



pennie™



Community Partner Workgroup

May 20, 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



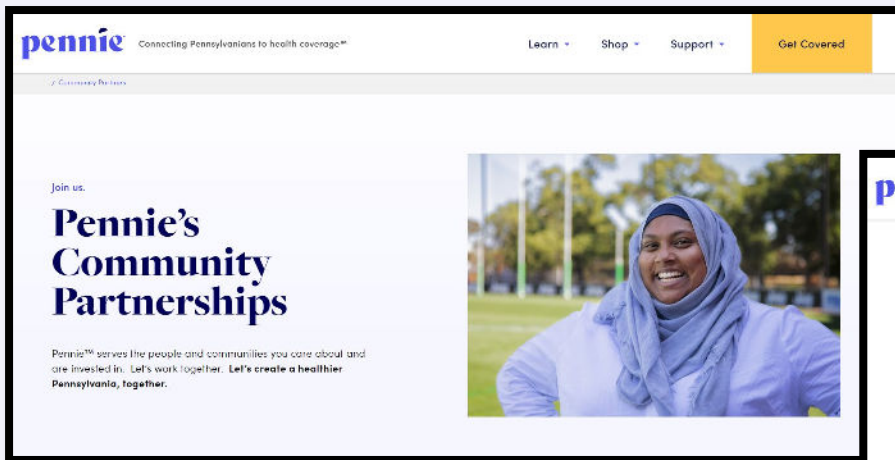
1. Welcome & Community Partner Update
2. Reminder: Periodic Data Matching (PDM) Expires Soon
3. Updates on PHE Unwinding
4. DMIs – Preventing, Resolving, and Troubleshooting
5. Questions & Feedback



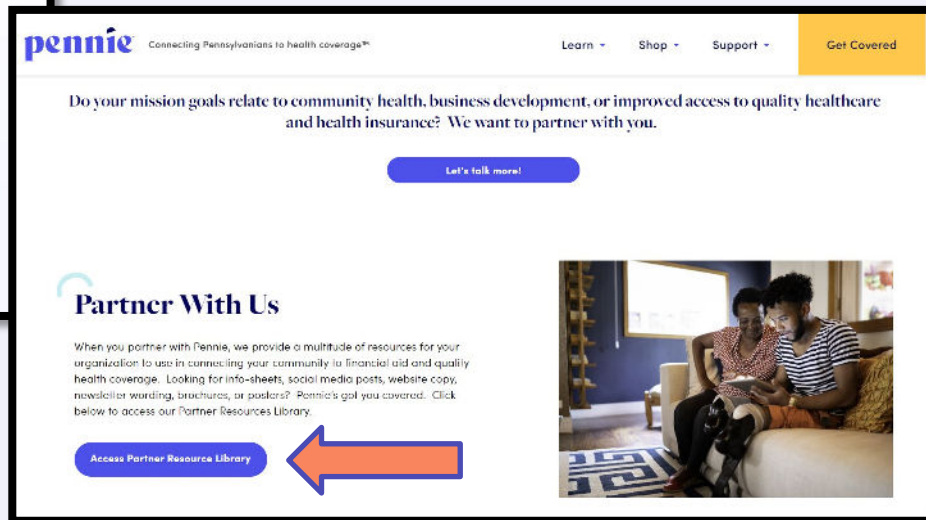
Pennie Community Partner Resource Site Updates

Community Partner Website Updates

Partner with Pennie - <https://pennie.com/community-partners/>



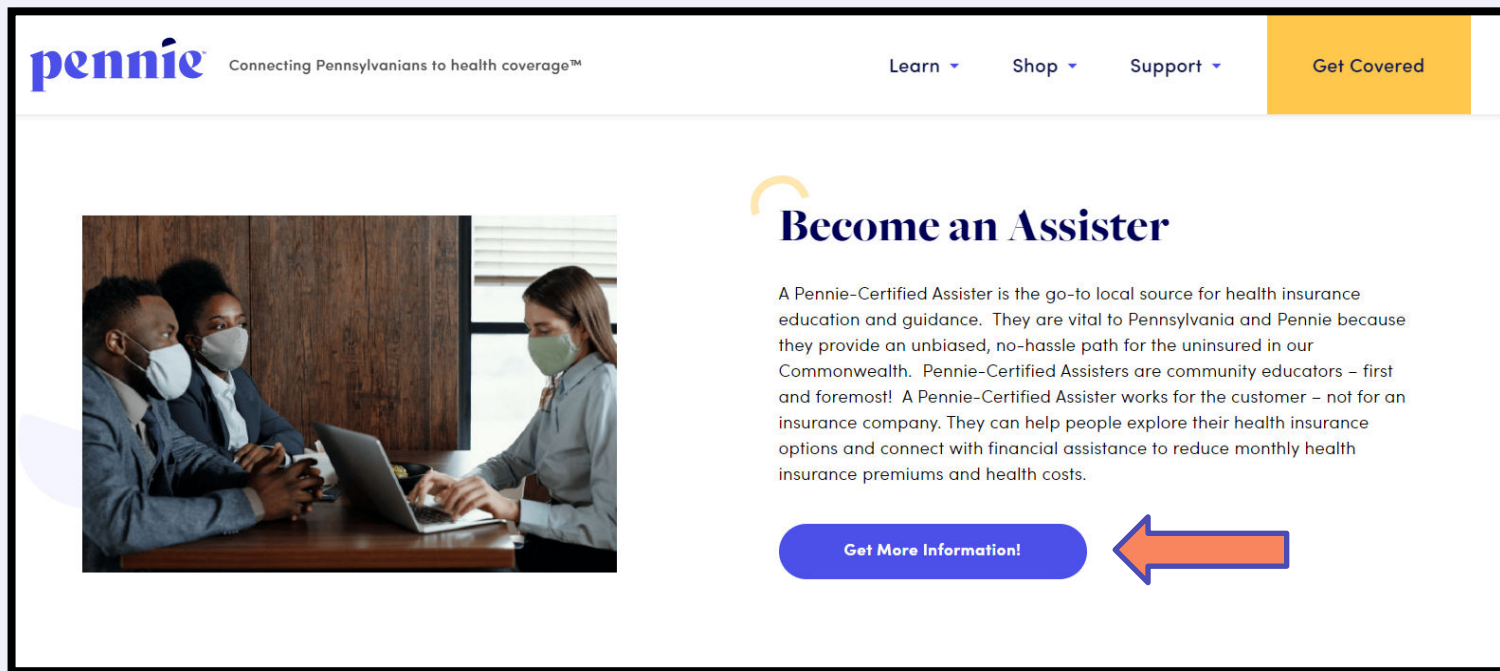
Order Pennie Educational Materials (free of charge):



