



Put Your Benefit Eligibility Processes on the Fast Track

How The Work Number® helps social service agencies perform quicker
and more efficient income and employment verifications



Verifying income and employment can get complicated

In order to assess benefit applications and renewals, social services agencies face the task of making sure all eligibility requirements are met. Verifying information such as income and employment – often from a wide variety of sources – is an essential step in this process.

Common difficulties faced by social services agencies at every level:

- A high volume of applications and renewals, especially during challenging times for the economy
- Information provided by the applicant may not be current and available public sources such as state quarterly wage data are often out of date
- Verifying income may require documents from multiple sources – meaning the process can become complicated and time consuming

State wage data is typically anywhere from 30 to 120 days old ²

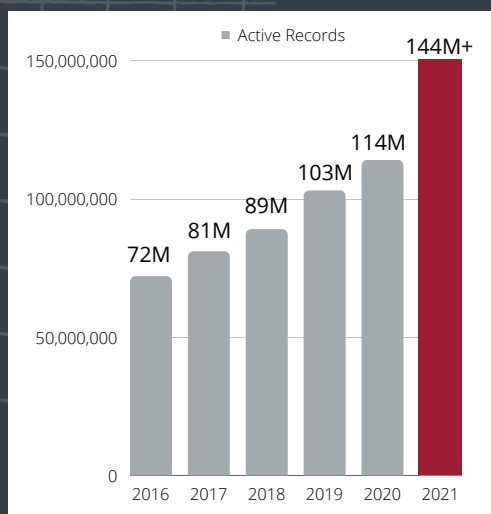
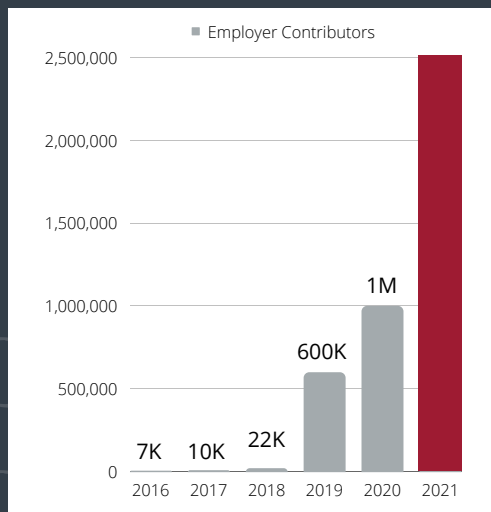
Outdated data can lead to bigger issues:

- Potential determination or payment issues for eligible recipients when decisions are based on outdated information
- Delays in enrolling individuals and families who may need urgent assistance
- More work for caseworkers when manual follow-up is required, wasting time and resources, and increasing potential for less attention during reviews
- Significant burden on applicants, who are left to track down and provide much of the documentation and information themselves

Instead of manual checks for income verification that may take up to 45 days, expedite the process with automated access to current data. ¹



For income and employment verifications within seconds, choose The Work Number.



Watch this video to see how The Work Number works

The Work Number makes things simple by delivering payroll information directly from employers and payroll providers, updated every pay period. By fulfilling social service verifications on behalf of employers, Equifax helps government agencies quickly harness the power of this information and automate the eligibility verification process.

Our network includes over 2.5 million small, medium and large employer contributors, including more than two-thirds of the U.S. non-farm payroll – and even 1099 workers. As we continue to add records on an ongoing basis, all are backed by regulatory compliance measures and security standards.

The Work Number is the largest centralized commercial repository of payroll information in the United States, with over two and a half million employers.³

Key features:

- Employer details, employment status, hire dates⁴
- Annual income history, broken down by pay type, such as base pay, overtime, bonus and commission
- Up to 36 months of pay period history, including pay dates, hours worked, gross and net pay
- Pay period and pay dates that allow agencies to verify income during a specific period of time
- Benefits and other paycheck deductions, when provided by employers

Select from flexible access methods available to fit your needs:

- Time-based product options allow you to decide how far back to search – or order all records available
- Seamlessly integrate your systems via our Instant Client Insights™ application programming interface (API) to connect directly with The Work Number
- Leverage batch processing to process thousands of verifications
- Log in to our website portal for instant access with summary views and Portable Document Format (PDF) downloads





The median monthly income of individuals can change as much as 20% month-over-month, which can have a major impact on eligibility and redetermination decisions.⁵

Additional government agencies and programs

Our Social Service Verification product supports public assistance programs nationwide – including cash assistance, housing, child care and energy/water assistance. Integration across programs helps reduce churn and administrative burdens, while contributing to the well-being and self-sufficiency of individuals and families throughout the eligibility process.

