DECLARATION OF AMY JONES

I, Amy Jones, make the following declaration based on my personal knowledge and declare under penalty of perjury pursuant to 28 U.S.C. § 1746 that the following is true and correct:

1. I work for the Southeast Asian Mutual Assistance Associations Coalition ("SEAMAAC") in Philadelphia, Pennsylvania, as the Director of Health and Social Services. SEAMAAC was founded in 1984 by refugees from Southeast Asia to "to support immigrants, refugees, and their families as they seek access to opportunities, which would advance the condition of their lives in the United States." SEAMAAC has assisted immigrant and refugee families to apply for health insurance and public benefits programs since our founding.

2. SEAMAAC started working on Affordable Care Act ("ACA") Marketplace health insurance enrollment in 2013, with grant support from the Asian & Pacific Islander American Health Forum ("APIAHF"). SEAMAAC recognized the ACA as a turning point for adults in our Asian & Pacific Islander ("API") communities who were not previously eligible for affordable health insurance. SEAMAAC also recognized that the Limited English Proficient ("LEP") communities we serve would face tremendous barriers to understanding the ACA and enrolling in health insurance.

3. For the majority of SEAMAAC’s clients, English is not their primary language, and they need interpreters in order to understand the health care application process. SEAMAAC has staff members who provide in-language outreach, education,
and enrollment assistance in Vietnamese, Mandarin, Nepali, Laotian, Thai, Hmong, Burmese, Chin, and Karen. We rely on telephonic interpretation or trained Certified Application Counselor ("CAC") volunteers to provide this assistance in Indonesian, Khmer, and other languages that come to our office. We advocate for marketplace insurance providers to hire bilingual staff or to utilize their own telephonic interpretation accounts.

4. SEAMAAC initiated its ACA health care work by conducting a community needs assessment in Philadelphia, Pennsylvania, over the summer of 2013. We conducted five focus groups in seven languages (Vietnamese, Lao, Mandarin, Burmese, Karen, Nepali, and Indonesian) with 75 Asian American community members in Philadelphia. Participants were asked about their knowledge of the ACA and how to best promote knowledge of the ACA within their communities. Participants were also given the opportunity to ask any clarifying questions they might have regarding the ACA. We then began creating outreach and education materials based on these focus group results, and conducting outreach activities to immigrant communities.

5. SEAMAAC became a CAC organization in 2013, which means that SEAMAAC can help to enroll consumers into health care coverage under the ACA health care marketplace. Since then, SEAMAAC has trained staff and bilingual volunteers to be individual CACs. SEAMAAC also allowed "navigators" and other "assistors," who are available to help consumers understand and enroll in health care coverage through the
health insurance marketplace, to hold office hours at our offices in order to increase the support for LEP Asian Americans to enroll in health care.

6. During the first health care open enrollment period from October 1, 2013, through March 31, 2014, SEAMAAC helped approximately 450 heads of household navigate through the enrollment process. About 150 of them were able to enroll in health care coverage through the federal health care marketplace successfully. We assisted many consumers with their applications online, by paper, and over the phone. Since the end of the first open enrollment period, we have conducted follow-up activities, including helping families with the payment of their health insurance premiums, helping them get connected to a primary care physician, and helping them to understand their insurance.

7. There were a lot of glitches with the ACA online application process. At different points in time over the first open enrollment period, the way you were able to get through the application process changed—sometimes you were able to put in Alien Numbers or "A numbers" (indicating immigration status), other times you could not. The upload feature sometimes worked and sometimes it did not. Different tricks worked at different times. Sometimes you would have to skip parts of the application in order to submit it, because if you tried to fill out certain portions of the application it would not let you proceed any further. Some days the online system was down, so we helped people enroll through the marketplace call center help line and then sent in supporting eligibility documents by mail. On rare occasions during the first few weeks of open enrollment, we helped people submit applications and supporting documents by mail. We later helped
most of these people to apply again by phone or online because they did not hear back about the results of their paper applications in a timely fashion. We waited to hear about these applications for about a month after the documents were submitted before deciding to help clients reapply using the phone or the website.