Community Partner Website Updates

Become a Pennie-Certified Assister -

<https://www.insurance.pa.gov/Licensees/Navigators/Documents/How%20to%20Apply%20Online.pdf>



The screenshot displays the Pennie website's 'Become an Assister' page. The header features the Pennie logo with the tagline 'Connecting Pennsylvanians to health coverage™' on the left, and navigation links for 'Learn', 'Shop', 'Support', and a prominent 'Get Covered' button on the right. The main content area is titled 'Become an Assister' with a decorative orange arc above the text. To the left of the text is a photograph of three individuals wearing face masks and looking at a laptop. The text describes the role of a Pennie-Certified Assister as a local source for health insurance education and guidance, emphasizing their unbiased, no-hassle path for the uninsured. A blue button labeled 'Get More Information!' is positioned below the text, with a large orange arrow pointing left towards it.

pennie Connecting Pennsylvanians to health coverage™

Learn ▾ Shop ▾ Support ▾ **Get Covered**

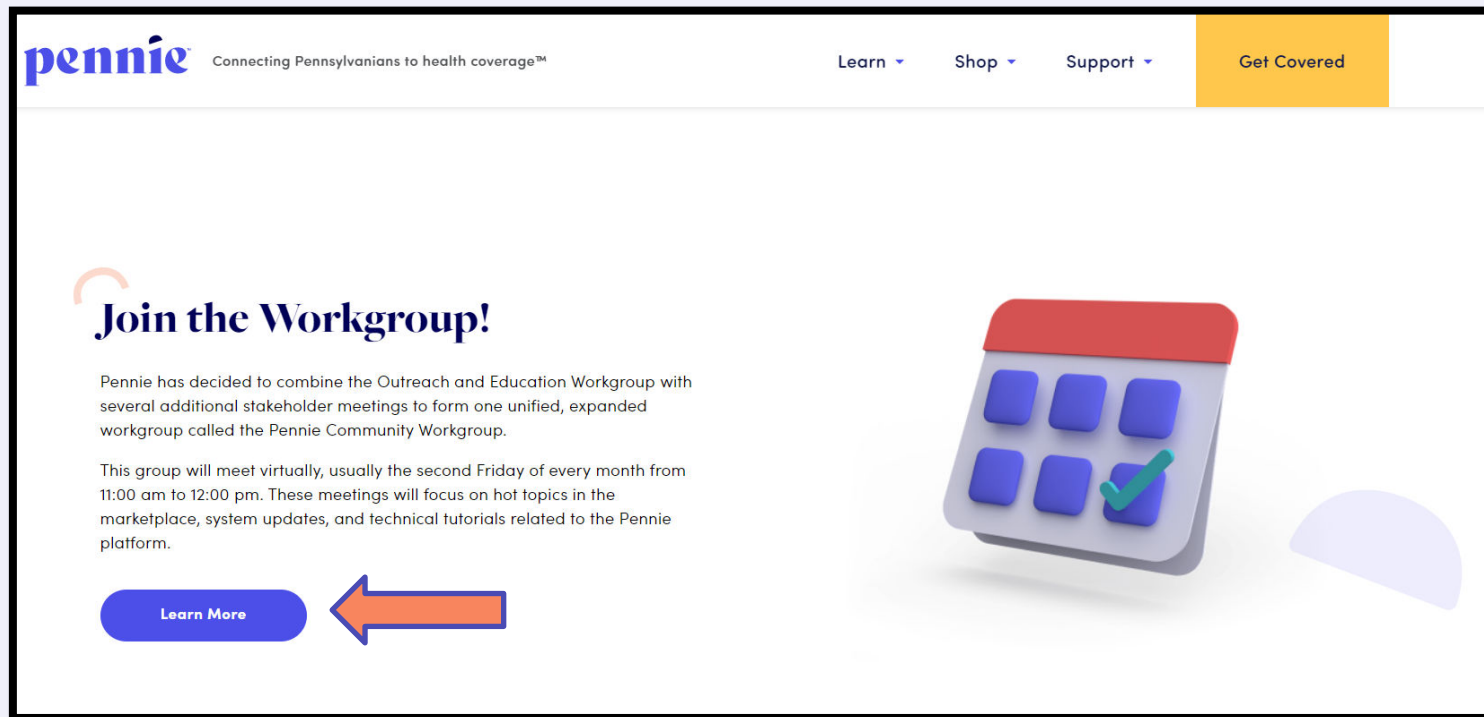
Become an Assister

A Pennie-Certified Assister is the go-to local source for health insurance education and guidance. They are vital to Pennsylvania and Pennie because they provide an unbiased, no-hassle path for the uninsured in our Commonwealth. Pennie-Certified Assistants are community educators – first and foremost! A Pennie-Certified Assister works for the customer – not for an insurance company. They can help people explore their health insurance options and connect with financial assistance to reduce monthly health insurance premiums and health costs.

Get More Information!

Community Partner Website Updates

Never miss a Pennie Community Workgroup meeting - <https://agency.pennie.com/pennie-community-workgroup/>



The screenshot shows the Pennie website's 'Join the Workgroup!' section. The header features the Pennie logo with the tagline 'Connecting Pennsylvanians to health coverage™' on the left, and navigation links for 'Learn', 'Shop', 'Support', and 'Get Covered' on the right. The main content area has a heading 'Join the Workgroup!' with a small orange arc above it. Below the heading, there are two paragraphs of text. The first paragraph states that Pennie has