

AVS Phase 2 – Key Takeaways

The Automated Asset Verification System (AVS) was first deployed in August 2025. Phase 2 enhancements will be deployed after work on Friday, March 6, 2026.

This training reinforces key AVS concepts and introduces workflow improvements that make it easier to review, match, and manage AVS responses in ACES. While Phase 2 introduces new tools, existing policy and Reasonable Compatibility (RC) rules remain the same.

AVS BASICS

WHAT HAS NOT CHANGED

- AVS is a federally required electronic data source used to verify assets.
- AVS requests are made at application, renewal and when asset changes are reported.
- Most AVS requests trigger automatically in ACES.
- AVS returns information on bank accounts, vehicles and properties.
- Asset limits and Reasonable Compatibility rules for assets did **not** change in Phase 2.

UNDERSTANDING REASONABLE COMPATIBILITY RULES

Reasonable Compatibility results determine whether additional action or verification is required. Here is an overview – see the MaineCare Asset Verification document for more information.

- Attested Above Asset Limit
 - ✓ The client reports assets above the limit.
 - Close or deny. No verification is required.
- Pass RC (Below Limit or Within Additional Threshold)
 - ✓ AVS data supports the client's attestation.
 - Assets are considered verified. No verification is required.
- Fail RC or No Applicable AVS Record
 - ✓ Client attestation and AVS results do not align, assets are set to Not Yet Verified or Failed to Verify.
 - Client contact, reasonable explanation or paper verification may be required depending on case status.

IMPORTANT REMINDERS

- Asset records used in Reasonable Compatibility calculations are only updated with AVS responses when RC results indicate it is required.
- Client contact must be attempted before making updates.
- Responses for vehicles, properties and some bank account types are not used in Reasonable Compatibility determinations.

ASSETS NOT USED IN REASONABLE COMPATIBILITY CALCULATIONS

AVS may return results for vehicles, properties or account types not used in Reasonable Compatibility calculations.

- If the asset would **not** result in an over asset determination:
 - ✓ Add the asset using AVS as the verification status.
- If the asset **would** result in an over-asset determination:
 - ✓ The client must be given the opportunity to provide a reasonable explanation or paper verification.

Reasonable explanations may include recently sold assets, trade-ins, or losses of assets.

WHAT'S NEW IN PHASE 2

Phase 2 focuses on visibility and efficiency. New tools include:

- Improved asset sorting and display
- Viewing which financial institutions were searched
- Adding institutions to existing AVS requests
- Searching and storing Institution IDs
- Importing or updating asset records directly from AVS responses.

These changes support your workflow but do not change eligibility policy.

KEEPING ASSET RECORDS ACCURATE

Accurate asset records help ACES match AVS responses to existing asset records and prevent duplicates. To do this, ACES relies on worker entry.

- Enter Institution IDs when available
- Enter Account Numbers **only** in the Account Number field
- Do **not** enter account numbers in the Bank, Company and Fund Name field
- Add VINs for vehicles and addresses for properties when available

Account numbers entered in the correct field are automatically masked which helps protect clients' sensitive information from appearing on printer documents.

IMPORTING AND UPDATING AVS ASSET RECORDS

When reviewing AVS responses, you may be able to create a new asset record or update an existing one.

ACES matches records using:

- Full account numbers (bank accounts)
- VIN or Make/Model/Year (vehicles)
- Address (properties)

Important Date Reminders:

- Imported assets default to the first of the month — always review start dates.
- When you are updating an asset rather than creating a new asset, you will not have the ability to change the start date. This may require manual updating.

After importing, review the Individual Asset Summary to confirm the record was added correctly and no duplicate assets were created.

CHANGES TO THE INDIVIDUAL INCOME SUMMARY

Several enhancements were made to make data source responses easier to review without having to click into each record.

ENHANCEMENTS

- **Employment Status Column** – For DOL results, will now show which quarter the DOL information was from. For Equifax responses, it will still show employment status, but hovering over the status will give you additional information such as most recent pay date.
- **DOL History Section** – DOL wage data looks back up to five quarters. Any DOL responses older than three quarters are stored in this section to reduce information stored in the main table.
- **Preview Button** – This button allows you to see which data source(s) ACES will use in the RC determination.

REASONABLE COMPATIBILITY INCOME CALCULATION

There is a minor adjustment to how income is selected for RC determinations:

- If an Equifax response (VCI or RRV) is available, it will be used first because it reflects more current income.
- If no Equifax response is available, ACES will use all DOL income from the most recent quarter returned (as long as it is within the last three quarters).

CREATE INCOME BUTTON REMINDER

There were no changes to the functionality of the Create Income button.

When using the Create Income button:

- Review which paystubs are included in the average
- Ensure the paystubs align with the client's current attestation
- If pay varies, discuss outliers with the client:
 - ✓ Is the fluctuation typical?
 - ✓ Is it expected to continue?

Case Note Requirement – Provide a clear explanation in your case note if:

- Paystubs **outside** of the last four weeks are **included**, or
- Any paystubs from **within** the last four weeks are **excluded**

Always review the income record before saving to confirm the correct pays were used.

FINAL REMINDERS

- Reasonable Compatibility rules still apply in Phase 2
- Accurate asset records improve ACES matching
- Importing and updating saves time when used correctly
- Review all records carefully before saving