



The call will be recorded for sharing purposes

A large, thick blue arc is positioned in the upper left quadrant of the slide, curving from the left edge towards the center.

Outreach & Education Workgroup

April 7, 2021

Meeting Agenda

1. Preliminary Matters & Agency Updates
2. American Rescue Plan – Making it Real for Customers
3. Marketing in Pennsylvania
4. Questions for Pennie

Conference Call Etiquette



Please **mute your line** if you are not speaking.



Identify yourself & organization before you speak.



If you are on the phone **and** logged in via web, turn off your computer speakers.



If you have a question, please use the chat functionality. With MS Teams, you can *raise your hand* to be called upon with a question.



Agency Updates



Agency Updates

COVID-19 Enrollment Period is Open

- COVID-19 Enrollment Period has been **extended to August 15**
- Call center hours are now 8 am – 6 pm; no weekend hours
- Regular Special Enrollment Period is still in affect

ACA Changes in the American Rescue Plan

- Provides significant savings for those enrolling Pennie and current customers for plan year 2021 and 2022
- Phase 1 – Pennie System Updated (mid-late April)
- Phase 2 – Customer Eligibility and Accounts Updated (June)

Exchange Assister / Navigator Network

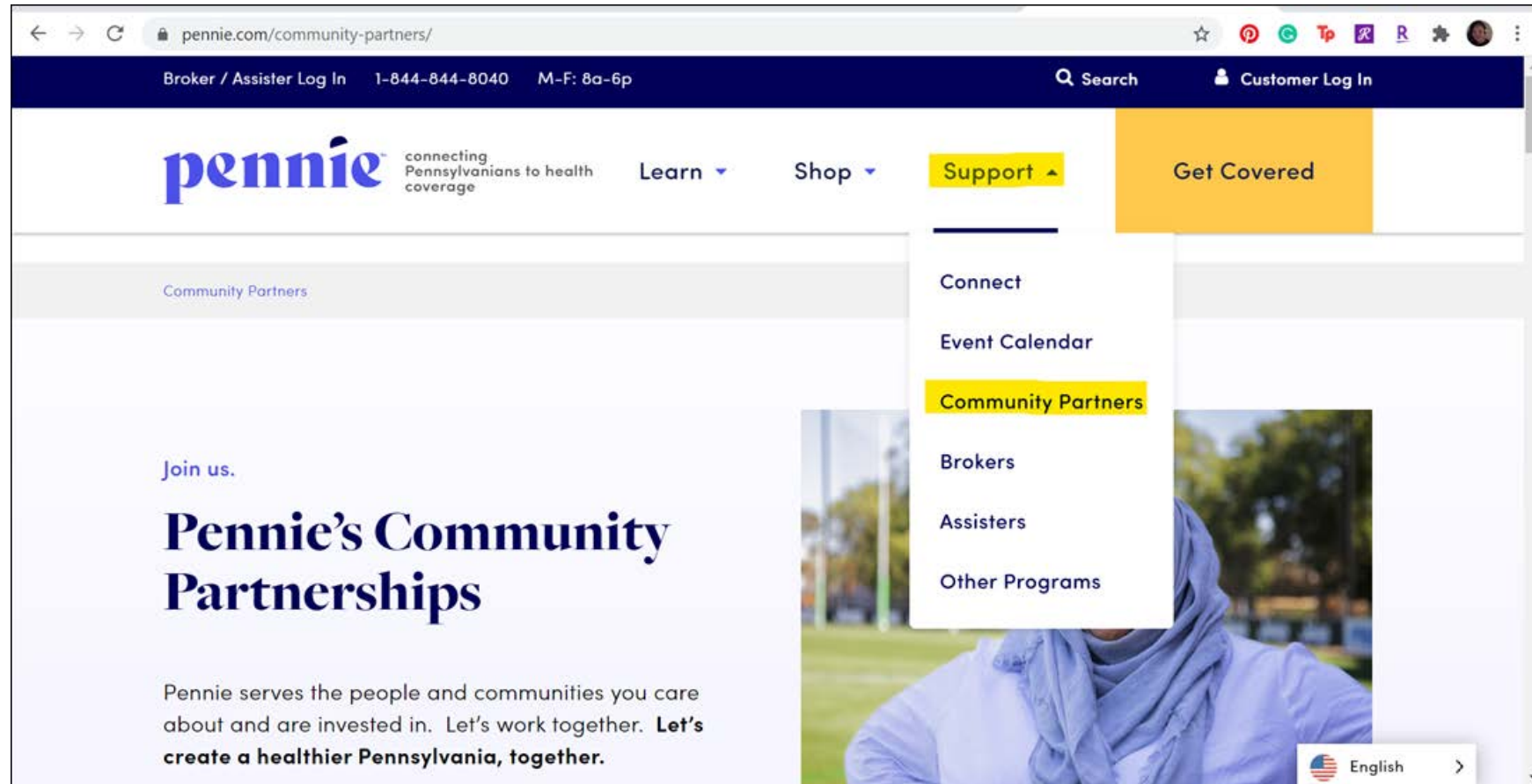
- Enrollment events schedule at pennie.com
- Pennie & DOH are joining the YMCA in the 2021 Statewide Health Equity Tour in May 2021