decided to combine the Outreach and Education Workgroup with several additional stakeholder meetings to form one unified, expanded workgroup called the Pennie Community Workgroup. The second paragraph states that this group will meet virtually, usually the second Friday of every month from 11:00 am to 12:00 pm. These meetings will focus on hot topics in the marketplace, system updates, and technical tutorials related to the Pennie platform. At the bottom left, there is a blue 'Learn More' button with a large orange arrow pointing to it from the right. To the right of the text, there is a 3D illustration of a calendar with a red cover and blue buttons, with a green checkmark on one of the buttons. A light blue semi-circle is also visible to the right of the calendar.

pennie™ Connecting Pennsylvanians to health coverage™

Learn ▾ Shop ▾ Support ▾ Get Covered

Join the Workgroup!


Pennie has decided to combine the Outreach and Education Workgroup with several additional stakeholder meetings to form one unified, expanded workgroup called the Pennie Community Workgroup.

This group will meet virtually, usually the second Friday of every month from 11:00 am to 12:00 pm. These meetings will focus on hot topics in the marketplace, system updates, and technical tutorials related to the Pennie platform.

[Learn More](#)

Community Partner Website Updates

Pennie Community Workgroups are recorded - <https://agency.pennie.com/pennie-community-workgroup/>

 Official Site of the Pennsylvania
Health Insurance Exchange Authority

AboutBoard ▾BrokersAssistersWorkgroupResources ▾

Visit Pennie

Introducing the Pennie Community Workgroup

Pennie has decided to combine the Broker Workgroup, the Outreach and Education Workgroup, as well as the Broker and Assister Lunch and Learns to form one unified, expanded workgroup called the Pennie Community Workgroup.

This group will meet virtually, usually the second Friday of every month from 11:00 am to 12:00 pm. These meetings will focus on hot topics in the marketplace, system updates, and technical tutorials related to the Pennie platform.

Apr 8, 2022: [Agenda](#) | [Meeting Recording](#) | [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

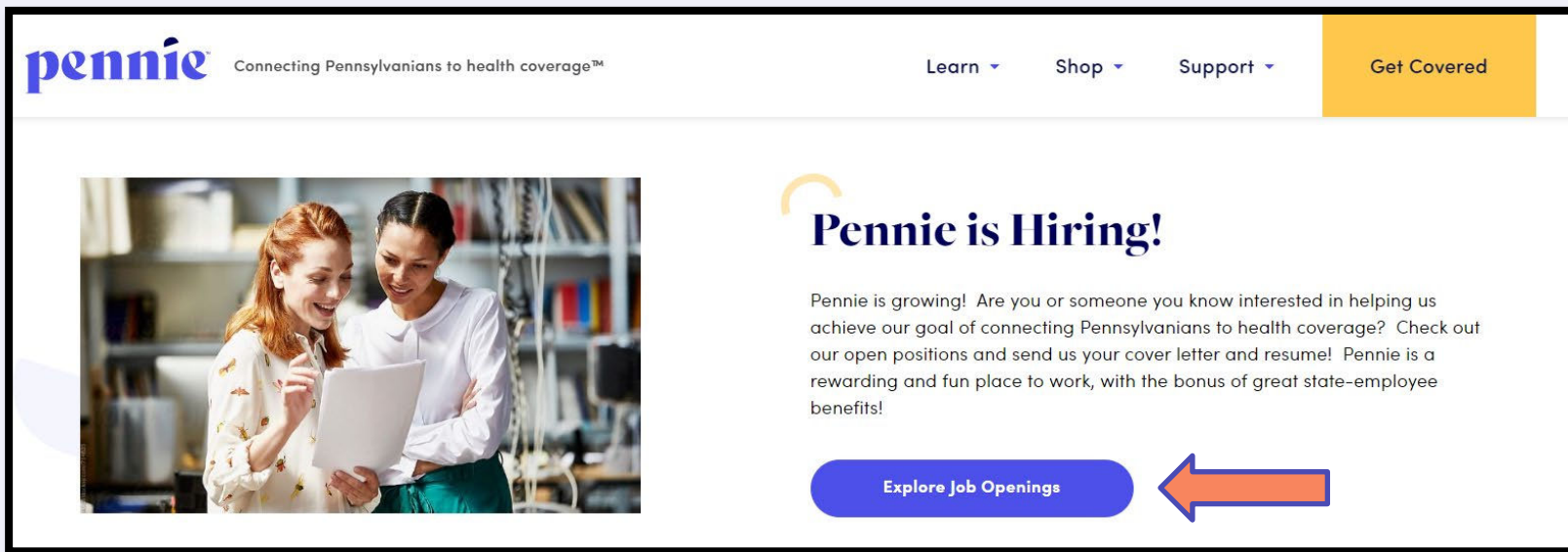
Nov 18, 2022: Agenda | [Meeting Link](#) | Meeting Deck

