



pennie[®] connecting Pennsylvanians to health coverage[®]



Pennie gets you covered

Pennie Origin



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



Mission: Pennie aims to maximize the number of Pennsylvanians with affordable, quality health coverage and facilitate informed consumer decision-making.

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

2023 Open Enrollment

Enrollment
as of 01/15/23

371,516

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.



Health Insurance Offered through Pennie

- Participating Health & Dental Insurers (based on your region)

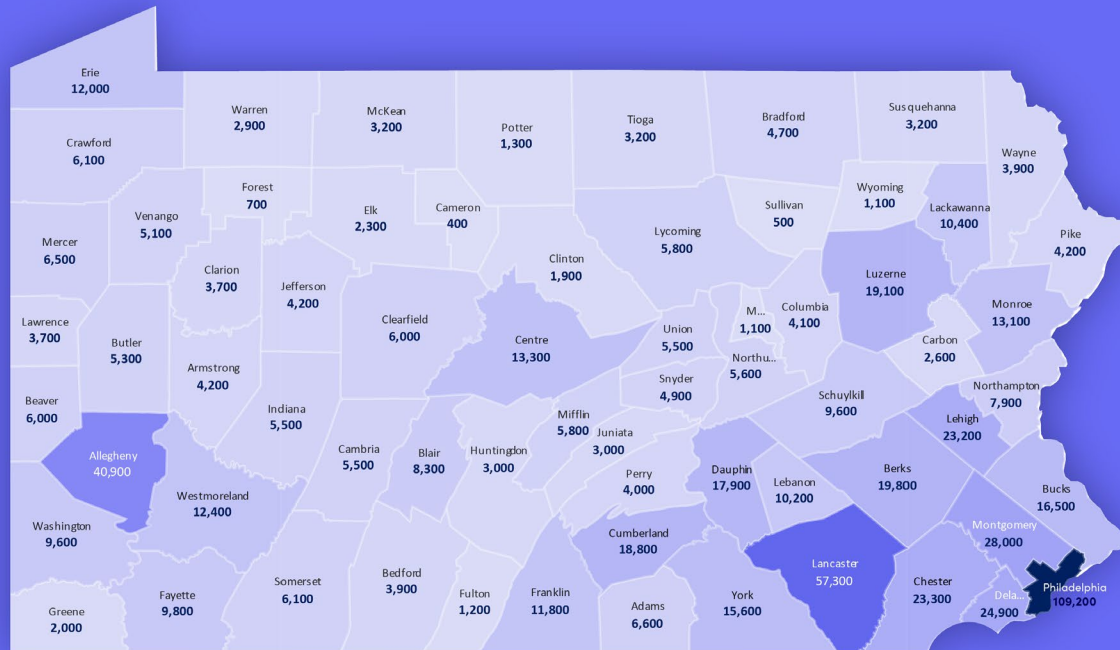


Health: Ambetter from PA Health & Wellness, Capital Blue Cross, Cigna, Geisinger, Highmark Blue Cross Blue Shield, Independence Blue Cross, Oscar, and UPMC

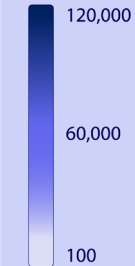


Dental: Best Life & Health Insurance Company, Capital Blue Cross, Delta Dental, DentaQuest, Dominion National, EMI Health, and Guardian

Where Do the Uninsured Live?



