

pennie
connecting Pennsylvanians to health coverage



Overview of Pennie

Origin of the Exchange Authority

July 02, 2019: Governor Tom Wolf signed Act 42 of 2019 into law

Unanimous, bipartisan effort to transition away from the federal exchange, Healthcare.gov and to increase premium savings



Two main goals of the legislation:

1. Set up a state-based exchange, take local control of operations and customer service at a significantly lower cost than what Pennsylvanians pay for Healthcare.gov (\$98 million in 2018)
2. Use savings to launch a reinsurance program to increase premium savings for middle income families purchasing health insurance in the individual market

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 employer
- The uninsured
- Operate a “*no wrong door*” policy to ensure those deemed Medicaid-eligible access coverage

How we help

- Customer Service Team
- Online self-service and direct outreach & education
- In-person/virtual from Pennie-Certified Assistants & Brokers

When can I get insured?

COVID-19 Enrollment Period

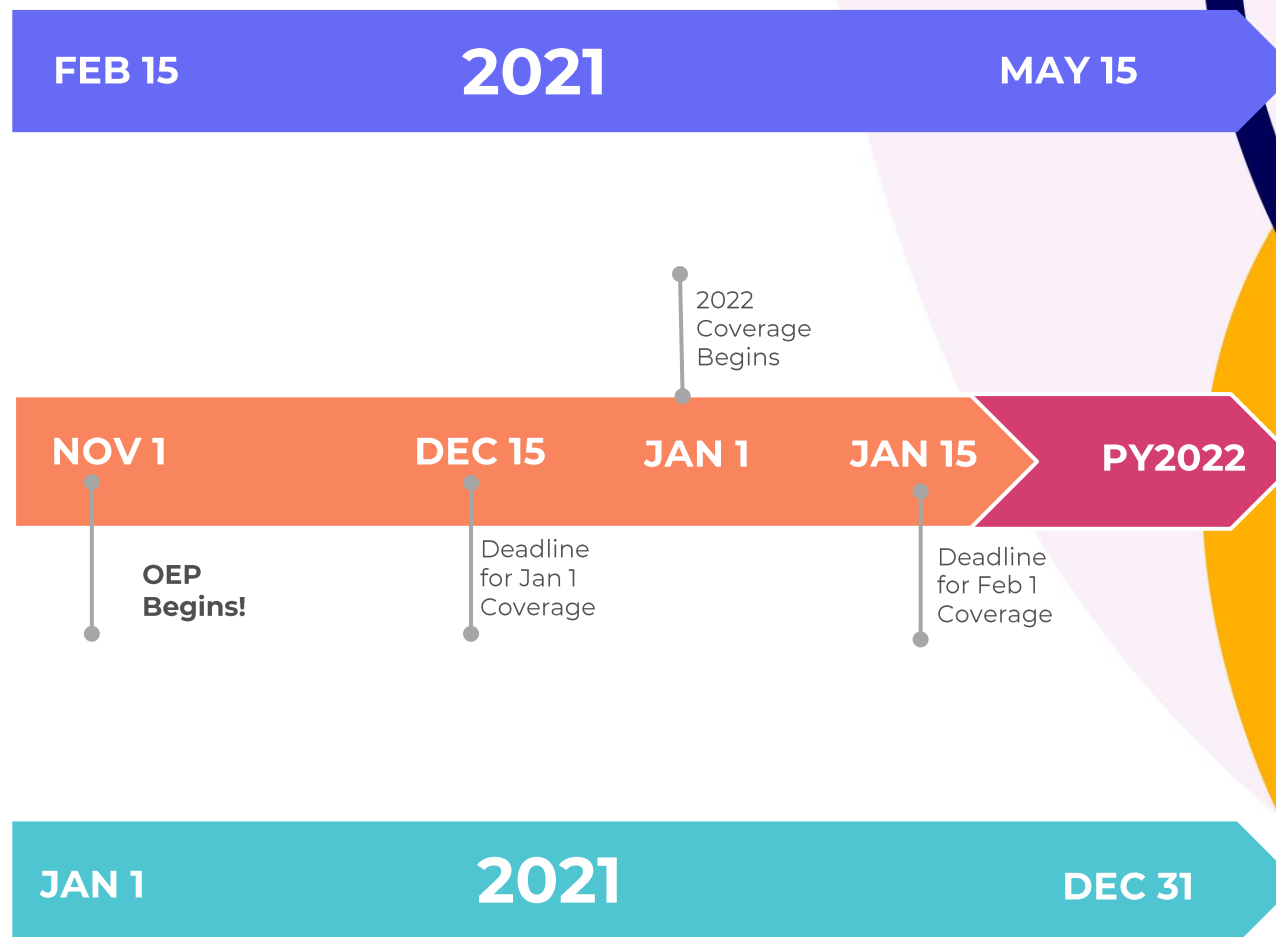
- Feb 15, 2021 - May 15, 2021
- Eligible PA Residents can apply & enroll in coverage