Dec 9, 2022: Agenda | [Meeting Link](#) | Meeting Deck



Community Partner Website Updates

Pennie is growing - <https://agency.pennie.com/careers/>



The screenshot shows the top navigation bar of the Pennie website. On the left is the Pennie logo with the tagline "Connecting Pennsylvanians to health coverage™". To the right are links for "Learn", "Shop", and "Support", each with a dropdown arrow. Further right is a yellow button labeled "Get Covered". Below the navigation bar is a large section titled "Pennie is Hiring!". To the left of the text is a photograph of two women, one with red hair and one with dark hair, both smiling and looking at a tablet. The text to the right of the photo reads: "Pennie is growing! Are you or someone you know interested in helping us achieve our goal of connecting Pennsylvanians to health coverage? Check out our open positions and send us your cover letter and resume! Pennie is a rewarding and fun place to work, with the bonus of great state-employee benefits!". At the bottom of this section is a blue button labeled "Explore Job Openings". A large orange arrow with a black outline points from the right towards this button.

pennie™ Connecting Pennsylvanians to health coverage™

Learn ▾ Shop ▾ Support ▾ Get Covered

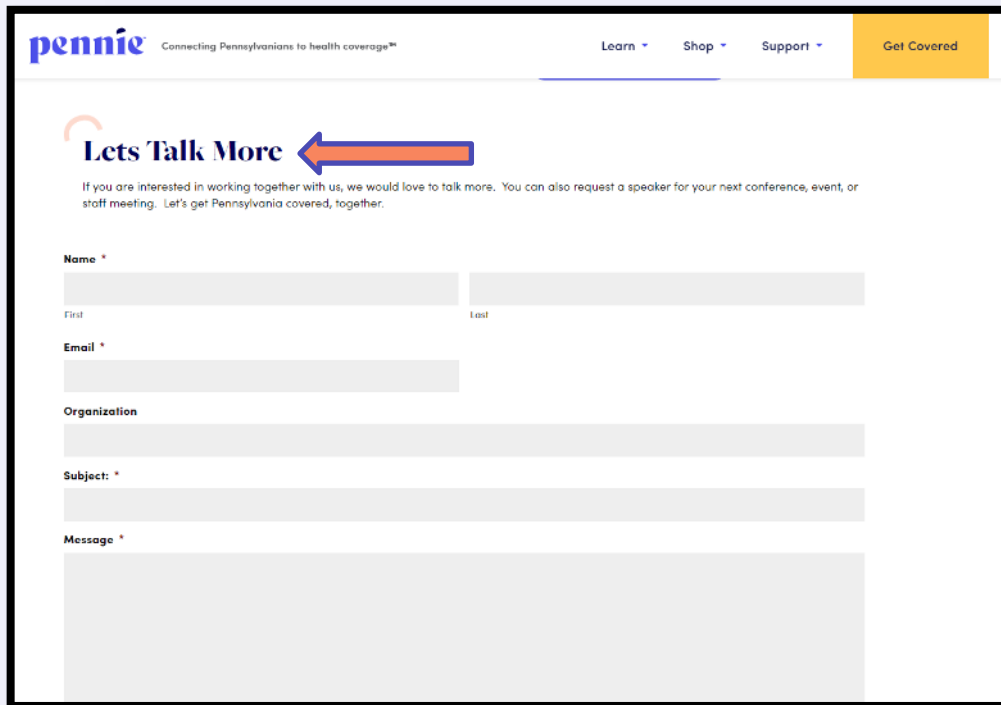
Pennie is Hiring!

Pennie is growing! Are you or someone you know interested in helping us achieve our goal of connecting Pennsylvanians to health coverage? Check out our open positions and send us your cover letter and resume! Pennie is a rewarding and fun place to work, with the bonus of great state-employee benefits!

Explore Job Openings

Community Partner Website Updates

Let's talk more - <https://agency.pennie.com/careers/>



pennie Connecting Pennsylvanians to health coverage™

Learn ▾ Shop ▾ Support ▾ **Get Covered**

Lets Talk More

If you are interested in working together with us, we would love to talk more. You can also request a speaker for your next conference, event, or staff meeting. Let's get Pennsylvania covered, together.