8. Since August 12, 2014, approximately 25 consumers have contacted us about receiving an inconsistency notice based on inability to verify their immigration or citizenship status. This number is troubling because on August 10, 2014, Pennsylvania had approximately 12,600 applicants who have been identified by the federal government as having an unresolved immigration status or citizenship inconsistency issue. Because these notices are only sent out in English and Spanish, many of those consumers might need the support of our bilingual staff to understand and address the notice because they cannot speak English or Spanish. Based on our experience assisting individuals in enrolling in the ACA, SEAMAAC believes many of those Pennsylvania consumers received an inconsistency notice in a language they could not read.

9. Moreover, the taglines at the end of the English notices that we have seen are insufficient for LEP individuals. These taglines provide a number to call for more information but do not state in any way that the individual is at risk of losing their health insurance coverage if they do not call. The taglines do not even indicate that there is a potential problem with their health insurance eligibility. Additionally, the taglines are not in many of the languages of the clients we serve, including Lao, Burmese, Karen, Nepali, and Indonesian.
10. Most of the consumers who have come in to our offices asking about the inconsistency notice they received have said that they already submitted the documents that are being requested to solve the inconsistency and prove their immigration or citizenship status. We helped them to re-submit these documents in an effort to maintain their health care coverage.

11. For example, one consumer’s immigration status changed from refugee to lawful permanent resident (“LPR” or green card holder) recently. He first sent in his I-94 document, which is a federal immigration form showing that he has a refugee admission stamp, during open enrollment and then later submitted his green card when his status changed. He received an inconsistency notice in August 2014 and submitted a copy of his green card by mail, hoping that would solve the problem. As of late September, he has not received confirmation of receipt from the marketplace. He has also not received a cancellation notice. Due to his busy work schedule, he has opted not to take time off to get assistance from SEAMAAC staff to call the marketplace helpline to check on the status of his documents. He is assuming that everything is fine because he still has health insurance.

12. The inconsistency notices sent by the federal government are only being sent out in English and Spanish. This is not helpful for many of the individuals we serve who speak neither English nor Spanish. We are concerned that such individuals have no way to understand that they are at risk of being terminated from health care coverage. We created a letter about these inconsistency notices and translated
it into Chinese, Vietnamese, and Nepali to send to families that we have not been able to reach by telephone. We also created a flyer to get the word out to the general community to understand the urgency of looking in their mail for these notices. This flyer was translated into Chinese, Vietnamese, Nepali, Indonesian, Karen-Burmese and Chin-Burmese. We created general versions of these flyers and letters to share with our local and national partners (see copies attached as Exhibit 1). We hope partners can use these templates to get the word out to the communities they serve and translate them into additional languages.

13. The letter and flyer took about two hours to create with help from Community Legal Services of Philadelphia and APIAHF. It then took five staff three hours each to translate the letter and flyer. It took at least sixteen hours each for seven staff members to conduct community and media outreach about the inconsistency notices, and at least eight hours a week from August through September for three administrative staff to become more educated about the notices, design a response to support our clients with the notices, teach and supervise staff about outreach and individual support on the notices, encourage community leaders and partner organizations to outreach about the issue, and field mainstream and ethnic media and advocacy requests regarding the notices. Staff spent additional time helping clients who came in with notices to understand the notices and address the clients’ concerns. Had the U.S. Department of Health and Human Services ("HHS") produced materials in the languages needed by our clients, we would not have had to spend time doing so, and would not have been forced
to take time away from our core program work. That time could have been better spent on planning and implementing leadership development workshops, holding workshops on community domestic violence, conducting civic outreach and engagement, and supporting individual clients with workforce development activities such as enrollment in English as a Second Language ("ESL") classes and Basic Adult Education, and assisting clients with job search and employment applications.

