



Date: June 6, 2018

DMS Operations Memo 18-14
Amended February 14, 2019

To: Income Maintenance Supervisors
Income Maintenance Lead Workers
Income Maintenance Staff

Affected Programs:	
<input type="checkbox"/> BadgerCare Plus	<input type="checkbox"/> Caretaker Supplement
<input type="checkbox"/> FoodShare	<input type="checkbox"/> FoodShare Employment and Training
<input checked="" type="checkbox"/> Medicaid	
<input type="checkbox"/> SeniorCare	

From: Rebecca McAtee, Bureau Director
Bureau of Enrollment Policy and Systems
Division of Medicaid Services

New Asset Verification System for Medicaid

This memo was amended to reflect system and process changes related to the March 2, 2019, implementation of a reasonable compatibility test for assets for health care (Operations Memo [19-07](#)).

Cross Reference	2
Effective Date	2
Purpose.....	2
Background.....	2
Policy	3
CARES.....	4
Overview of the New AVS Data Exchange.....	4
Using AVS at Application	5
Using AVS at Renewal	5
AVS Asset Match Requests	5
AVS Alerts.....	7
AVS Asset Match Page.....	9
AVS Asset Match Request Section.....	10
Liquid Asset Case Information Section	11
AVS Asset Match Response Section	11
Initiate AVS Request Section	13
Historical AVS Data	13
Processing AVS Asset Match Responses	14

Completing AVS Processing on the Liquid Assets Page.....	17
AVS Response Matched with Existing Sequence	17
Verifying Asset Amount.....	17
Verifying Asset Type.....	17
AVS Response Added as New Sequence	19
Verifying Assets using Information from AVS	19
Requesting Verification from Applicants and Members	20
AVS Liquid Asset Types	20
Processing Examples	22
AVS and Administrative Renewals	23
Income Maintenance Management Reporting for AVS	24
Contacts.....	24

CROSS REFERENCE

Medicaid Eligibility Handbook, [Section 16.1 Assets Introduction](#), [Section 16.7 Liquid Assets](#), [Section 20.1.4 Verification Rules](#), and [Section 20.3.5 Assets Process Help](#), [Section 50.4 Asset Verification System \(AVS\) Operations Memo 19-07](#)

EFFECTIVE DATE

June 23, 2018

Amendment: March 2, 2019

PURPOSE

This Operations Memo introduces an automated asset verification system (AVS) for Medicaid for the Elderly, Blind, or Disabled (EBD Medicaid), Medicare Savings Programs, and long-term care programs. It also provides instructions for income maintenance (IM) workers on using information from AVS to verify liquid assets, discover potentially undisclosed assets, and review asset history for potential divestments.

BACKGROUND

EBD Medicaid, Medicare Savings Programs, and long-term care programs require verification of countable assets, typically by using documentation provided by applicants and members and/or gathered by IM workers.

The federal Supplemental Appropriations Act of 2008 requires states to implement an automated system for verifying assets for EBD Medicaid applicants and members. Wisconsin previously used a standalone AVS called IntegriMatch but is now implementing a new AVS that is integrated with CARES Worker

Web (CWW). The new AVS is intended to streamline the asset verification process and meet federal Medicaid requirements for automated verification of assets.

POLICY

Effective June 23, 2018, account information returned by AVS is considered valid verification of liquid assets for EBD Medicaid (including the Medicaid Purchase Plan), Medicare Savings Programs, and long-term care eligibility. For the purposes of this Memo, long-term care eligibility includes Institutional Medicaid and Home and Community-Based Waivers programs.

Effective March 2, 2019, a reasonable compatibility test will be implemented to determine whether an IM agency must request proof of assets from the applicant or member rather than relying solely on asset information returned by AVS (see Operations Memo [19-07](#)).

AVS responses will provide the account balance as of the first minute of the first day of the month for which a request is received. If an applicant or member has provided verification of a more current asset balance than what is returned by AVS (for example, by sending in bank statements), the most current verified balance for a given month should be used as verification for that month and, if appropriate, ongoing eligibility.

Because AVS responses are for the first minute of the first day of the month, the balance amount for a given month will be reported prior to when monthly income amounts are deposited. Workers will not have to subtract any income that was received during the month in order to determine the correct asset balance for that month.

Applicants and members may spend down their assets during the course of a given month and still gain eligibility for that month, but it is not a policy requirement that workers verify account balances as of the end of the month. Workers should process and act on the most recent account balance verification they have received. If a member is found ineligible and later provides verification that his or her account balance was lower at the end of the month, workers must update the case to reflect this change.

For backdated months of eligibility, workers should determine eligibility based on asset balances as of the end of the backdated month. In this situation, because the balance provided from AVS is for the first minute of the first day of a given month, workers may use that same balance when determining eligibility for the previous backdated month. For example, when determining backdated eligibility for June, workers may use the balance as of the first minute of the month of July.

Workers may also use information returned by AVS to identify potential divestments by long-term care applicants and members. If information from AVS suggests that a divestment has occurred, workers should follow the current process for requesting verification from the applicant or member and determining a divestment penalty if appropriate. Workers should not use AVS data to establish definitively that a divestment has been made without contacting the applicant or member and requesting any necessary verification.

The implementation of AVS does not change program requirements for when assets must be verified and how assets are counted for EBD Medicaid, Medicare Savings Programs, and long-term care program eligibility. See the [Medicaid Eligibility Handbook, Section 16.1 Assets Introduction](#), for more information.

For programs other than EBD Medicaid, Medicare Savings Programs, and long-term care, AVS requests will not be sent automatically, and workers will not be able to initiate manual requests. However, AVS responses may be viewed by both IM and FEP workers.

For Wisconsin Works (W-2), FEP workers should consider AVS data as information known to the agency when determining eligibility for W-2. However, the overlap between members enrolled in both EBD Medicaid and W-2 is very small, and this information is not likely to be available in most situations.

For elderly, blind, or disabled FoodShare households that are subject to an asset limit, workers should consider AVS data as information known to the agency. The worker will need to request verification of assets if AVS data indicates the elderly, blind, or disabled household exceeds the asset limit. See the [Section 4.4.1.1 FoodShare Wisconsin Handbook, Section 4.4.1.1 Introduction](#), for more information.