Name *

First Last

Email *

Organization

Subject: *

Message *

I would like to learn more about the following


- ☐ Request Pennie educational materials
- ☐ Request a virtual Pennie education session
- ☐ Request an in-person Pennie education session
- ☐ Invite Pennie to attend an event
- ☐ Request an executive briefing
- ☐ Receive Pennie newsletters
- ☐ Receive Pennie's Community Partner Workgroup invitations
- ☐ Share information about Pennie on my social media
- ☐ Become a Pennie-certified Assister
- ☐ Become a Pennie-certified Broker
- ☐ Invite Pennie to be a guest on my podcast, or radio/tv show
- ☐ Learn about Pennie's comparison shopping tool
- ☐ I'd like to share an idea with Pennie!

Pennie may contact me. *

- ☐ Yes

Pennie Board of Directors Materials

Resources - <https://agency.pennie.com/agency-partners/board-meeting-materials/>

 Official Site of the Pennsylvania
Health Insurance Exchange Authority

[About](#) [Board ▾](#) [Brokers](#) [Assisters](#) [Workgroup](#) [Resources ▾](#) [Visit Pennie](#)

Board Meeting Materials

2022

Jan 18th, 2022: [Agenda](#) | [Meeting Deck](#) | [Meeting Recording](#) | [Meeting Minutes](#)

Feb 17th, 2022: [Agenda](#) | [Meeting Deck](#) | [Meeting Recording #1](#) | [Meeting Recording #2](#) | [Meeting Minutes](#)

May 10th 2022: [Agenda](#) | [Meeting Deck](#) | [Meeting Recording](#) 

Aug 18th 2022: Meeting Materials Forthcoming

Oct 20th 2022: Meeting Materials Forthcoming

Dec 1st 2022: Meeting Materials Forthcoming



Reminder:

**Periodic Data Matching (PDM)
Expires Soon!**

Periodic Data Matching – Expires Soon

What is 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 – Expires Soon

Pennie ran PDM on 4/25/2022.

Enrollees who were is flagged as being enrolled in Non-ESI MEC or deceased:

1. Warning notice sent on 4/25, 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. 30-day Reasonable Opportunity Period (ROP) through 5/25
 - Adverse action triggered 15 days after end of ROP
3. If DMI is not resolved when ROP expires on 6/8 (30-day ROP + 15-day admin period):
 - **Coverage will be terminated** end of the month **(effective 6/30/2022)**
 - 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



Updates on PHE Unwinding

Updates on PHE Unwinding

What is Public Health Emergency (PHE)?

- Prevents states from disenrolling any beneficiary who was enrolled in Medicaid (MA) as of March 18, 2020
- Responsible for significant increase in Medicaid enrollment in PA and across the country

What happens when PHE expires (“PHE Unwinding”)?

- DHS will have ~6 months to redetermine eligibility for individuals enrolled in MA due to the PHE
 - Latest estimates ~950k individuals could be ineligible for MA
- Individuals determined no longer eligible for Medicaid will need to find coverage elsewhere, including Pennie

When will the PHE expire?

- Scheduled to expire 7/15/2022, but likely extended

What is being done to prepare for PHE unwinding?

- Significant interagency planning work has been under way and collaboration continues
- Insurers have also been engaged, including MCO, CHIP, and QHP insurers
- Exploring technical, operational, communication, and policy options to ensure a smooth unwinding period
 - Ex. Loss of MEC SEP extended from 60 days to 120 days during the PHE unwinding period

Stay tuned for more information in an upcoming community workgroup or check out [Pennie Board meeting materials](#).



Data Matching Issues (DMIs):

**Understanding,
Resolving, &
Troubleshooting DMIs**

Data Matching Issues (DMIs)

What is a Data Matching Issue (DMI)?

- Pennie is required by federal law to verify information on a customer's application against trusted data sources and flag inconsistencies, called Data Matching Issues (DMIs)
 - Checked every time an application is submitted
- If application information inconsistent with trusted data sources:
 - DMIs will be generated for each inconsistency found
 - Customer "conditionally eligible" for coverage for 90-day reasonable opportunity period (ROP)
 - Inconsistencies must be resolved before end of ROP or else adverse action taken
- Since eligibility is determined at the individual family member level, most DMIs are applicable to a specific person not the entire household.
 - The only exception is income since income is for the entire household. Therefore, an income DMI will be generated for the primary tax filer but the entire household's income is the inconsistency



How is a Periodic Data Matching (PDM) DMI different?

