pennie™

Community Partner Workgroup

April 8, 2022

MS Teams Live Conference Call

All attendees' lines are muted

All questions can be typed using the Chat function.
Pennie Reps will answer them one-on-one, publish, or audibly address.

Today's Agenda

1. Eligibility for Non-Citizens

2. Recent System Enhancements

3. Verifications and Periodic Data Matching (PDM)

4. Path to Pennie

5. Questions & Feedback

Eligibility for Non-Citizens: Update for Afghans & Ukrainians

Eligibility for Non-Citizens: Overview

U.S. citizens, nationals, and those who are lawfully present are eligible for qualified health and dental plans through Pennie.

<u>The term "lawfully present" includes immigrants who have</u>:

- "Qualified non-citizen" immigration status without a waiting period.
- Humanitarian statuses or circumstances (including Temporary Protected Status, Special Juvenile Status, asylum applicants, Convention Against Torture, victims of trafficking)
- Valid non-immigrant visas
- Legal status conferred by other laws (temporary resident status, LIFE Act, Family Unity individuals)

There are many immigration statuses, some permanent, others temporary, that a person may have and qualify for Pennie.

Eligibility for Non-Citizens: Refugees & Asylees

Pennie is preparing for refugees and asylees moving to the Commonwealth.

- Refugees and asylees are eligible for coverage through Pennie.
- Applicants will have a visa 'class of admission' (entrance to the US) code printed in their immigration documents that demonstrates their refugee status.

Refugees are typically granted their refugee visas *before* immigrating to the US.

- USCIS (US Citizenship and Immigration Services) issues many refugee codes, some starting with the letters 'RE' (i.e. RE1, RE2, RE3), though there are many refugee codes that start with different letters.

Asylees typically apply for asylum *after* arriving in the US.

- There are many asylee codes, some starting with the letters 'AS,' though many start with other letters.

- Those who have an application *pending* for asylum ('asylum seekers') may also be eligible for Pennie if they:
  - have been granted employment authorization (also called a 'work permit') by USCIS; *OR*
  - are a child under age 14 who has had an asylum application pending with USCIS for 180 days or more.

Eligibility for Non-Citizens: Afghans & Ukrainians

Afghanistan:

- Many recent evacuees from Afghanistan entered the US with a Special Immigrant Visa code.

- Afghan evacuees may have immigration codes CQ1, CQ2, CQ3, or a number of other codes printed in their immigration documents.

Ukraine:

- Many, but not all, Ukrainians displaced by conflict are seeking immigration routes within Europe. Others will arrive in the US as refugees or apply for asylum within the US.
  - Pennsylvania has the second-highest number of people identifying as Ukrainian or having Ukrainian ancestry.

- Some Ukrainians who were in the US on work or travel visas prior to the March 2022 Russian invasion may already have applied for Temporary Protected Status with USCIS.
  - The Biden administration approved Ukrainians already in the US to receive Temporary Protected Status.
  - Allows 75,000 Ukrainians to legally remain in the US for an additional 18 months

- A pending application for Temporary Protected Status is eligible for Pennie IF they have been granted an Employment Authorization Document (EAD) (also called a 'work permit') by USCIS.

Eligibility for Non-Citizens: Resources

Immigration statuses that qualify for Pennie coverage (Pennie FAQs)

Documents to confirm your immigration status (Pennie FAQs)

Immigrant Classes of Admission (Homeland Security)

Afghan Special Immigrant Conditional Permanent Resident Status and Non-SI Parolees (USCIS)

Recent System Enhancements

View Enrollment Details

- Additional enrollment information available to assisters and brokers

- "Active Individuals" page > Find Customer > "View Enrollment Details" button

Active Individuals

#	HOUSEHOLD	STATUS	COVERAGE
1	BLACK BIRD		Capital BLUE ⊕ Capital Bronze PPO 745... PPO $0.00/month
	Phone: Email: Address:	Application Type: Financial Application Year: 2022 Current Status: Enrolled in a Qualified Plan	Office Visit: $50 Copay Generic Drugs: No Charge after deductible Deductible: $14900.0

👤 Account   🏠 Household   √Eligibility   💬 Comments   ✖ Mark As Inactive   ✏ Submit New Ticket   ⓘView Enrollment Details

View Enrollment Details

For each enrollment in customer's history:

- Enrollment Status
  - Pending   Active, Not Yet Effectuated
  - Confirmed   Active, Effectuated
  - Terminated   Not Active
  - Canceled   Voided, Never Effective

- Premium Information
  - Current APTC Used & Net Premium
  - Use Show Premium History for previous months

- Policy Effective Date
  - Coverage dates for individual enrollees may be only a portion of policy coverage period