Customer-facing pennie.com

- Shifted language to SEP/CEP & Qualifying Life Events
- Added webpage and links for [COVID-19 Education & Resources](#); now also includes FAQs and information on the American Rescue Plan
- Updated FAQs for the American Rescue Plan at help.pennie.com

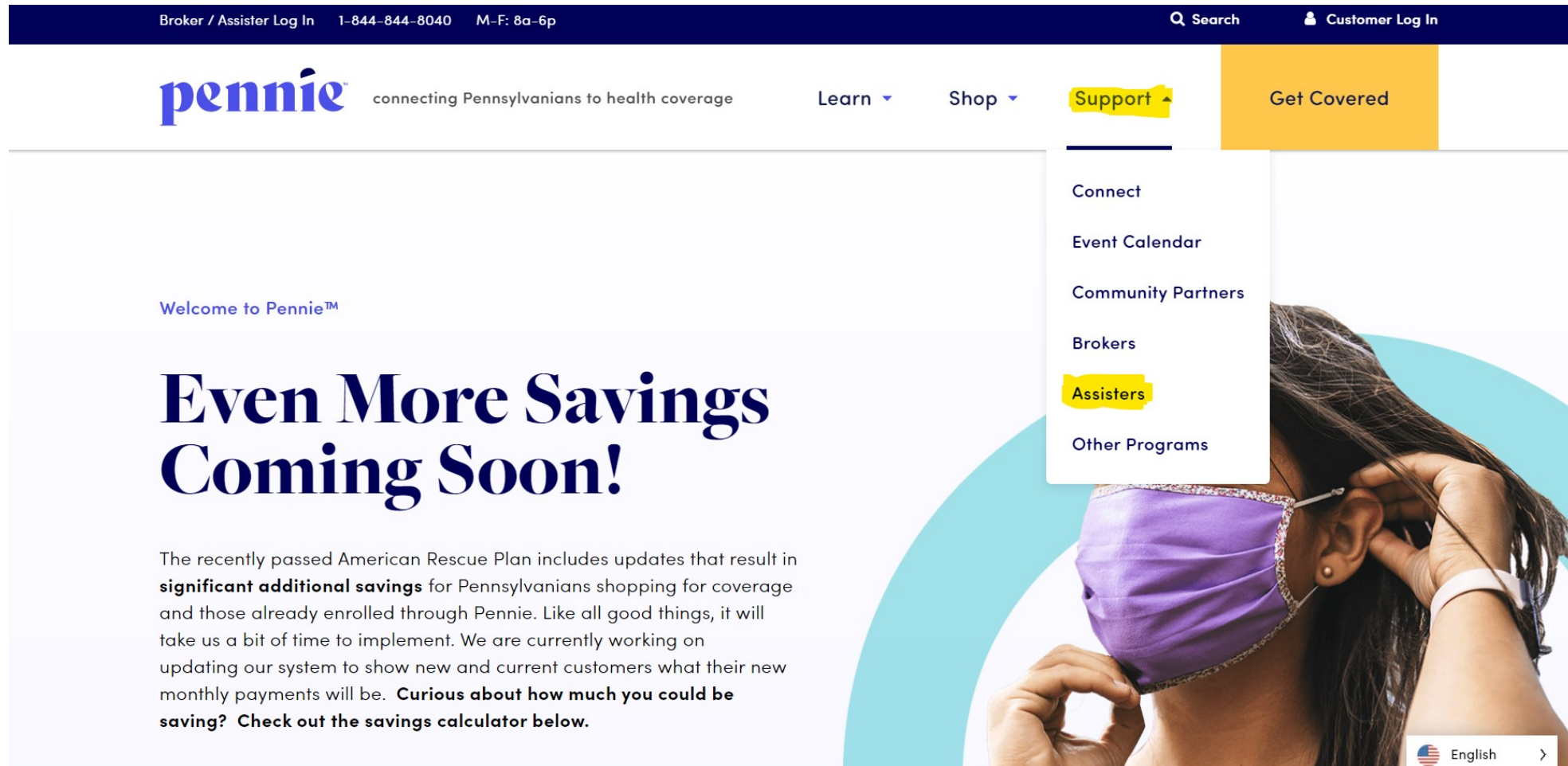
Website Enhancements

New Community Partnership's Page - information about Pennie's Outreach program, OEW meetings and information on how to become a Pennie Certified-Assister