- Not triggered by an application submission; Bi-annual re-check by Pennie
- Only checks for non-ESI MEC & Death
- 30-day ROP for PDM DMIs (instead of 90 days)
- See April 2022 Community Workgroup for more info on PDM

Data Matching Issues (DMIs)

Types of DMIs

Vol.	DMI Type	Financial App	Non-Financial App	Data Source
70%	Income	✓	X	IRS and Experian
10%	Citizenship / Lawful Presence	✓	✓	SSA (citizenship), or Dept Homeland Security (lawful presence)
10%	SSN	✓	✓	SSA (if have SSN, name and DOB mismatch)
10%	Non-ESI MEC	✓	X	e.g. Medicaid, CHIP, Medicare
<1%	ESI MEC	✓	X	NEW! Federal Employee Health Benefit (FEHB)
<1%	Death	✓	✓	SSA (if have SSN, is a death date on file)
<1%	Incarceration	✓	✓	SSA
<1%	Residency	✓	✓	
<1%	American Indian / Alaska Native (AI/AN)	✓	✓	Only applicable if an applicant indicates that they are a member of a federally recognized tribe

* For more information on non-ESI MEC and ESI MEC, see April 2022 Community Workgroup.

Data Matching Issues (DMIs)

What happens with an unresolved DMI?

- If DMI not resolved by end of 90-day* ROP, adverse action taken based on the type of DMI.
- Adverse action taken 15 days after end of ROP

DMI Type	Adverse Action	Effective Date of Adverse Action
Income	Termination of APTC/CSR, for entire household	Last day of the month, on or after ROP expires (90-day ROP + 15 days)
Citizenship / Lawful Presence	Termination of coverage, for individual with unresolved DMI	
SSN		
Non-ESI MEC		
ESI MEC		
Death		
Incarceration		
Residency		
American Indian / Alaska Native (AI/AN)	Termination of CSR, for individual with unresolved DMI	

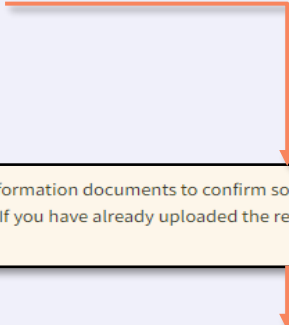
IMPORTANT: Loss of coverage due to expiration of a ROP is not an SEP to enroll outside of OEP.

* 30-day ROP for PDM DMIs (instead of 90 days)

Data Matching Issues (DMIs)

How do you know if a customer has an open DMI?

- Assister/Broker Portal
 - Eligibility status = conditional
- Member Portal
 - Dashboard banner message
 - Conditional Eligibility status in red
 - Applications > Verifications pages



We need additional information documents to confirm some of the data provided on your application. Click here to [upload documents](#). If you have already uploaded the relevant documents, please wait for the documents to be approved.

Your Household Eligibility This eligibility is conditional. [See more details](#) to upload the required documents.

Black Bird
Blue Bird

Advanced Premium Tax Credit
\$1104.62 per month

You are not eligible for Cost Sharing
Reductions

[View Details](#)

[Edit Application](#)

Data Matching Issues (DMIs)

How do you know if a customer has an open DMI?

- Member Portal
 - Applications > Verifications pages

The screenshot displays the Member Portal interface. On the left, a sidebar lists 'Black Bird' and 'Blue Bird' with status icons. The main content area is titled 'Applicant Verifications'. A top navigation bar includes 'My Dashboard', 'My Applications' (highlighted with an orange box), 'My Eligibility Results', 'My Enrollments', and 'My Inbox'. The 'Current Applications for 2022' section shows actions like 'Cancel Application', 'View Eligibility', 'View & Print Application Summary', and 'Verifications & Documents' (highlighted with an orange box). The 'Verifications & Documents' page shows a list of verifications with status indicators (green checkmark for 'Verified', red exclamation mark for 'Not Verified').

Applicant Verifications

We weren't able to verify the information provided in your application with data available from one or more State and Federal data sources. If you're enrolled in a plan (or wish to enroll in a plan), it is important for you to upload the documents supporting the information on your application by 06-29-2022. The information that needs supporting documents is indicated below as "Not Verified". No action is needed if you have uploaded the documents. You will be notified once the documents are Accepted or Rejected.

IMPORTANT: You could lose your insurance or financial assistance if you miss the deadline, you could lose your health coverage or savings. Submit the documents as soon as possible. You can submit documents online or by mail. But uploading is the fastest and easiest way to get them to us.

Non-ESI Minimum Essential Coverage	Verified
Residency	Verified
Income	Not Verified - Action needed by 06/29/2022
Social Security Number	Not Verified - Action needed by 06/29/2022
Death	Verified
Citizenship	Not Verified - Action needed by 06/29/2022
Incarceration Status	Verified
Minimum Essential Coverage	Verified

Data Matching Issues (DMIs)

How do you know if a customer has an open DMI?

- Notices
 - Eligibility Notice
 - 30-day, 60-day, 75-day DMI reminder notices

Reminder: You must submit documentation to keep your Pennie coverage

Take action to get or remain covered through Pennie

You are receiving this notice because we are unable to verify some of the information you provided on your Pennie application. The Pennie team needs additional documentation to verify the information you submitted in your application.

If you're enrolled in a plan (or wish to enroll in a plan), it is important that you submit the documents required to confirm the information provided by each person applying for coverage through Pennie by **07/10/2022**.

You must submit the documents by 07/10/2022, or you risk losing your health coverage through Pennie, as well as any financial assistance you may be receiving to reduce the cost of health coverage and care.