Workers should not consider AVS information for programs in which asset limits are based on self-attested information, such as the Wisconsin Shares Child Care Subsidy Program (Child Care).

For Caretaker Supplement determinations, AVS data is only returned for people who are age 19 or older and not receiving SSI, so AVS information is not relevant to these determinations.

CARES

The enhancements described in this section will be implemented in CWW on June 23, 2018.

OVERVIEW OF THE NEW AVS DATA EXCHANGE

AVS is a data exchange within CWW that requests information about applicant and member liquid assets through Accuity, a national network of financial institutions, and returns this information directly to CWW. For applications, program adds, **member-reported changes in liquid asset amounts, newly reported assets**, and renewals, CARES will automatically send AVS requests for the applicant or member and his or her spouse. Automated AVS requests will include a look-back period based on the program type and whether the request is for an application, program add, **member-reported change in liquid asset amount, newly reported asset**, or renewal. In limited situations, such as when a person is added to a case, workers will need to manually initiate an AVS request.

When AVS receives the request for a given person, Accuity will conduct two data matching processes. First, it will query the 10 to 15 largest financial institutions in the U.S. for that person's liquid assets. Second, it will query the 20 to 30 financial institutions at which the person is most likely to have assets based on the person's zip code and other factors.

AVS typically receives more than 90 percent of responses from financial institutions within a 10-day period, but, especially during the first few months of operation in Wisconsin, additional responses may be received after 10 days. Responses will be limited to certain liquid asset types based on the data available from AVS.

Workers will use a new AVS Asset Match page in CWW to view and initiate AVS requests and process AVS responses.

USING AVS AT APPLICATION

IM workers assigned to a case will get an alert 10 days after an application-related or worker-initiated request is sent so they can process any responses received within the 10-day period. ~~Workers may use AVS data to verify liquid assets using the verification code DE – Data Exchange.~~ Workers will use the DE – Data Exchange verification code for the liquid asset amount when the member-reported amount is identical to the AVS-returned amount. If the two amounts are different (even by one cent), workers should select **Q?** for the asset amount verification, unless the member provided a bank statement or other proof of the asset that can be used as verification because it reflects a more recent balance than the AVS-returned balance. If the applicant or member has reported a liquid asset and AVS has not returned any information about it during the 10-day period, workers must request verification for that asset.

Workers will also be alerted 30 days after the initial AVS request was sent if any additional responses are received from AVS after the initial alert. Depending on the status of the case, workers should process these final responses as part of the application or as a change report.

USING AVS AT RENEWAL

At renewal, AVS data is first used to assess whether a member qualifies for an administrative renewal. To support this, AVS responses must be received before the administrative renewal process runs during the 11th month of certification. For this reason, AVS requests for renewals will be sent on the second Saturday of the 10th month of a given certification period.

- If a member qualifies for an administrative renewal as outlined in [Medicaid Eligibility Handbook, Section 3.1.5.2.1 Medicaid Cases That Could Be Administratively Renewed](#), the case will go through the regular administrative renewal process. Data from AVS will not be used to automatically update the case and does not need to be processed by workers.
- If a member does not qualify for an administrative renewal, AVS data will be available for processing as part of the renewal driver flow during the 45-day renewal period. Because this information is already available to workers in the driver flow, they will not receive an alert.

~~Workers may use AVS responses from the 10th month of the certification period as verification when considering eligibility for the new certification period. However, if AVS information is received and a member later submits a paper renewal form with updated asset balance information or an ACCESS renewal with a new asset reported, workers must request verification of this more recent member-reported information if the AVS account balance for a given asset is higher than the balance the member has reported. If the AVS account balance is less than the more recent member-reported information, AVS should be considered the verification source for the member-reported amount.~~

At each renewal, workers should review AVS data from the previous 12 months (that is, the 10th month of the current certification period and the 11 prior months) to consider whether the member had changes in assets that should have been reported.

AVS ASSET MATCH REQUESTS

For **application and program adds**, CWW will automatically send AVS requests for EBD Medicaid, Medicare Savings Programs, and long-term care applicants and their spouses when eligibility has been run and confirmed open or is pending and a Verification Checklist has been sent. Requests will be sent during the nightly processing.

For **renewals**, requests will be sent automatically on the second Saturday of the 10th month of the certification period so that the responses from AVS will be available for processing as part of the renewal driver flow.

AVS requests will be sent **at application and renewal** even if an applicant or member does not have any assets on file to determine if there are any undisclosed assets.

In limited situations, workers must manually initiate an AVS request for EBD Medicaid, Medicare Savings Programs, or long-term care. These include:

- A worker is **adding a person** to an assistance group. In this situation, the worker should initiate a request for the person being added.
- A worker is **processing a renewal early**, at member request, in order to align review dates with another benefit program, such as FoodShare.
- A worker is processing a **renewal** in other situations where an **AVS request was not sent automatically**. For example, an AVS request will not be sent for a renewal if, as of the second Saturday of the 10th month, eligibility has ended or is scheduled to end in the next month. If the program later opens with the same renewal date, the worker will have to manually initiate an AVS request.
- A worker has received **inconsistent information** or otherwise has reason to believe that a current member may have divested resources or is over the asset limit. This is limited to members who are currently open for a relevant program and must not be used for members whose eligibility has ended.

~~**Note:** Workers should not initiate AVS requests to verify reported changes in assets during the certification period. Because asset balances are only available as of the first minute of the first day of the month, it is unlikely that AVS will return balances that accurately reflect the reported change.~~

Workers will use the AVS Asset Match page to initiate AVS requests, as described on page [13](#) of this Memo.

For both automated and worker-initiated requests, AVS requests will only be sent for people who meet all of the following criteria:

- The person is the primary person or primary person's spouse.
- The person is 19 years old or older.
- The person has a verified Social Security number in CWW.
- The person does not receive Supplemental Security Income (SSI) or 1619b benefits.

To prevent duplicate requests from being sent, CWW will not send more than one automated AVS request for the same person within 30 calendar days unless the initial application was denied within the last 30 days and the person has reapplied. This 30-day restriction does not apply to worker-initiated requests although only one request (whether it was automated or worker-initiated) can be sent for a given person each day.

