

The Commonwealth of Kentucky
kynect State-Based Marketplace



**Remote Identity Proofing
for Agents and kynectors
Quick Reference Guide**

June 1, 2022

Introduction

This Quick Reference Guide is intended to instruct Agents and kynectors on the process of completing the Remote Identify Proofing (RIDP) during application intake.

Table of Contents

Remote Identity Proofing for Agents and kynectors Quick Reference Guide	1
Introduction	2
Table of Contents.....	2
1 Remote Identify Proofing Overview	3
2 RIDP Process	3
Complete the following steps to complete RIDP in kynect:.....	4
3 RIDP – Additional Verification Needed.....	9
Complete the steps below to complete the Additional Verification Steps:.....	9

1 Remote Identify Proofing Overview

Remote Identity Proofing (RIDP) is a process available for Agents and kynectors to verify a Resident's identity during application intake in kynect utilizing Experian. Agents and kynectors complete RIDP for Residents if they are meeting with a Resident via **Phone**, or if they would like to verify the Resident's identity through RIDP while meeting **In Person**.

Once Agents and kynectors begin RIDP they are prompted to complete the **RIDP Challenge Questions** screen while collecting the Resident's information. The RIDP Challenge questions are provided by the Experian Identity Verification System (Experian). Experian generates questions unique to each Resident such as credit history, personal demographic information, and other indicators to verify the Resident's identity. This Quick Reference Guide (QRG) highlights the RIDP process in kynect for Agents and kynectors, and the steps required to complete the process during application intake.

2 RIDP Process

Agents and kynectors begin the RIDP process on the **Program Selection** screen during application intake in kynect. Agents and kynectors have two additional questions on the **Program Selection** screen. They include:

- How are you meeting this applicant?
- How would you like to verify this applicant's identity?

Agents and kynectors are prompted to complete RIDP if they select either of the following options for the questions above:

1. Select **Phone** for the *How are you meeting this applicant?* question
2. Select **In Person** for the *How are you meeting this applicant?* question and then select **RIDP** for the *How would you like to verify this applicant's identity?* question

If Agents or kynectors select **Upload Document** for the *How would you like to verify this applicant's identity?* question, they are prompted to upload documents on the **Identity Verification Upload** screen after entering the primary applicant's details. Agents and kynectors can upload documents such as a driver's license or a birth certificate to verify a Resident's identity.

Once Agents and kynectors begin the RIDP process they are prompted to complete an additional RIDP question on the **Member Details** screen and the **RIDP Challenge Questions** screen after Agents and kynectors complete the **Address Information** screen in the **Contact Information** section of application intake.

Complete the following steps to complete RIDP in kynect:

1. Answer **Phone** or **In Person** to indicate how the Agent or kynector is meeting with the Resident.
 - If **Phone** is selected, Agents and kynectors are routed to complete the RIDP Challenge questions.
 - If **In Person** is selected, Agents and kynectors are prompted to indicate how they would like to verify the Resident's identity.

The screenshot shows the 'Program Selection' screen. At the top, the title 'Program Selection' is displayed in blue, with a 'Learn More' link below it. The main question is 'How are you meeting this applicant?'. Below this question are two buttons: 'Phone' and 'In Person'. The 'In Person' button is highlighted with a red box, and a red box with the number '1' is placed to its left. To the right of the buttons is a blue callout box containing the text: 'RIDP: Remote Identity Proofing service will provide challenge questions about the applicant to answer and verify their identity. Upload Documents: The applicant will upload documents to verify their identity'. Below the main question is another question: 'How would you like to verify this applicant's identity?'. Below this second question are two buttons: 'RIDP' and 'Upload Documents'.

