Affordable Connectivity Program
Getting Started: National Verifier

March 22, 2022
DISCLAIMER

To accommodate all attendees, real-time closed captions will be present during this presentation. This is a new feature we are testing out to improve webinar accessibility for all. We understand it is a significant change and appreciate your patience. We apologize in advance for any transcription errors or distractions. Thank you for your support.
Housekeeping

• Audio is available through your computer’s speakers
• The audience will remain on mute
• Enter questions at any time using the “Questions” box
• If your audio or slides freeze, restart the webinar
• A copy of today’s presentation is available in the handouts section
Meet Our Team

Elizabeth Dewey
Communications Specialist | Lifeline

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Agenda

• Introduction
• Online Application
• Check Application Status
• Correct Errors
• Paper Application
• Working with Consumers
• NLAD & National Verifier
Introduction
Affordable Connectivity Program (ACP)

The Affordable Connectivity Program (ACP) is a Federal Communications Commission (FCC) benefit program that helps low-income households pay for broadband service and connected internet devices.

Eligible households can receive:

- **$30 Standard Discount**
  Up to $30/month discount for broadband services

- **$75 Tribal Discount**
  Up to $75/month discount for broadband services for households on qualifying Tribal lands

- **Device Discount**
  A one-time discount of up to $100 for a laptop, desktop computer, or tablet (consumer co-pay of $10-$50 required)

ACP benefit is limited to one monthly service discount and one device discount per household.
National Verifier Overview

• The National Verifier is a centralized application system that makes eligibility determinations for the ACP
  • Service providers can use the National Verifier service provider portal with consumers in person or direct consumers to the online portal (or paper process)
  • Existing Lifeline subscribers can contact a service provider to request ACP service
    • They do not need to complete a separate ACP application, except in certain circumstances (e.g., to resolve duplicate address errors)
• Service providers that have an FCC-approved alternative eligibility process are not required to use the National Verifier
• After qualifying for ACP, service providers must enter a consumer in the National Lifeline Accountability Database (NLAD) to enroll them in the ACP
Application Process

**Option 1:** Apply Online
- The consumer visits ACPbenefit.org from any computer or mobile device to complete the electronic application and upload any required documentation.
- If approved, the consumer contacts a participating service provider to enroll in ACP.

**Option 2:** Apply by Mail
- The consumer fills out and signs the ACP Application Form.
- The consumer mails the application and supporting documentation to the ACP Support Center.
- Service providers may assist consumers with the paper application and mail it on the consumer’s behalf.

**Option 3:** Apply with a Service Provider
- The consumer may apply with the assistance of a service provider.
- Service providers may submit an online application on the consumer’s behalf (only with the consumer’s consent) using the National Verifier service provider portal:
  - This is an in-person interaction, where the service provider asks the consumer questions in an interview style approach.
  - The consumer must sign and certify the application.
- Consumers may also apply through the service provider’s website, if the service provider has elected to use the National Verifier API.
Online Application
Online Application

• Service providers access the National Verifier through USAC’s One Portal system
• Consumers will visit ACPbenefit.org to apply online
Online Application

The process for creating applications in the service provider portal is:

1. Sign into your service provider account on the National Verifier homepage
2. Start a new application in the service provider portal
3. Enter the subscriber’s information (name, date of birth, SSN4 (optional but encouraged for faster processing), and address)
4. Select the subscriber’s qualifying program(s)
5. Review the subscriber’s information
6. Ask the subscriber to initial and e-sign the Subscriber’s Agreement
Online Application

• Service providers should select “Sign in as a Service Provider” from the National Verifier landing page
Online Application

Account Sign-In

- Service provider representatives should not allow their browsers to store their National Verifier Service Provider portal username and password.
- They must enter their username and password each time they log in.
# Online Application