The number of months for which asset balances are requested will depend on the programs that are open, pending, or requested on the case:

Scenario	Number of Balance Months Requested
Application or Program Add	<ul style="list-style-type: none"> • EBD Medicaid: Filing month plus three preceding months (four months total) • Medicare Savings Programs except Qualified Medicare Beneficiary (QMB): Filing month plus three preceding months (four months total) • QMB: Filing month (one month total) • Long-term care: Filing month plus 60 preceding months (61 months total)
Renewal	<p>CARES will request balance information for the 10th month of the certification period plus 11 prior months (12 months total). For example, if the certification period is January–December 2018, AVS will return monthly balances for November 2017–October 2018.</p> <p>As noted in the Overview of the New AVS Data Exchange section, the asset values returned by AVS for the 10th month of the certification period may be used when determining eligibility for the new certification period. At each renewal, workers should review the previous 12 months of asset information from AVS.</p>
Change Report (member-reported change in liquid asset amount or new liquid asset)	Current month plus two preceding months (three months total).
Worker-Initiated AVS Request	Workers should request the number of months needed based on the reason for the request and the programs open or pending on the case. Workers may request up to 61 months of balance information per request.

AVS ALERTS

For applications, program adds, **member-reported changes in liquid asset amounts, newly reported assets**, and worker-initiated AVS requests, the primary worker assigned to a given case will receive the following alerts:

- **Initial AVS Response (545):** 10 days after the AVS request was sent, workers will receive an alert indicating that the initial AVS response is available for processing. Workers should go to the AVS Asset Match page right away to complete the asset verification process. (Note that this alert will be set even if AVS has not yet returned any data.)
- **Additional AVS Response (546):** 30 days after the AVS request was sent, workers will receive a second alert only if any additional asset information has come in from AVS since the initial AVS response. Workers should go to the AVS Asset Match page to process the responses.

~~Depending on the status of the program, these responses should be processed as part of the application or as a change report:~~

- ~~○ If the program is still pending for verification, workers may use AVS data to verify assets using the DE verification code.~~
- ~~○ If the program has been confirmed open, workers should determine whether to process AVS data as a change report on the case, keeping in mind that the information returned from AVS is from the first minute of the first day of the balance month. If the information returned from AVS is more recent than the verified information on file the AVS data should be considered verification~~

~~of a change. If the information on file is more recent than the AVS data, workers may disregard the information returned by AVS unless it appears that a potential divestment may have occurred.~~

These alerts will be cleared automatically when workers have processed any AVS responses associated with that alert on the AVS Asset Match page or when the AVS response expires 40 days after the AVS request was sent. If workers receive an Initial AVS Response alert and the AVS Asset Match page shows “No data found,” they must clear the alert manually.

Note: The Initial AVS Response and Additional AVS Response alerts will only be set if the case is still open or pending. If the case closes prior to the receipt of the AVS response, workers will not receive an alert and do not need to process the AVS response.

For **renewals**, workers will not receive alerts related to AVS responses. Because the request is sent on the second Saturday of the 10th month of the certification period, the asset results will be available when workers begin the renewal.

In rare cases, workers may receive the AVS Request Failed – Incorrect VCL Sent (547) alert, which indicates that an AVS request should have been but was not sent (for example, because of a system error), and the program is pending for AVS liquid assets. This alert will also be set if a relevant program is pended on the day of adverse action and the AVS request failed because the case closed as a result of adverse action. The purpose of this alert is to inform workers that an incorrect Verification Checklist was sent in which the information about AVS assets was included in the For Your Information (No Action Needed) section indicating that the agency is checking its data sources. However, because the AVS request failed, workers must request verification from the applicant or member. This is done by updating the verification fields for the asset type and amount to Q? and sending a new Verification Checklist. (For a more complete explanation of how verification codes should be used for AVS assets, see the [Requesting Verification from Applicants and Members section](#).) Workers must clear this alert manually after taking action.

Agencies can search for AVS-related alerts using the Caseload Management Search worker tool or using CARES Mainframe transaction CMWA.