14. If the client is an existing client for SEAMAAC who we had helped in the past for other programs before the ACA, we are allowed to keep notes in their case record, including their health insurance application and login information. Based on CMS CAC training guidance, however, CACs are not permitted to maintain personally identifiable information ("PII") of consumers not enrolled in existing programs. It is the policy of SEAMAAC to hold confidential all communications, observations, and information made by and between or about clients (adults and children) and staff, volunteers, and student interns. The names, identifying information, and personal information, of program participants are not to be disclosed except with the explicit written permission of the individual involved. Clients’ phone numbers and addresses frequently change, creating challenges to tracking them down about a potential inconsistency problem.

15. In order to assist a client with an ACA issue like an inconsistency notice, we typically have to start by calling the call center to obtain the client’s account number and log in information. Many clients who come to us don’t know their account number,
and can't log in to their account because of password issues. Passwords were reset for everyone back in April by the health insurance marketplace because of the nation-wide computer bug. Many of our clients are also largely unfamiliar with computer technology and often not very computer literate. Many people struggle to remember their log-in information, as well as the answers to new security questions. If we don't have that information, because of privacy concerns, we must call the call center.

16. The last time we were with a client who called the call center with this problem of not remembering their account number and log-in information, the call center told the client that to get the account number and login, the client would need to go back to whoever assisted him in the first place. The call center staff said it couldn't help without that information. The client tried to explain that that was precisely why he was calling—because the assister could not keep that information on file according to ACA rules. The SEAMAAC assister had to get on the line and explain that SEAMAAC cannot keep that information. In the end, we were finally able to find out the client's account number through the call center. But the call center representative still could not verify that the documents that the client had submitted in an effort to resolve his immigration or citizenship inconsistency had been received.

17. On average our clients have submitted immigration and income information two to three times by mail. Generally, they submit the documents at the same time or shortly after they submit their application. Even after submitting documents verifying
their immigration status or citizenship, some of our clients have still received inconsistency notices, and have had to submit the documents once or twice more.

18. The clients who received immigration or citizenship status inconsistency notices did not understand that they had to take action in order to avoid losing their coverage until they talked to someone who speaks English, understood the ACA, and could explain the inconsistency notice to them. Many of these individuals only came to SEAMAAC’s offices for help because they received our flyers in their language.

19. The inconsistency notices that I have read do not contain information about the possibility of obtaining a special enrollment period ("SEP") to re-apply for health coverage under the marketplace if your health coverage is terminated due to an immigration or citizenship inconsistency. Many of our clients are confused because the notices say they may lose their health insurance coverage, but the call center staff tells them they don’t have to worry about losing coverage.

20. For the majority of SEAMAAC’s clients who came in with inconsistency notices, losing their health insurance or having to re-pay the advance premium tax credits would be especially burdensome. The vast majority of our clients are low-income and cannot afford health insurance without the government subsidy.

21. Because we have had to help our clients resolve the inconsistency issues with their health care applications, and because the notices many of our clients received were not in a language they can read, we have been spending many hours helping them to
understand the inconsistencies and to submit or re-submit their documents, and have had less time to focus on our funded program activities such as planning and implementing leadership development workshops, holding community domestic violence workshops, conducting civic engagement outreach, and supporting individual clients with workforce development activities and assistance with job search and employment applications.

Executed this 29th day of September 2014, at Philadelphia, Pennsylvania.

Amy Jones
1711 S Broad St.
Philadelphia, PA 19148
Phone: 215-467-0690
Email: ajones@seamaac.org
Did you get Obamacare this year?

Did you send your immigration and citizenship documents to the Marketplace?

Some people were enrolled in health insurance, but the Marketplace never got their documents.

These people are receiving a notice in the mail that looks like this:

Look in your mail to see if you got this notice!

If you get this notice, you must send in your immigration and citizenship documents to the Marketplace by September 5, 2014!

If you get this notice and do not send in your documents, you will lose your health insurance, lose your tax credit, and have to repay the tax credits you already received!

