pennie®

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

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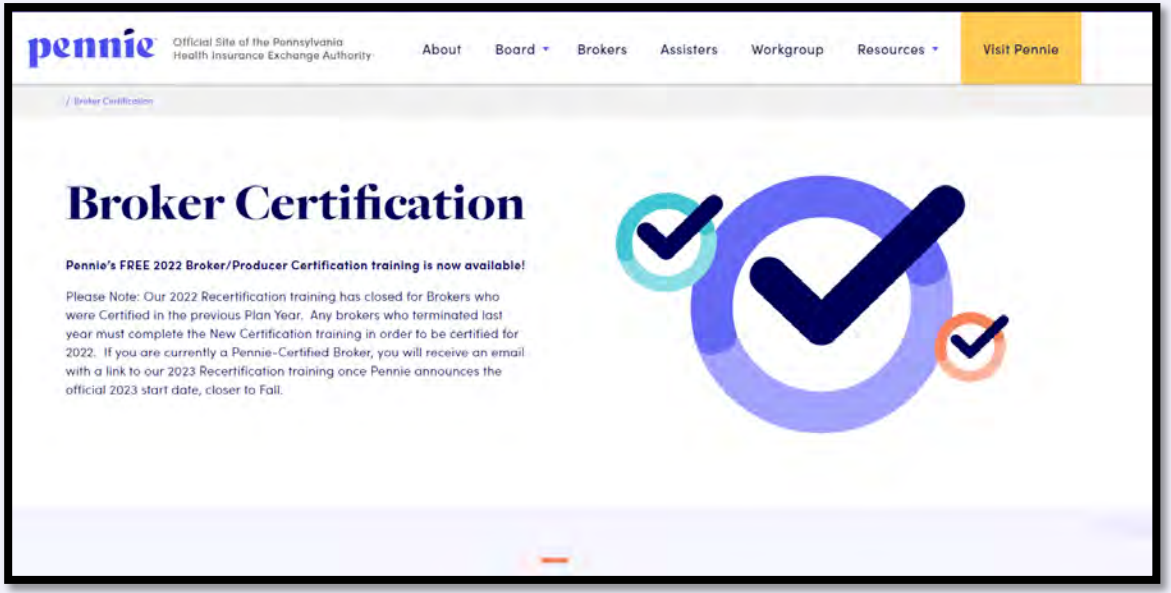
Pennie Community Partner Resource Site Updates

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/



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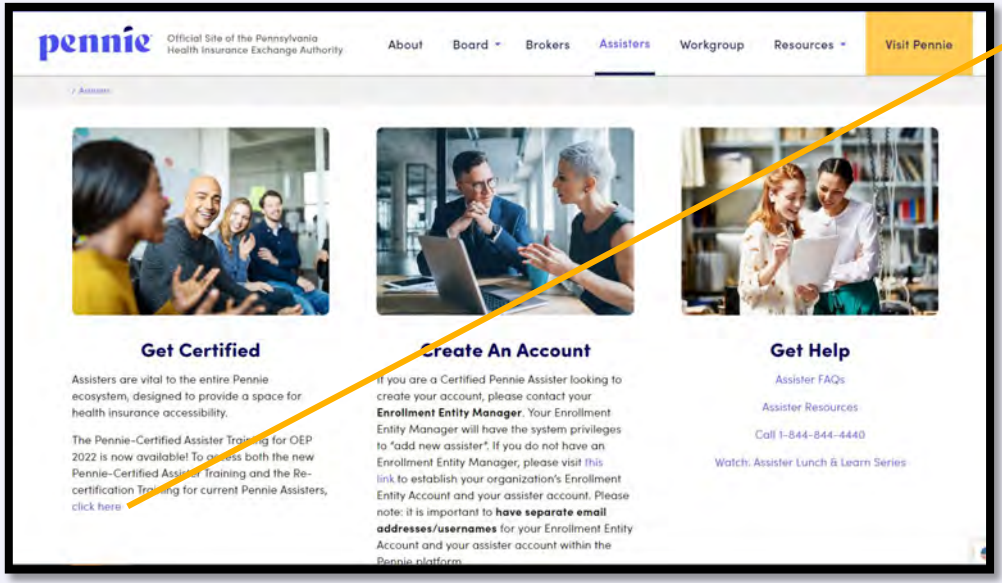
Community Partner Updates