- Exchange Assigned Policy ID (internal)

- CMS Plan ID (HIOS ID)
  - Ending in 01 = QHP
  - Ending in 04, 05, 06 = Silver CSR Plan

View Enrollment Details

Capital BLUE BRONZE PPO 74

CAPITAL

Enrollment Status: PENDING   Effective Date: 04/01/2022 - 12/31/2022

MONTHLY PAYMENT   ENROLLMENT ID'S

Premium Amount	$835.67	Exchange Assigned Policy ID	1260
Elected Federal APTC Amount	$835.67	CMS Plan ID	45127PA002002001
Net Premium	$0.00	Transaction ID	PA00000001287

Submitted Date:	03/21/2022	Submitted by:	Individual
Last Update Date:	04/05/2022	Last Update By:	

⊕ Additional Information

SHOW PREMIUM HISTORY

Enrollment – Premium History

Enrollment Start Date **04/01/2022**   Enrollment End Date **12/31/2022**

Type	Name	Gender	SSN	Benefit effective Date	Member ID
Self	Black Bird	Male	***7648	04/01/2022 – 12/31/2022	1000008618
Spouse	Blue Bird	Male	***9835	05/01/2022 – 12/31/2022	1000008629

Month	Gross Premium	Group Max APTC	Elected APTC	Net Premium	SLCSP
January	Not Applicable				
February	Not Applicable				
March	Not Applicable				
April	$420.50	$395.48	$395.48	$25.02	$666.59
May	$835.67	$835.67	$835.67	$0.00	$1,324.73
June	$835.67	$835.67	$835.67	$0.00	$1,324.73
July	$835.67	$835.67	$835.67	$0.00	$1,324.73
August	$835.67	$835.67	$835.67	$0.00	$1,324.73
September	$835.67	$835.67	$835.67	$0.00	$1,324.73
October	$835.67	$835.67	$835.67	$0.00	$1,324.73
November	$835.67	$835.67	$835.67	$0.00	$1,324.73
December	$835.67	$835.67	$835.67	$0.00	$1,324.73

Show Premium History

- Coverage Period by Member

- Member ID (internal)

- APTC Used & Net Premium by month

View Enrollment Details

Capital BLUE

BRONZE PPO 74

CAPITAL

Enrollment Status: PENDING   Effective Date: 04/01/2022 - 12/31/2022

MONTHLY PAYMENT   ENROLLMENT ID'S

Policy ID 1260

Additional Information

Rating Area:	R-PA007	Rating Area Effective Date:	04/01/2022
Enroller Name:	Test Broker Test Broker	Enroller TPA Number:	345453
Home Address:	549 Fake St, Mechanicsburg, PA, 17070 (42133)	Mailing Address:	549 Fake St, Mechanicsburg, PA, 17070
Primary Tax Filer:	Black Bird		

Enrollees (1 primary, 1 spouse, 0 dependent)

Type	Name	Gender	DOB	Tobacco	SSN	Coverage Dates	Member ID
Self (18)	Black Bird	Male	01/20/1983	No	***7648	04/01/2022 - 12/31/2022	1000008618
Spouse (01)	Blue Bird	Male	04/04/1984	No	***9835	05/01/2022 - 12/31/2022	1000008629

Enrollment History

Time	Event	Maintenance Reason	Created By
04-05-2022 02:22:41	Change	No Reason Given	L2 Customer Support
04-05-2022 01:59:31	Reinstatement	Re-enrollment	L2 Customer Support
03-31-2022 03:44:21	Cancellation or Termination	Non Payment	Administrator
03-21-2022 11:29:44	Change	Change of Location	Agent
03-21-2022 11:27:50	Addition (Initial Enrollment)	Member Benefit Selection	Individual

Additional Information

- Coverage Period by Member

- Enroller Name / TPA # = Current Broker
  - Assister designations not present; assister not included on enrollment files to insurer

- Enrollment Transactions with Insurer
  - All enrollment activity results in a transaction:
    - Add/drop member
    - Demographic update
    - APTC update
  - Event / Maintenance Reason

2022 FPL for Medicaid/CHIP Eligibility

- Change to income eligibility thresholds, beginning 4/1/2022
- Eligibility for Medicaid and CHIP, use 2022 FPL Tables
- Eligibility for APTC and CSRs, continue to use existing 2021 FPL Tables (for remainder of 2022 plan year)

