



**pennie**<sup>®</sup>



# Community Partner Workgroup

July 15, 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. Recent Pennie Platform Updates
3. Annual Income Verification
4. Social Security Number (SSN) FAQs
5. Questions & Feedback

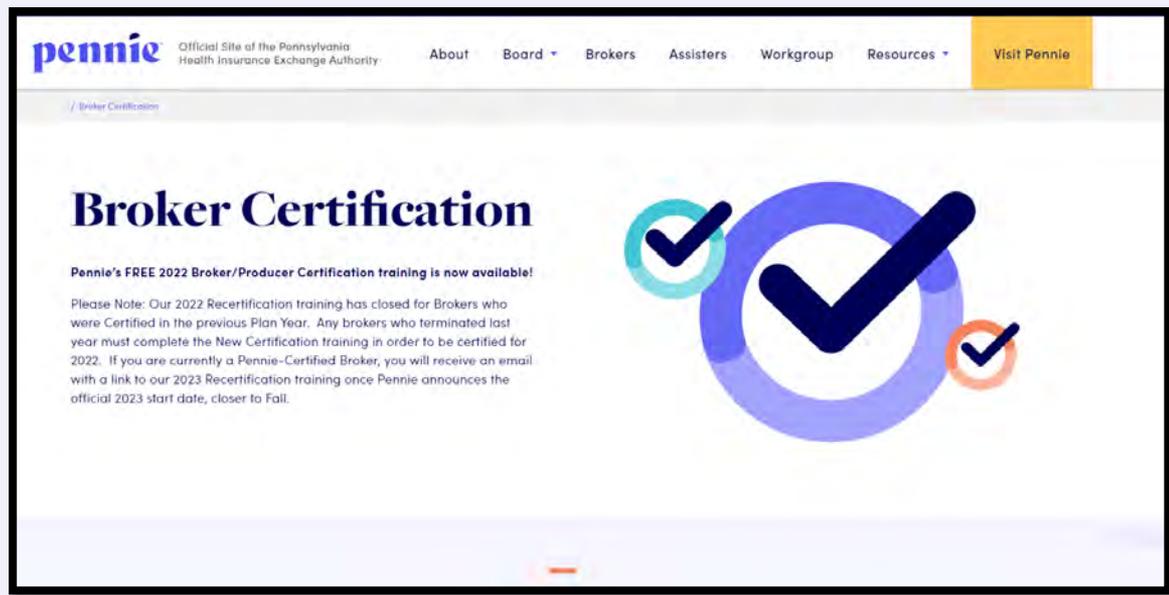


# **Pennie Community Partner Resource Site Updates**

# Community Partner Updates

**Pennie's 2023 Broker Training is under development  
Projected launch – mid August 2022 for OEP 2023**

**Resource:** <https://agency.pennie.com/brokercertification/>



# Community Partner Updates

**Pennie's 2022/2023 Assister Training is under development**  
**Projected launch - mid September 2022 for OEP 2023**  
**Resource:** <https://agency.pennie.com/assisters/>

**pennie** Official Site of the Pennsylvania Health Insurance Exchange Authority

About Board Brokers **Assisters** Workgroup Resources Visit Pennie

Assisters

**Get Certified**  
Assisters are vital to the entire Pennie ecosystem, designed to provide a space for health insurance accessibility. The Pennie-Certified Assister Training for OEP 2022 is now available! To access both the new Pennie-Certified Assister training and the Re-certification Training for current Pennie Assisters, [click here](#)

**Create An Account**  
If you are a Certified Pennie Assister looking to create your account, please contact your **Enrollment Entity Manager**. Your Enrollment Entity Manager will have the system privileges to "add new assister". If you do not have an Enrollment Entity Manager, please visit [this link](#) to establish your organization's Enrollment Entity Account and your assister account. Please note: it is important to **have separate email addresses/usernames** for your Enrollment Entity Account and your assister account within the Pennie platform.