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



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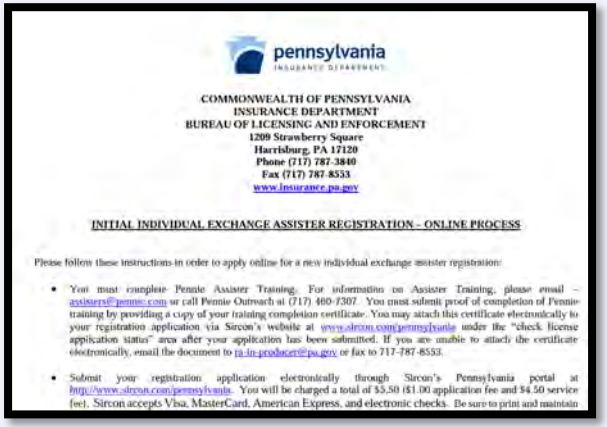
Community Partner Updates

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


pennsylvania
INSURANCE DEPARTMENT

COMMONWEALTH OF PENNSYLVANIA
INSURANCE DEPARTMENT
BUREAU OF LICENSING AND ENFORCEMENT
1209 Strawberry Square
Harrisburg, PA 17120
Phone (717) 787-3840
Fax (717) 787-8553
www.insurance.pa.gov

INITIAL INDIVIDUAL EXCHANGE ASSISTER REGISTRATION – ONLINE PROCESS

Please follow these instructions in order to apply online for a new individual exchange assister registration:

- You must complete Pennie Assister Training. For information on Assister Training, please email – assisters@pennie.com or call Pennie Outreach at (717) 460-7307. You must submit proof of completion of Pennie training by providing a copy of your training completion certificate. You may attach this certificate electronically to your registration application via Sircon's website at www.sircon.com/pennsylvania under the "check license application status" area after your application has been submitted. If you are unable to attach the certificate electronically, email the document to ra-in-producer@pa.gov or fax to 717-787-8553.
- Submit your registration application electronically through Sircon's Pennsylvania portal at http://www.sircon.com/pennsylvania. You will be charged a total of $5.50 ($1.00 application fee and $4.50 service fee). Sircon accepts Visa, MasterCard, American Express, and electronic checks. Be sure to print and maintain

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 *

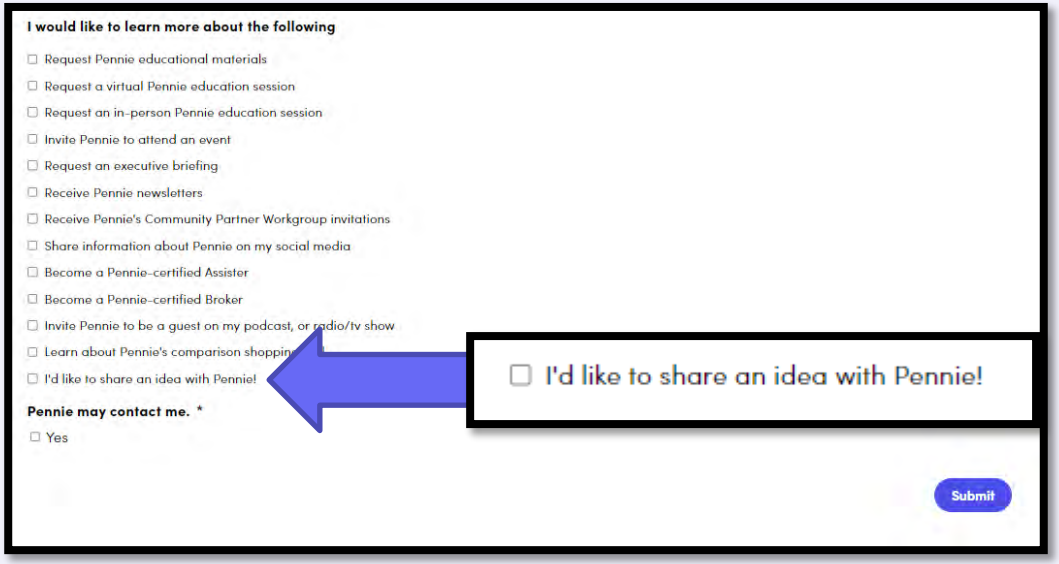
First Last

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

☐ I'd like to share an idea with Pennie!