Join government agencies across the country

The Work Number provides significant value for social service programs and agencies where eligibility decisions need to be made. Instead of caseworkers tracking down and corroborating applicant information separately, The Work Number packages employment and income information in one place – allowing for faster and more confident verifications.

Medicaid and the Children's Health Insurance Program (CHIP)

Using The Work Number to verify income and employment strengthens both managed care and fee-for service programs, completing a critical part of the eligibility picture under both Modified Adjusted Gross Income (MAGI) and non-MAGI rules. Under MAGI rules, eligibility and any premiums or cost-sharing payments are based on current monthly income. Here's how Equifax offerings can help reduce Medicaid churn and assist with continuity of care:

- Account for seasonal income changes
- Expedite ex parte (automatic) renewals of Medicaid coverage and adjustments to premiums or cost-sharing payments
- Expedited access to the health insurance coverage eligible recipients need
- Medicaid agencies and state insurance marketplaces can use the CMS Verify Current Income service and complement it with Equifax's Affordable Care Act (ACA) Total Income solution for state Medicaid and Advance Premium Tax Credit (APTC) subsidized insurance plans

Supplemental Nutrition Assistance Program (SNAP)

Leveraging instant income and employment information can help agencies stay ahead of changing recertification requirements while maintaining program integrity. Here's how:

- Verify current employment and monthly income
- Expedite mid-certification and recertification processes
- Verify employment and income changes under both change and simplified reporting
- Monitor program error rates to stay within Food and Nutrition Service (FNS) thresholds
- Automate process to reduce paperwork and mailings, limiting process confusion





Let The Work Number make a difference

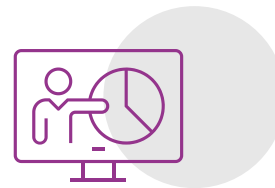
Through our direct relationships with employers and payroll providers, The Work Number offers timely income and employment information for eligibility decisions. We provide agencies a more complete financial picture for eligibility decisioning.

A recent report by the Government Accounting Office (GAO) suggests data verification from sources such as The Work Number can potentially help reduce payment errors, improve administrative efficiencies, and reduce beneficiary time, effort and confusion.



Coverage

Provides credentialed verifiers with access to the largest commercial source of consolidated employment and income information – containing millions of employee records



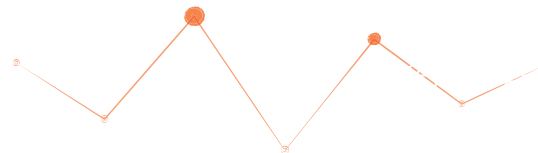
Current

Employment and income data updated each payroll cycle, delivered directly from contributing employers or payroll providers



Convenient

Flexible access methods including simple website search, system integrations and batch fulfillment – that provide instant results using a SSN-only search without need for an employer's name



Better than other data sources

Government data sources

Such as quarterly wage data, state and National Directory of New Hires (NDNH) files, IRS return copies and tax transcripts:

- Often face significant lag times
- Provide only quarterly or annual income information, not by pay period
- Lack employer and pay period details
- Can cause delays in the verification process

Other employer-centric services

Employer services companies that also provide income and employment verifications:

- Have far fewer employers contributing information (for most, a single-digit percentage of the U.S. workforce)
- May not provide an instant response and instead require time-consuming employee consent or manual research steps
- Offer fewer automated integration options

Recipient-provided information

Such as pay stubs, direct deposits and self attestation:

- Are not directly from the employer
- May be missing income information
- May require additional time and effort from the applicant and caseworkers to verify, which may cause delay in benefits if more documentation is needed

Other commercial data providers:

- Income model products that estimate income using credit data do not verify employment or provide actual evidence of income, and cannot be used to take adverse action
- Employment verification using sources like a credit file or marketing data may be out of date, inaccurate or based on self-attested or other sporadic information
- Information is not always tailored specifically for eligibility purposes



Flexible options for income and employment verification using The Work Number

Social Service Verification (SSV)

Provides instant income and employment verifications via web, integrated and batch delivery channels.

Time-based options



All Records

Income and employment verification that delivers all employer records available from The Work Number.



3 Months

Income and employment verification that includes available employer records within the past 3 full calendar months.



6 Months

Income and employment verification that includes available employer records within the past 6 full calendar months.