**Get Help**  
[Assister FAQs](#)  
[Assister Resources](#)  
Call 1-844-844-4440  
[Watch: Assister Lunch & Learn Series](#)

**pennie**  
Request Assister Training

\* Required

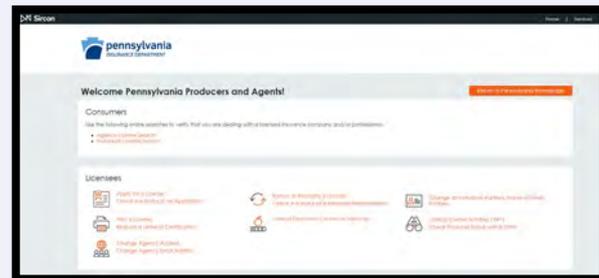
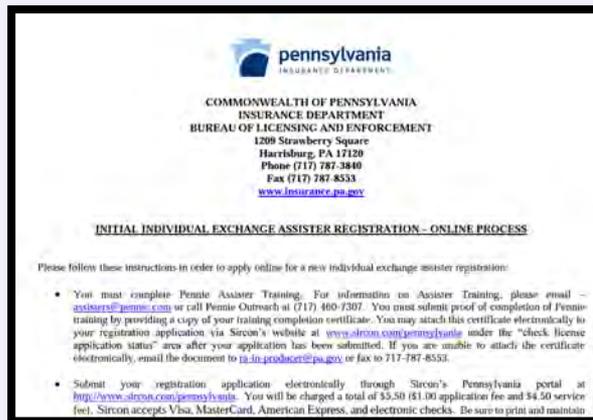
1. Please provide your first name. \*

2. Please provide your last name. \*

3. Please provide a valid email address (required). \*

# Community Partner Updates

A guide is being developed to help new Assisters with their application process to become a Registered Assister through the Pennsylvania Insurance Department's Siron Platform – **special thanks to Cognosante and Mendoza Group for their efforts in developing the guide!**



# Community Partner Updates

Do you have a suggestion for improving the Pennie Community Partners website?

We want to hear from you! - <https://pennie.com/community-partners/>

**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
- I'd like to share an idea with Pennie!

**Pennie may contact me. \***

- Yes

I'd like to share an idea with Pennie!

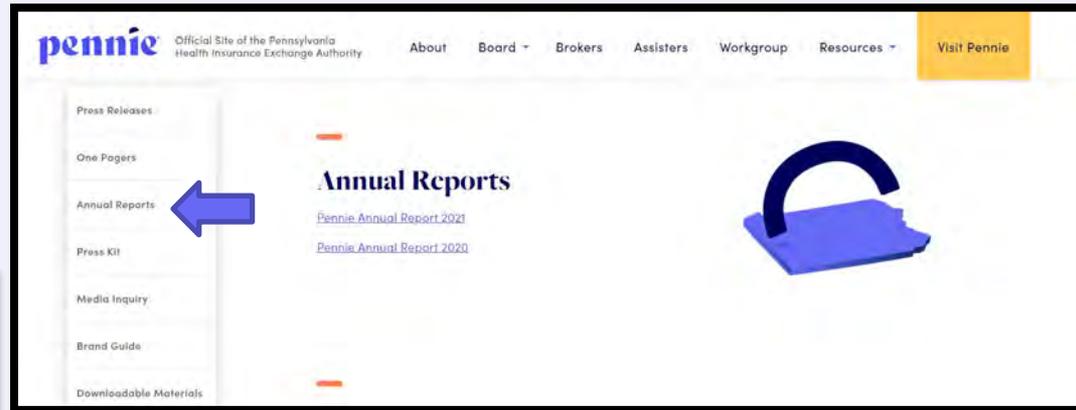
**Submit**



# Community Partner Updates

**Pennie's 2021 Annual Report is available!**

Resource: <https://agency.pennie.com/newsroom/> (click on Annual Reports on the right)



# Community Partner Updates

## Pennie's new Waiting Room flyer – a great resource for the public!

Resource: <https://agency.pennie.com/toolkit/>

**pennie** connecting Pennsylvanians to health coverage™

**Need Insurance? Pennie gets you covered!**

Pennie is the Commonwealth of PA's official health & dental insurance marketplace and the only link to financial assistance to help reduce the cost of coverage and care. See your savings & get local, personalized help today!

