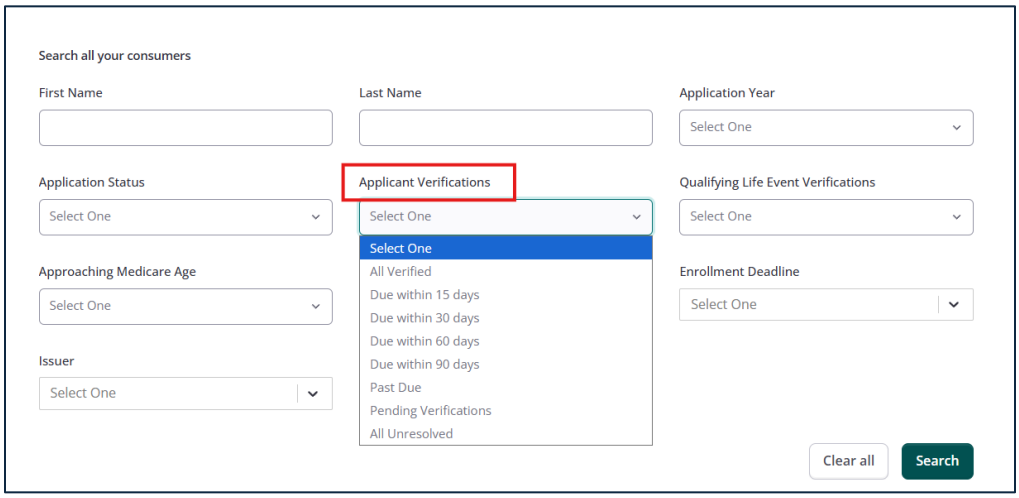
If the ROP expires and the consumer has not complied with the verification request, the consumer will lose coverage or financial assistance, depending on the type of verification requested.

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.”

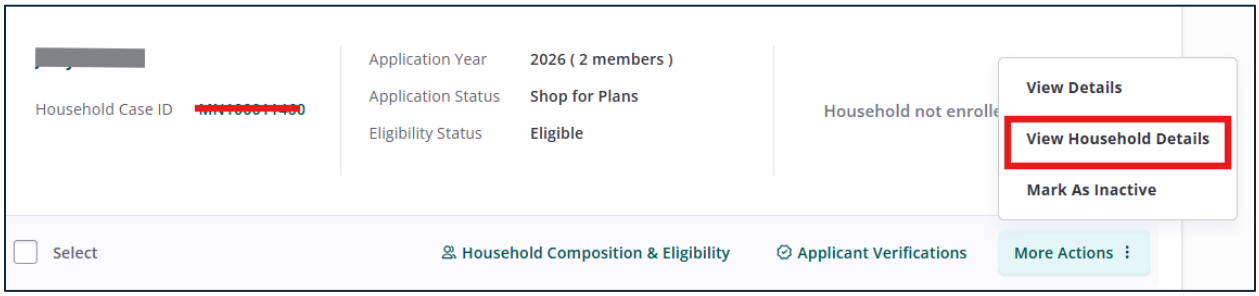


In the expanded search, use the “Applicant Verifications” field to find consumers whose ROP has expired by searching for “Past Due.”



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.