Common Eligibility Thresholds

2022 PY (Effective 4/1/2022)	Eligibility (FPL)	Household Size				FPL Table Used
		HH 1	HH 2	HH 3	HH 4	
Medicaid	138%	$18,754	$25,268	$31,781	$38,295	**2022**
CSR 6	150%	$19,320	$26,130	$32,940	$39,750	2021
CSR 5	200%	$25,760	$34,840	$43,920	$53,000	2021
CHIP (no cost)	213%	$28,947	$39,000	$49,054	$59,108	**2022**
CSR 4	250%	$32,200	$43,550	$54,900	$66,250	2021
CHIP (low cost)	314%	$42,673	$57,493	$72,314	$87,135	**2022**

2021 FPL Table: $12,880 (100%, HH 1), $4,540 per additional HH member
2022 FPL Table: $13,590 (100%, HH 1), $4,720 per additional HH member

Verifications and
Periodic Data Matching (PDM)

New Verification – ESI MEC

New data verification on all applications for financial assistance

- Checks federal hub to see if eligible for affordable minimum value employer-sponsored insurance (ESI MEC)

- ESI MEC verification currently only checks for enrollees in Federal Employees Health Benefits Program (FEHB)

Comparison of MEC DMIs

Non-ESI MEC DMI		ESI MEC DMI	
Non-Employer-Sponsored Insurance (non-ESI) Minimum Essential Coverage (MEC) Data Matching Issue (DMI)		Employer-Sponsored Insurance (ESI) Minimum Essential Coverage (MEC) Data Matching Issue (DMI)	
• Medicaid (MA) • CHIP • Medicare	• Tricare • VA Care • Peace Corps	• Federal Employees Health Benefits Program (FEHB)	

Does NOT include short-term limited duration health plans

Periodic Data Matching (PDM)

- PDM ensures customers receiving APTC and/or CSR are not enrolled ineligible due to:
  - Enrolled in non-ESI MEC; or
  - Deceased

- Exchanges are required to run the PDM process twice per calendar year
  1. Once as a part of the annual redetermination process
  2. Separate mid-year PDM process (mid/late April)

- Pennie will identify those enrolled in coverage with APTC/CSR dually-enrolled in non-ESI MEC:

  - Medicaid (MA)
  - CHIP
  - Medicare
  - Tricare
  - VA Care
  - Peace Corps

Periodic Data Matching (PDM)

If an enrollee is flagged as being enrolled in Non-ESI MEC or deceased:

1. Warning notice sent, includes:
   - Name of each enrollee who needs to provide documentation
   - Type of DMI the enrollee has, including the specific type of non-ESI MEC (e.g. Medicaid, CHIP, Medicare)
   - Adverse action that will occur if DMI is not resolved

2. Reasonable Opportunity Period (ROP) initiated – **30 days**

3. If DMI is not resolved when ROP expires:
   - **Coverage will be terminated** end of the month
   - Notice sent explaining ROP expired and adverse action taken
   - Eligibility redetermined
     - No longer eligible for coverage through Pennie
     - Change made to prevent customers from being dually-enrolled

Path to Pennie

Path to Pennie

Overview of 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

- Partnership with Pennsylvania Department of Revenue (DOR)

- Allows uninsured tax filers who complete tax form to enroll in coverage through Pennie

- **REV-1882 'Health Insurance Coverage Information Request.'**

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

Path to Pennie

Take the Path to Pennie at Tax time!

2 PA Department of Revenue will securely send your info to Pennie to create an account on your behalf.

3 Pennie will send a notice to tax filers who completed this form with more info on how to shop, apply and enroll in coverage.

1 **Start here**
Fill out form **REV-1882** Health Insurance Coverage Information Request within your PA state tax return.

Learn more at
pennie.com/learn/pathtopennie

Path to pennie

Path to Pennie

Scenario 1 – Customer Submits REV-1882, Receives Access Code

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 1 – Notice

- Starting 1st week of April, customers who submitted REV-1882 will receive notice via USPS from Pennie with access code and estimated eligibility

  - Notices begin week ending 4/8/2022

  - Email alert will be sent

  - Full notice sent through US Mail

  - Notice will only include eligibility estimate if customer provided enough information on REV-1882 to provide eligibility estimate

Email

Meet Pennie! Next Steps to Health Coverage.
<noreply@pennie.com>

Welcome to Pennie^{TM}! You are receiving this email because you indicated on your Pennsylvania income tax return that you or a family member were interested in learning more about Pennie, Pennsylvania's state-based health insurance marketplace.

You will receive an official notice from Pennie through U.S. mail over the next several days with details on how much your household may be able to save on health insurance, as well as the steps you can take to access your new Pennie account to apply, shop, and enroll in health insurance.

If you have any questions, or would like to start the application process, you can speak with a Pennie Customer Service Representative at 1-844-844-8040 or TTY 711. Make sure to mention you received this email! You can also head to pennie.com for more information about this program.