**When Can I Get Covered?**

**Open Enrollment**  
November 1<sup>st</sup> to January 15<sup>th</sup>

**Special Enrollment**  
January 1<sup>st</sup> to December 31<sup>st</sup>

If you experience a **Qualifying Life Event** such as loss of health coverage, marriage, change of residence, or many others, you can enroll in a Special Enrollment Period, anytime outside open enrollment.  
*Tap to learn more!*

Multilingual support and translation services available both online and via phone!  
*Ayuda disponible en Español*

[pennie.com](https://pennie.com) • 1-844-844-8040

[f](#) [in](#) [▶](#) PenniePa [t](#) PennieOfficial

**pennie**

## Waiting Room Flyer

Learn more on how and when you can get covered through Pennie!

**English**

**Spanish**

# Community Partner Updates

**Pennie's Small Business flyer – promotes Pennie as an option for small businesses and their employees.**

Resource: <https://agency.pennie.com/toolkit/>

**Pennie®, You, and Your Employees**

If you're interested in quality, affordable health coverage for you and/or your employees, consider individually shopping through Pennie!

**What is Pennie?**

Pennie is PA's official health and dental insurance marketplace and the only link to financial assistance to help reduce the cost of coverage and care. Nine out of ten Pennie customers qualify for financial assistance.

*Pennie does not offer group coverage, but individual health and dental coverage through Pennie can be an affordable option worth exploring for you and your employees. Yes, stand-alone dental plans are available!*

**How do I enroll?**

Pennie allows you to easily shop, compare, and check if you qualify for financial assistance.

- 1 Use our Plan Comparison Tool to preview budget-friendly plans in your area.
- 2 Start your application. Make sure you have your household information, pay stubs, tax forms, etc.
- 3 Shop, filter, and enroll in a health and/or dental plan that best fits your needs.
- 4 Pay your first month's premium. Coverage officially begins when that is paid before the policy effective date.
- 5 You're covered! Now, let's get back to business.

Request printed Pennie materials to share with your employees at [agency.pennie.com/materialrequest](https://agency.pennie.com/materialrequest)

pennie.com  
1-844-844-8040



## Small Business Factsheet

If you're interested in quality, affordable health coverage for you and/or your employees, consider individually shopping through Pennie!

**English**

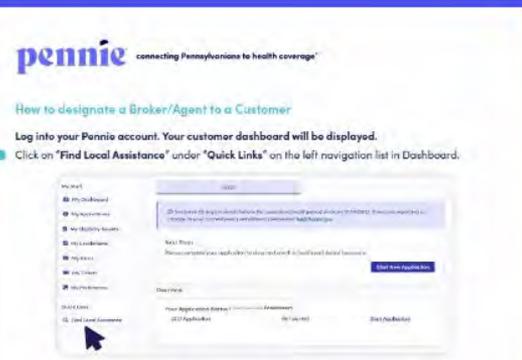
**Spanish**



# Community Partner Updates

**Pennie's Customer Guide to Designate a Broker or Assister** - Helps customers connect with Pennie's best local resources!

Resource: <https://agency.pennie.com/toolkit/>



**How to designate a Broker/Agent to a Customer**

Log into your Pennie account. Your customer dashboard will be displayed.

Click on "Find Local Assistance" under "Quick Links" on the left navigation list in Dashboard.

Click on "FIND A PENNSYLVANIA CERTIFIED AGENT OR BROKER NEAR YOU" under "Find Local Assistance at No Cost to You" pop-up window.

## Guides to Designate a Pennie Broker or Assister to a Customer

Easy guides to designate a Pennie Broker or Assister to a customer's account.