Need help? Call __________________ at _______________ or come to our office Monday-Friday 9am-4pm at _________________________
你今年有奥巴马医保了吗？

你是否已经把你的移民公民 ID 寄给 Marketplace（医保申请部门）了呢？

有一些人已经成功注册获得医保，但是 Marketplace(医保申请部门)从未收到他们的证件。

有一些人收到一封像这样的通知信：

![Health Insurance Marketplace](image)

[First name Last name Suffix (FNINS) of primary contact]
[Address]
[Notice date]

Application date: [ ]
Application ID: [insert ID number]

**Act by September 5, 2014 or Your Marketplace Health Insurance May End**

We have contacted you several times about an issue with your Marketplace application, because some data you gave us doesn’t match our records. We want to help you resolve these issues so that you can stay covered in the Marketplace. On your application, you told us that a person (or persons) included on the application is a U.S. citizen, U.S. national, or has eligible immigration status. We asked you to send documents to prove that the following individual(s) is a U.S. citizen, U.S. national, or has eligible immigration status:

[FNINS of each individual who has a Citizenship or Immigration inconsistency]

We know that most people with these data matching issues want to keep their Marketplace health insurance and are working hard to submit their documents. You are getting this notice because we haven’t received any response from you or any copies of the documents we requested. If you think that is wrong and you’ve tried to submit documents before, it’s still important for you to act immediately so that we can help you stay covered in the Marketplace.

**Don’t lose your Marketplace health coverage**

Because we still don’t have the documents we need to verify information on your application, the individual(s) named above is at risk of losing Marketplace health insurance, along with any premium tax credits and help with cost-sharing. Upload the needed document(s) to your account at HealthCare.gov or send it to the Marketplace no later than September 5, 2014. Unless you submit the required documents now, you’ll get an official notice in September letting you know the date that Marketplace coverage will end for those listed above. After that date, they won’t have Marketplace health insurance.

**What should I do next?**

1. Look at the attached list of documents and make a copy of any you have. It’s possible that you need to provide more than one document.
2. There are two ways to send documents to the Marketplace:

请查看你的信箱里有没有这样的通知信！

如果你拿到这样的通知信，你必须在 2014 年 9 月 5 日之前，把你的有效身份证件 ID 寄回 Marketplace（医保申请部门）！

如果你收到了这封通知信，但是没有寄回你的身份证件，你将会失去医疗保险，政府补助的保险金也会失效，并且您还要把政府已补助的保险金返还。

我需要帮助？请拨打________________，或者在周一至周五 9 点-4 点来到________________获得相关帮助。
Bạn đã có bảo hiểm Obamacare năm nay?
Bạn đã gọi các bảng chứng về quốc tịch và tình trạng di trú của bạn cho Marketplace chưa?
Một số người đã đăng ký bảo hiểm sức khỏe, nhưng Marketplace chưa nhận được giấy tờ chứng minh của họ.
Những người này sẽ nhận được một thông báo qua thư mà trông giống như thế này.

Kiểm tra thư từ của bạn nếu nhận được một thông báo như thế này!

Nếu bạn nhận được thông báo này, bạn phải gọi ngay các bảng chứng về quốc tịch và tình trạng di trú của bạn cho Marketplace trước ngày 5 tháng 9, 2014!

Nếu bạn đã nhận thông báo này mà không gọi những giấy tờ chứng minh của bạn, bạn sẽ mất bảo hiểm y tế của bạn, mất khoản khấu trừ thuế của bạn, và phải trả lãi khoản khấu trừ thuế mà bạn đã nhận được!

Cần giúp đỡ? Xin gọi ___________ tại ___________ hoặc đến văn phòng của chúng tôi Thứ hai đến Thứ sáu từ 9:00 sáng đến 4:00 giờ chiều tại ___________.

---

SSN ROP notice

<table>
<thead>
<tr>
<th>Health Insurance Marketplace</th>
</tr>
</thead>
<tbody>
<tr>
<td>[First name] [Last name] [Suffix] (FNINS) of primary contact</td>
</tr>
<tr>
<td>[Address]</td>
</tr>
<tr>
<td>[Notice date]</td>
</tr>
<tr>
<td>Application date: [ ]</td>
</tr>
<tr>
<td>Application ID: [ ]</td>
</tr>
</tbody>
</table>