Path to Pennie

Scenario 1 – Customer Submits REV-1882, Receives Access Code

1. Notice → 2. Create Account → 3. Submit Application → 4. Report Life Event (SEP) → 5. Enroll in Plan

Notice (via US Mail)

On your Pennsylvania income tax return for 2021, you indicated that you or a family member were uninsured and interested in learning more about your health coverage options through Pennie™, Pennsylvania's state-based health insurance marketplace. The Pennsylvania Department of Revenue shared some of your tax return information, which was used to create your new Pennie account and estimate your eligibility for financial assistance to lower the cost of health coverage and care. This notice explains how to access health coverage through Pennie™ and any financial assistance you may be eligible to receive.

Take action to enroll in coverage through Pennie

The Pennsylvania Department of Revenue has transferred information from your Pennsylvania income tax return to Pennie to make it easier to apply, shop, and enroll in health coverage that fits your needs. Simply follow the steps below! **Note: You have until 05/21/2022. to complete your application and enroll in coverage through Pennie™. You can apply for coverage through Medicaid (Medical Assistance) or the Children's Health Insurance Program (CHIP) any time throughout the year.**

Your Unique Access Code is: **Q3DF0ZBU**.

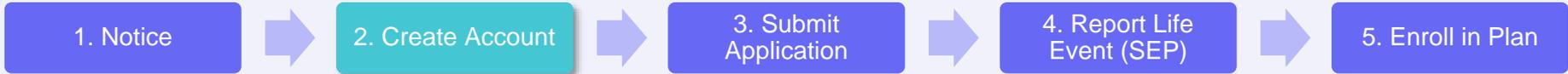**Follow these steps to enroll either online or over the phone:**

1. Claim your new Pennie™ account by providing your access code, either online at pennie. com or by calling Pennie Customer Service at 1-844-844-8040 or TTY 711.
2. Complete your application to find out what financial assistance you are eligible for.
3. Enroll in coverage by **05/21/2022** and pay your first month's premium. *If you are assessed as potentially eligible for Medicaid or CHIP, you will be transferred to the Department of Human Services for a final eligibility determination. The Department of Human Services will then contact you with next steps.*

(optional)

Household member(s)	Results	Next steps
Household Member	• May be eligible to enroll in health coverage through Pennie. • May be eligible for free or low-cost coverage through Medicaid or CHIP. • This estimate is based on the information that you provided on your state income tax return, including your household income.	• Follow the steps below to complete your Pennie application. • Choose a plan and complete your enrollment by 05/21/2022. • Follow the steps below and complete your application by 05/21/2022. • If assessed as potentially eligible for Medicaid or CHIP, you will be transferred to the Department of Human Services for a final eligibility determination.

Eligibility Estimate

Path to Pennie

Scenario 1 – Customer Submits REV-1882, Receives Access Code

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 2 – Claim Account
- Customer should claim account using their access code
  - Authenticate by matching information on customer's tax return

⚠️ DO NOT SKIP! Or else SEP not automatically approved
  - Assisters and brokers should help customer claim access code to create account, instead of creating account for them, to ensure SEP automatically available

Path to Pennie

Scenario 1 – Customer Submits REV-1882, Receives Access Code

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 3 – Complete Eligibility Application

- Some demographic information will be pre-populated based on information from DOR

- Normal eligibility rules apply:

  - If potentially-eligible for Medicaid or CHIP, application will be sent to DHS for eligibility determination.

  - If eligible for coverage through Pennie (with or without financial assistance), proceed to next step.

2022

Next Steps

You missed the open enrollment period for 2022 to shop and enroll in a health plan. You can still enroll if you have a Qualifying Life Event.
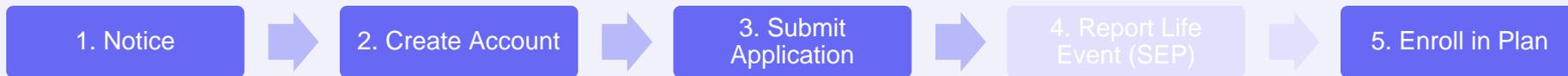
Start New Application

Overview

Your Application Status (Your Case ID is **PA1100002350**)

2022 Application   Not started   Start Application

Path to Pennie

Scenario 1 – Customer Submits REV-1882, Receives Access Code

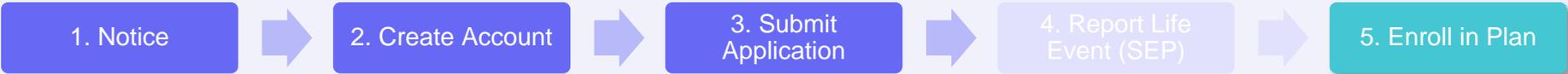| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 4 – N/A – SEP Automatically Approved