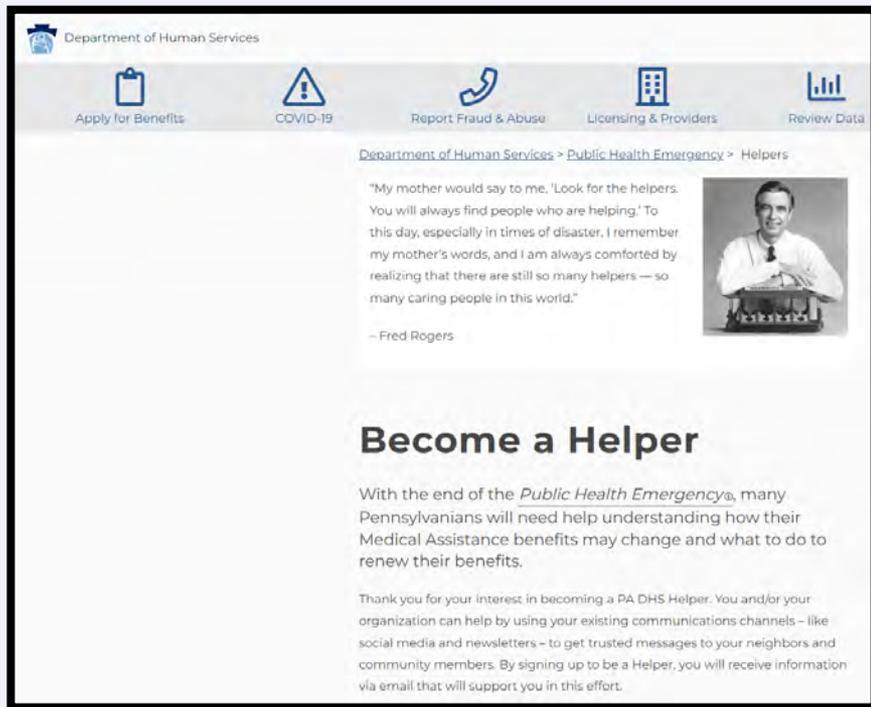
Assign a Broker

Assign an Assister

# Community Partner Updates

## Pennie/DHS Helpers:

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



Department of Human Services

Apply for Benefits COVID-19 Report Fraud & Abuse Licensing & Providers Review Data

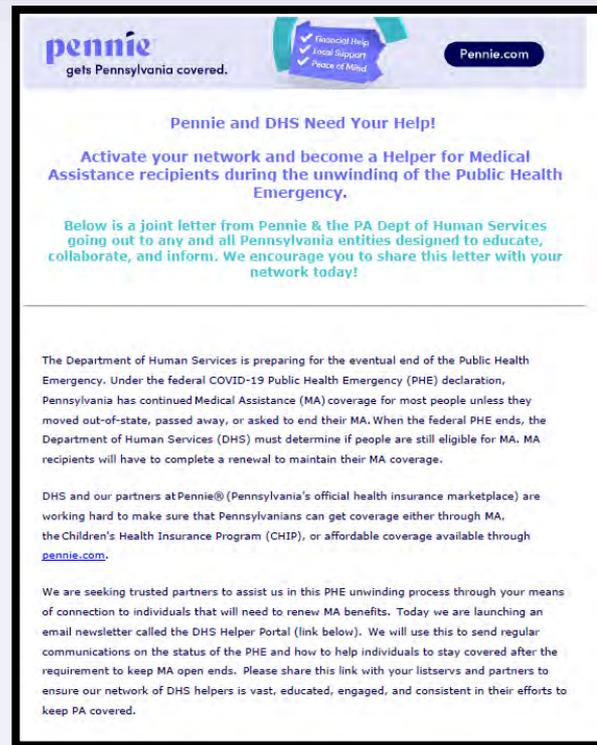
Department of Human Services > Public Health Emergency > Helpers

"My mother would say to me, 'Look for the helpers. You will always find people who are helping.' To this day, especially in times of disaster, I remember my mother's words, and I am always comforted by realizing that there are still so many helpers — so many caring people in this world."  
— Fred Rogers

**Become a Helper**

With the end of the *Public Health Emergency*, many Pennsylvanians will need help understanding how their Medical Assistance benefits may change and what to do to renew their benefits.

Thank you for your interest in becoming a PA DHS Helper. You and/or your organization can help by using your existing communications channels – like social media and newsletters – to get trusted messages to your neighbors and community members. By signing up to be a Helper, you will receive information via email that will support you in this effort.



pennie  
gets Pennsylvania covered.