Pennie may contact me. *

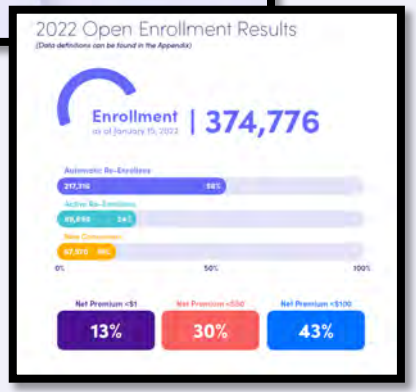
☐ Yes

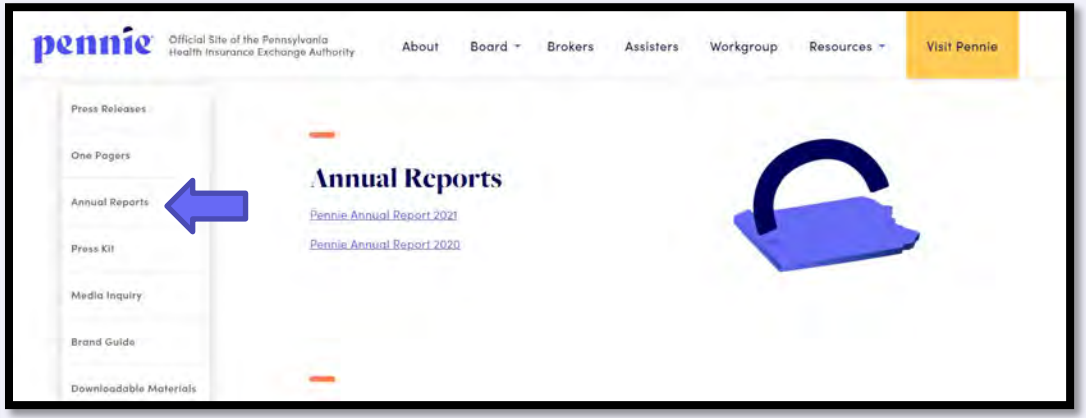
Submit

Community Partner Updates

Pennie's 2021 Annual Report is available!

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





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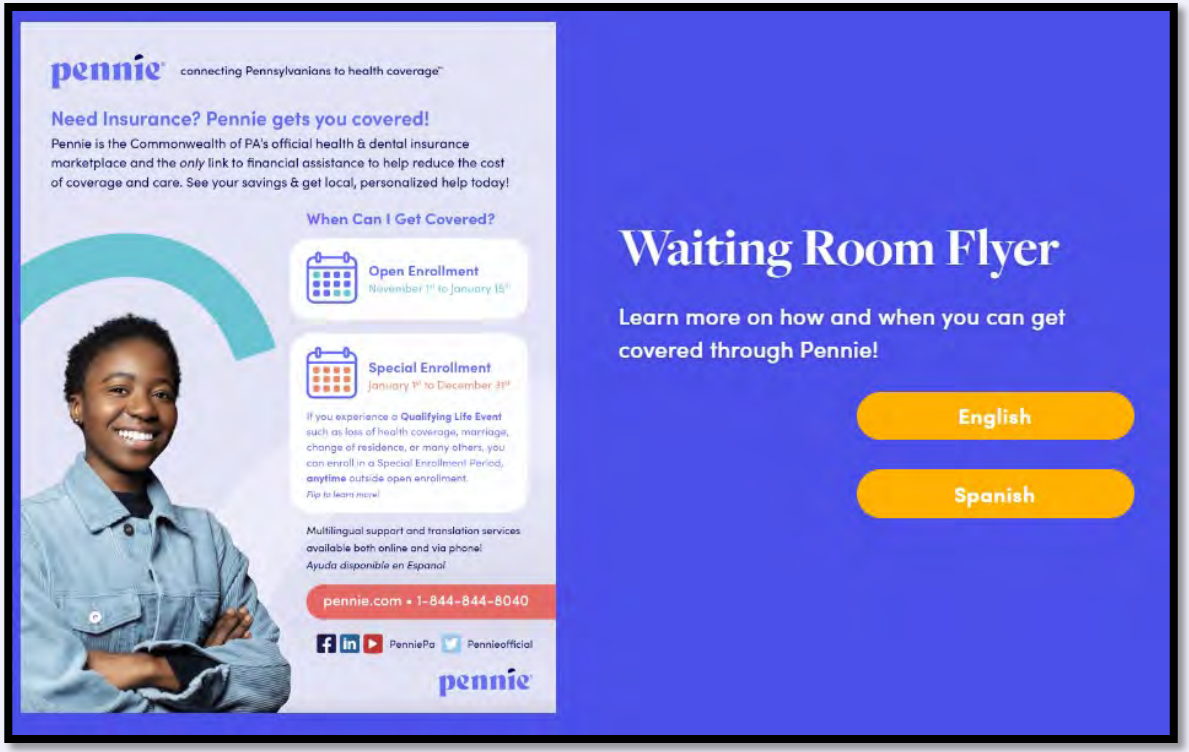
Community Partner Updates