- No need to report life event because used access code

- Event Name = "Tax Filer SEP"

Summary of Events   Hide ^

Member Name	Event	Event Date
[FirstName LastName]	Tax Filer SEP	[Date of Notice]

Path to Pennie

Scenario 1 – Customer Submits REV-1882, Receives Access Code

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 5 – Enroll in a Plan

- Coverage Effective: 1st of month following plan shopping

- Shopping Period: up to 60 days from date of notice sent via US mail

Next Steps

You have successfully completed your application and confirmed life event . Please click on the button below to start shopping.

Shop for Plans

Confirm your Plan Selection

Health Plan   Black Bird

Capital **BLUE**

Capital
Bronze PPO 7450/0/50
Coverage Start Date: 04/01/2022

Monthly Premium
Monthly Tax Credit (APTC)

HEALTH MONTHLY PAYMENT

Dental Plan   Black Bird   **Change Enrollees**

DOMINION NATIONAL

Dominion
Select Plan Basic
Coverage Start Date: 04/01/2022

Monthly Premium
Monthly Tax Credit (APTC)

DENTAL MONTHLY PAYMENT

rt Total

Health Monthly Payment
Dental Monthly Payment

TOTAL MONTHLY PAYMENT

Sign Application

Path to Pennie

Scenario 2 – Customer Submits REV-1882, Missing Information

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 1 – Notice

- Starting 1st week of April, customers who submitted REV-1882 but were missing information will receive email notice from Pennie

  - Notices begin week ending 4/8/2022

  - No access code; must create new Pennie account like any new customer

Email

You Filled Out a Tax Form for Pennie – Information Needed

👤 <noreply@pennie.com>

You filled out a tax form to receive more information about Pennie, PA's official Health Insurance Marketplace.

HOWEVER, due to missing information we were unable to automatically create your Pennie account and now need you to provide more information to get you covered!

Below are steps to enroll in coverage through Pennie:
1. Call Pennie Customer Service at 1-844-844-8040
2. Explain that you filled out the tax form requesting about Pennie and have received this email about missing information.
3. Pennie will confirm you received this email and will open a Special Enrollment Period for you to enroll.

Note: You may qualify for a 60-day Special Enrollment Period to shop, compare plans, and enroll in 2022 coverage. Call today!

For local, expert support in finding the best plan for you, please visit pennie.com/connect

Path to Pennie

Scenario 2 – Customer Submits REV-1882, Missing Information

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 2 – Create Pennie Account

- Create new Pennie account (no access code)

  - Email notices begin week ending 4/8/2022

  - No access code; create new Pennie account as any new customer

LET'S GET STARTED

Browse for health & dental plans
Shop first, sign up later.

Register with access code
Use your access code to register for a new account.

Log in to existing account
If you already have an account, log in here.

Set Up Your Individual Account on Pennie

All fields on this form marked with an asterisk (*) are required.

Basic Information

First Name *

Last Name *

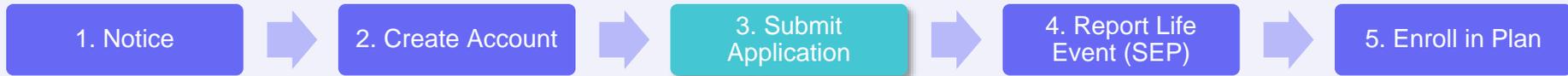Email Address *

Confirm Email Address *

Phone Number * ⍰

Date of Birth * MM/DD/YYYY

Security Question

Path to Pennie

Scenario 2 – Customer Submits REV-1882, Missing Information

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 3 – Complete Eligibility Application

- No pre-populated information

- Same application process as any new Pennie customer. Normal eligibility rules:

  - If potentially-eligible for Medicaid or CHIP, application will be sent to DHS for eligibility determination.

  - If eligible for coverage through Pennie (with or without financial assistance), proceed to next step.