Financial Help  
Food Support  
Peace of Mind

Pennie.com

**Pennie and DHS Need Your Help!**

Activate your network and become a Helper for Medical Assistance recipients during the unwinding of the Public Health Emergency.

Below is a joint letter from Pennie & the PA Dept of Human Services going out to any and all Pennsylvania entities designed to educate, collaborate, and inform. We encourage you to share this letter with your network today!

The Department of Human Services is preparing for the eventual end of the Public Health Emergency. Under the federal COVID-19 Public Health Emergency (PHE) declaration, Pennsylvania has continued Medical Assistance (MA) coverage for most people unless they moved out-of-state, passed away, or asked to end their MA. When the federal PHE ends, the Department of Human Services (DHS) must determine if people are still eligible for MA. MA recipients will have to complete a renewal to maintain their MA coverage.

DHS and our partners at Pennie® (Pennsylvania's official health insurance marketplace) are working hard to make sure that Pennsylvanians can get coverage either through MA, the Children's Health Insurance Program (CHIP), or affordable coverage available through [pennie.com](https://www.pennie.com).

We are seeking trusted partners to assist us in this PHE unwinding process through your means of connection to individuals that will need to renew MA benefits. Today we are launching an email newsletter called the DHS Helper Portal (link below). We will use this to send regular communications on the status of the PHE and how to help individuals to stay covered after the requirement to keep MA open ends. Please share this link with your listserve and partners to ensure our network of DHS helpers is vast, educated, engaged, and consistent in their efforts to keep PA covered.

# Community Partner Updates

## Pennie Glossary – English/Spanish Updated

**pennie**® connecting Pennsylvanians to health coverage™

**Pennie Glossary Terms: English – Spanish**

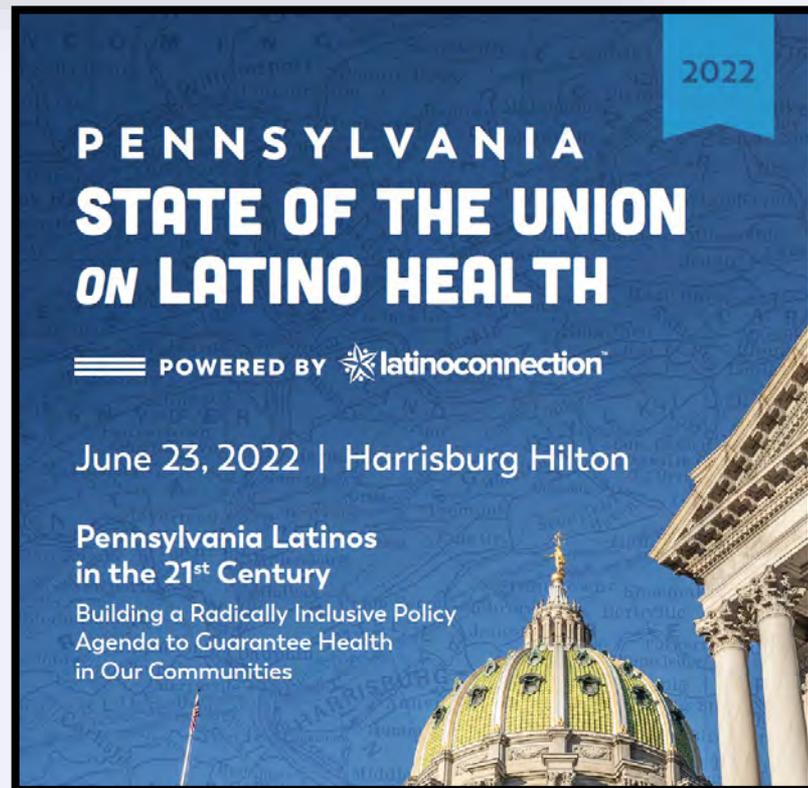
English:	Spanish Translation:
<b>*Keep all countries, states, cities, etc. in English</b>	
<b>**In general, spell out the names of months and days of the week in full</b>	
1095-A Form	Formulario 1095-A
Adjusted Gross Income	Ingreso Bruto Ajustado
Advance Premium Tax Credit	Crédito Fiscal Anticipado para las Primas
Affordable Care Act	Ley de Cuidado de Salud a Bajo Precio
Affordable, high-quality coverage	Cobertura asequible, de alta calidad
Agency Management Account	Agencia para la Gestión de Cuentas
American Indian or Alaska Native Status	Estatus de Indígena Americano o Nativo de Alaska
American Rescue Plan	Plan de Rescate Estadounidense
Assister	Asistente
Assister account	Cuenta del asistente
Asylee	Asilado
Auto-Renewal	Renovación Automática
Binder Payment	Pago Inicial de la Prima
Bradbury-Sullivan	Bradbury-Sullivan
Broker	Agente Certificado

