

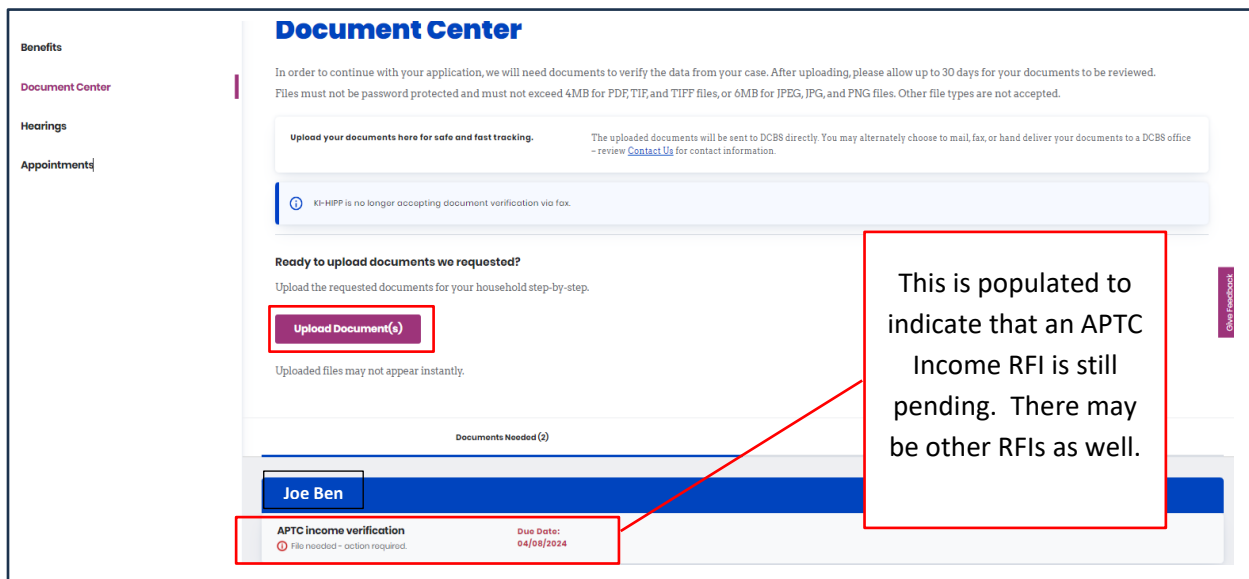


## APTC Reasonable Explanation

Annual household income for the Advance Premium Tax Credit (APTC) can now be verified using a Reasonable Explanation. This is to help those who have not filed taxes or are unable to verify income using other acceptable documents. Remember that APTC income is what the household's total taxable income will be the current year. This may be different from past years.

**This only pertains to APTC income verification and cannot be used for Medicaid and other programs. Below are the steps with screenshots attached.**

Navigate to the Document Center. Here you will see if a case is pending for APTC Income Verification. If the case is pending, click on the "Upload Documents" button. Note: This screen should show File Needed for APTC Income Verification to use this.



**Document Center**

In order to continue with your application, we will need documents to verify the data from your case. After uploading, please allow up to 30 days for your documents to be reviewed. Files must not be password protected and must not exceed 4MB for PDF, TIF, and TIFF files, or 6MB for JPEG, JPG, and PNG files. Other file types are not accepted.

Upload your documents here for safe and fast tracking. The uploaded documents will be sent to DCBS directly. You may alternately choose to mail, fax, or hand deliver your documents to a DCBS office - review [Contact Us](#) for contact information.

KI-HIPP is no longer accepting document verification via fax.

**Ready to upload documents we requested?**  
Upload the requested documents for your household step-by-step.

Upload Document(s)

Uploaded files may not appear instantly.

Documents Needed (2)

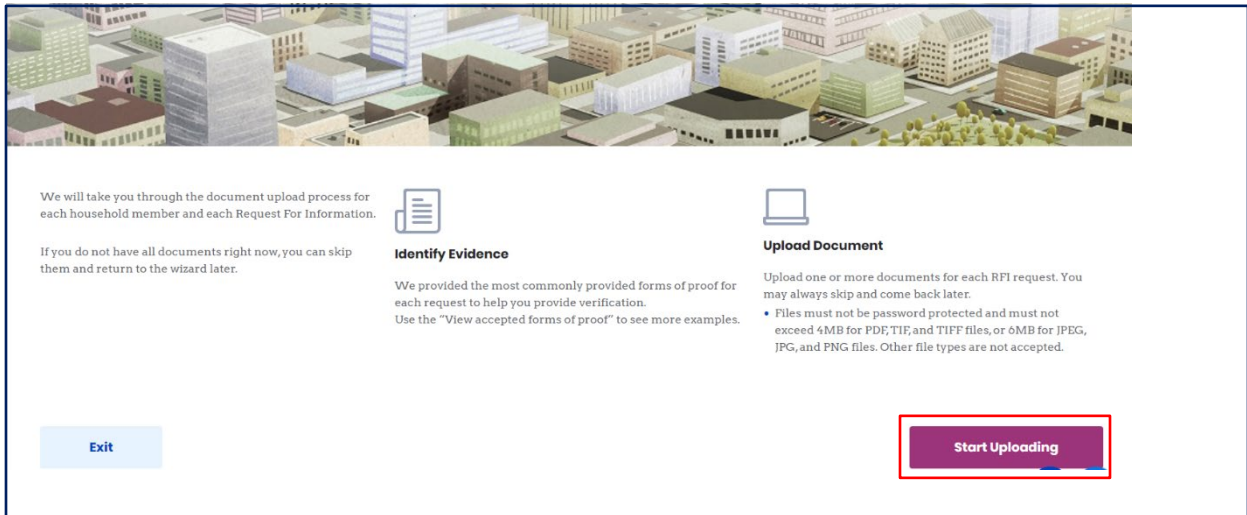
**Joe Ben**

**APTC income verification**  
File needed - action required. Due Date: 04/08/2024

This is populated to indicate that an APTC Income RFI is still pending. There may be other RFIs as well.