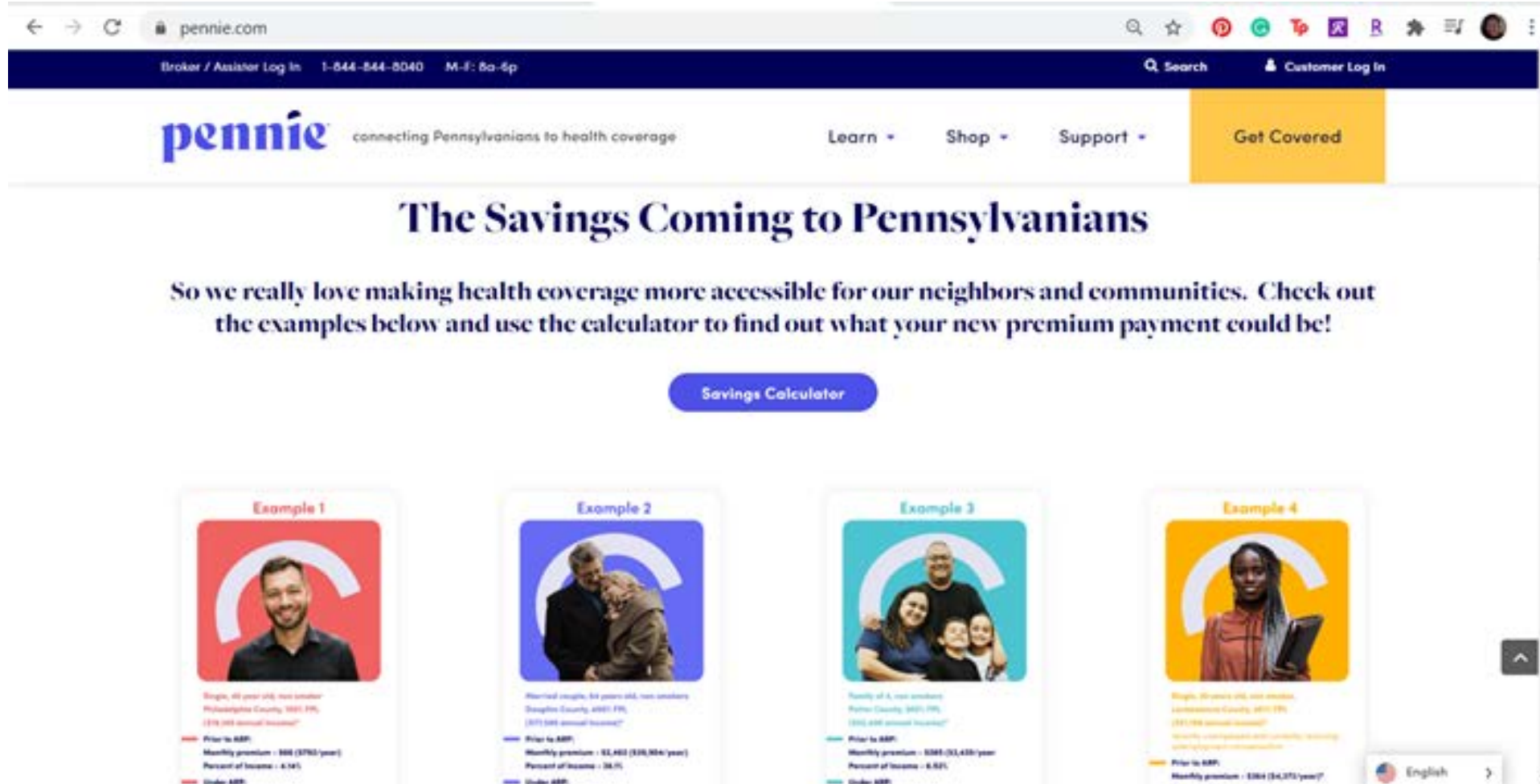
Website Enhancements

Updated Menu bar so Assisters can find resources quickly



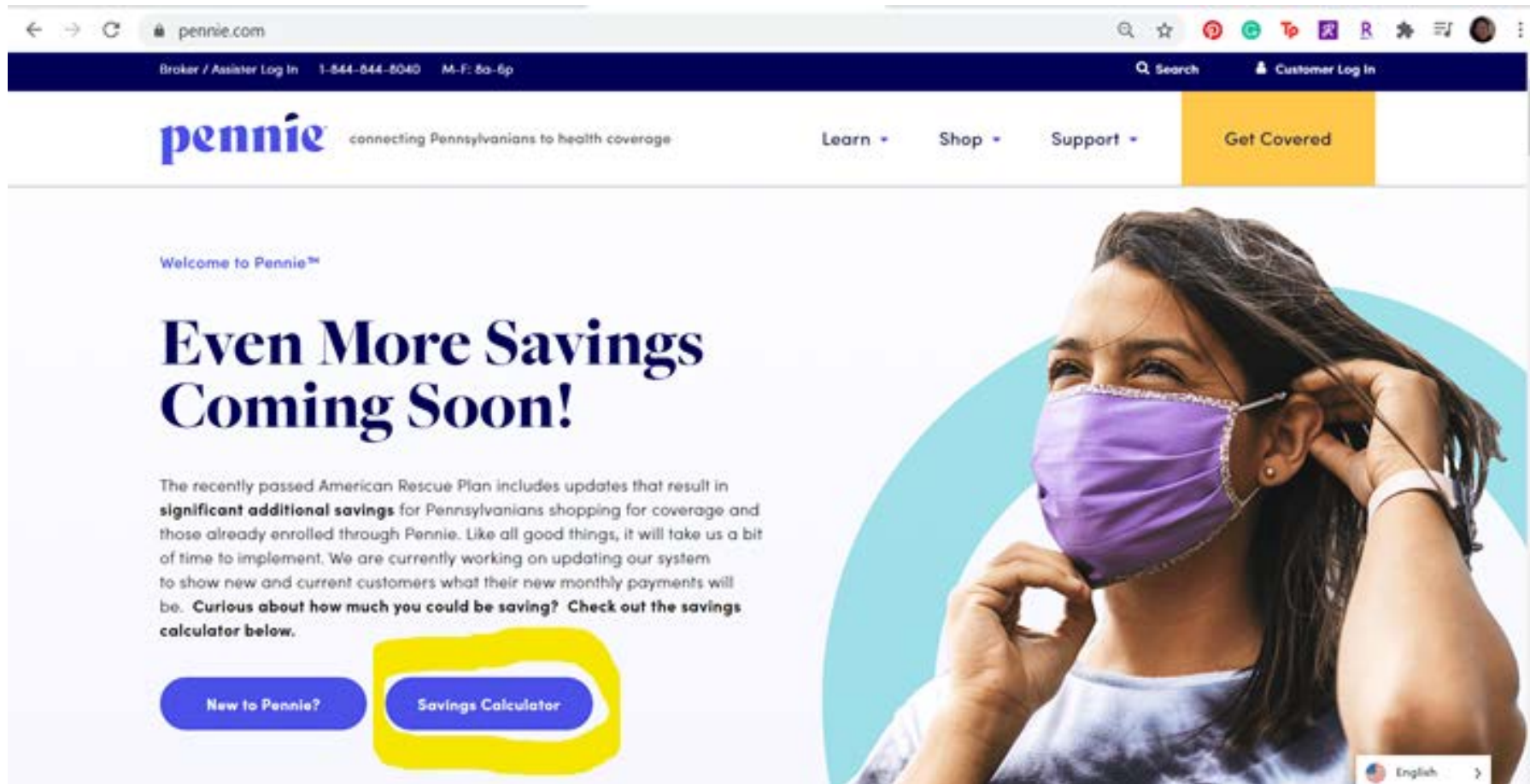
Website Enhancements

Updated homepage to include information about the American Rescue Plan



Website Enhancements

Added a “Savings Calculator” so visitors can fill in their information and figure out their estimated savings from the American Rescue Plan



Website Enhancements