Open Enrollment Period (OEP)

- Nov 1, 2021 – Jan 15, 2022
- Eligible PA Residents can apply & enroll in coverage

Special Enrollment Period (SEP)

- Jan 1, 2021 – Dec 31, 2021
- Those that experience a *Qualifying Life Event (QLE)*



What am I qualified for?

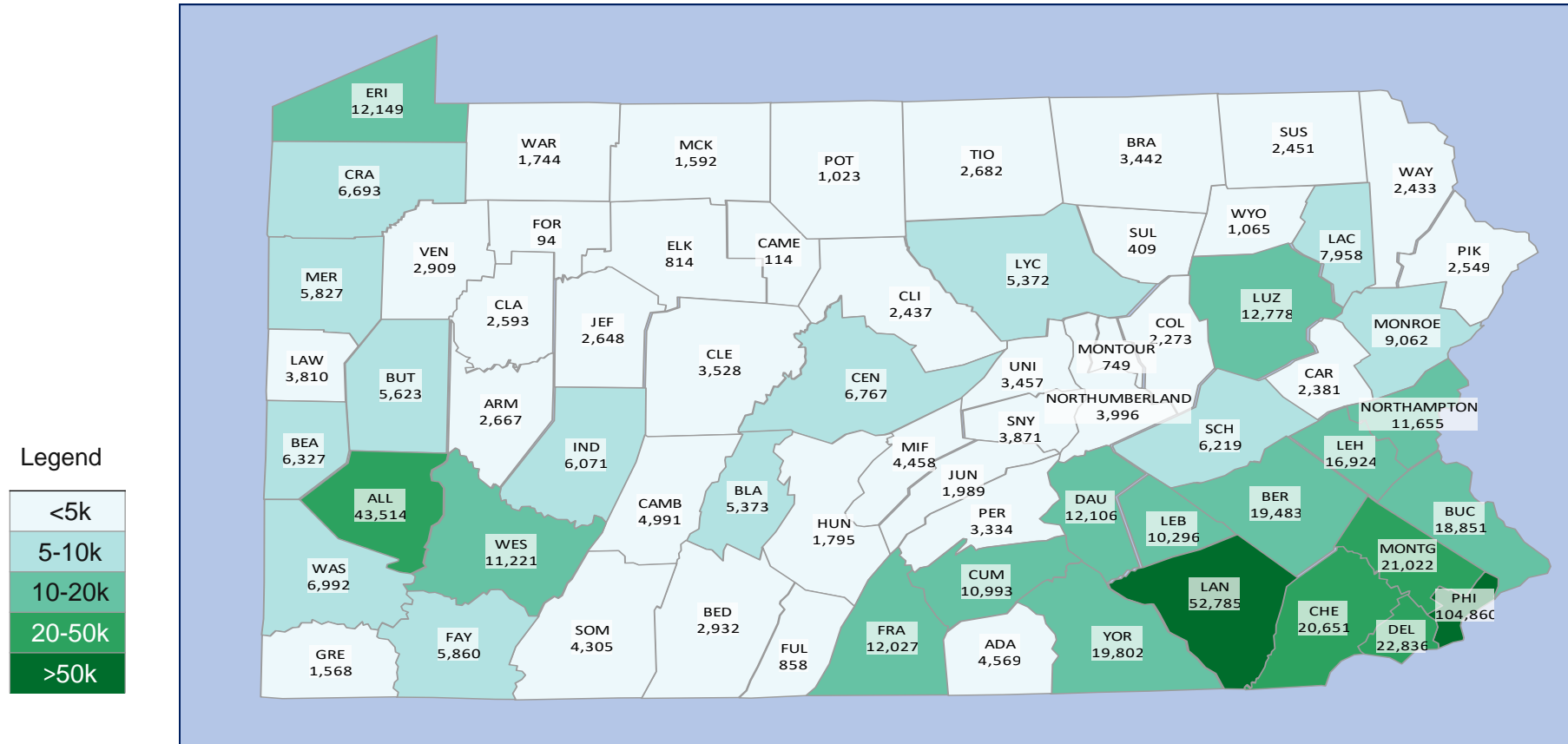
What qualifies me for a Special Enrollment Period?