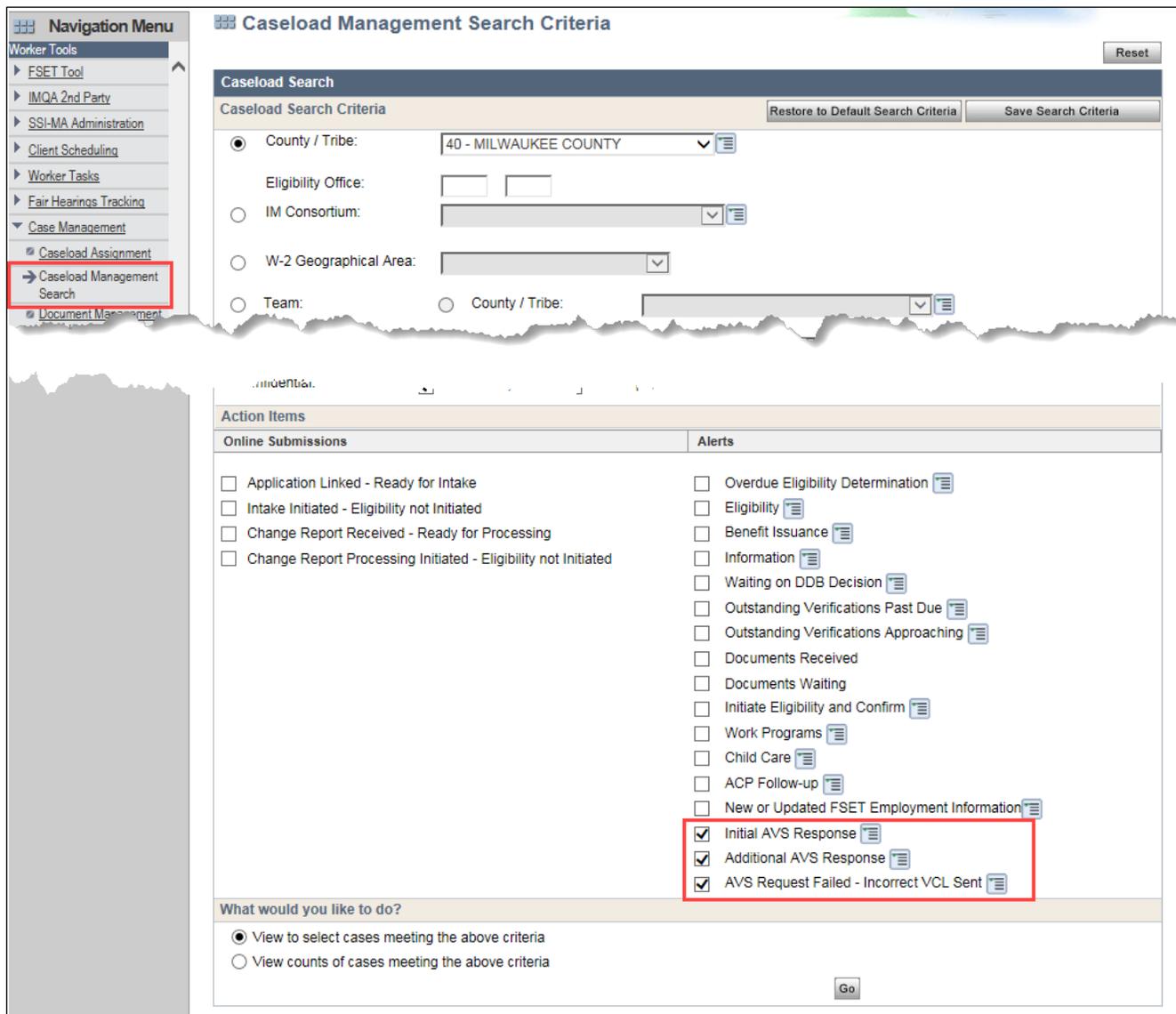


Figure 1 Searching for AVS Alerts

AVS ASSET MATCH PAGE

Workers will use the new AVS Asset Match page to view and initiate AVS requests and to process AVS responses by matching asset data returned by AVS with existing liquid assets on the case and/or adding new assets as reported by AVS.

The AVS Asset Match page will be accessible in the “Asset Information” section of the navigation menu. During the 45-day renewal period, the AVS Asset Match page will be scheduled as part of the health care renewal driver flow if any health care programs that use AVS to verify assets are open on the case.

The screenshot shows the AVS Asset Match page with a navigation menu on the left and a main content area. The main content area is divided into four sections, each highlighted with a red circle and a number:

- 1 AVS Asset Match Request**: A table showing request details.

Request Date	Individual	From	To	Response Due Date	Status	Requested by
05/09/2018	PP	02/2018	05/2018	05/11/2018	Response Received	CARES
- 2 Liquid Asset Case Information for**: A table showing case details for a specific individual.

Row	Institution Name	Account Number	Account Type	Begin Month	End Month	Amount	Last Updated	Seq
A	MARINE CREDIT UNION	4703	CHECKING ACCOUNT	05/2018		\$325.00	05/07/2018	1
B	WELLS FARGO	8102	SAVINGS ACCOUNT	05/2018		\$230.00	05/07/2018	2
- 3 AVS Asset Match Response for**: A table showing response details for a specific request.

Institution Name	Account Number	Account Type	Balance Month	Amount	Interest	What would you like to do?	View all months
MARINE CREDIT UNION	4703	CHECKING ACCOUNT	05/2018	\$302.78		[Dropdown]	[Magnifying Glass]
MARINE CREDIT UNION	8102	SAVINGS ACCOUNT	05/2018	\$230.07		[Dropdown]	[Magnifying Glass]
MARINE CREDIT UNION	6701	SAVINGS CERTIFICATE	05/2018	\$1,000.00		[Dropdown]	[Magnifying Glass]
WISCONSIN BANK AND TRUST	1401	BURIAL FUNERAL	05/2018	\$430.00		Please Review	[Magnifying Glass]
- 4 Initiate AVS Asset Match Request**: A form to initiate a new request.

Request Date: 05/09/2018 Request ID: 20000012

Start Month: MM / YYYY End Month: MM / YYYY

Individual: ALL Balance Month: MM / YYYY

Buttons: Initiate Request, Previous, Next

Figure 2 AVS Asset Match Page

Depending on whether a request has been made and responses have been returned, workers may see the following sections on the AVS Asset Match page:

1. AVS Asset Match Request
2. Liquid Asset Case Information
3. AVS Asset Match Response
4. Initiate AVS Asset Match Request

AVS ASSET MATCH REQUEST SECTION

The “AVS Asset Match Request” section displays AVS requests that have been initiated within the last 40 calendar days for each person on the case.

AVS Asset Match Request							
Request Date	Individual	From	To	Response Due Date	Status	Requested by	
05/09/2018	PP	02/2018	05/2018	05/11/2018	Response Received	CARES	

Figure 3 AVS Asset Match Request Section of the AVS Asset Match Page

If there are no outstanding AVS requests on the case, a no data found message will be displayed.

Requests can have the following statuses:

- **Request Initiated:** Indicates that a worker initiated the request, which will be sent to AVS during nightly processing.
- **Awaiting Response:** Indicates that a request was successfully sent to AVS but the response is not yet available for workers to process. This status will only be displayed before the Initial AVS Response alert is set.
- **Response Received:** Indicates that asset information has been returned by AVS and is now available for processing.
- **No Data Returned:** Indicates that the request was sent and at least 10 days have passed but AVS has not yet returned any valid information. This status will only be displayed after the Initial AVS Response alert is set.
- **Duplicate (Cancelled):** Indicates that a worker initiated an AVS request on the same day that CWW sent an automated request so the duplicate request was canceled.
- **Request Failed:** Indicates that a request was initiated but not sent (for example, because of a system processing error).

LIQUID ASSET CASE INFORMATION SECTION

The “Liquid Asset Case Information” section will only be displayed if an AVS response has been received. It lists the existing liquid assets on the case for a person so that they can be compared and matched with liquid assets returned by AVS. A separate “Liquid Asset Case Information” section is displayed for each person. If there are no liquid assets listed on the case for a person, a no data found message will be displayed.