## Dashboard

### Welcome ETC

#### Pending Applications

- **Check Application Status**

<table>
<thead>
<tr>
<th>Subscriber Name</th>
<th>Application ID</th>
<th>Application Created</th>
<th>Status</th>
<th>Failure Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>JACK SMITH</td>
<td>B76501-33702</td>
<td>03/11/2022 16:18:56</td>
<td>Qualified</td>
<td></td>
</tr>
<tr>
<td>ADAM KHAN</td>
<td>Q72164-49917</td>
<td>03/09/2022 16:54:13</td>
<td>Qualified</td>
<td></td>
</tr>
<tr>
<td>ASDF DFRED</td>
<td>Q33941-44766</td>
<td>03/09/2022 16:51:53</td>
<td>More Documentation Needed</td>
<td>Eligibility, tpiVSSN4</td>
</tr>
</tbody>
</table>

*Only applicable if you have been approved by the [FCC](https://www.fcc.gov) to become an Affordable Connectivity Program Provider. For more information, please visit [ACP4All](https://www.fcc.gov/ACP4All).*

- **Search:**

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Online Application
Subscriber Information (1 of 4)

Subscriber's Information

We will use this information to find out if the subscriber qualifies for the Affordable Connectivity Program (ACP).

What is their full legal name?
The name they use on official documents, like their Social Security Card or State ID. Not a nickname.

First Name

Middle Name (Optional)

Last Name

What is their date of birth?
Month
Day
Year

Choose
DD
YY
Online Application
Subscriber Information (2 of 4)

Identity Verification

Please select their form of identification from one of the following:

- Social Security Number
- Tribal ID Number
- Driver’s License, Military ID, Passport, Taxpayer Identification Number (ITIN), or other Government ID
# Online Application
## Subscriber Information (3 of 4)

### Identity Verification
Please select their form of identification from one of the following:

- **Social Security Number**
  - If you would like to verify their identity using their Social Security Number, please enter the last four digits of their Social Security Number (SSN):
  
  - Last 4 digits of their SSN [blank]

  * Social Security Numbers are not required to participate in the Affordable Connectivity Program (ACP), but using a Social Security Number will process their application the fastest. A Social Security Number is required if they are applying for Lifeline.

- **Tribal ID Number**
  - If they have and would like to use a Tribal Identification Number to verify their identity, please enter it below.
  
  - Tribal Identification Number [blank]

- **Driver’s License, Military ID, Passport, Taxpayer Identification Number (ITIN), or other Government ID**

### Choose file
* This option is only available to those applying to the Affordable Connectivity Program (ACP).
Online Application
Subscriber Information (4 of 4)

What is their home address?
The address where they will get service. Do not use a P.O. Box.

Street Number and Name
123 Street Road

Apt, Unit, etc.

City
Their City or Town

State
Choose

Zip Code
00000

Next
Tell Us Which Program They Are In

To qualify for the Affordable Connectivity Program (ACP), we need to know which government assistance program they are in or if they qualify based on acceptable income criteria.

Are they in any of these?
Check all that apply.
- SNAP (Supplemental Nutrition Assistance Program) or Food Stamps
- Medicaid
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance
- Veterans Pension and Survivors Benefit Programs
- Federal Pell Grant in the current award year
- Free and Reduced Price School Lunch or Breakfast Program in the 2019-20, 2020-21, or 2021-22 school year
- Enrollment at USDA Community Eligibility Provision (CEP) School
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Tribal Specific Program (only choose if they live on Tribal land)
- They don’t participate in one of these programs, and want to qualify through income
- They are not in any of these programs, but their child or dependent is in one of these programs

They may be asked to submit documents about the program(s) they select.
Online Application
Benefit Qualifying Person

Do they need to add a child or dependent to their Affordable Connectivity Program (ACP) application?

You selected an option that requires a child or dependent unless they are the student that is enrolled in the Free and Reduced Price School Lunch or School Breakfast Program or attending a USDA Community Eligibility Provision (CEP) School.

Select "Back" to return to the page to add a child or dependent by selecting only the checkbox at the bottom of the list.

If they do not need to add a child or dependent, select the "Continue" button below.

Note: This option must be selected on the “Tell Us Which Program They Are In” page
**Online Application**

**Consumer’s Consent**

**Review the Subscriber's Information**

Before we check if they qualify for the Affordable Connectivity Benefit, make sure they check and see that their information is right.