Legend



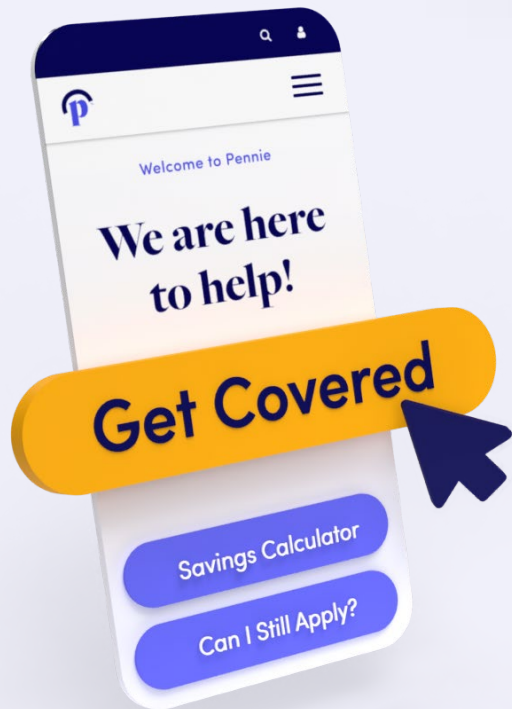
Notes: Data includes non-elderly (0-64) uninsured only and excludes undocumented Pennsylvanians not QHP-eligible. Uninsured by county has been rounded to nearest 100.

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.



Financial Assistance

Financial Assistance



Pennie is the ONLY source for financial assistance - Nine out of 10 Pennie customers qualify for financial assistance

- **Advance Premium Tax Credits (APTC)** – help reduce your monthly health insurance premium
- **Cost Sharing Reductions (CSR)** – when a customer qualifies for cost sharing reductions and purchases a silver plan through Pennie, they will receive additional financial assistance to help with the costs of co-pays, deductibles, and co-insurance

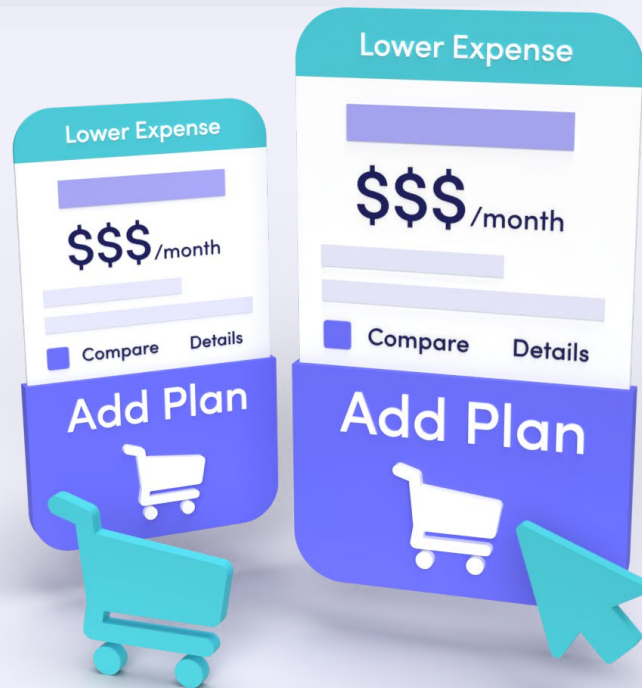
Other Ways Pennie Helps Our Customers Save

Pennie provides choice – Gold, Silver, and Bronze – Pennie has a plan to fit your budget

Pennie's marketplace is competitive

- **Health Insurers:** Ambetter from Pennsylvania Health and Wellness, Capital Blue Cross, Cigna, Geisinger Health Plan, Highmark, Independence Blue Cross, Oscar Health, and UPMC Health Plan
- **Dental Insurers:** Best Life and Health Insurance Company, Capital Blue Cross, Delta Dental or DeltaCare, DentaQuest, Dominion National, EMI Health and Guardian

Pennie's Reinsurance Program – helps maintain affordable rates and premiums



Examples of Financial Assistance



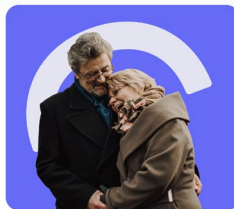
Example 1:

Single, 40-year-old, non-smoker,
Philadelphia County, 150% FPL
(\$20,385 annual income)*

During Plan Year 2023:

Monthly Gross Premium – \$395
APTC Per Month - \$395
Monthly Net Premium - \$0

**Some plans are \$0, and some
may have \$0 deductibles**



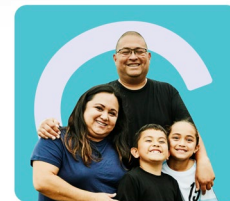
Example 2:

Married couple (64-years-old), non-
smokers, Dauphin County, 445% FPL
(\$77,580 annual income)*

During Plan Year 2023:

Monthly Gross Premium – \$2,633
APTC Per Month - \$2,084
Monthly Net Premium - \$549

**About 36% of Pennie's
customers are age 55-64**



Example 3:

Family of 4, non-smokers,
Allegheny County, 200% FPL
(\$55,500 annual income)*

During Plan Year 2023:

Monthly Gross Premium – \$702
APTC Per Month - \$610
Monthly Net Premium - \$92

**Great insurance for less
than most household bills**

* 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).

Impact of Financial Assistance

1 out of 4 Pennie customers pays less than

\$1 /day

Enroll now at pennie.com



14% of Pennie customers are paying less than

\$1 /month

Enroll now at pennie.com



Nearly

40% of Pennie customers are paying less than

\$75 /mo.

Enroll now at pennie.com





When can I get covered?

When Can I Get Covered?

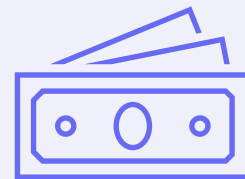


Special Enrollment Period

Outside Open Enrollment, Pennsylvanians can only 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

Other Opportunities for Coverage

Qualifying Life Event ≤150% Federal Poverty Level

- A Special Enrollment Period (SEP) is available for new and current customers with household income at, or below, 150% of Federal Poverty Level, and who otherwise qualify for APTC
- 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.**

Path to Pennie

- Path to Pennie is a **program** created to connect uninsured Pennsylvanians with health coverage through Pennie during tax season
- 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.'**

Medicaid Continuous Coverage Requirement

What is Medicaid Continuous Coverage Requirement?

- Cannot disenroll any beneficiary who was enrolled in Medicaid (MA) since start of Public Health Emergency (PHE) (March 2020)

When will Medicaid Continuous Coverage Requirement end?

- In December 2022, Congress passed law that:
 - **Ends the Continuous Coverage Requirement on April 1, 2023**
 - Uncoupled Medicaid Continuous Coverage Requirement from the PHE

What does the end of Continuous Coverage Requirement mean?

- Starting April 1, 2023, DHS will begin redetermining eligibility for all current Medicaid enrollees
- Redeterminations will be spread out over 12 months
- Many current Medicaid enrollees expected to lose Medicaid coverage, some eligible for Pennie coverage
- Extensive planning and collaboration has been underway between DHS, Pennie, MCOs, and QHP Insurers

<https://www.dhs.pa.gov/PHE/Pages/default.aspx>

<https://pennie.com/learn/loss-of-medical-assistance-coverage/>

How You & Your Organization Can Help

- Share Pennie's and DHS's information on your social media accounts and learn more about how to like and follow Pennie
- Request Pennie materials and review the unwinding toolkit at – agency.pennie.com/toolkit
- Review DHS's unwinding toolkit page at <https://www.dhs.pa.gov/PHE/Pages/default.aspx>
- 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
- 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



Questions or to make a referral?

+1 (844) 844-8040

Monday – Friday 8:00 AM to 6:00 PM EST

How Pennie Supports

Find Answers. Meet Pros. Get Covered. Getting help is as easy as ABC
Assisters, Brokers, & Customer Service



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.](#)

[Find an Assister](#)



Find A Pennie Broker

Brokers offer personalized advice to customers. Only a broker can make recommendations about which plan you should buy.

[Find a Broker](#)



Call Customer Service

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

[Give us a call](#)



Explore Pennie's FAQ Library

We have compiled a robust FAQ library to help answer questions we receive often. [You can also send us a message.](#)

[Click Here](#)



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

pennie[®]

ADDRESS

312-318 Market Street,
Bowman Tower, Floor 3
Harrisburg,
Pennsylvania
17101

PHONE

+1 844-844-8040

WEB

[pennie.com](https://www.pennie.com)