Liquid Asset Case Information for [Redacted] PP								
Row	Institution Name	Account Number	Account Type	Begin Month	End Month	Amount	Last Updated	Seq
A	MARINE CREDIT UNION	4703	CHECKING ACCOUNT	05/2018		\$325.00	05/07/2018	1
B	WELLS FARGO	8102	SAVINGS ACCOUNT	05/2018		\$230.00	05/07/2018	2

Figure 4 Liquid Asset Case Information Section of the AVS Asset Match Page

AVS ASSET MATCH RESPONSE SECTION

The “AVS Asset Match Response” section displays the account information received from AVS for a person, including the name of the financial institution, the account number and type, the month for which balance information is displayed (the balance month), **whether the asset is jointly owned**, and the account balance as of the first minute of the first day of the balance month. ~~(The section also includes a field for interest, but interest amounts will not be displayed at this time.)~~ A separate “AVS Asset Match Response” section is displayed for each person. If, after the 10-day period, AVS did not find any asset information for a person, a no data found message will be displayed.

AVS Asset Match Response for PP								
Request Date: 05/09/2018			Request ID: 200000012					
Institution Name	Account Number	Account Type	Balance Month	Amount	Jointly Owned	Response	What would you like to do?	View all months
MARINE CREDIT UNION	4703	CHECKING ACCOUNT	05/2018	\$302.78	N	Additional	<input type="text"/>	
MARINE CREDIT UNION	8102	SAVINGS ACCOUNT	05/2018	\$230.07	N	Additional	<input type="text"/>	
MARINE CREDIT UNION	6701	SAVINGS CERTIFICATE	05/2018	\$1,000.00	N	Additional	<input type="text"/>	
WISCONSIN BANK AND TRUST	1401	BURIAL FUNERAL	05/2018	\$430.00	Y	Initial	Please Review	

Figure 5 AVS Asset Match Response Section of the AVS Asset Match Page

Under What would you like to do?, workers will have the option to add, match, or not add any asset information returned by AVS. (More information is provided in the [Processing AVS Asset Match Responses section](#).)

The AVS response will display the most recent month for which balance information was available. As a reminder, most AVS requests include a look-back period. Workers should click the magnifying glass icon to display all of the balance months returned for an asset on the AVS Response By Month pop-up window.

AVS Response by Month		
AVS Asset Match Details		
Individual Name: PP	Request ID: 200000012	Request Date: 05/09/2018
Request Type: Application	Requested By: CARES	Response Date: 05/11/2018
Institution Name: MARINE CREDIT UNION	Account Number: 4703	Account Type: CHECKING ACCOUNT
Jointly Owned: No		
Balance Month	Amount	Interest
05/2018	\$302.78	
04/2018	\$189.11	
03/2018	\$205.35	
02/2018	\$123.87	

Figure 6 AVS Response by Month Pop-Up Window

For applications, this will provide information for processing any months of backdated eligibility. For renewals, this will help workers identify if the member may have exceeded the asset limit during the previous 12 months. For long-term care applicants, workers should review the past 60 months of balance information to identify any account information that could be a potential divestment. As a reminder, workers should not use AVS data to establish definitively that a divestment has been made. Workers should enter any potential divestment into the Divestment page, contact the applicant, and request verification as needed.

The AVS Response by Month pop-up window will remain open until workers close it or log out of CWW. This will allow workers to refer to the information presented while updating asset records for backdated months or comparing AVS information to information on file in CWW.

INITIATE AVS REQUEST SECTION

The “Initiate AVS Request” section will allow workers to manually initiate an AVS request. (See the [AVS Asset Match Requests section](#) for more information on when to initiate an AVS request.) Workers should select the person for whom the asset data request is needed, specify a range of months (up to 61) for the look-back period, and click **Initiate Request**.

Figure 7 Initiate AVS Asset Match Request Section of the AVS Asset Match Page

The worker-initiated request will appear in the AVS Asset Match Request section at the top of the page, with the status **Request Initiated**.

HISTORICAL AVS DATA

For **applications, program adds, member-reported changes in liquid asset amounts, newly reported assets,** and **worker-initiated** requests, data will be available on the AVS Asset Match page for 40 calendar days from the AVS request date. For **renewals**, data will be available until the end of the certification period. Asset information after these time periods will be available using historical mode. Workers should enter the balance month for which data is needed in the page record navigator, and the AVS Asset Match page will display any AVS responses that were received for that balance month.

Institution Name	Account Number	Account Type	Balance Month	Amount	Interest	What would you like to do?	View all months
US BANK	01	CHRISTMAS CLUB	02/2018	\$150.00			
US BANK	02	SAVINGS ACCOUNT	02/2018	\$250.00			
US BANK	04	MONEY MARKET ACCOUNT	02/2018	\$300.00			
US BANK	04	BURIAL FUNERAL	02/2018	\$400.00			

Figure 8 AVS Asset Match Page in Historical Mode

Workers can then click the magnifying glass to see all balance months returned as part of each AVS response in the AVS Response History Details pop-up window. It displays the actions a worker took on the AVS account information (such as matching it with an existing asset or adding as a new asset) or

whether the system used it for an administrative renewal. This window will remain open until workers close it or log out of CWW.

AVS Response History Details					
AVS Asset Match History Details					
Individual Name:		Request ID:	20000030	Request Date:	05/08/2018
Request Type:	Application	Requested By:	CARES	Response Date:	05/08/2018
Institution Name:	US BANK	Account Number:	02	Account Type:	SAVINGS ACCOUNT
Jointly Owned:	No				
Balance Month	Amount	Interest	Action Taken	Processed On	Processed By
05/2018	\$250.00			05/08/2018	CARES
04/2018	\$250.00			05/08/2018	CARES
03/2018	\$250.00			05/08/2018	CARES
02/2018	\$250.00			05/08/2018	CARES
01/2018	\$250.00			05/08/2018	CARES
12/2017	\$250.00			05/08/2018	CARES
11/2017	\$250.00			05/08/2018	CARES
10/2017	\$250.00			05/08/2018	CARES
09/2017	\$250.00			05/08/2018	CARES
08/2017	\$250.00			05/08/2018	CARES
07/2017	\$250.00			05/08/2018	CARES
06/2017	\$250.00			05/08/2018	CARES

Figure 9 AVS Response History Details Pop-Up Window

PROCESSING AVS ASSET MATCH RESPONSES

When processing AVS responses on the AVS Asset Match page, workers will have the option to add, match, or not add any asset information that is returned by AVS and has the same liquid asset type in CWW. For new assets and asset matches, CWW will automatically schedule the Liquid Assets page so that workers can update the corresponding asset sequence and select the appropriate verification codes for each asset.