**Double check the information below.**

<table>
<thead>
<tr>
<th>Full Legal Name:</th>
<th>Jack Smith</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth:</td>
<td>January 01, 1990</td>
</tr>
<tr>
<td>Last 4 Numbers of SSN:</td>
<td>1234</td>
</tr>
</tbody>
</table>
| Address:         | 111 Main St  
|                  | Old Town, WA 22304 |

**Ask the subscriber to confirm that it is okay for us to use their information to check if they qualify for the Affordable Connectivity Benefit.**

- By checking this box you are consenting that all of the information you are providing may be collected, used, shared, and retained for the purposes of applying for and/or receiving the Affordable Connectivity Benefit.

[Back] [Submit]
Online Application
Certifications
Agreement

Please have the consumer initial next to each statement and sign this form to finish the process.

I certify, under penalty of perjury, that:

Initial

I (or my dependent or other person in my household) currently get benefits from the government programs listed on this form or my annual household income is 200% or less than the Federal Poverty Guidelines (the amount listed in the Federal Poverty Guidelines table on this form).

Initial

I agree that if I move I will give my service provider my new address within 30 days.

Initial

I understand that I have to tell my service provider within 30 days if I do not qualify for the ACP anymore, including:
1. I or the person in my household that qualifies, do not qualify through a government program or income anymore.
2. Either I or someone in my household gets more than one ACP benefit.

Initial

I know that my household can only get one ACP benefit and, to the best of my knowledge, my household is not getting more than one ACP benefit. I understand that I can only receive one connected device (desktop, laptop, or tablet) through the ACP even if I switch ACP providers.

Initial

For my household, I affirm and understand that the ACP is a federal government subsidy that reduces my broadband internet access service bill and at the conclusion of the program, my household will be subject to the provider's undiscounted general rates, terms, and conditions if my household continues to subscribe to the service.

Initial

All the answers and agreements that I provided on this form are true and correct to the best of my knowledge.

Initial

I know that willingly giving false or fraudulent information to get ACP benefits is punishable by law and can result in fines, jail time, de-enrollment, or being banned from the program.

Initial

I was truthful about whether or not I am a resident of Tribal lands, as defined in the “Your Information” section of this form.

Your Signature

Type your full legal name below

Initial

I understand this is a digital signature, and is the same as if I signed my name with a pen.
Online Application
Qualified Status Page

They Qualify for the Affordable Connectivity Benefit

You can enroll Jack Smith in the Affordable Connectivity Program (ACP)

Next Steps

Use this information to enroll the subscriber in NLIAP.

Application ID: B76501-33702
Full Legal Name: Jack Smith
Address: 111 MAIN ST, OLD TOWN, VA 20000
Method of Identity Verification: Last 4 digits of SSN

Do They Live on Tribal lands? Press the button below to see if they qualified for Tribal benefits

Confirm Tribal Qualification

Need help? Call USAC at 1 (877) 384-2579
Check Application Status
Check Application Status

Once a service provider has assisted a consumer in submitting an application, the service provider will be able to see all pending applications they have submitted.

Welcome ETC

Pending Applications

<table>
<thead>
<tr>
<th>Subscriber Name</th>
<th>Application ID</th>
<th>Application Created</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>JACK SMITH</td>
<td>B76501-32702</td>
<td>03/11/2022 16:18:56</td>
<td>Qualified</td>
</tr>
<tr>
<td>ADAM KHAN</td>
<td>Q24164-89917</td>
<td>03/09/2022 16:54:13</td>
<td>Qualified</td>
</tr>
<tr>
<td>ABDU DFRED</td>
<td>Q33041-44766</td>
<td>03/09/2022 16:51:53</td>
<td>More Documentation Needed</td>
</tr>
</tbody>
</table>

Note: If an application is in “More Documentation Needed” status, service provider representatives must select “Start ACP Application” and re-enter the consumer’s PII to retrieve the current application.
Questions?
Correct Errors
Correct Errors

- If a consumer requests assistance from a service provider representative to correct errors or upload documentation, the service provider can help via their National Verifier service provider portal account.
- The representative will need to click “Start ACP Application” and follow the same steps as when creating a new application to then enter the consumer’s PII and retrieve the consumer’s application errors.
Correct Errors
Address

Confirm Their Location
Show us that their address is right.
This is the information you gave us.

