



October 30, 2013

Mr. Peter Lee, Executive Director

Ms. Diana Dooley, Board Chair

Covered California

560 J St., Suite 290

Sacramento, CA 95814

Submitted electronically to [info@hbex.ca.gov](mailto:info@hbex.ca.gov)

Dear Mr. Lee and Ms. Dooley,

The Center for Democracy & Technology (CDT), California Public Interest Research Group Education Fund (CalPIRG) and Consumers Union (CU) write in support of the Board Recommendation Brief revising Covered California's identity proofing policy. The Brief was presented to the Board for consideration at its October 24, 2013 meeting.

Specifically, we support Covered California's use of the Federal Data Services Hub Remote Identity Proofing Process (RIDP) that utilizes "knowledge-based proofing." Identity proofing is important in the context of electronic applications, as it is easier for an imposter to file an application and fraudulently obtain benefits electronically than it is on paper. The original proposal that accepted an attestation under penalty of perjury would have been insufficient to prove identity in an electronic application. We support this revised proposal because knowledge-based proofing in particular makes it impractical for an attacker to authenticate successfully by repeatedly guessing answers to authentication questions.

We appreciate that Covered California recognizes that knowledge-based proofing does not work well when there is insufficient historical data from which to draw identity-proofing questions. For example, applicants who are young or who do not participate in the types of transactions that are typically the source of identity proofing questions, may not be successfully proofed using the RIDP. We are happy to see the use of alternative methods for applicants who are unable to be proofed using this method. Specifically, the multi-type verification system Covered California proposes allows applicants to provide proof of identity in-person or through the mail or electronic means, when online identity proofing is not possible.

We believe that the identity proofing policy that Covered California has proposed (and as required by Federal regulation) appropriately balances the need to provide a secure identity proofing process that complies with federal regulations and also allows applicants to easily enroll for coverage. Thank you for the opportunity to respond to this draft policy and we look forward to working with you in the future.

Christopher Rasmussen, Policy Analyst  
Center for Democracy & Technology

Julie Silas, Senior Attorney  
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Jon Fox, Consumer Advocate  
California Public Interest Research Group Education Fund [CalPIRG]