



pennie[®]
connecting Pennsylvanians to health coverage



Pennie gets you covered

Who We Are and What We Do



Goal: Improve the accessibility and affordability of individual market health coverage for Pennsylvanians

Who we are

- The official health insurance marketplace for Pennsylvania
- The home for high-quality, affordable health insurance plans & only source for financial assistance to reduce the cost of coverage and care

Who we help

- Individuals and families without insurance from an employer
- The uninsured – about **1 in 20 Pennsylvanians** do not have health insurance
- Medical Assistance/CHIP eligible – Pennie operates on a “*No wrong door*” policy

2022 Open Enrollment

Current
Enrollment

 374,776

90%

Of customers are eligible
for financial assistance

Health Insurance Offered through Pennie

- Pennie offers health and dental plans that provide the 10 essential health benefits which include:



Out-patient services.



Emergency services.



Hospitalization.



Maternity and newborn care.



Mental health and substance use disorder services, including behavioral health treatment.



Prescription drugs.



Rehabilitative and habilitative services and devices.



Laboratory services.



Preventive and wellness services and chronic disease management.

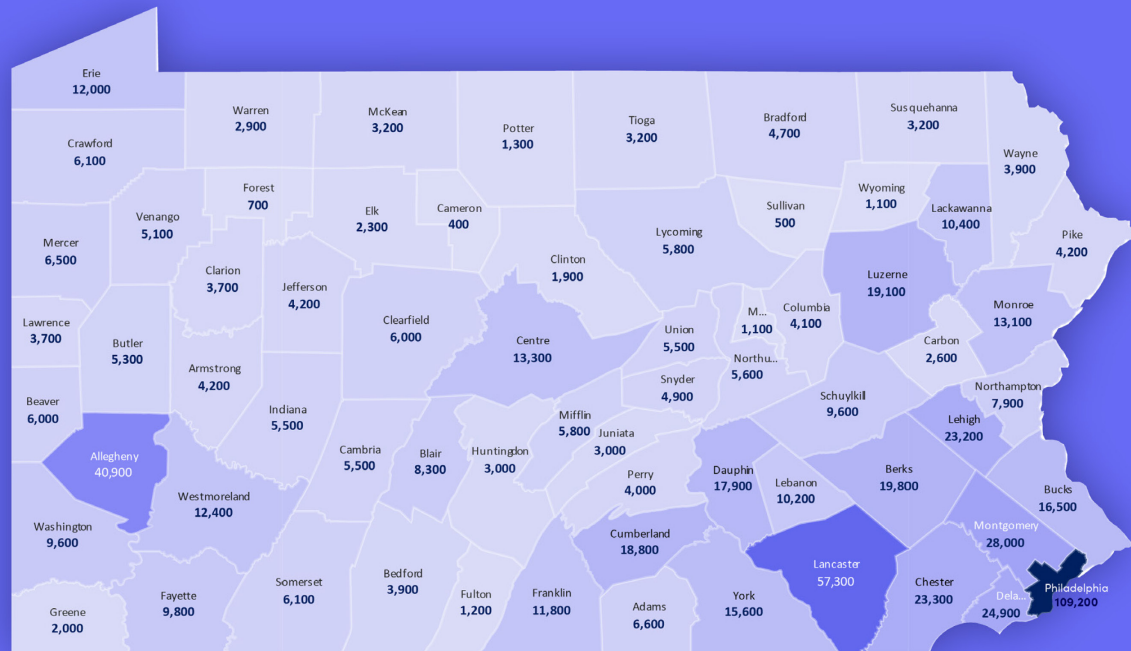


Pediatric services, including oral and vision care.

- You cannot be denied coverage due to pre-existing conditions, and individuals under 26 can remain on their parent's coverage.



Where Do the Uninsured Live?



Legend



Notes: Data includes non-elderly (0-64) uninsured only and excludes undocumented Pennsylvanians not QHP-eligible. Uninsured by county has been rounded to nearest 100.