Address: 012 W CLARK,
SOMEWHERE, VA 12345

If you see a typo in their address, fix it here.

They will have until 4/15/2022 to complete this section so we can determine whether they qualify for the Affordable Connectivity Benefit. If they do not complete this by then, they will need to come back to this site and fill this form out again.

How to Find Their Address

We need to confirm where they live on the map below. Be as accurate as possible. Please double click on the map or use the (+) button on the top left to zoom in on the map. You can drop a pin once they have found their address on the map.

If you have not zoomed in far enough on the map, you will not be able to drop a pin on the map.

Latitude
Longitude

Note: If they live on Tribal lands, this information will be used to confirm they qualify for the enhanced Tribal benefit.

Next
Correct Errors
Duplicate Address (1 of 2)

Confirm Their Household

We need more information to determine whether they qualify for the Affordable Connectivity Benefit.

Do they share money (income or expenses) with another adult who gets the Affordable Connectivity Benefit?

This can be for the cost of bills, food, etc. and income. Either spouse receives the Affordable Connectivity Benefit, please answer “Yes” to this question.

☐ Yes  ☐ No

Please select what best describes the building in which they reside:

☐ Apartment building
☐ Single family home
☐ Residential facility, such as a nursing home or assisted living facility
☐ Transitional housing or shelter
☐ Other

If they live in a single family home where there are more economic households have applied for the Affordable Connectivity Benefit, please identify the number of individuals who reside at the address and the number of people in their economic household (Optional):

Number of people at address (Optional):
Number of people in their economic household (Optional):

They will have until 3/05/2022 to complete this section since we can determine whether they qualify for the Affordable Connectivity Benefit. If they do not complete this by then, they will need to come back to this site and fill this form out again.

Next
Correct Errors
Duplicate Address (2 of 2)

They Can Apply for the Affordable Connectivity Benefit

Their household does not get the Affordable Connectivity Benefit yet. A household is a group of people who live together and share income and expenses (even if they are not related to each other).

Have them initial the agreements below (2 & 3 are required):

1. I live at an address with more than one household. If you live alone or you live with other adults who do not receive the Affordable Connectivity Program Benefit, do not initial this box.

2. I understand I am only allowed to get one Affordable Connectivity Program Benefit per household, not per person.

3. I understand that this limit is an FCC rule, and lying about my household on this government form can make me lose my Affordable Connectivity Program Benefit and is against the law.

Initial

Initial

Initial

Back

Next
Correct Errors
Consumer Under 18

They Must Be at Least 18 Years Old to Qualify for the Affordable Connectivity Benefit

Only emancipated minors can qualify for the Affordable Connectivity Benefit under the age of 18.

Date of Birth: January 23, 2004

Tell the subscriber that they have to wait until they are 18 to get the Affordable Connectivity Benefit.

The subscriber may be able to apply online. Please advise the subscriber to visit [website] to apply online.

Tell them they must wait until they are 18 to get the Affordable Connectivity Benefit.

Are they an emancipated minor?

If they are an emancipated minor, we need: [additional information]

They will have until 3/23/2023 to provide more documentation or we can determine whether they qualify for the Affordable Connectivity Benefit.
**Correct Errors**

**Identity**

We Didn't Recognize Their Information

We couldn't match the subscriber in our records.

Show that they are this person.

This is the information you gave us.

<table>
<thead>
<tr>
<th>Full Legal Name</th>
<th>Allie Jay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth</td>
<td>February 22, 1992</td>
</tr>
<tr>
<td>Last 4 SSN</td>
<td>2345</td>
</tr>
</tbody>
</table>

If you see a typo in their information, **highlight it here**.

They will have until 12/25/2022 to provide more documents so we can determine whether they qualify for the Affordable Connectivity Benefit. If we don't receive this information by then, they will need to come back to this site and fill this form out again.

Show us that this information is right.

We couldn't confirm their identity. We need to see an official document(s) that has their first name, last name, date of birth, and the last four digits of their Social Security number or full tribal Identification number on it. Please show us something from one of the following lists. If they provide a document that contains their Social Security number, please redact or mark out all but the last four digits of it.