Household member	Information that needs to be verified
Black Bird	<ul style="list-style-type: none"> • Income • SSN <p>See the 'What documents should I submit?' section for a list of documents you can submit to confirm your eligibility and 'How do I submit documents?' to submit them. You will need to submit documentation within 90 days from when you initially submitted your application.</p>
Blue Bird	<ul style="list-style-type: none"> • Citizenship <p>See the 'What documents should I submit?' section for a list of documents you can submit to confirm your eligibility and 'How do I submit documents?'</p>

What documents should I submit?

Confirm your income information

To **confirm the income information** provided on your application, and **your eligibility for financial assistance** to enroll in coverage through Pennie you need to **submit one** of the following documents:

- 1040 tax return (federal or state versions), including Schedule 1 if you file one with your taxes - Must contain first name, last name, income amount, and tax year.
- W2s and/or 1099s (includes 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099S, 1099INT) - Must contain first name, last name, income amount, year, and employer name (if applicable)
- Pay stub - Must contain first name, last name, income amount, and pay period or frequency of pay with date of payment. If a pay stub includes overtime, indicate average overtime amount per paycheck.

Confirm your citizenship status

To confirm your citizenship status, we need you to submit one of the following documents, as explained in your eligibility notice:

- U.S. public birth certificate
- Consular Report of Birth Abroad (FS-240, CRBA)
- Certification of Report of Birth (DS-1350)
- Certification of Birth Abroad (FS-545)
- U.S. Citizen Identification Card (I-197 or the prior version I-179)

Ex. Broker Book of Business Notice

Book of Business Notice Summary

1 customer(s) have received one or more notices on April 30, 2022.

Notice Summary

Bird, Black
Phone:
Email: |

1. Reminder: You must submit documentation to keep your Pennie coverage

Data Matching Issues (DMIs)

How to Resolve a DMI?

- Upload documents through customer portal that are appropriate for the type of DMI
- List of acceptable documents are available:
 - Document Upload Pages
 - DMI reminder notice
 - Pennie FAQs

DMI Type	Documents to Submit
Income	Documents to confirm household income
Citizenship / Lawful Presence	Documents to confirm US Citizenship Documents to confirm Immigration Status
SSN	Documents to confirm SSN
Non-ESI MEC	Documents to confirm you don't have MEC
ESI MEC	
Death	
Incarceration	Documents to confirm Incarceration status
Residency	Documents to confirm Residency
American Indian / Alaska Native (AI/AN)	Documents to confirm AI/AN status

Data Matching Issues (DMIs)

How to Resolve a DMI?

- Upload documents

1 Citizenship (Not Verified) - Action needed by 06/29/2022

2 Citizenship (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Citizenship entered on the application. You entered: Yes. If this is incorrect, **correct it** and resubmit your application by 06/29/2022.

Select Document Type * Certificate of Naturalization ▼

Choose Document to Upload:

Hospital Souvenir Birth Certificate
Official Military Records showing U.S. Birth Religious Record
Federal or State Census Records showing U.S. Birth Statement signed by Physician/Midwife attending Birth
Other Birth Records
U.S. Citizen ID Card (I-197 or I-179)
American Indian Tribal Census Records
Final Adoption Decree Showing U.S. Birth Institutional Admission Papers
Certificate of Naturalization

3 Citizenship (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Citizenship entered on the application. You entered: Yes. If this is incorrect, **correct it** and resubmit your application by 06/29/2022.

Select Document Type * Certificate of Naturalization ▼

Choose Document to Upload: Choose File citizenship documentation.pdf

Submit

4 Citizenship (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Citizenship entered on the application. You entered: Yes. If this is incorrect, **correct it** and resubmit your application by 06/29/2022.

Document Name	Document Type	Document Status	Ticket
citizenship documentation.pdf	Certificate of Naturalization	SUBMITTED	TIC-2635

Select Document Type * Certificate of Naturalization ▼

Choose Document to Upload: Choose File


Data Matching Issues (DMIs)

How do you know if uploaded documents successfully resolved DMI?



1. Check Member Portal, Applications > Verifications

- Is DMI  (Verified)? Or  (Not Verified)?
- Document Status **ACCEPTED**? Or **REJECTED**?

DMI Resolved

Citizenship  (Verified)			
Document Name	Document Type	Document Status	Ticket
citizenship documentation v2.pdf	Legal Birth Certificate	ACCEPTED	TIC-2636

DMI Open

 Citizenship  (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Citizenship entered on the application. You entered: Yes. If this is incorrect, **correct it** and resubmit your application by 06/29/2022.

Document Name	Document Type	Document Status	Ticket
citizenship documentation.pdf	Certificate of Naturalization	REJECTED	TIC-2635

Select Document Type *

Choose Document to Upload:

Data Matching Issues (DMIs)

How do you know if uploaded documents successfully resolved DMI?

2. Check Inbox

- **Ticket Accepted = DMI Resolved**
- **Ticket Not Accepted = Document rejected, DMI remains open**



WARNING! "Ticket Resolved" = Document review task completed. Document could be accepted or rejected

Important update regarding your Pennie ticket #TIC-2636

Your ticket has been accepted. Please check your Dashboard for any next steps or open items that need your attention. For more details about your ticket, you may view your ticket history by clicking on My Tickets from the Dashboard.

Reference Ticket: TIC-2636

Important update regarding your Pennie ticket #TIC-2636

Your ticket has been resolved. Please check your Dashboard for any next steps or open items that need your attention. For more details about your ticket, you may view your ticket history by clicking on My Tickets from the Dashboard.