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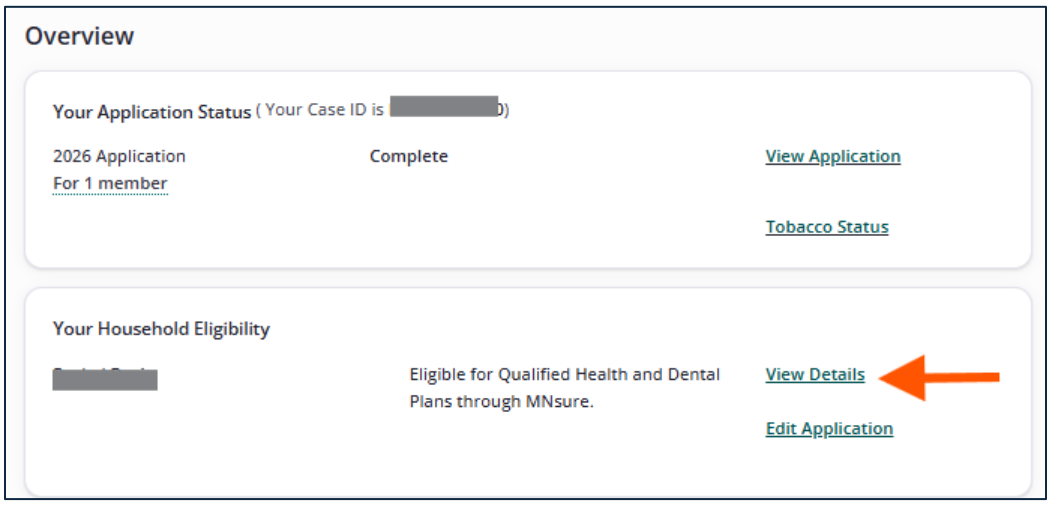
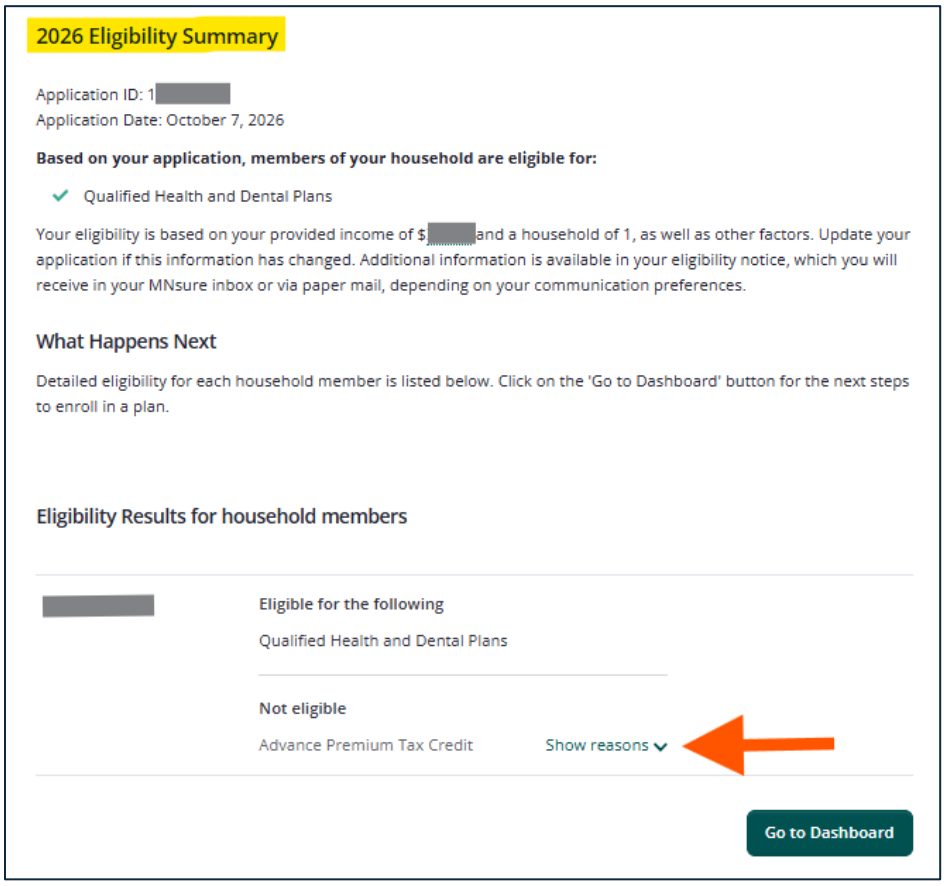
Identifying the Unresolved DMI

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



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



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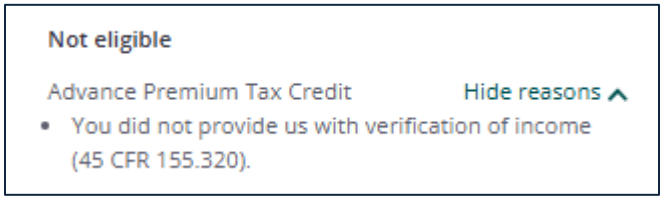
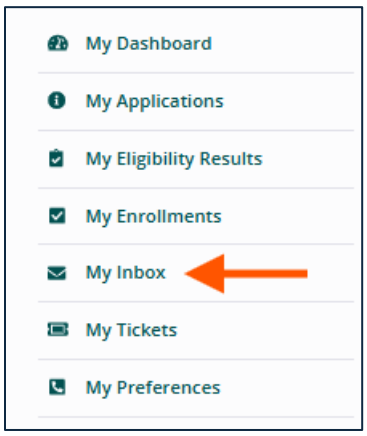
If the change in eligibility is the result of a DMI not resolved within the ROP, the description will provide an explanation like the following:



You can also view the consumer's "My Inbox" to review the history of notices that were sent to the consumer.