- Birth of a child/Adoption/Fostering a child
- Newly eligible for APTC/CSR (change in income)
- Death of a subscriber
- American Indian/Alaskan Native status
- Error caused by Pennie, Insurer, Broker or Assister
- Loss of Minimum Essential Coverage
- Marriage/Divorce/Survivor of Domestic Abuse
- Relocation to or within Pennsylvania
- Gaining lawfully present status
- Release from incarceration
- Health Reimbursement Agreements/QSEHRA
- Exceptional Circumstances

COVID-19 Enrollment Period – Steps to Coverage:

- All Pennsylvanians have been impacted by COVID-19
 - Allows the uninsured to shop and apply for coverage
 - Allows current enrollees to change their plan
 - Allows current enrollees to add eligible family members to their existing coverage
1. Create an account at pennie.com
 2. Start and complete a Pennie application
 3. Select appropriate Special Enrollment Period
 4. Shop & compare plans
 5. Enroll in a health plan
 6. Pay first month's premium
 7. You're covered

Where do the uninsured live?



Notes: Uninsured has been adjusted to *exclude* uninsured undocumented immigrants (likely ineligible for ACA coverage) and uninsured individuals who indicate Pennsylvania German ancestry. The county breakdown is being reviewed and may underestimate the number of residents with PA German ancestry in some counties and is subject to change. Civilian noninstitutionalized population.
Source: SHADAC analysis of the United States Census Bureau's American Community Survey (ACS).



The Pennie Customer Experience

Who is Eligible and How Pennie Connects you to Financial Assistance

- Pennsylvania residents who are citizens or lawfully present in the U.S. are eligible to enroll in coverage through Pennie
- Pennie is the *only* source for financial assistance to help lower the cost of coverage and care
- Nearly 9 out of 10 of customers qualify for financial assistance. Qualification is based on income and family composition
- In addition, customers not eligible for financial assistance will still see monthly premium relief through the reinsurance program, which is funded in part through savings created by Pennie

Health Insurance Offered through Pennie

- Pennie offers health and dental plans that provide the 10 essential health benefits which include:
 - Emergency services, Prescription drugs, Maternity & newborn care, Lab services, Rehab services, and more
 - You cannot be denied coverage due to pre-existing conditions, and individuals under 26 can remain on their parent's coverage.
- Participating Health & Dental Insurers (based on your region)
 - **Health:** Ambetter from PA Health & Wellness, Capital Blue Cross, Geisinger, Highmark Blue Cross Blue Shield, Independence Blue Cross, Oscar, UPMC
 - **Dental:** Best Life & Health Insurance Company, Capital Blue Cross, Delta Dental, DentaQuest, Dominion National, EMI Health, Guardian



How Pennie Assists Customers



Pennie.com

Where Pennsylvanians learn, shop or connect with free help

Broker / Assister Log In 1-844-844-8040 Hours: 8a-7p Q Search Customer Log In

pennie™ connecting Pennsylvanians to health coverage

Learn ▾

Shop ▾

Connect

Get Covered

Welcome to Pennie™

We're here to help.

Whether you're shopping for health insurance for the first time or just looking around, Pennie™ can help you find the right plan for your healthcare needs.

New to Pennie?

Ready to shop?



How Pennie Helps

Customer Service Reps

- Run the call center and are available to help answer questions and point customers in the right direction

Pennie-certified Brokers

- Professionally trained to work with our customers one-on-one to help them narrow down their options and recommend the best plan for them

Pennie-certified Assisters

- Available in local communities to walk customers through the shopping and enrollment process, assist in-person or virtually, and able to help in multiple languages

Pennie Call Center - +1 (844) 844-8040

Hours of Operations*

Pennie Contact Center	Monday - Friday	Saturday	Sunday
Outside of OEP	8:00am - 6:00pm EST	Closed	Closed
During Open Enrollment	8:00am – 7:00pm EST	8:00am – 1:00pm EST	Closed

Note: Hours are subject to change when mutually agreed upon by Pennie, Stakeholders and Vendor partners.

How you can help:

Refer

- Recommend pennie.com
- Direct individuals and groups to us for help

Share

- Stay informed and share our social media content
- Facebook: @PenniePA Twitter: @PennieOfficial
- Visit agency.pennie.com for sharable materials

Connect

- Join our Outreach and Education Workgroup at agency.pennie.com/agency-partners
- Send us your feedback, thoughts, and ideas



Questions for Pennie



pennie

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