Updated the COVID-19 webpage with information on the American Rescue Plan

Broker / Assister Log In 1-844-844-8040 M-F: 8a-6p Q Search Customer Log In

pennie connecting Pennsylvanians to health coverage Learn Shop Support Get Covered

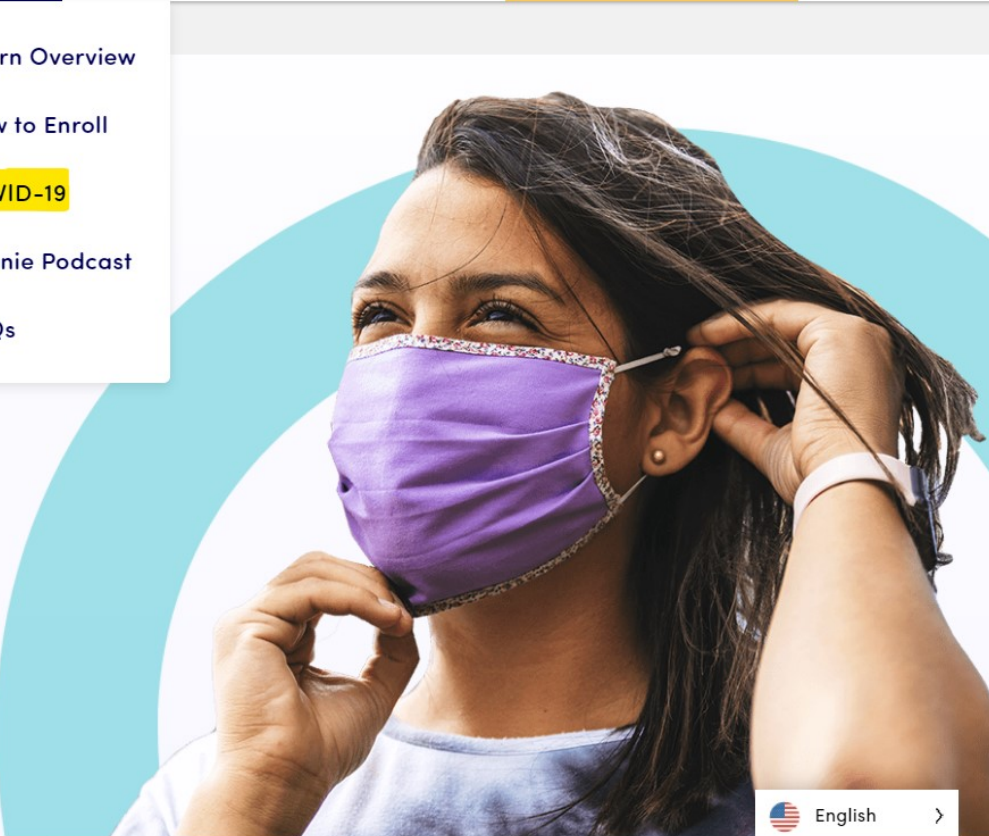
Learn / COVID-19

Pennie & the American Rescue Plan

Your one-stop for discovering what savings you qualify for with the passage of the American Rescue Plan.