2022

Next Steps

You missed the open enrollment period for 2022 to shop and enroll in a health plan. You can still enroll if you have a Qualifying Life Event.
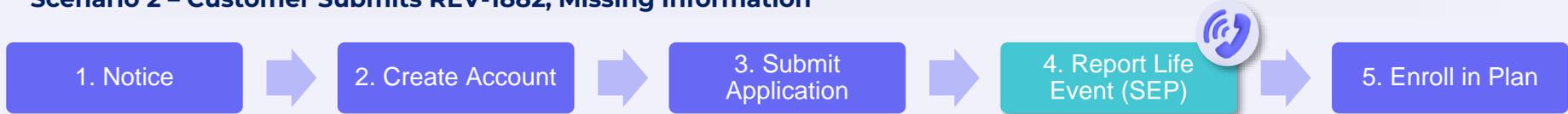
Start New Application

Overview

Your Application Status (Your Case ID is **PA1100002350**)

| 2022 Application | Not started | Start Application |

Path to Pennie

Scenario 2 – Customer Submits REV-1882, Missing Information

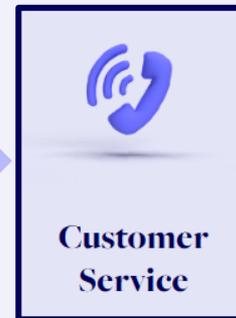| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 4 – Report Life Event for SEP

- Call Pennie Customer Service

  - Tell representative you filled out REV-1882 tax form and received an email notice from Pennie stating that they couldn't automatically grant you the SEP because information was missing

  - Provide verbal attestation (assisters or brokers can submit a written attestation signed by customer)

  - Rep will grant SEP while on the phone

  - Event Name = "Exceptional Circumstances – Individual"
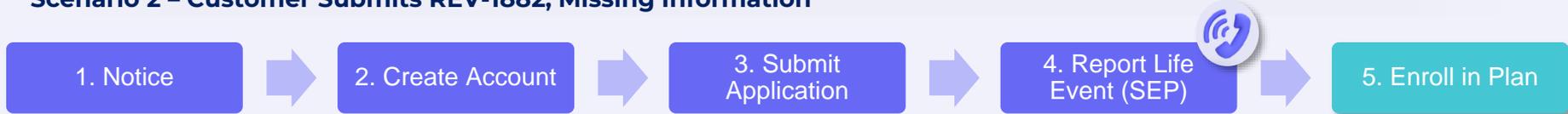
Next Steps

You have successfully completed your application and reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.

Confirm Event and Shop

Customer Service

Path to Pennie

Scenario 2 – Customer Submits REV-1882, Missing Information

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 5 – Enroll in a Plan

- Coverage Effective: 1st of month following plan shopping

- Shopping Period: up to 60 days from date of life event request

Confirm your Plan Selection

Health Plan   Black Bird

Capital BLUe
Capital
Bronze PPO 7450/0/50
Coverage Start Date: 04/01/2022

Monthly Premium
Monthly Tax Credit (APTC)

HEALTH MONTHLY PAYMENT

Dental Plan   Black Bird   **Change Enrollees**

DOMINION NATIONAL
Dominion
Select Plan Basic
Coverage Start Date: 04/01/2022

Monthly Premium
Monthly Tax Credit (APTC)

DENTAL MONTHLY PAYMENT

art Total

Health Monthly Payment
Dental Monthly Payment

TOTAL MONTHLY PAYMENT

Sign Application

Next Steps

You have successfully completed your application and confirmed life event . Please click on the button below to start shopping.

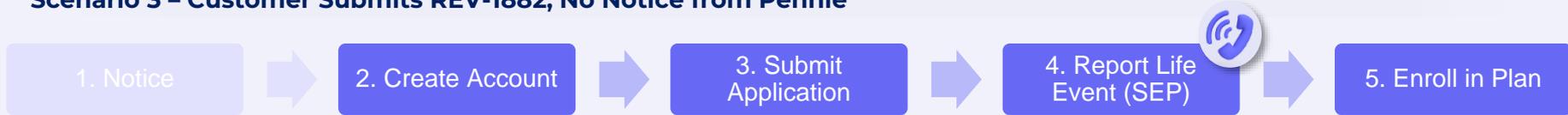**Shop for Plans**

Path to Pennie

Scenario 3 – Customer Submits REV-1882, No Notice from Pennie

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |

Step 1 – No Notice from Pennie
- Customer may have submitted REV-1882 but Pennie has not yet received the information from DOR

Step 2 – Create Pennie Account *(same as Scenario 2)*
- No access code; create new Pennie account as any new customer

Step 3 – Complete Eligibility Application *(same as Scenario 2)*
- Same application process as any new Pennie customer

**Step 4 – Report Life Event for SEP** *(same as Scenario 2)*
- Tell Pennie representative that you filled out REV-1882 but haven't received anything from Pennie yet.
- Provide attestation; Rep will approve SEP on the phone

Step 5 – Enroll in Plan *(same as Scenario 2)*
- SEP available up to 60 days from date reported life event