2. Select **RIDP** for how Agents and kynectors would like to verify the Resident's identity.

The screenshot shows the 'Program Selection' screen. At the top, the title 'Program Selection' is displayed in blue, with a 'Learn More' link below it. The main question is 'How are you meeting this applicant?'. Below this question are two buttons: 'Phone' and 'In Person'. The 'In Person' button is highlighted with a blue box. To the right of the buttons is a blue callout box containing the text: 'RIDP: Remote Identity Proofing service will provide challenge questions about the applicant to answer and verify their identity. Upload Documents: The applicant will upload documents to verify their identity'. Below the main question is another question: 'How would you like to verify this applicant's identity?'. Below this second question are two buttons: 'RIDP' and 'Upload Documents'. The 'RIDP' button is highlighted with a red box, and a red box with the number '2' is placed to its left.

3. Select the programs for which the household would like to apply.
4. Select **Next** to go the **Application Summary** screen.
5. Select **Start** next to **Household Members** section.

The screenshot shows the 'Application Summary' page for application # 600900423. A progress bar shows '1 of 10 completed'. The 'Household Members' section is highlighted with a red box and a '5' in a red box, and a 'Start' button is also highlighted with a red box. The 'Program Selection' section is marked as completed with a green checkmark and has an 'Edit' button. The 'Contact Information' section is not started.

6. Select **Start** under **Head of Household**.
7. Complete the **Household Member Details** screen for the household member through the question related to the household member's race.

The screenshot shows the 'Household Member Details' screen. The 'Select this individual's race(s)' section is highlighted with a red box. The 'White' option is selected with a green checkmark. Below the race selection, there is a question 'Is this individual Hispanic/Latino?' with 'Yes' and 'No' buttons. A disclaimer at the bottom states: 'We have to ask for ethnicity and race to assure that program benefits are distributed without regard to race, color, or national origin, but you don't have to answer. Your answer won't affect how many benefits you get or how soon you get them.'

Quick Reference Guide: RIDP for Agents and kynectors

8. Select **New RIDP** for the *Identity verification method* field.
9. Select the program the Resident would like to apply for and select **Save**.

Please note: If an Agent or kynector had previously attempted RIDP for the Resident and had failed they would select **Resume RIDP**. See the [RIDP – Additional Verification Needed](#) section of this Quick Reference Guide for additional guidance.

Identify verification method ⓘ

8 **New RIDP** Resume RIDP

Program Selection

What programs would this individual like to apply for? ⓘ

Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)

QHP (Medical and Dental Insurance plans without payment assistance)

Cancel 9 **Save**

10. Agents and kynectors are taken directly to the **Contact Information** screen.
11. Complete the **Contact Information** screen.
12. Select **Next**.

Secondary phone type

Landline Cell

Select your preferred contact method for items such as messages and tax related forms. We encourage you to select "Electronic- Email and Text Message" for best communication. You must click "Yes" in agreement to being sent text messages above to select this option.

Electronic - Email only

Mail

Preferred spoken language Preferred Written Language

English English ⓘ

Back Save & Exit 12 **Next**

13. Complete the **Address Information** screen.

14. Select **Next**.

Application Summary

AARON F JAMES

Section 2 of 2

13 Address information

Does AARON JAMES have a physical address?

Address: 123, ROGERS STREET, BEREA, MADISON COUNTY

Address Line 2: I.E. APT. #, SUITE, UNIT, BUILDING, FLOOR, P.O. BI

Does AARON JAMES have a different mailing address?

14

15. Answer the RIDP Challenge questions on the **RIDP Challenge Questions** screen to complete the RIDP process and verify the Resident's identity.

15

what is the colour of rabbit

white

Red

Black

Blue

what is the day today

Friday

Thursday

Sunday

Wednesday

what is your birth month

January

Feb

March

April

May

June

July

August

September

October

November

Please note: If an Agent or kynector received an **Additional Verification Needed** pop-up screen please refer to the [RIDP – Additional Verification Needed](#) section of this QRG for additional guidance.