- Learn Overview
- How to Enroll
- COVID-19**
- Pennie Podcast
- FAQs

English >



Website Enhancements

Updated top-bar navigation to agency.pennie.com and updated Assister-Specific Materials

The screenshot displays the top navigation bar of the Pennie website. The bar is dark blue with a search icon and the text "Search" on the right. The main navigation menu includes links for "About", "Board", "Brokers", "Assisters" (highlighted in yellow), "Workgroups", "Resources", and "Visit Pennie" (highlighted in orange). Below the navigation bar, the "Assisters" section is divided into three columns:

- 1 Marketing Collaterals**
 - Request Printed Materials
 - Marketing Materials including:
 - Social Media Materials
 - Pennie Logos
 - Downloadable Flyers and Posters
 - Pennie-Certified Broker Graphics
 - Educational Videos
 - Materials en Español
- 2 Manuals & Job Aids**
 - Pennie's American Rescue Plan Talking Points
 - Top 10 languages directing people to the call center to enroll
 - Directory with important numbers and websites
 - Fillable PDF that will generate a Pennie-Certified Assister ID Badge (Name/Assister's registration number)
 - Application Guide & Comparison Shopping Tool
 - Account Entity and Assister Account Claiming Guide
 - Pennie Entity User Manual
 - PA Assister Manual
 - Claiming Your Pennie Profile Step-by-Step for Assisters
- 3 Outreach Workgroup**
 - Pennie serves the people and communities you care about and are invested in. Let's create a healthier Pennsylvania, together. Check out our page for community partners **with Information on our Outreach Workgroup meetings.**
 - [More Info](#)

/agency.pennie.com/assisters/

English >

Website Enhancements

- Check out Pennie's Social Media Press Kit! [PHIEA Newsroom | PA Health Insurance Exchange Authority \(pennie.com\)](https://pennie.com)

pennie
connecting Pennsylvanians to health coverage

Pennie's Social Media Kit

CAMPAIGN

Social Media Resources

KEY DATES
Feb 15 - Aug 15
COVID-19 Enrollment Period

HASHTAGS
#PennieGetsYouCovered | #PenniePA | #PennieProud

COVID-19 Enrollment Period General Materials

Videos (English & Spanish) Family-Based Financial Assistance

Ways Pennie Helps Spanish Social Graphics

FACEBOOK POSTS

Hey PA! You can get coverage now.
Due to the continued public health risks of COVID-19, all Pennsylvanians can now enroll through Pennie! Take advantage of the opportunity and get the peace of mind that comes with health coverage today at pennie.com!

Hey PA! You can get coverage now.
Spread the word! Pennie is here to protect all Pennsylvanians during the COVID-19 pandemic. For a limited time, you can enroll in coverage at pennie.com!

Get coverage for COVID-19
For a limited time, all Pennsylvanians can now enroll in health coverage during Pennie's COVID-19 enrollment period! If you are uninsured, visit pennie.com and review your health coverage options today!

Additional Toolkit Materials in Production

- Talking Points
- Brochure
- Perfect Plan Flyer
- Palm Card
- Newsletter Content
- Job Aids
- Graphics



American Rescue Plan

Making it Real for Customers



American Rescue Plan

- Signed into law by President Biden on March 11, 2021
- Increases the amount of financial assistance available to Pennie customers, improving access to coverage and care

Health coverage just got more affordable!

Enroll now at pennie.com



Paid for by the Pennsylvania Health Insurance Exchange Authority with taxpayer dollars.



Piense de nuevo en su seguro de salud, hay nuevos ahorros disponibles ahora mismo

Regístrese ya en pennie.com



Pagado por la Autoridad de Intercambio de Seguros de Salud de Pennsylvania con dólares de los contribuyentes



Health coverage that fits your budget.



American Rescue Plan Health Coverage Impacts

- Enhances financial assistance available through Pennie in 2021 and 2022
 - More generous tax credits at every level of income
 - Removes 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%
- Changes for those eligible for Unemployment Compensation in 2021
 - Provides eligibility for maximum tax credits for households who are *eligible* for UC for 1 week in 2021, whether they receive UC benefits or not
 - Does not consider household income above 133% FPL for the purposes of APTC eligibility
- Tax Credit Reconciliation changes for PY20
 - Holds households who received excess APTC in 2020 harmless from having to pay it back on their federal income tax filings
- COBRA subsidies through September 2021
 - Subsidy available to eligible COBRA enrollees covering 100% of the cost of COBRA premiums from April 1 through September 30, 2021

What happens to someone on COBRA after September 30th, 2021?

