EQUIFAX | **WORKFORCE SOLUTIONS**

ACA Total Income™

Improve income and employment verification for Medicaid and ACA insurance eligibility

State Medicaid agencies are constantly being pushed to do more with less, to streamline processes and better serve clients. But making more effective and timely eligibility decisions requires instant access to consistent, timely income and employment information. ACA Total Income provides a tailored solution to simplify and improve income and employment verification for Medicaid and ACA insurance eligibility, one that enables you to make decisions with greater confidence and less work, using employer-provided data from The Work Number® database.

How it works

ACA Total Income is a companion service customized for state agencies that use the Centers for Medicare and Medicaid Services' Verify Current Income service to access The Work Number. While the CMS service includes data that is required by CMS, Equifax can also provide states with additional records – over one-third more current-year employer records are available from The Work Number. Without these records, your agency might need to manually verify income sources, which delays and complicates eligibility decisions, and potentially means missing undisclosed sources of income.

ACA Total Income returns additional current income and employment data from The Work Number, when available, without retrieving the same data twice. That means there's no complicated duplication problem to solve, and it's cost-effective because your agency pays only for additional records when they exist. Even better, ACA Total Income returns these additional records in the same data format as CMS, making implementation a snap.

Key benefits

- Instantly verify additional sources of income and employment
- Fully automated to help improve timeliness and effectiveness of decisions
- Easy to implement because it leverages existing IT investments

It's simple:

✓ Your agency queries CMS' Verify Current Income service	✓ Simultaneously, you send the identical API request to ACA Total Income	✓ ACA Total Income returns any additional current records – in the same format and without duplicates	✓ You can evaluate eligibility with the confidence you have verified all current-year income information available from The Work Number

A single service that addresses program integrity at all stages

ACA Total Income can be used by state Medicaid agencies and healthcare insurance exchanges to help verify income and employment in all stages of the eligibility process:

- ✓ Initial eligibility for Medicaid or Advanced Premium Tax Credit (APTC) insurance subsidy

- ✓ Continued eligibility, when there are mid-year changes in employment and income

- ✓ Medicaid renewal and APTC redetermination, including appeals

Integration is easy, because it's already done

You can integrate and begin using ACA Total Income almost immediately, because we've built it to use the same API and XML message formats as the CMS Verify Current Income service – that means no big start-up costs or IT development projects. We've already done the heavy lifting, to make it easier for you.

Technical features include:

- Compatible SOAP messaging protocol and XML schema, including 12 months of pay period details
- Identical NIEM data element names
- Matching data element formats and values (for example, employer names and EINs), because Equifax provides the same data to CMS

Only available from Equifax

As the operator of The Work Number database and data provider for the CMS Verify Current Income service, we're uniquely positioned to offer ACA Total Income.

The Work Number now contains more than 125 million active employment records, contributed by over 2 million employers nationwide, representing 82% of the Fortune 500 and over 50% of the U.S. non-farm* workforce. This is accomplished through our relationship with commercial employers, payroll providers, and state and federal government employers. The Work Number database is constantly expanding and contains more small businesses than ever before.

The Work Number database is updated each time a contributing employer processes payroll so that you have access to the most current information available (as provided by the employer). There is no other provider that offers automated, instant access to all of the employer payroll records available on The Work Number database.

Visit us at **theworknumber.com**

The Work Number database:

Contains 125 million+ current records

Is contributed by 2 million+ employers nationwide

Represents 82% of the Fortune 500

Includes 50% of the U.S. non-farm* workforce

Contains data directly from the employer's payroll system

New employer records are updated every week

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*U.S. non-farm workforce: Non-farm payroll is a term used by the Bureau of Labor Statistics, and is a statistic that represents how many people are employed in the United States in manufacturing, construction and goods companies. Non-farm payroll excludes farm workers, private household employees and non-profit organization employees. Data referenced here is based on BLS data as of January 2019 and Equifax data as of January 2021.

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