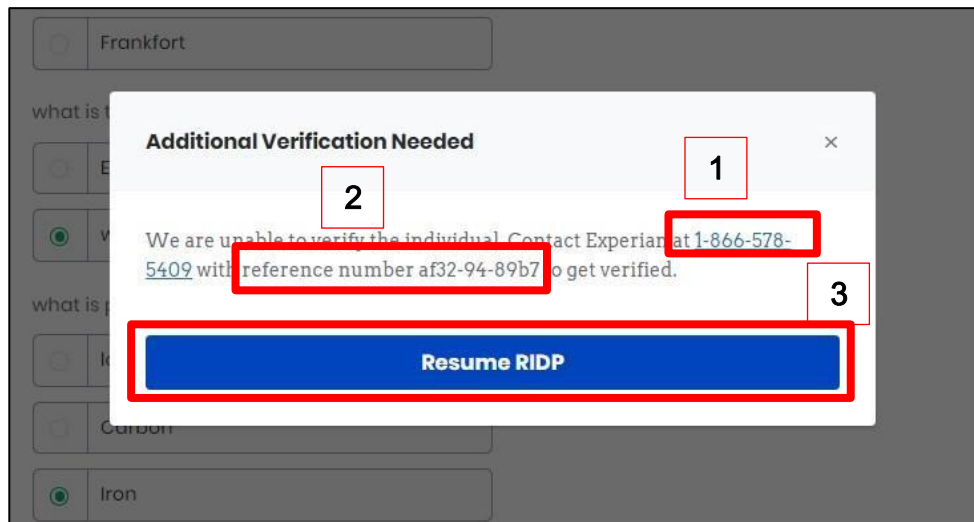
3 RIDP – Additional Verification Needed

If Experian is unable to verify the Resident's identity after the RIDP Challenge questions are completed, the **Additional Verification Needed** pop-up. This pop-up provides Experian's phone number (1-866-578-5409) and a reference number to verify the Resident's identity. Agents and kynectors are then taken back to the Member Details screen to resume the benefits application and RIDP.

Please note: Agents and kynectors must have the reference number from the **Additional Verification Needed** pop-up when they call Experian or Experian is unable to assist.

Complete the steps below to complete the Additional Verification Steps:

1. Contact Experian by calling 1-866-578-5409.
2. Provide Experian the **reference number**.
3. Select **Resume RIDP** from the **Additional Verification Needed** pop-up once the Resident's Identity has been verified.



Quick Reference Guide: RIDP for Agents and kynectors

1. Agents and kynectors are taken back to the Member Details screen. Resume RIDP is selected for the Identity verification method question with the **Reference Number** pre-populated.
2. Select **Save** to continue completing the benefits application with the Resident's identity verified.

Please note: If an Agent or kynector left the **Application Intake** process the **Reference Number** would not be pre-populated and they would need to select **Resume RIDP** and enter the **Reference Number**.

The screenshot displays a web form for the RIDP application. A red box labeled '4' highlights the 'Identify verification method' section, which includes a 'New RIDP' button, a 'Resume RIDP' button, and a 'Reference Number' field containing 'af32-94-89b7'. Below this is the 'Program Selection' section with the question 'What programs would this individual like to apply for?'. Two options are checked: 'Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)' and 'QHP (Medical and Dental Insurance plans without payment assistance)'. The next question is 'Is this individual a U.S. Citizen or a U.S. National?', with 'Yes' selected. The final question is 'Is the individual a naturalized or derived citizen?', with 'No' selected. At the bottom, there is a 'Cancel' button and a 'Save' button, which is highlighted with a red box and labeled '5'.

Resident ID Proofing: If an Agent or kynector is unable to complete the RIDP through Experian for a Resident they are assisting over the phone, they must ask the Resident to meet them in person. The Agent or kynector can then return to the **Application Summary** screen and select **Edit** next to the **Program Selection** section to change the *How are you meeting this applicant?* question to **Upload Document** to verify the Resident's identity through document upload.

Alternatively, the Agent or kynector can ask the Resident to go to their local DCBS office to be manually verified there. They should remind the Resident to ask to be associated with the Agent or kynector while at the DCBS office.