Act by September 5, 2014 or Your Marketplace Health Insurance May End

We have contacted you several times about an issue with your Marketplace application, because some data you gave us doesn’t match our records. We want to help you resolve these issues so that you can stay covered in the Marketplace. On your application, you told us that a person (or persons) included on the application is a U.S. citizen, U.S. national, or has eligible immigration status. We asked you to send documents to prove that the following individual(s) is a U.S. citizen, U.S. national, or has eligible immigration status:

(FNINS of each individual who has a Citizenship or Immigration Inconsistency)

We know that most people with these data matching issues want to keep their Marketplace health insurance and are working hard to submit their documents. You are getting this notice because we haven’t received any response from you or any copies of the documents we requested. If you think that is wrong and you’ve tried to submit documents before, it’s still important for you to act immediately so that we can help you stay covered in the Marketplace.

Don’t lose your Marketplace health coverage

Because we still don’t have the documents we need to verify information on your application, the individual(s) named above is at risk of losing Marketplace health insurance, along with any premium tax credits and help with cost-sharing. Upload the needed document(s) to your account at HealthCare.gov or send it to the Marketplace no later than September 5, 2014. Unless you submit the required documents now, you’ll get an official notice in September letting you know the date that Marketplace coverage will end for those listed above. After that date, they won’t have Marketplace health insurance.

What should I do next?
1. Look at the attached list of documents and make a copy of any you have. It’s possible that you need to provide more than one document.
2. There are two ways to send documents to the Marketplace:
Act by September 5, 2014 or Your Marketplace Health Insurance May End

We have contacted you several times about an issue with your Marketplace application, because some data you gave us doesn’t match our records. We want to help you resolve these issues so that you can stay covered in the Marketplace. On your application, you told us that a person (or persons) included on the application is a U.S. citizen, U.S. national, or has eligible immigration status. We asked you to send documents to prove that the following individual(s) is a U.S. citizen, U.S. national, or has eligible immigration status:

[FNLS of each individual who has a Citizenship or Immigration inconsistency]

We know that most people with these data matching issues want to keep their Marketplace health insurance and are working hard to submit their documents. You are getting this notice because we haven’t received any response from you or any copies of the documents we requested. If you think that is wrong and you’ve tried to submit documents before, it’s still important for you to act immediately so that we can help you stay covered in the Marketplace.

Don’t lose your Marketplace health coverage
Because we still don’t have the documents we need to verify information on your application, the individual(s) named above is at risk of losing Marketplace health insurance, along with any premium tax credits and help with cost-sharing. Upload the needed document(s) to your account at Healthcare.gov or send it to the Marketplace no later than September 5, 2014. Unless you submit the required documents now, you’ll get an official notice in September letting you know the date that Marketplace coverage will end for those listed above. After that date, they won’t have Marketplace health insurance.

What should I do next?
1. Look at the attached list of documents and make a copy of any you have. It’s possible that you need to provide more than one document.
2. There are two ways to send documents to the Marketplace:

If you need any help, you can call the Marketplace help line:

1-800-318-2596

We are available Monday through Friday from 9 a.m. to 9 p.m. ET. You can also visit our website at Healthcare.gov to learn more about how to resolve your issue.

Your Marketplace application is at risk of being denied because you need to provide additional information. We encourage you to resolve this issue as soon as possible to ensure that you don’t lose your health coverage.

If you have any questions, please call the Marketplace help line at 1-800-318-2596.

Thank you for enrolling in Marketplace.

Sincerely,

[Your Name]

Director, Kbihl

SSN ROP notice

DEPARTMENT OF HEALTH AND HUMAN SERVICES
465 INDUSTRIAL BOULEVARD
LONDON, KENTUCKY 40275-0001

[First name Last name Suffix (FNLS) of primary contact]
[Address]
[Notice date]
Application date: [ ]
Application ID: [insert ID number]

[Insert text]

Tax credit

[Insert text]

Nepali
Act by September 5, 2014 or Your Marketplace Health Insurance May End

We have contacted you several times about an issue with your Marketplace application, because some data you gave us doesn’t match our records. We want to help you resolve these issues so that you can stay covered in the Marketplace. On your application, you told us that a person (or persons) included on the application is a U.S. citizen, U.S. national, or has eligible immigration status. We asked you to send documents to prove that the following individual(s) is a U.S. citizen, U.S. national, or has eligible immigration status:

[First name Last name Suffix (FNLS) of primary contact]
[Address]
[Notice date]

Application date: [ ]
Application ID: [insert ID number]

Don’t lose your Marketplace health coverage
Because we still don’t have the documents we need to verify information on your application, the individual(s) named above is at risk of losing Marketplace health insurance, along with any premium tax credits and help with cost-sharing. Upload the needed document(s) to your account at HealthCare.gov or send it to the Marketplace no later than September 5, 2014. Unless you submit the required documents now, you’ll get an official notice in September letting you know the date that Marketplace coverage will end for those listed above. After that date, they won’t have Marketplace health insurance.

What should I do next?
1. Look at the attached list of documents and make a copy of any you have. It’s possible that you need to provide more than one document.

2. There are two ways to send documents to the Marketplace:

Karen
Tu kum chungah Obamacare na tuah maw?

Na catlap a bia mi pawl cu Cozah zungah na kuat dih cang hna maw?

Mi cheukhat cu an min cazin an I khumh hna, na tein a biapi mi an catlap pawl cu an kuat rih hna lo.

Min cazin khumh mi hna nihcun hi bantuk cakuat hi ngah ding a si :

<table>
<thead>
<tr>
<th>SSN ROP notice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance Marketplace</td>
</tr>
<tr>
<td>DEPARTMENT OF HEALTH AND HUMAN SERVICES</td>
</tr>
<tr>
<td>445 INDUSTRIAL BOULEVARD</td>
</tr>
<tr>
<td>LONDON, KENTUCKY 40750-0001</td>
</tr>
</tbody>
</table>

[First name Last name Suffix (FNINS) of primary contact]  
[Address]  
[Notice date]  
Application date:  
Application ID: [Insert ID number]  

**Act by September 5, 2014 or Your Marketplace Health Insurance May End**

We have contacted you several times about an issue with your Marketplace application, because some data you gave us doesn’t match our records. We want to help you resolve these issues so that you can stay covered in the Marketplace. On your application, you told us that a person (or persons) included on the application is a U.S. citizen, U.S. national, or has eligible immigration status. We asked you to send documents to prove that the following individual(s) is a U.S. citizen, U.S. national, or has eligible immigration status:

[FNINS of each individual who has a Citizenship or Immigration Inconsistency]

We know that most people with these data matching issues want to keep their Marketplace health insurance and are working hard to submit their documents. **You are getting this notice because we haven’t received any response from you or any copies of the documents we requested.** If you think that is wrong and you’ve tried to submit documents before, it’s still important for you to act immediately so that we can help you stay covered in the Marketplace.

**Don’t lose your Marketplace health coverage**

Because we still don’t have the documents we need to verify information on your application, the individual(s) named above is at risk of losing Marketplace health insurance, along with any premium tax credits and help with cost-sharing. Upload the needed document(s) to your account at HealthCare.gov or send it to the Marketplace no later than September 5, 2014. Unless you submit the required documents now, you’ll get an official notice in September letting you know the date that Marketplace coverage will end for those listed above. After that date, they won’t have Marketplace health insurance.

**What should I do next?**

1. Look at the attached list of documents and make a copy of any you have. It’s possible that you need to provide more than one document.
2. There are two ways to send documents to the Marketplace:

**A cunglei ih ca he a lo mi cakuat na ngah sihcun!**

Hi bantuk cakuat na ngah sihcun, September 5, 2014! ni hlah ah phungning tein umnak nawl na ngeinak a biapi mi catlap hna cu cozah zungah kuat dih ding a si.

Hi a cunglei cakuat na ngah ko nan na kuat than lo sihcun, ngandamnak caih na tuah mi(health insurance) cu na sungh lai, tax credit zong na sungh lai, na ngah cia mi tax credits khan na chamthan a herh te lai!

Bawmh hal khawh? Phone ko ngah-______________at ______________ le zung ah ra (Nikhat-Ni nga ni) zinglei 9am- zanlei 4pm ah __________________.