**For the Affordable Connectivity Benefit only:** if they provided the last four digits of their Social Security number or Tribal ID Number with their application, please select and upload a document from one of the lists below. They did not provide the last four digits of their Social Security number or Tribal ID number with their application, they must verify their identity using another form of identification, including Driver’s License, Military ID, Passport, Taxpayer Identification Number (ITIN) Document, or other Government ID.

### Show us 1 item:

- U.S. government, military, state, or Tribal issued ID (unexpired)
- Military discharge documentation
- Weapons permit (unexpired)
- Government assistance program document (that includes proof of identity)
- Statement of benefits from a qualifying program (that includes proof of identity)
- Unemployment or worker's compensation statement of benefits

### Or, show us 2 items:

- Driver's license (unexpired)
- Birth certificate
- Passport (unexpired)
- Certificate of Naturalization (or Certificate of U.S. Citizenship)
- Permanent Resident Card (unexpired)

### Show the date of birth

- Driver's license (unexpired)
- Birth certificate
- Passport (unexpired)
- Certificate of Naturalization (or Certificate of U.S. Citizenship)
- Permanent Resident Card (unexpired)

### Show the last four digits of their SSN or full Tribal ID number

- Social Security card
- Social Security Benefit Statement (SSA-1099)
- W-2
- Prior year's state, federal, or Tribal tax return
Correct Errors
Eligibility Program

We Could Not Confirm That They Qualify for the Affordable Connectivity Benefit

To qualify for the Affordable Connectivity Benefit, they need to give us more information.

Are they or someone in their household in any of these?

Choose one:

- [ ] [ ] [ ] [ ] [ ] (Select up to 5 from the list below)

- Medicaid
- Supplemental Security Income (SSI)
- VA pension or non-service connected disability
- Specialized education
- Federal Pell Grant in the current academic year
- Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (SEOG) (or FFEL or Perkins)
- Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (SEOG) (or FFEL or Perkins) (or Perkins)
- Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (SEOG) (or Perkins)
- Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (SEOG) (or Perkins) (or Perkins)

Give us your documents.
Files must be less than 10 MB in size and of the following file types: jpg, jpeg, png, pdf, or gif.

Choose File
Correct Errors
Certifications

Agreement
Please have the consumer initial next to each statement and sign this form to finish the process.

I certify, under penalty of perjury, that:

Initial: For my dependent or other person in my household currently get benefits from the government program(s) listed on this form or my annual household income is 200% or less than the Federal Poverty Guidelines (the amount listed in the Federal Poverty Guidelines table on this form).

Initial: I agree that if I move, I will give my service provider my new address within 30 days.

Initial: I understand that have to tell my service provider within 30 days if do not qualify for the ACP anymore, including:

1. I or the person in my household that qualifies, do not qualify through a government program or income assistance.
2. Either I or someone in my household gets more than one ACP benefit.

Initial: I know that my household can only get one ACP benefit and, to the best of my knowledge, my household is not getting more than one ACP benefit. I understand that I can only use one connected device (desktop, laptop, or tablet) through the ACP over fixed ACP providers.

Initial: I agree that all of the information I provide on this form may be collected, used, shared, and retained for the purposes of applying for and receiving the ACP benefit. I understand that if this information is not provided to the Program Administrator, I will not be able to get ACP benefits. If the laws of my state or Tribal government require that I agree that the state or Tribal government may share information about my benefits with a qualifying program with the ACP Administrator. The information shared by the state or Tribal government will be used only to help find out if I can get an ACP benefit.

Initial: For my household, I affirm and understand that the ACP is a federal government subsidy that reduces my broadband Internet access service bill and at the conclusion of the program, my household will be subject to the provider's unaccounted general rate, terms, and conditions if my household continues to subscribe to the service.

Initial: All the answers and agreements that provided on this form are true and correct to the best of my knowledge.

Initial: I know that willingly giving false or fraudulent information to get ACP benefits is punishable by law and can result in fines, jail time, de-enrollment, or being barred from the program.