Click on the “Start Uploading” button.



We will take you through the document upload process for each household member and each Request For Information.

If you do not have all documents right now, you can skip them and return to the wizard later.

**Identify Evidence**

We provided the most commonly provided forms of proof for each request to help you provide verification. Use the “View accepted forms of proof” to see more examples.

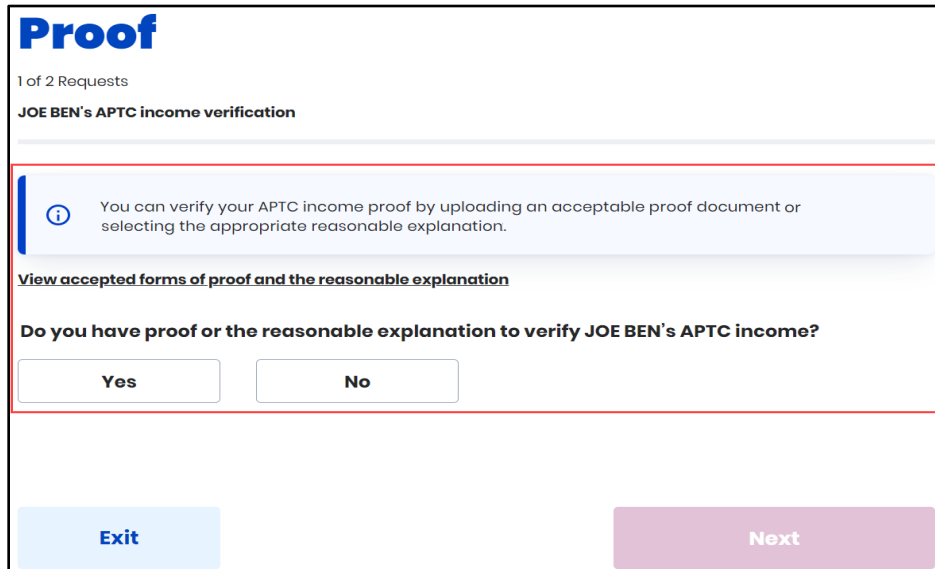
**Upload Document**

Upload one or more documents for each RFI request. You may always skip and come back later.

- Files must not be password protected and must not exceed 4MB for PDF, TIF, and TIFF files, or 6MB for JPEG, JPG, and PNG files. Other file types are not accepted.

[Exit](#) [Start Uploading](#)

Select “Yes” to the question “Do you have proof or the reasonable explanation to verify”.



## Proof

1 of 2 Requests

**JOE BEN's APTC income verification**

**Do you have proof or the reasonable explanation to verify JOE BEN's APTC income?**

[Exit](#) [Next](#)

## Select “Reasonable Explanation”

**Proof**

1 of 2 Requests

**JOE BEN's APTC income verification**

*i* You can verify your APTC income proof by selecting the appropriate reasonable explanation or uploading an acceptable forms of proof document.

[View accepted forms of proof and the reasonable explanation](#)

**Do you have proof or the reasonable explanation to verify JOE BEN's APTC income?**

Yes  No

**How would you prefer to verify JOE BEN's APTC income?**

Upload form of proof

Reasonable Explanation

## Select the appropriate Reasonable Explanation for APTC Income Verification.

*i* An individual's self-attested reasonable explanation will be considered proof of APTC income for the qualifying coverage year.

**Reasonable Explanation for APTC Income Verification**

Contract worker or self employed *✓*

Select

- Contract worker or self employed
- Have not filed taxes yet
- Income varies month by month
- Income includes commissions
- Income includes dividends
- Income includes royalties
- Living situation/homelessness
- Loss or change in unearned income
- Lost job
- Multiple employers
- Newly divorced or newly married
- Seasonal or gig worker



Once completed, a successful message will display at the top of the screen and the Reasonable Explanation should now show as well.

The screenshot shows the 'kynect benefits' website interface. At the top, a green notification bar states: 'We have successfully processed APTC income verification. You do not need to submit any documentation.' The main content area is titled 'Document Center' and includes instructions on document requirements and an 'Upload Document(s)' button. A callout box on the left explains the notification, and another callout box at the bottom highlights a link to view a previously provided Reasonable Explanation.

**We have successfully processed APTC income verification. You do not need to submit any documentation.**

**Document Center**

In order to continue with your application, we will need documents to verify the data from your case. After uploading, please allow up to 30 days for your documents to be reviewed. Files must not be password protected and must not exceed 4MB for PDF, TIF, and TIFF files, or 6MB for JPEG, JPG, and PNG files. Other file types are not accepted.

**Upload your documents here for safe and fast tracking.** The uploaded documents will be sent to DCBS directly. You may alternately choose to mail, fax, or hand deliver your documents - review [Contact Us](#) for contact information.

**Upload Document(s)**

Upload the requested documents for your household step-by-step.

Uploaded files may not appear instantly.

**Do you want to view your previously provided Reasonable Explanation?**  
Click on Reasonable Explanation button to view.

This notification will indicate that nothing more pends for APTC Income. You may also view the Reasonable Explanation

Do you want to view your previously provided Reasonable Explanation?  
Click on Reasonable Explanation button to view.