~~AVS may also return information that can be used to verify assets that are not existing liquid asset types in CWW. In these situations, workers should review the information from AVS and update the assets manually in CWW if appropriate.~~

For each person on the case who has received an AVS response, workers should compare the information displayed in the “Liquid Asset Case Information” section with the information displayed in the “AVS Asset Match Response” section.

Liquid Asset Case Information for [Redacted] PP								
Row	Institution Name	Account Number	Account Type	Begin Month	End Month	Amount	Last Updated	Seq
A	MARINE CREDIT UNION	4703	CHECKING ACCOUNT	05/2018		\$325.00	05/07/2018	1
B	WELLS FARGO	8102	SAVINGS ACCOUNT	05/2018		\$230.00	05/07/2018	2

AVS Asset Match Response for [Redacted] PP							
Request Date:		05/09/2018		Request ID:		200000012	
Institution Name	Account Number	Account Type	Balance Month	Amount	Interest	What would you like to do?	View all months
MARINE CREDIT UNION	4703	CHECKING ACCOUNT	05/2018	\$302.78		Match with A	
MARINE CREDIT UNION	8102	SAVINGS ACCOUNT	05/2018	\$230.07		Match with B	
MARINE CREDIT UNION	6701	SAVINGS CERTIFICATE	05/2018	\$1,000.00		Add this information	
WISCONSIN BANK AND TRUST	1401	BURIAL FUNERAL	05/2018	\$430.00		Please Review	

Figure 10 Matching Liquid Asset Case Information With the AVS Asset Match Response

The following table provides guidance on what to select under “What would you like to do?”

Value	Use	Result or Follow-Up
Match with <Row>	<p>A worker determines that the asset type matches with an existing sequence on the case based on the financial institution name, account type, and/or account number.</p> <p>In order to complete a match, the asset in CWW must have the same asset type as the asset returned from AVS. If AVS returns information on the same account but identifies it as a different type of asset, workers should choose “Do not add this information” and update the existing asset manually using AVS data. For example, if the account is listed as “Credit Union” in CWW but is returned from AVS as a “Checking Account,” workers will not be able to select “Match with” and should instead update the existing credit union account manually.</p> <p>Note: If the account number returned from AVS is longer than 17 digits, it will be truncated to show the last 17 digits of the account number.</p>	<p>The Liquid Assets page for the existing asset sequence will be scheduled and the AVS Conflicts panel will appear at the top of the page.</p>

Value	Use	Result or Follow-Up
Add this information	A worker determines that the liquid asset does not already exist on the case. Workers should carefully review all of the existing asset information on the case to ensure that the asset is not already disclosed.	The asset information returned by AVS will be populated on the Liquid Assets page. Workers may have to complete other required fields manually.
Do not add this information	<p>A worker decides not to add the liquid asset as a new sequence or match it with an existing CWW liquid asset.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Information on an existing asset is returned from AVS but is listed as a different asset type (for example, “checking account” instead of “credit union”) and cannot be matched as a result. • There is a known error with the account information from the financial institution, and the worker has established that the person does not actually own the asset. 	The asset information returned by AVS will not be added to the case. If appropriate, workers should update the existing asset manually using the information from AVS.
Please review	If AVS returns an asset type for which there is no equivalent liquid asset type in CWW, the dropdown list will be disabled and Please review will be displayed.	Workers should review the information returned from AVS and take any additional actions needed. This may include contacting the person, manually adding an asset page, updating an existing asset page, and requesting additional verifications. AVS data may be used to verify the non-liquid asset if it has already been disclosed and enough information is available through CWW and AVS to complete the asset record (see Example 3 on page 20).

For assets that are jointly owned by an applicant or member and his or her spouse, AVS will return an identical asset record for both people. If both asset records are on file in CWW, workers should match each person’s AVS information to each person’s asset record. If the asset is on file in CWW but has not been disclosed as a joint asset, workers should match the information to the appropriate person’s asset record and add the information for the other person. Refer to [Medicaid Eligibility Handbook, Section 16.4.1 Joint Accounts](#), for more information on how to budget jointly owned assets.

COMPLETING AVS PROCESSING ON THE LIQUID ASSETS PAGE

AVS RESPONSE MATCHED WITH EXISTING SEQUENCE

If workers have selected to match an asset on the AVS Asset Match page, a conflict panel is displayed at the top of the Liquid Assets page.

The following conflicts have occurred.					
Select either CARES or Client Reported Information					
	Field	<input type="radio"/>	CARES Information	<input type="radio"/>	AVS Reported Information
1	Begin Month	<input type="radio"/>	12/2018	<input checked="" type="radio"/>	01/2019
2	Account Number	<input type="radio"/>	<BLANK>	<input checked="" type="radio"/>	7777
3	Name	<input type="radio"/>	<BLANK>	<input checked="" type="radio"/>	US BANK

Figure 11 Liquid Assets Page Showing Conflict Panel

The AVS-returned asset amount will be populated automatically in the AVS Amount field when workers reach the asset page. Workers will complete any conflict panel actions and click **Update**.

Verifying Asset Amount

- If the self-reported amount **exactly matches** the AVS amount, the worker should select **DE** for the Self-Reported Amount verification. (CWW will only allow the worker to select **DE** if the two amounts are the same.)
- Workers may also select **DE** if the individual has reported that an account is closed and AVS reports a zero balance for that account.
- For all unequal matches, the worker should select **Q?** for the Self-Reported Amount verification if the individual has not provided more recent verification of the asset.

Verifying Asset Type

- When matching a new AVS response with an existing asset sequence, the worker should not update the verification code for a previously verified asset type. CWW will now allow workers to select **? or Q?** for the asset amount verification without updating the existing asset type verification.
- If the asset type was previously reported and unverified, the worker should select **DE** for the asset type verification.

Note: If a value has been entered in the AVS Amount field, workers must use **Q?** for the asset amount verification so that the asset is listed in the Proof Needed section of the Verification Checklist. Selecting **? or Q?** would cause the asset to appear in the FYI section of the Verification Checklist, indicating that the agency is checking its data sources, which is not appropriate because AVS has already returned a value.