Reference Ticket: TIC-2636

**DMI
Resolved**

Important update regarding your Pennie ticket #TIC-2635

Dear Black Bird,

Your document(s) to Verify Citizenship of Black Bird has not been accepted.

Reason the document(s) was not accepted:
Invalid document - Not applicable

Reference Ticket: TIC-2635

Take action to get or remain covered through Pennie

You are receiving this notice because you recently submitted documents in response to our request in your eligibility notice to confirm information on your application. The Pennie team may need additional documentation to verify the information you submitted in your application.

TIC-2635 Verify Citizenship of Black Bird needs your attention

We were unable to approve this verification with the document you provided. The document is missing required information - customer name. Please provide a new document that includes the individual's name on the certificate for us to review.

To respond, go to [TIC-2635](#)

**DMI
Open**

Data Matching Issues (DMIs)

Troubleshooting – Why was document rejected?

Most common reason document was rejected, leaving DMI open, are:

1. Not Readable
 - Review the file before uploading to make sure it is legible
 - Make sure ALL pages included in the file you upload
2. Not an acceptable type of documentation for the DMI
 - Review documentation requirements in notice or Pennie FAQs before uploading
 - If unsure, call Pennie Customer Service
3. Missing Information
 - Paystub missing customer's name, no indication of payment frequency
 - Immigration document missing effective / expiration dates
 - Non-ESI MEC documents missing effective dates
 - Self-attestation letter missing name, income amount, or other relevant details
4. Doesn't Support Information on Application
 - Income documents provided only for one individual, not entire household
 - Income documents do not add up to income provided on application

Data Matching Issues (DMIs)

Understanding Income DMIs

Application requires customer to estimate their **expected annual household income** at end of the current year

- If income on application is less than actual income at end of year, customer at risk for repayment of APTC on tax return

Challenges with estimating household income for current year

- Difficult to predict changes in employment status, periods of unemployment, or changing jobs
- Variability of income for hourly and seasonal workforce
- Unpredictability of self-employment income



[Pennie FAQ: How to estimate your expected income](#)

Limited data sources available to verify projected annual income

- Trusted data sources look at income from 1-2 years prior (IRS) or credit bureau data (Experian)

Pennie applies generous thresholds to compare income with data sources before triggering DMIs

- If income on application greater than income from data sources, no DMI
- If income on application less than income from data sources, is difference within thresholds?
 - Current threshold for triggering DMI: Up to 40% or \$20,000, whichever is lower

Data Matching Issues (DMIs)

Understanding Income DMIs

Pennie applies generous thresholds to compare income with data sources before triggering DMIs

- If income on application greater than income from data sources, no DMI
- If income on application less than income from data sources, is difference within thresholds?
 - Current threshold for triggering DMI: Up to 40% or \$20,000, whichever is lower

Examples of When Income DMI Triggers due to Differences with Data Sources

Ex	Annual HH Income		Difference (\$ / %)	DMI?	Reason
	From Application	From Data Sources			
1	\$ 75,000	\$ 100,000	-\$ 25,000 / -25%	✓	Application income \$25k less than data sources
2	\$ 28,000	\$ 50,000	-\$ 21,000 / -41%	✓	Application income 41% less than data sources
3	\$ 40,000	\$ 50,000	-\$ 10,000 / -20%	X	Application income less than data sources but within allowable thresholds
4	\$ 100,000	\$ 50,000	+\$ 50,000 / +100%	X	Application income greater than data sources

Data Matching Issues (DMIs)

Troubleshooting - Income DMIs

Most common issues with income DMIs are:

1. Income documentation provided for one person, not all household members
 - Unlike other DMIs, Income DMI is applied to entire household (listed under the primary tax filer on Pennie)
 - Always provide entire household income documents for an Income DMI
2. Income documents do not add up to income provided on application
 - Double check the math before submitting your documents
 - Application income is shown on the upload screen to remind you what total should be
3. Documents (e.g. pay stubs) missing frequency, name, or other critical information



Before uploading, look at your documents as if you have never seen them before and ask: "Would you be able to calculate household income using just the information shown on these pages?"

Income (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Income entered on the application. You entered: \$49800. If this is incorrect, correct it and resubmit your application by 06/29/2022.

If this is correct, upload approved verification documents supporting your household's total income of \$49800 by 06/29/2022.

Select Document Type ▼

Choose Document to Upload:

Data Matching Issues (DMIs)

Troubleshooting – What options do you have after adverse action taken?

Loss of APTC/CSR due to Unresolved Income DMI:

- If QHP coverage still active:
 - Submit new application for financial assistance
 - APTC/CSR can be reinstated **prospectively** (not retroactive)
- If QHP coverage has since terminated:
 - Need a QLE to be able to enroll before OEP

Termination of Coverage due to Unresolved Non-Income DMI:

- Once QHP coverage is terminated:
 - Need a QLE to be able to enroll before OEP
 - Loss of coverage due to unresolved DMI is an involuntary termination, therefore NOT a QLE



Questions & Feedback

We Want to Hear From You



Questions & Feedback – Always Welcome



**Call Customer
Service**

+1 (844) 844-4440

Mon – Friday
8:00 AM to 6:00 PM



**Send Us Your
Question**

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