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| **MyHealtheVet Account Level** | **MyHealtheVet Account Requirements** | Alignment to NIST 800-63-2 and FICAM Standards | | |
|  |  | LOA1 | LOA2 | LOA3 |
| Premium | **Users can either leverage their DS Logon Premium credential or Show a gov’t ID in person that matches an identity in MVI. Additionally, the user must sign a ROI VA form 10-5345a-MHV on paper or electronically.  The gov’t ID is not checked to see if it is current. Also, MHV does not record which gov’t ID was used.** | **Conformant** | **Not Conformant:**   * No MFA * No fraud checks * No financial/utility account check * No address of record verification * Not certified to an accreditation body | **Not Conformant:**   * No MFA * No fraud checks * No financial/utility account check * No address of record verification * Not certified to an accreditation body |
| **Value from MHV Account:**  User information is self-asserted and can be used at LOA1 | **Value from MHV Account:**  Since the user's asserted personal information is not validated to NIST standards, the user's attributes (first, middle and last name, SSN, DOB) can only be used to prefill federally certified verification flows. | **Value from MHV Account:**  Since the user's asserted personal information is not validated to NIST standards, the user's attributes (first, middle and last name, SSN, DOB) can only be used to prefill federally certified verification flows. |
| No additional actions required | **Required Actions to Align to Standards:**   * Complete identity proofing flow with prefilled personal information * Set up MFA | **Required Actions to Align to Standards:**   * Complete identity proofing flow with prefilled personal information * Set up MFA |
| Advanced | **The user’s personal information in the MHV account is matched to an identity in MVI (first, middle and last name, SSN, DOB, Gender). The match uses a scoring algorithm, not a character by character match. Once matched, users cannot modify personal information in the MHV account. Personal information is updated by MVI when users complete an information change process.** | **Conformant** | **Not Conformant:**   * No MFA * No fraud checks * No financial/utility account check * No address of record verification   Not certified to an accreditation body | **Not Conformant:**   * No MFA * No fraud checks * No financial/utility account check * No address of record verification   Not certified to an accreditation body |
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| No additional actions required | **Required Actions to Align to Standards:**   * Completed identity proofing flow with prefilled personal information * Setup MFA | **Required Actions to Align to Standards:**   * Completed identity proofing flow with prefilled personal information * Setup MFA |
| Basic | **Users must provide first name, last name, SSN, DOB, gender, physical address and preferred communication method (Email, Confirm Email, Home Phone, Mobile Phone, Work Phone, Fax, Pager). No identity proofing or matching of MHV account to MVI is done.** | **Conformant** | **Not Conformant:**   * No MFA * No fraud checks * No financial/utility account check * No address of record verification   Not certified to an accreditation body | **Not Conformant:**   * No MFA * No fraud checks * No financial/utility account check * No address of record verification   Not certified to an accreditation body |
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