COBRA Special Enrollment Period Guidance

- When the ARP COBRA subsidy for a qualified individual runs out on September 30th, 2021, they can contact Pennie and open a COBRA SEP with a CSR, providing them with 60 days to secure coverage. **NOTE: The customer can take proactive action and begin reviewing plans August 2nd, 2021 in accordance with the SEP.**
- Under the COBRA SEP, a customer will qualify for the maximum APTC as provided under ARP for those claiming unemployment for at least one week, regardless of if they collect UC benefit payments or not. **The exception - a person who has been discharged from their employer and ineligible for unemployment.**
- If the customer transitions from the COBRA SEP to 2021 coverage with Pennie and seeks to continue coverage through Pennie for Plan Year 2022, enhanced subsidies due to unemployment in 2021 will NOT continue in 2022; however, the general ARP subsidies will apply in 2022.

American Rescue Plan of 2021

Pennie's Implementation Timeline/Phases

These types of changes take time to implement. To show new & current customers what financial assistance for which they now qualify, Pennie has a two-phase approach:



Phase 1 - Updates to the online Pennie application allowing customers, including those eligible for unemployment compensation, to access the enhanced subsidies

Phase 2 – Eligibility redeterminations for current customers to automatically update their plans with enhanced subsidies.

Note: New and current customers will not see the new benefits on their account dashboard right away and will have to pay their April premium based on their eligibility under the old rules. That's okay. ***Pennie is working tirelessly to implement these changes to get customers the savings they deserve.*** Pennie customers will be eligible for the new benefits from their first day of coverage and will start to see those benefits in their accounts when the updates required under the American Rescue Plan are made.

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/mo.; \$792/yr.



* 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 the American Rescue Plan on Pennie Customers

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



* 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.

Impact of the American Rescue Plan on Pennie Customers

Example 3:

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

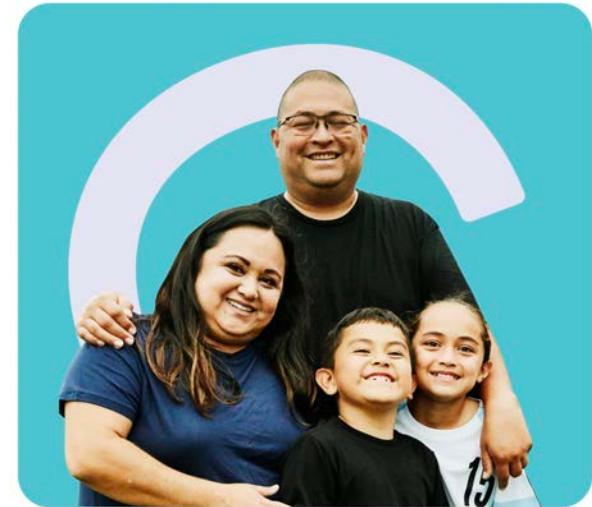
Prior to ARP:

- 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.

Impact of the American Rescue Plan on Pennie Customers

Example 4:

Single, 30-years-old, non-smoker, Lackawanna County, 401% FPL (\$51,168 annual income), recently unemployed and currently receiving unemployment compensation

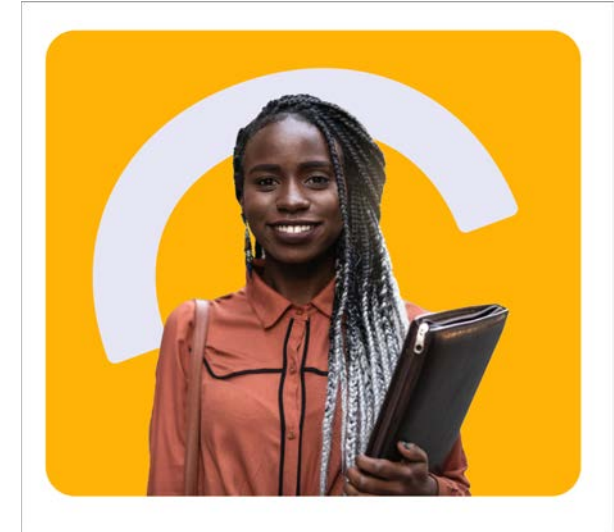
Prior to ARP:

- Monthly premium - \$364; \$4,373/year*
- Percent of Income – 8.5%

Under ARP:

- Monthly premium – \$0/month**
- Percent of Income – 0%

Total savings = \$364/month; \$4,373/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).



Marketing in Pennsylvania



How is Pennie promoting ARP/COVID-19 Enrollment Period?

Paid Media:

- English/Spanish TV & Radio
- YouTube/Online Video
- Print
- Transit
- Lifestyle (events, laundromats, etc)
- Local Sponsorships
- Content and Influencer Marketing
- Social Media

Earned Media:

- Press Conference in Phase 1
- Press Releases/Media Alerts
- Op-Editorials
 - OEW pitch to local publications?