Source: Office of the Assistance Secretary for Planning and Evaluation: *State, County, and Local Estimates of the Uninsured Population: Prevalence and Key Demographic Features*, based on data from the 2019 American Community Survey.



The American Rescue Plan

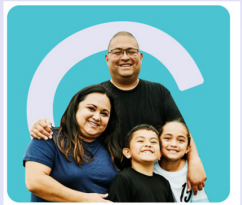
The American Rescue Plan

- Signed into law by President Biden on March 11, 2021
- Enhances financial assistance available through Pennie in 2021 and 2022, improving access to coverage and care
 - More generous tax credits at every level of income
 - Removes phase out of subsidy cliff at 400% FPL (~\$51k for an individual and ~\$105k for family of four)
 - Caps premiums at no more than 8.5% of household income over 400% FPL



Health coverage that fits your budget.

Impact of the American Rescue Plan on Pennie Customers



Example 1:
 Single, 40-year-old, non-smoker,
 Philadelphia County, 150% FPL (\$19,140 annual
 income)*

Prior to ARP:
 Monthly premium - \$66 (\$792/year)
 Percent of Income – 4.14%

Under ARP:
 Monthly premium – \$0 (\$0/year)**
 Percent of Income – 0.00%

Total savings =
\$66/month; \$792/year

Example 2:
 Married couple (64-years-old), non-smokers,
 Dauphin County, 450% FPL (\$77,580 annual
 income)*

Prior to ARP:
 Monthly premium – \$2,462 (\$29,904/year)
 Percent of Income – 38.1%

Under ARP:
 Monthly premium – \$550 (\$6,600/year)
 Percent of Income – 8.5%

Total savings =
\$1,912/month; \$22,949/year

Example 3:
 Family of 4, non-smokers, Allegheny
 County, 200% FPL (\$52,400 annual
 income)*

Prior to ARP:
 Monthly premium - \$285 (\$3,420/year)
 Percent of Income – 6.52%

Under ARP:
 Monthly premium – \$87 (\$1,044/year)
 Percent of Income – 2.0%

Total savings =
\$198/month; \$2,376/year

* Based on the cost of the benchmark plan (second-lowest cost silver plan) offered. Customers enrolling in plan from a different metal tier may experience different out-of-pocket premium costs.

** Does not include premiums paid for non-Essential Health Benefits (EHB), that by law, are not covered by advance premium tax credits (APTC).





Pennie Special Enrollment Period (SEP)

When Can I Get Covered?

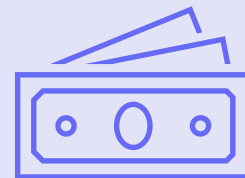
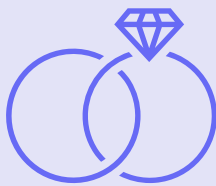


Special Enrollment Period

Outside Open Enrollment, Pennsylvanians can enroll in or change a Pennie plan if they have a life event that qualifies you for a **Special Enrollment Period**.

Qualifying Life Event (QLE)

A change in your circumstances - like getting married, having a baby, or losing health coverage - that can make you eligible for a Special Enrollment Period, which allows you to enroll in health insurance outside the yearly Open Enrollment Period.



Special Enrollment Period

Examples of Qualifying Life Events

Loss of health coverage

- Losing existing health coverage, including job-based coverage, individual, and student plans
- Losing eligibility for Medicaid, CHIP, or Medicare
- Turning 26 and losing coverage through a parent's plan

Changes in household

- Getting married or divorced
- Having a baby or adopting a child
- Death in the family

Changes in residence

- Moving to a different service area within Pennsylvania
- A permanent move from another state into Pennsylvania
- A student moving to or from the place they attend school
- A seasonal worker moving to or from the place they both live and work
- Moving to or from a shelter or other transitional housing