# Community Partner Updates

## State of the Union on Latino Health – Take-Aways

Barriers preventing Latinos from acquiring competent health care:

- Lack of health insurance
- Language barriers
- Lack of transportation
- Isolation
- Invisibility



# Community Partner Updates

## Decks and Recordings for Pennie Community Workgroup Meetings:

Resource: <https://agency.pennie.com/pennie-community-workgroup/>



The screenshot shows the Pennie website's 'Workgroup' page. The header includes the Pennie logo, the text 'Official Site of the Pennsylvania Health Insurance Exchange Authority', and navigation links for 'About', 'Board', 'Brokers', 'Assisters', 'Workgroup', 'Resources', and 'Visit Pennie'. The main heading is 'Introducing the Pennie Community Workgroup'. Below this, a paragraph states that Pennie has combined several workgroups into a unified one. Another paragraph explains the meeting schedule and focus. A list of meeting dates from April to December 2022 is provided, each with links to agenda, recording, deck, and Q&A documents.

**pennie** Official Site of the Pennsylvania Health Insurance Exchange Authority

About Board Brokers Assisters **Workgroup** Resources 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](#) | [Q&A Document](#)

May 20, 2022: [Agenda](#) | [Meeting Recording](#) | [Meeting Deck](#) | [Q&A Document](#)

Jun 17, 2022: [Agenda](#) | [Meeting Recording](#) | [Meeting Deck](#) | [Q&A Document](#)

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



# Recent Pennie System Enhancements

# Pennie System Enhancements

## Automated Eligibility for Medicaid/CHIP Account Transfers

- Scenario: Application originates from Medicaid/CHIP and sent to Pennie
- Previous functionality:
  - Pennie creates draft application, and notifies customer to take action
  - Customer must login to Pennie, click through the pre-populated application, and then submit to get eligibility determination.
  - Customer submits life event and then shops for a plan.
- New functionality:
  - Pennie submits application automatically, and notifies customer of eligibility determination.
  - Customer submits life event and then shops for a plan.
- Also fixed certain types of income were missing from Medicaid/CHIP account transfer applications
  - See [February 2022 Lunch & Learn session](#) for more details

# Pennie System Enhancements

- Low Income Special Enrollment Period (SEP) automatically applied to current customers with household income at or below the 150% of the Federal Poverty Level (FPL).
  - Previously, Low Income SEP automatically granted for customers new to Pennie or who submitted a new eligibility application
  - Starting 7/1/2022, current customers with household income  $\leq 150\%$  FPL will automatically be eligible for an SEP by clicking the banner message on the customer's dashboard.
  - Eligible customers can make up to one plan change per month.

# Pennie System Enhancements

- Allow Pennie representatives to quickly resend account activation emails for Assisters who have not yet claimed their account.
  - Previously, resending account activation emails for new assister accounts took a couple of steps. This enhancement eliminates those extra steps and will allow us to be able to immediately help new assisters access their accounts.
- Allow Pennie to publish announcements to assister and broker dashboards.
  - This additional communication channel will allow more ways to help communicate key information to assister and broker communities.