Owned Media:

- Social Media Campaigns
 - Drive engagements
- New Podcast Episodes
- PenniE-Newsletter

Pennie Communications:

- Customer Email Campaigns
- Frequent Updates made to pennie.com
- Toolkit materials for stakeholders/partners
- Updates to collateral materials

Target Audiences/Key Messages

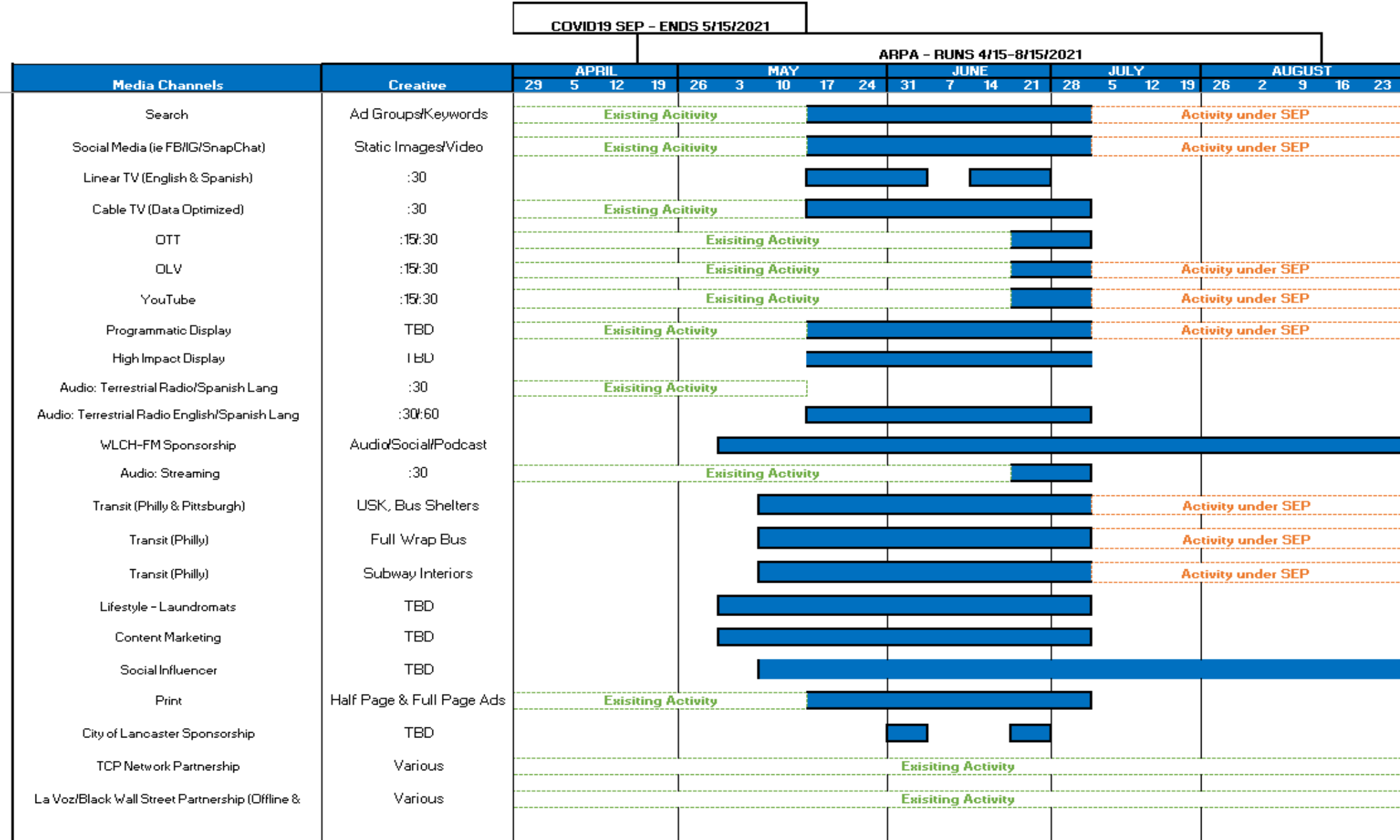
Target Audiences:

- Long-term Uninsured
- Unemployed in 2021
- Off-Exchange Customers
 - Hard to reach populations (focus on language barriers and access disparities)
 - Young Invincibles
 - Current customers
 - Those who submitted a Pennie application but have not enrolled