Other qualifying events

- Changes in your income that affect the coverage you qualify for
- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
- Gaining a qualifying immigration status
- Leaving incarceration (jail or prison)
- AmeriCorps members starting or ending their service

Ending of the Public Health Emergency

- Under the federal COVID-19 Public Health Emergency (PHE) declaration, **Pennsylvania has maintained coverage for most Medical Assistance recipients** unless they moved out-of-state, passed away, or requested to be disenrolled.
- When the federal PHE ends, anyone who is found to be no longer eligible during their renewal for Medical Assistance or who fails to complete their MA renewal will be disenrolled from Medical Assistance coverage – **that is where Pennie comes in!**
- Pennie and the Department of Human Services (DHS) are working to ensure that qualified Pennsylvanians can access coverage either through Medical Assistance, the Children's Health Insurance Program (CHIP), **or affordable coverage available through pennie.com.**
- **Pennie and DHS are working on building a robust outreach and communications strategy to notify people of this shift and educate them on what they need to do to maintain coverage through Pennie.**
- The federal government has extended the PHE until October 15 and has committed to providing a 60-day notice prior to the end. More details will be available soon on the DHS and Pennie websites.

** subject to change based on federal decisions as the pandemic progresses*

Special Enrollment Period

**New QLE
≤150% FPL**

- A new Special Enrollment Period (SEP) is now available for new and current customers with household income at, or below, 150% of Federal Poverty Level, and otherwise qualify for APTC
- Will automatically open SEP for new customers who qualify upon submission of their Pennie application
- Generally available for those ineligible for Medical Assistance (MA) and with household incomes at or below 150% of FPL. This includes lawfully present immigrants who aren't eligible for MA because they haven't been in the country long enough to qualify.

Household / Family Size	Income 150% FPL
Single	\$19,320
2-person	\$26,130
3-person	\$32,940
4-person	\$39,750

Path to Pennie

- Path to Pennie is a **new program** created for this and future tax season(s) to connect uninsured Pennsylvanians with health coverage through Pennie
- The Pennsylvania Department of Revenue and Pennie teamed up to allow uninsured tax filers to indicate they would like to receive more information about coverage as they complete their Pennsylvania state income tax return using the new tax form, **REV-1882 'Health Insurance Coverage Information Request.'**
- Those who indicate that they, their spouse, or dependents are uninsured on form REV-1882 will receive an official notice (starting in April) from Pennie with information detailing:
 1. How to claim their newly created accounts
 2. An estimate of financial savings they may be eligible to receive
 3. How to enroll through their automatically created "Tax-Filer" Special Enrollment Period (SEP)
- If customers would like coverage before the generation of notices, they can call Pennie Customer Service, attest to filling out REV-1882, and the CSR can guide them to coverage.

For more information on Path to Pennie,
visit <https://pennie.com/learn/pathtopennie/>

How You & Your Organization Can Help

- Request Pennie materials to share with others
- Request a virtual or in-person Pennie education session
- Invite Pennie to attend an event in your community
- Request an executive briefing for your colleagues
- Be added to Pennie's mailing list for updates and newsletters – sign up at pennie.com!
- Join Pennie's Community Partner Workgroup that usually meets on the second Friday of every month from 11:00 AM to 12:00 noon on MS Teams Live – meeting links can be found at pennie.com
- Share Pennie's information on your social media accounts and learn more about how to like and follow Pennie

How Pennie Supports

 Get personalized, local help in-person or virtually!



Call Customer Service

Pennie's friendly and experienced Customer Service Representatives are ready to help you with your application or account questions.



Find A Pennie Broker

Brokers offer free guidance and advice. Only a broker can make recommendations about which plan you should buy.



Find A Pennie Assister

Assisters can help you understand what options are available to you and your family. [Request a free in-person or virtual meeting.](#)



Send Us Your Question

You can send us a question by using our form below. This isn't a secure inbox so please don't include your account number or SSN.

Pennie Call Center: 1-844-844-8040 Mon – Fri 8AM – 6PM

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