1 Year

Income and employment verification that includes available employer records within the past 12 full calendar months.



3 Years

Income and employment verification that includes available employer records within the past 36 full calendar months.



Other ways to access The Work Number

Each of these integrated access methods is designed to work seamlessly with your eligibility and renewal processes, and aligned to program requirements:

Instant Client Insights™ for Eligibility

Provides a single interface combining multiple Equifax data products, including income and employment, address, financial account verification and incarceration that agencies can seamlessly integrate within existing workflows.

CMS Verify Current Income Service

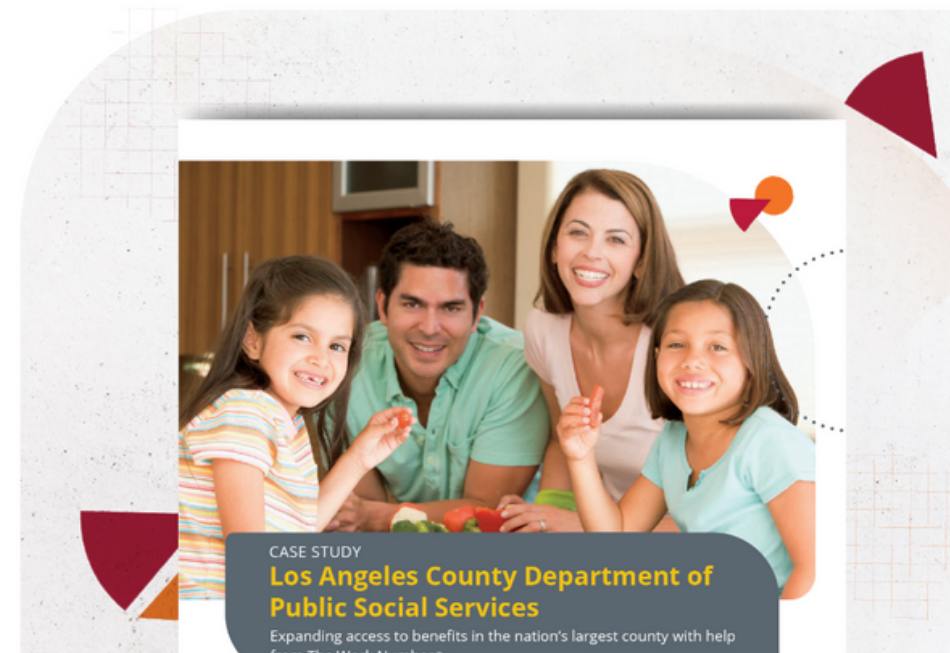
CMS provides states with access to The Work Number income and employment data via the CMS Federal Data Services Hub at no data cost to the states. States execute an information exchange agreement with CMS and connect via the CMS Federal Data Services Hub to access data from The Work Number via this service.

Affordable Care Act (ACA) Total Income™

A companion product offered by Equifax to states that use the CMS Verify Current Income service, ACA Total Income provides states with additional current-year records when available, using a compatible API and XML message format, to reduce integration and operational cost and complexity. Over one-third more current-year employer records are available directly from The Work Number.

The Work Number fulfilled over 30 million verifications in support of government assistance programs in the United States in 2021.

Read Case Study: L.A. County expands benefits with the help of The Work Number



Our work doesn't stop at just providing robust employment and income information from The Work Number. It's just one of many services that we've built to help our government clients with decision-making insights and process improvements. Our other data-driven solutions support additional areas such as:

- Identity verification
- Incarceration
- Address and phone history
- Financial accounts
- Real property

We deliver the kind of service and reporting expected from an industry leader. We're proud to have helped government clients deliver on their mission for over 25 years.

**Contact us and put your
benefit eligibility processes
on the fast track**



¹ "County Social Service Agencies Reduce Burden on Applicants," Nov. 20, 2020, [theworknumber.com](https://www.theworknumber.com).

² "A Guide to the National Directory of New Hires," U.S. DHHS OCSE, December 1, 2021

³ "What is The Work Number?" [theworknumber.com](https://www.theworknumber.com).

⁴ Certain features or data elements are available if, and when, such information is reported by the employer and/or payroll providers.

⁵ "County Caseworkers Benefit from Better Data," Oct. 13, 2020, [theworknumber.com](https://www.theworknumber.com).

⁶ "GAO Report Highlights the Benefits of The Work Number for Income Verification," June 7, 2021, [theworknumber.com](https://www.theworknumber.com).