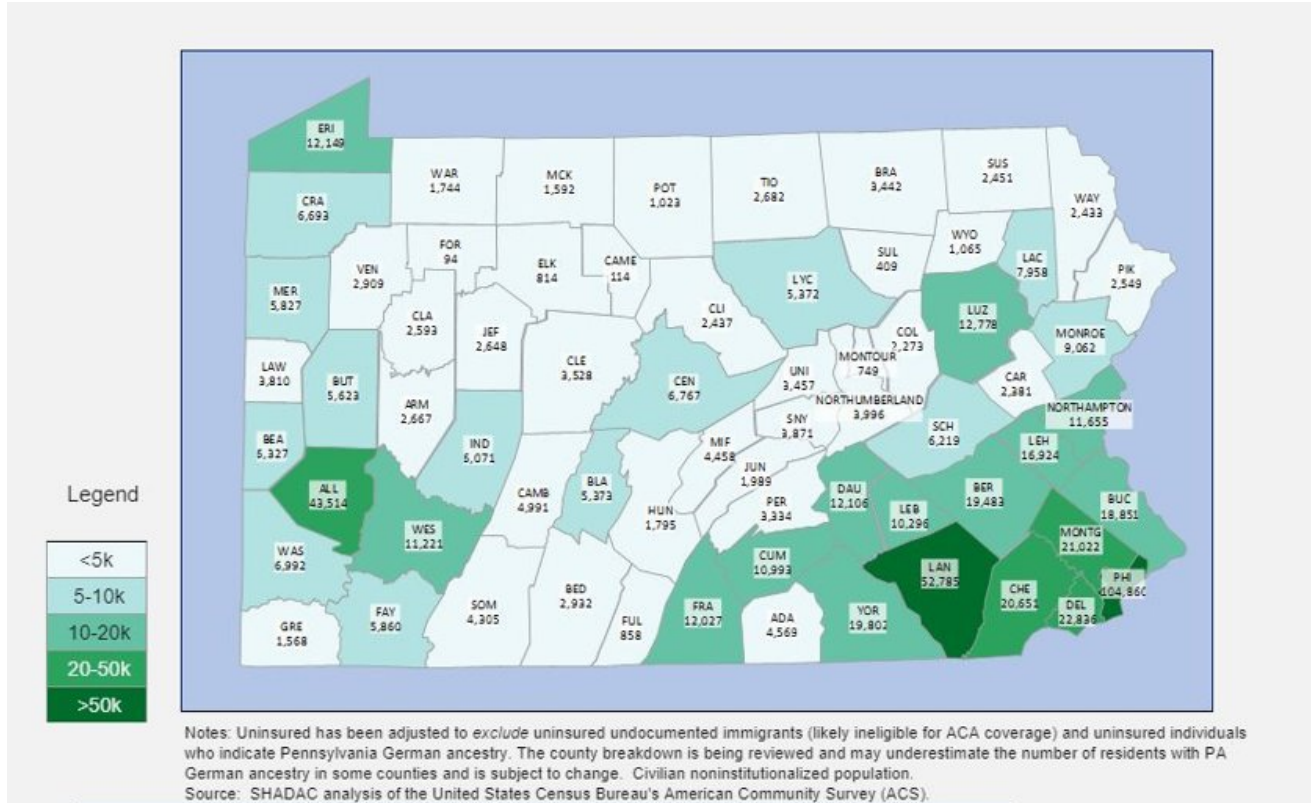
Key Messages (directed at specific audiences):

- Reconsider health insurance through Pennie
- Meet Pennie
- Reevaluate & compare to Pennie
- Your coverage just got more affordable

How is Pennie promoting ARP/COVID-19 Enrollment Period?



Where do you think we can have the largest impact?



Community Partners –

- NAACP
- Catholic Charities
- Salvation Army
- United Way
- LGBTQ+ Health Centers
- Hispanic Community Organizations
- Asian American Community Groups
- Hospitals
- Health Centers
- New Family Clinics
- Women's Health Organizations
- Chamber Organizations
- Small Business Development Centers
- Non-profits
- Faith-based Health Centers
- Municipal Leaders
- Public Health Departments
- Human Service Organizations
- Job Transition Services
- Learning Communities
- Nursing Associations
- Physicians Groups
- Immigrant Serving Organizations

Top 10 Uninsured Counties –

- Philadelphia
- Lancaster
- Chester
- Delaware
- Montgomery
- Bucks
- Berks
- Luzerne
- Allegheny
- Erie

Have you used Pennie's *Request Materials* form?

- agency.pennie.com – Resources – Request Printed Materials

The screenshot shows the agency.pennie.com website. The 'Resources' dropdown menu is open, and 'Request Printed Materials' is highlighted with a yellow circle. Overlaid on the right is a sample of the 'Pennie Printed Materials Request Form'.

Pennie Printed Materials Request Form

Name *

First Last

Company *

Address *

Street Address

Address Line 2

City

ZIP / Postal Code

State / Province / Region

Country

Phone *

Email *

Printed Materials Requested *

☐ Welcome to Pennie Poster

☐ Welcome to Pennie Poster (Spanish)

☐ Pennie Brochure

☐ Pennie Brochure (Spanish)

☐ Pennie Palm Card

☐ Pennie Palm Card (Spanish)

☐ "Plan to Perfect" Flyer

☐ "Plan to Perfect" Flyer (Spanish)

Quantity Notes *

Please list the quantity of each item you would like to request and if there are deadlines related to your material request.

Submit



Discussion and/or Questions



ADDRESS

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

PHONE

+1 844-844-8040

WEB

pennie.com