The conflict panel functionality is similar to that of other conflict panels in CWW, with one exception: Because members may have reported asset information through ACCESS at the same time AVS has provided asset information, workers may see a version of the conflict panel that shows both ACCESS and AVS information. For this type of conflict panel, workers should refer to the information on the

panel when manually updating the page, which will display the information currently on file in CWW for that asset. This situation will typically only occur at renewal when workers process a renewal submitted through ACCESS and AVS data is available as part of the renewal driver flow.

Note: Because members are not given the option of updating asset balances as part of ACCESS renewals, the balance information in this conflict panel will typically be from the initial eligibility determination or latest renewal. An account balance from ACCESS will only be more recent than the AVS-reported information is if it has been reported as a new asset.

	Field		Client Reported Information		AVS Reported Information
1	Begin Month	<input type="radio"/>	08/2017	<input type="radio"/>	10/2017
2	Jointly Owned	<input type="radio"/>	No	<input type="radio"/>	No
3	Asset Amount	<input type="radio"/>	\$290.00	<input type="radio"/>	\$320.00
4	Institution Name	<input type="radio"/>	1880 BANK	<input type="radio"/>	1880 BANK
5	Account Number	<input type="radio"/>	8971	<input type="radio"/>	8971

Figure 12 Conflict Panel Showing AVS and ACCESS Information

Note: To make it easier to compare CWW asset information with AVS information, workers should include the financial institution’s name whenever entering a member-reported liquid asset. If the financial institution’s name has not been entered, the following warning message will be displayed.

Liquid Assets Cancel Reset

The following events have occurred:

⚠ AE759: Please provide a Financial Institution Name for this liquid asset.

Effective Period

* Begin Month: 02 / 2019 End Month: MM / YYYY Last Updated:

Delete Reason:

Additional Information

* Individual: 73M PP Sequence: 0

* Type: CH - CHECKING ACCOUNT * Verification: ? - NOT YET VERIFIED

* Jointly Owned? N - No * Available? Y - Yes

* Burial? N - No

* Reported Amount: \$ 1025 . 00 * Verification: ? - NOT YET VERIFIED

Balance Date: MM / DD / YYYY

AVS Amount: \$.

Independence Account Information

* Independence Account? No Registration Date: MM / DD / YYYY

Pre-independence Account Balance Amount: \$.

Financial Institution Name And Address Information

Account Number:

Name:

Address:

City: State:

ZIP: -

EFT Information

Figure 13 Warning Message When the Financial Institution’s Name Is Not Included for an AVS Liquid Asset

AVS RESPONSE ADDED AS NEW SEQUENCE

On the AVS Asset Match page, if the worker selects the option to add a new sequence, a new sequence of the Liquid Assets page will be scheduled for the AVS liquid asset information to be completed.

- The AVS Amount will be populated with the asset amount from AVS.
- The Self-Reported Amount will be populated with a value of \$0.
- The Self-Reported Amount Verification will be populated with Q?.
- The Type Verification will be populated with DE.

~~VERIFYING ASSETS USING INFORMATION FROM AVS~~

~~The verification code DE—Data Exchange has been added to the Liquid Assets page. Workers should select this code when using AVS information to verify the asset type and balance for a given liquid asset. If selected, it must be used for both the type and the amount.~~

~~Note that, in limited situations, AVS may return information that verifies an asset that is not recorded in CWW as a liquid asset. For example, AVS may return information about an account that is recorded in~~

~~CWW as a burial asset. In this situation, workers may use DE — Data Exchange as the verification code for the non-liquid asset and should document their actions in case comments.~~

REQUESTING VERIFICATION FROM APPLICANTS AND MEMBERS

In general, workers should continue to follow existing rules for using verification codes to request verification through the VCL. However, AVS introduces one new step workers must take to ensure that applicants and members receive accurate information about their verification requirements:

- When initially processing an asset, workers should continue to use ? to request verification. For certain liquid asset types, known as “AVS liquid assets,” selecting the ? verification code will result in the asset being added to the For Your Information (No Action Needed) section of the Verification Checklist. This notifies the applicant or member that the agency is checking data sources and does not need additional information at this time.

(FYI) For Your Information (No Action Needed)

Your agency is checking other sources for the information listed below. You do not have to do anything at this time. If we cannot get the information from other sources, you will get a letter telling you what you need to do.

What?	Who?	Program(s)
Information about your checking, savings, and/or money market accounts.	LAUREN	Medicaid

Figure 14: For Your Information (No Action Needed) Section of the Verification Checklist With AVS Liquid Assets

- Workers must update the ? pending verification code to Q? if AVS does not return verification of the asset after 10 days. **If the member’s information is not reasonably compatible (see Operations Memo 19-07),** this will add the asset to the Proof Needed section of the Verification Checklist, notifying the applicant or member that he or she is required to provide verification of this asset. If needed, workers should extend the verification due date to ensure that the applicant or member has 10 days to provide any required verification. If verification is requested from the applicant or member and he or she fails to provide verification by the due date, workers should mark the asset as not verified.

Note: One exception to the practice of initially selecting ? for AVS liquid assets is for an asset held at financial institution that is:

- Not a large national bank.
- Not located in Wisconsin or a bordering state (Iowa, Illinois, Michigan, or Minnesota).

For example, a member reports an asset held by the Bank of Nevada. In this situation, a result from AVS is not expected, so Q? can be used to request verification from the member right away instead of waiting for the initial AVS response.

AVS LIQUID ASSET TYPES

The functionality in which a ? results in a liquid asset being added to the For Your Information (No Action Needed) section of the Verification Checklist only applies to asset types for which a response from AVS is expected. These asset types are defined as AVS Liquid Asset Types and include:

- CC - CHRISTMAS CLUB

- CH - CHECKING ACCOUNT
- CU - CREDIT UNION
- MM - MONEY MARKET ACCOUNT
- OT - OTHER
- SA - SAVINGS ACCOUNT
- SC - SAVINGS CERTIFICATE
- SR - SPECIAL RESOURCE ACCOUNT
- TR - TRUST FUND
- TS - TAX SHELTER ACCOUNT

To help workers identify when a ? will result in information about assets being listed on the For Your Information (No Action Needed) section of the Verification Checklist, an AVS type indicator has been added to the reference table for liquid assets in CWW (TLQA).