# Pennie System Enhancements

- Avoiding Duplicate Household Creation
  - Customers should only have one household account in Pennie.
  - When a customer has more than one household record, we see unexpected outcomes, resulting in increased call volume and customer abrasion.
  - How are duplicate households created? Most are created by brokers and assisters who create a new household for a client but the client already has an existing household on Pennie.
- How can duplicate households be avoided?
  - New system rules help to prevent creation of duplicate households
  - As an assister or broker, when working with a new client, ask them if they have ever applied through Pennie, had coverage through Pennie, or had coverage in 2020 through HealthCare.gov. If so, they likely already have an existing household on Pennie.
  - Help customer try to access existing household using:
    - Forgot Password (if they already have a customer login), or
    - Register with Access Code to create account (use SSN if don't know access code), or
    - Call Pennie Customer Service to have customer designate you by phone

The screenshot shows a web form titled "Create Customer Record". It is divided into two main sections: "About Customer" and "Customer Information".

**About Customer:** This section contains a text prompt: "Enter information for the customer to create a record prior to acting on the customer's behalf."

**Customer Information:** This section contains several input fields with the following values:

- First Name: Duplicate
- Last Name: Customer
- Date Of Birth: 12/21/1994
- Zip Code: 17101
- Phone Number: 717-867-5309
- Email Address: (empty)

A red-bordered error message is displayed at the top of the "Customer Information" section: "Matches a record already in the system. Duplicate record cannot be created."



# Annual Income Verification

# Annual Income Verification

Annual Income Verification (AIV) is a mid-year process where Exchanges re-verify income information against trusted data sources to identify discrepancies and ensure customers are receiving the right amount of financial assistance so that customers don't have to repay APTC on their tax return at the end of the year.

## Which customers are included in the AIV process?

- Eligible for APTC of at least \$1; and
- Did not already resolve an Income DMI earlier in the plan year

By excluding customers who have already provided documentation to resolve an income discrepancy with federal data hub, we are avoiding customer having to resubmit the same documents to verify income again.

AIV currently scheduled to run end of July 2022.

See [May 2022 Community Workgroup](#) for an in-depth discussion on understanding, resolving, and troubleshooting data matching issues (DMIs)

# Annual Income Verification

## What does AIV process check?

- Compares the household income from the customer's application against federal data services hub (FDSH)
- Applies the same comparison rules and thresholds that we use when generating normal income 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

## What happens if income doesn't align with data sources?

- Annual Income Verification DMI is generated
- Customer has 30 day reasonable opportunity period (ROP) to resolve the Annual Income DMI
- If Annual Income Verification DMI not resolved by end of ROP, no adverse action taken

## Why would customers who didn't receive an income DMI earlier in the year possibly have a discrepancy with federal data hub now?

- Federal data hub information is constantly updating and may not be the same as when the customer originally submitted their application. For example, IRS income data will be updated after they process previous year tax returns.

See [May 2022 Community Workgroup](#) for an in-depth discussion on understanding, resolving, and troubleshooting data matching issues (DMIs)

# Annual Income Verification

On Documents & Verifications page, Annual Income Verification DMIs are listed separate from Income DMIs:

**NEW Annual Income Verification DMI**

**Current Income DMI**

Applicant Verifications

- Non-ESI Minimum Essential Coverage ✔ (Verified)
- Residency ✔ (Verified)
- Annual Income Verification ✔ (Verified)
- Income ✔ (Verified)

Applicant Verifications

- Non-ESI Minimum Essential Coverage ✔ (Verified)
- Residency ✔ (Verified)
- ⊕ Annual Income Verification ❗ (Not Verified) - Action needed by 08/11/2022
- Income ✔ (Verified)

If Annual Income Verification DMI is generated, customer will receive a notice with the subject line below:

**The income provided on your Pennie application could not be verified.**

You are receiving this notice because Pennie was unable to verify the household income you provided on your application. It is important that you update the information on your application within 30 days, if you need to, so you can continue to receive the correct amount of financial assistance to help pay for health coverage and care. If you do not provide us with the correct information, you may have to repay a portion of your financial assistance at tax time.

# Annual Income Verification

## How is AIV different than Periodic Data Matching (PDM)?

- Both are additional eligibility checks Exchanges are required to run during the year, in addition to the eligibility checks that happen when customer submits an application
- AIV only checks household income, whereas PDM checks non-ESI MEC and death
- If PDM DMIs are not resolved by end of ROP, coverage is terminated. If AIV DMIs are not resolved by end of ROP, no adverse action taken.

