

---

# Forms to Help Verify Income

## OVERVIEW:

Members/Applicants sometimes face difficulties providing the Health Connector and MassHealth proof of their reported income. This may happen because their documents are old/outdated, unreadable or they may not have any documents that show their current income.

If a Member/Applicant experiences difficulties proving their income, Assisters should tell them that they can use income verification forms on our website to prove their **‘self-employment income’**, **‘zero income’**, or all **‘other income types’**. These forms will provide Members/Applicants with direction on how to report their income to respond successfully to their outstanding Request for Information (RFI) for income.

## ASSISTER GUIDELINES:

Assisters should always help members/applicants understand what documentation is needed to verify their income. These income verification forms can be suggested to members/applicants if they are unable to provide any other acceptable proof. Below are scenarios to consider when someone can use these forms.

### **Self-Employment Income Form can be used when the applicant/member:**

- Has no formalized documentation (*self-employment ledger, profit or loss statement, or previous 1040*) showing their current self-employment income
- Does gig work (temporary short-term work like rideshare, food delivery, etc.) and does not have a bookkeeper
- Has fluctuations in income that are not easily represented via current documentation

### **Attestation Form to Verify Income** (*used to verify all forms of income*) **can be used when:**

- Getting the needed documentation poses a safety risk
- Accessing the documentation is impossible due to circumstances outside of the member’s control
- Documentation sent is repeatedly rejected and the member has no other acceptable proof of income
- Existing documentation is outdated or not representative of current income

### **Affidavit To Verify Zero Income can be used when:**

- An individual is currently not working and was asked to submit proof that they have no income, they may submit a signed written statement (*also called an “affidavit”*). The affidavit does not have to be notarized
-

**If Member/Applicants cannot provide the documentation needed to verify income, follow the steps below:**

1. Confirm that the Member/Applicant is having difficulty submitting acceptable income verification and suggest these forms as options to prove their income.
2. Guide the Members/Applicants to the MassHealth or Health Connector websites to download the specific income verification form:

The forms can be found from the MassHealth and Health Connector websites:

**MassHealth:** Go to: [MassHealth Member Forms | Mass.gov](#) scroll to the bottom of the page and select **Verification of Self-Employment Income**

## Verification of Self-Employment Income [INVF] (09/22)

### Additional Resources

-  [Verification of Self-Employment Income](#) (English, PDF 155.84 KB)
-  [Verification of Self-Employment Income](#) (English, DOCX 35.54 KB)
-  [Verificacion de ingresos](#) (English, PDF 179.85 KB)
-  [Verificacion de ingresos](#) (English, DOCX 22.32 KB)

**Health Connector:** Go to <https://www.mahealthconnector.org/verification-documents> or from the home page click on 'Help Center', then 'Getting Started Guide', and then click on the third bullet under 'Top Questions and Answers.'

MASSACHUSETTS  
**HEALTH  
CONNECTOR**  
the right place for the right plan

GET STARTED LEARN ABOUT CREATE ACCOUNT Sign In

## Getting Started Guide

The Commonwealth is dedicated to ensuring people who apply for coverage and shop for plans on the website have the best experience possible. Below, please find important information to know before you get started, as well as tips and clarifications about the online application. Check back often for updates.

Top Questions and Answers:

- [ID Proofing: What you need to know and where to send the requested ID proofing documents?](#)
- [How can I make a premium payment on my health and/or dental plan?](#)
- [I completed my application, where can I send eligibility verification documents?](#)

Go to **'Income'** or **'Proof That You Have No Income'** section for full list of acceptable documents to prove income.

- [U.S. Citizenship](#)
- [Income](#)
- [Proof That You Have No Income](#)
- [Other Minimum Essential Coverage \(MEC\)](#)
- [No Minimum Essential Coverage \(MEC\)](#)

Scroll down in the **'Income'** section to select either **'Self Employed Income'** or **'Attestation Form'** per the member's need and download the form in either English or Spanish.

If an individual **does not** have one of the documents listed above, use the **Verification of Self-Employment Income** form, below, as proof of income for self-employment

You may use the form if:

- you do not have formalized, current documentation of your self-employment, or
- you engage in gig work (rideshare, food delivery, etc.) and do not have a bookkeeper

[Download the Verification of Self-Employment Income form in English \(PDF\)](#)

[Descarga la Verificación de ingresos de empleo por cuenta propia en español \(PDF\)](#)

#### Attestation Form to Verify Income

Fill out the **Attestation Form to Verify Income**, below, if you cannot provide the documentation needed to verify your income. You should always try to provide formal documentation if you can. This form will be accepted if an individual has made a good-faith effort to get income documentation but cannot due to the examples below.

You may use this form if:

- getting the needed documentation poses a safety risk to you,
- accessing the document is impossible due to circumstances outside of your control, or
- you have sent documentation that has repeatedly been rejected and you have no other acceptable proof of this type of income

 [Download the Attestation Form to Verify Income in English \(PDF\)](#)

 [Descargue el Formulario de declaración para verificar ingresos en español \(PDF\)](#)

Scroll down in the **‘Proof that You Have No Income’** section to select either **‘Affidavit to Verify Zero Income’** and download the form in either English or Spanish.

#### [Proof That You Have No Income](#)

### Proof that You Have No Income

If an individual is not currently working and was asked to submit proof that they have no income, they may submit a signed written statement (also called an “affidavit”). The affidavit needs to state that they do not have any income and must be signed under penalty of perjury. This means that the signer could be guilty of the crime of perjury if the statement is shown to be false. The affidavit does not have to be notarized.

You may choose to use the “Affidavit to Verify Zero Income” form as your statement. You can download this form below. You can also call Health Connector Customer Service at 1-877-623-6765. TTY: 1-877-623-7773 to request a paper copy of this form.

[Affidavit to Verify Zero Income \(English\)](#)

[Declaración jurada para verificar Cero ingresos \(Español\)](#)

**Note: If a Member/Applicant asks for help to fill out one of the income verification forms advise them to follow the directions or present the income that they are attesting to.**

3. Remind Members/Applicants of the due date to submit proof of income or any other RFI’s pending on the application.

4. Remind Members/Applicants that documentation can be sent by:

- Online by uploading to their HIX account
- Fax: 857-323-8300
- Mail to: Health Insurance Processing Center, PO Box 4405, Taunton, MA 02780
- In-person in one of the walk-in centers

**Note: Assisters can upload the completed form via Document Upload when assisting the member using the Assister Portal.**