Reference Table Information			
Table ID: TLQA		Table Description: LIQUID ASSET CODES TABLE	
Table Element Information			
CODE	LIQUID ASSET TYPE	DESCRIPTION	AVS TYPE
TS	TS	TAX SHELTER ACCOUNT	Y
TR	TR	TRUST FUND	Y
SR	SR	SPECIAL RESOURCE ACCOUNT	Y
SC	SC	SAVINGS CERTIFICATE	Y
SA	SA	SAVINGS ACCOUNT	Y
OT	OT	OTHER	Y
MM	MM	MONEY MARKET ACCOUNT	Y
CU	CU	CREDIT UNION	Y
CH	CH	CHECKING ACCOUNT	Y
CC	CC	CHRISTMAS CLUB	Y
US	US	UNITED STATES SAVINGS BOND	N
TV	TV	TAX REFUND	N

Figure 15 AVS type information on Liquid Asset Codes Table

PROCESSING EXAMPLES

Example 1: Fern submitted a paper application for health care and Medicare Savings Programs. She listed that she has a checking and a savings account at People's State Bank and a money market account at Wells Fargo, and provided bank statements as verification with the application. The worker processed the application and confirmed Fern's eligibility: open and passing for SSI-Related Medicaid and QMB. During nightly processing, CWW automatically sent an AVS request for Fern.

After receiving the Initial AVS Response alert, the worker went to the AVS Asset Match page to process the AVS information and found that, in addition to the three liquid asset accounts that Fern reported and verified, AVS returned information for a savings account at BMO Harris Bank that was not reported on the application.

The worker compared the AVS-reported information with the verifications that Fern provided to determine which information was more recent. Since Fern provided bank statements for her checking, savings, and money market accounts that were more recent than the information returned by AVS, the worker **matched the information from AVS with the existing liquid asset sequences, but did not change the existing valid verification codes for the asset amount and type.** ~~did not need to update the liquid asset pages with the AVS reported information.~~ For the savings account at BMO Harris Bank, the worker added the information to the case, **using Q? for the self-reported asset amount verification and DE for the asset type verification.** ~~and marked it as verified through AVS by using the verification code DE.~~ After the worker re-ran eligibility, **the asset amounts were determined reasonably compatible and Fern remained eligible for SSI-Related Medicaid and QMB without being asked to provide any further verification.**

Example 2: Trevor and Emily, a married couple, completed a paper application for EBD Medicaid and Medicare Savings Programs. They reported that Emily had a checking and savings account at Summit Credit Union and listed the balances for each on the application. The worker processed the application, marked the accounts as pending verification, and ran eligibility. During nightly processing, CWW automatically sent AVS requests for Trevor and Emily.

In the Initial AVS Response, AVS returned asset information for a checking and a savings account at Summit Credit Union for both Trevor and Emily. The worker reviewed the asset information from AVS and determined that the information returned was for the liquid assets Emily reported and that they were jointly owned by Trevor.

For Emily, the worker selected the option to match the AVS-reported information with the existing assets listed for her in CWW and then updated the “Jointly Owned” section of the Liquid Asset page to include Trevor’s information. For Trevor, the worker selected the option to add the AVS-reported information, and then updated the “Jointly Owned” section to include Emily’s information. For both Emily and Trevor, the worker selected Q? for the asset amount verification because the AVS-returned amounts were not identical to the self-reported amounts, and DE for the asset type verification. marked the assets as verified through AVS by using the verification code DE for the account type and amount.

Example 3: Steve applied for EBD Medicaid and Medicare Savings Programs. He reported on his application that he had a checking and a savings account at BMO Harris Bank. He also reported a burial fund at Wells Fargo and provided a bank statement as verification of this asset. The worker processed the application and created a Burial Assets page for the burial fund. During nightly processing, CWW automatically sent an AVS request for Steve.

The Initial AVS Response included account balances for Steve’s checking and savings accounts at BMO Harris Bank. The worker matched the AVS returned account information with the existing information listed in CWW and marked the accounts as verified by AVS using the verification code DE for the account type and amount.

The Initial AVS Response also included an account balance for a burial fund at Wells Fargo. Because this is not a liquid asset type in CWW, this asset was marked Please review. The worker reviewed the Wells Fargo account information returned by AVS and compared it to the information on the Burial Assets page in CWW. Based on the account type, financial institution, and account number, the worker determined that this was the same asset. The worker compared the information Steve provided with the information provided through AVS and determined that the AVS data was the more recent balance amount. The worker updated the amount and marked the burial fund as verified by AVS using DE for the account type and amount.

AVS AND ADMINISTRATIVE RENEWALS

CWW will automatically send an AVS request for all upcoming EBD Medicaid, Medicare Savings Programs and long-term care renewals. These requests will be sent on the second Saturday of the 10th month of eligibility so that the asset data can be considered as part of the administrative renewal process. AVS data will be used to determine if a person qualifies for an administrative renewal by assessing

whether the person's assets—based on AVS information and the assets on file in CARES—are at or below 50 percent of the relevant program's asset limit.

If the program is administratively renewed, AVS information will **not** be used to automatically update the case. The AVS information used in the administrative renewal process will not appear on the AVS Asset Match page and cannot be processed by workers. However, this data will be available for workers to reference using the page's historical mode.

INCOME MAINTENANCE MANAGEMENT REPORTING FOR AVS

Three new Income Maintenance Management Reporting (IMMR) reports have been created to help agencies manage workload associated with AVS and evaluate the effectiveness of the new system. These will be available on June 23, 2018.

- **AVS Workload Tracking Dashboard:** This report measures current workload associated with AVS. It provides summarized and detailed information about responses that require action by workers and will be updated on a daily basis. This report provides an alternative to using the alert search function in CWW to identify when AVS has returned results that require action.
- **AVS Worker Activity Dashboard:** This report measures the actions that workers have taken on AVS responses. It will help agencies and the Wisconsin Department of Health Services (DHS) evaluate the degree to which workers are acting on information from AVS when it is available.
- **Asset Verification Dashboard:** This report measures the number and percentage of assets that were verified using AVS. It will help agencies and DHS evaluate the degree to which AVS is used in place of paper documentation.

For information about how to access IMMR and run reports, see [Income Maintenance Management Reporting Help](#).

CONTACTS

BEPS CARES Information and Problem Resolution Center

DHS/DMS/BEPS/AA