## Why should customers resolve Annual Income Verification DMIs if there's no adverse action?

- To ensure that they are receiving the right amount of APTC based on their expected income for this year and avoid a potential tax liability at the end of the year.
- If their expected income is different now from what they had previously applied for, it's important that they update their income to get an updated eligibility determination.
- Remember, Pennie calculates APTC on an annual basis so when a customer changes their income mid year, we will calculate their APTC eligibility for the rest of the year taking into account how much APTC they have already received to ensure customer doesn't receive too much (or too little) APTC. We can only do that if the customer updates their income promptly and if they haven't already received too much APTC for the year.

See [April 2022 Community Workgroup](#) for more information on periodic data matching (PDM).

See [May 2022 Community Workgroup](#) for an in-depth discussion on understanding, resolving, and troubleshooting data matching issues (DMIs).

See [June 2022 Community Workgroup](#) for more information on APTC calculations including for mid-year income changes.



# **Social Security Numbers (SSN) Guidance**

# SSN FAQs

## Who is required to provide an SSN on the Pennie application?

- Any member of the household applying for coverage who has an SSN
- Adults in the household, who are not seeking coverage, and who have an SSN (if applying for financial assistance)

## Who is not required to provide an SSN?

- Any member of the household without an SSN
  - Including those who recently applied for but have not yet received an SSN. They should apply now and then update their application when they receive their SSN.
- Children in the household, who are not seeking coverage, and who have an SNN
  - TIP: We still recommend including their SSN in case the child seeks coverage later.

## What happens if a customer who has an SSN doesn't provide it on their Pennie application?

- Conditional-eligibility with an SSN DMI.
  - If SSN DMI not resolved by end of ROP, will result in termination of coverage
- Customers may receive SSN DMIs if they provide their SSN but their application information doesn't match Social Security Administration information
  - Examples: Name mismatch, Date of Birth mismatch, Death status

# SSN FAQs

## Who will likely have an SSN?

- U.S. citizens,
- U.S. nationals,
- Legal Permanent Residents (LPR or “green card holders”)

## Who may NOT have an SSN?

- Some lawfully present, non-U.S. citizens

## Can individuals without an SSN apply for coverage through Pennie?

- Yes, individuals without an SSN can apply.
- All individuals are prompted to provide an SSN on the Pennie application, if they have one.
- Individuals without an SSN should leave the SSN field blank. They will need to provide other information demonstrating their lawful presence eligibility for coverage through Pennie later in the application.

TIP: If customer has an identification number but you're not sure exactly what type of number it is, the application will tell you what format of identification number should be entered in that field.

Check if Customer has eligible immigration status [Learn more](#)

Please select a document type\*

Permanent Resident Card \*Green Card\*, I-551

**!** Please enter your alien number (also known as your alien registration number, USCIS number, or A-Number). When entering an A-Number, include all nine numerical digits. Do not enter other characters or letters. If the number is an older issued A-Number, add leading 0s to ensure nine digits.

Alien Number\*

**!** Please enter the Card Number. Card Number is 13 characters long, with the first 3 characters alpha and the remaining 10 characters numeric.

Card Number\*

Expiration Date

## SSN vs. ITIN

### **What is an Individual Taxpayer Identification Number (ITIN)? How is ITIN different than SSN?**

- Some lawfully present immigrants without an SSN may have an ITIN.
- The IRS created the ITIN in 1996 so that more working immigrants could file taxes in the US.
- ITIN is a nine digit number formatted like an SSN, but an ITIN will start with the number 9.
- An Individual Tax Identification Number (ITIN) is used for tax purposes only and cannot be used for Pennie application purposes.

### **Should individuals provide their ITIN on their Pennie application?**

- Anyone without an SSN should leave the SSN field blank, even if an individual has an ITIN.
- ITIN will not be accepted in the SSN field, nor anywhere else on the Pennie application.



**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

[brokers@pennie.com](mailto:brokers@pennie.com)

[assisters@pennie.com](mailto:assisters@pennie.com)

# pennie®

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