Initial: I was truthful about whether or not I am a resident of Tribal lands, as defined in the "Your Information" section of this form.
Correct Errors
Submit Documentation

• If the documentation is submitted during ACP Support Center business hours (9am - 9pm ET, daily), the consumer will be redirected to the page here

• This page will update once the consumer’s documentation is reviewed
Correct Errors
Submit Documentation

When submitting documents as a part of the document submission process, consumers and service provider representatives should be mindful of document file restrictions.

**Accepted file types:**
- .JPG
- .JPEG
- .PNG
- .PDF
- .GIF

**File Size:**
Files must also be 10MB or smaller in size.
Correct Errors
Submit Documentation

When submitting documents as a part of the document submission process, consumers and service provider representatives should be mindful of document file restrictions. If a document is not of an acceptable file type or size, the system will display an error message.
Correct Errors
Successful Resolution

They Qualify for the Affordable Connectivity Benefit

You can enroll Jack Smith in the Affordable Connectivity Program (ACP)

Next Steps
Use this information to enroll the subscriber in LIAP.

<table>
<thead>
<tr>
<th>Application ID:</th>
<th>B76501-33702</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Legal Name:</td>
<td>Jack Smith</td>
</tr>
<tr>
<td>Address:</td>
<td>111 MAIN ST, OLD TOWN, VA 20000</td>
</tr>
<tr>
<td>Method of Identity Verification:</td>
<td>Last 4 digits of SSN</td>
</tr>
</tbody>
</table>

Do They Live on Tribal lands? Press the button below to see if they qualified for Tribal benefits

Confirm Tribal Qualification

Need help? Call USAC at 1 (877) 384-2575
Paper Application
Consumers must complete all sections of the application (excluding page 8)

- Write clearly, using black ink and capital letters
- Consumers must initial the certifications and sign the form themselves
- Find the application at ACPbenefit.org
  - Service providers can supply copies of the paper form
  - Consumers may request a paper application by calling the ACP Support Center
Paper Application

• Service providers can collect and mail the paper application for consumers

• Include copies of eligibility and identity documents as well as the Household Worksheet to reduce processing time

• The Household Worksheet and information on what documentation is needed to resolve specific errors can be found at ACPbenefit.org

• Service providers cannot enter information from paper application into the National Verifier service provider portal
Paper Application

• Once the consumer mails in their documents and the information is received, the ACP Support Center will conduct a manual review and update the consumer’s eligibility decision

• Consumer will be contacted via email (if an email address was provided) or by mail
Questions?
Working with Consumers
Working with Consumers

Service Providers are responsible for keeping consumer information safe:

• Consumer documentation will likely contain sensitive personally identifiable information (PII)

• Service providers **must prioritize the protection of this information**

**Note**: The National Verifier will retain the necessary consumer information in its records
**Working with Consumers**

Service provider representatives are **able** to aid consumers by:

- Providing instructions and guidance on documentation required to address application errors
- Submitting consumer documents on the consumer’s behalf via the National Verifier Service Provider Portal

Service provider representatives are **unable** to aid consumers by:

- Directly using a National Verifier Consumer Portal account or asking for a consumer’s credentials
- Submitting documentation without the consumer’s consent
- Initialing the consent statements or signing the e-signature on behalf of the consumer
- Submitting false documentation or information
- Allowing the service provider browsers to store National Verifier Consumer Portal credentials
NLAD and National Verifier
NLAD & National Verifier

• Before a service provider enrolls a new subscriber in the ACP, NLAD will prompt the service provider to confirm that the consumer has been found eligible using the National Verifier (or an approved alternative verification process or that they are an existing Lifeline subscriber)

• Once the consumer is approved by the National Verifier, the service provider can enroll them in NLAD

• Consumers must be enrolled in NLAD for service providers to claim reimbursement in the ACP
Questions?
Stay Informed about the ACP

• For service providers:
  • Visit USAC.org to follow ACP updates
  • Sign up for the USAC ACP Outreach List to:
    • Receive ACP email updates
    • Learn about ACP trainings
      • March 24 – Getting Started with NLAD
  • Visit https://www.fcc.gov/affordable-connectivity-program for information about the provider application process

• For consumers:
  • Visit ACPbenefit.org to find consumer information and resources
Thank You!