Path to Pennie

Scenario 4 – Customer Did NOT Submit REV-1882, Form Not Available

| 1. Notice | → | 2. Create Account | → | 3. Submit Application | → | 4. Report Life Event (SEP) | → | 5. Enroll in Plan |
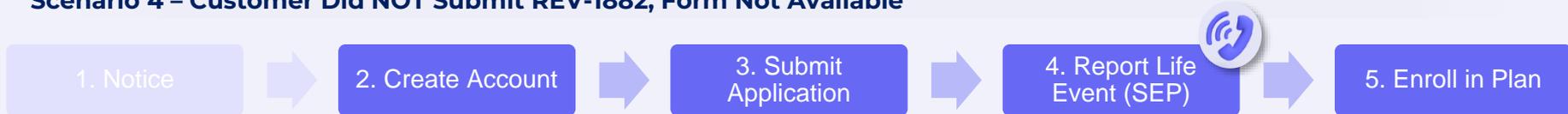
Step 1 – N/A – No Notice from Pennie

Step 2 – Create Pennie Account *(same as Scenario 2)*
- No access code; create new Pennie account as any new customer

Step 3 – Complete Eligibility Application *(same as Scenario 2)*
- Same application process as any new Pennie customer

Step 4 – Report Life Event for SEP *(same as Scenario 2)*
- Attest that you were unable to submit REV-1882 because your tax preparer software did not make REV-1882 available to you (e.g. Turbo Tax, H&R Block, FreeTaxUSA)
- SEP request **on hold** until DOR verification that customer used eligible tax preparer software.
- Allow up to 2-3 weeks for verification.

Step 5 – Enroll in Plan *(same as Scenario 2)*
- SEP available up to 60 days from date reported life event

Path to Pennie

RECAP - Comparison of Scenarios

Scenario	Submit REV-1882?	Notice from Pennie?	Account Creation?	Report Life Event?	SEP Duration (60 days from...)
1	Yes	Via US Mail, with email alert	Use access code	N/A (automatic SEP)	...date of notice
2	Yes	Via email only	Create new account	Call Pennie (approved on phone)	...date of call
3	Yes	No	Create new account	Call Pennie (approved on phone)	...date of call
4	No, form unavailable	No	Create new account	Call Pennie (wait on verification)	...date of call

Is Path to Pennie SEP available after April 18 tax filing deadline?

Yes. Whenever customer submits REV-1882 to DOR, Pennie will receive regular updates from DOR throughout the year and will trigger new scenario 1 or scenario 2 notices on a weekly basis.

What if REV-1882 was available through tax preparer but customer didn't submit it because they didn't realize it was an option?

Unless REV-1882 was not available through the customer's tax preparer, customer must submit REV-1882 to be eligible for Path to Pennie SEP. If customer has already submitted their tax return, please consult your tax advisor about submitting an amended return.

Path to Pennie - Resources

pennie®
connecting Pennsylvanians to health coverage

Workaround for Path to Pennie: Stakeholder Talking Points

Purpose: The REV-1882 form is not supported by all tax software programs for 2022. Pennsylvanians who used tax software that did not provide form REV-1882 can still be eligible for the Tax Filer Special Enrollment Period to enroll in coverage.

Target Audience: Tax filers who used a tax software program that did not provide the REV-1882 form and are uninsured.

Background on Path to Pennie:

- Path to Pennie was created to easily connect uninsured tax filers with medical & dental insurance offered through Pennie, as well as financial assistance to reduce the cost of health coverage and care. More information on Path to Pennie can be found at Path to Pennie | Pennie

- As uninsured tax filers complete their Pennsylvania state income tax return, they will have the option to elect via Form REV-1882 to receive more information on enrolling in health coverage available through Pennie.

Key Points:

- While many tax software vendors are supporting REV-1882 in 2022, REV-1882 is not currently available within certain tax software programs (two of largest that we know of are H&R Block and TurboTax).

- If a tax filer used a non-supportive tax software program, Pennie can still potentially help them get health coverage through the Tax Filer Special Enrollment Period.

- To qualify for this Special Enrollment Period, the customer **must** have submitted their Pennsylvania state income tax return via a tax software that did not support the form (such as H&R Block and TurboTax).

- Customers can call Pennie Customer Service at 1-844-844-8040 and explain that the REV-1882 tax form was not available through the tax
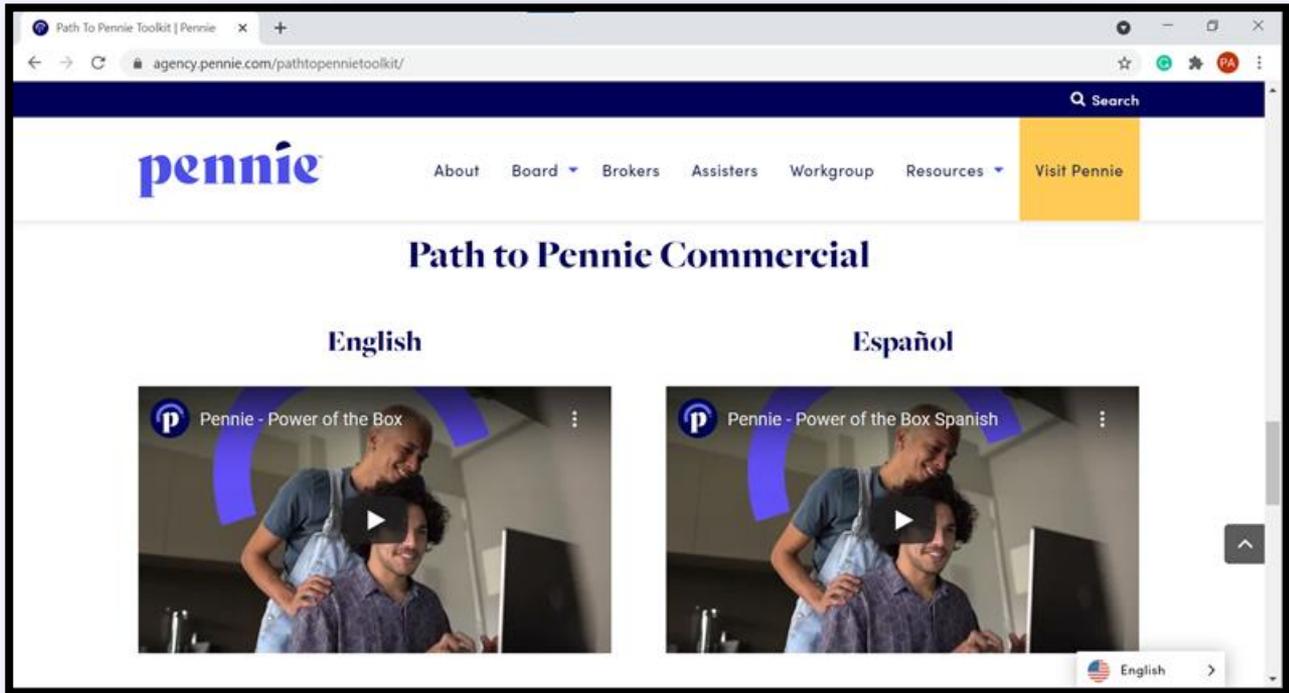

Pennie – Path to Pennie

Customers Experience Job Aid

Available at Assister and Broker Resource Pages:

- https://agency.pennie.com/assisters/
- https://agency.pennie.com/brokers/

Path to Pennie - Resources

Available at:
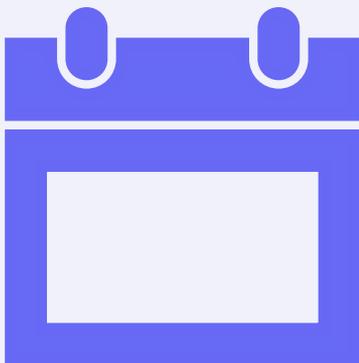
- https://agency.pennie.com/pathtopennietoolkit/

Questions & Feedback

Pennie Community Workgroup

- Receive updates, learn about hot topics, and get technical tutorials related to Pennie's platform and resources
- For all Pennie Partners
- **Usually**, the Second Friday of Every Month – beginning April 8th
- 11:00 AM to 12:00 Noon
- Look for MS Teams Live Meeting Link via email and on Pennie's Resource pages
- All PCW sessions will be recorded and available as video resources via Pennie's Community Partner webpage: https://pennie.com/community-partners/

Pennie Community Workgroup

Available at:

- https://agency.pennie.com/pennie-community-workgroup/

Apr 8, 2022: Agenda | Meeting Link | Meeting Deck

May 20, 2022: Agenda | Meeting Link | Meeting Deck

Jun 17, 2022: Agenda | Meeting Link | Meeting Deck

July 15, 2022: Agenda | Meeting Link | Meeting Deck

Aug 12, 2022: Agenda | Meeting Link | Meeting Deck

Sept 9, 2022: Agenda | Meeting Link | Meeting Deck

Oct 7, 2022: Agenda | Meeting Link | Meeting Deck

Nov 18, 2022: Agenda | Meeting Link | Meeting Deck

Dec 9, 2022: Agenda | Meeting Link | Meeting Deck

We Want to Hear From You

ℹ️ Questions & Feedback – Always Welcome

Call Customer Service

+1 (844) 844-4440

Mon – Friday
8:00 AM to 6:00 PM

Send Us Your Question

brokers@pennie.com

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