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

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



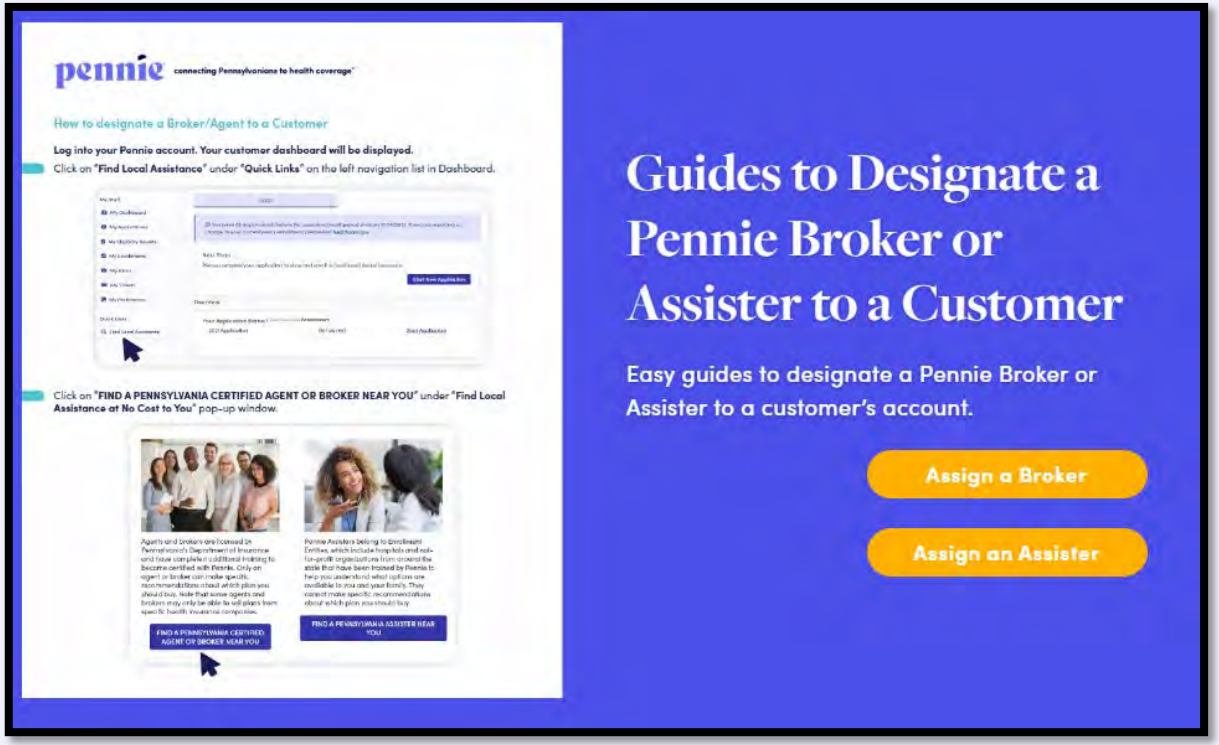
Community Partner Updates

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

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

Community Partner Updates

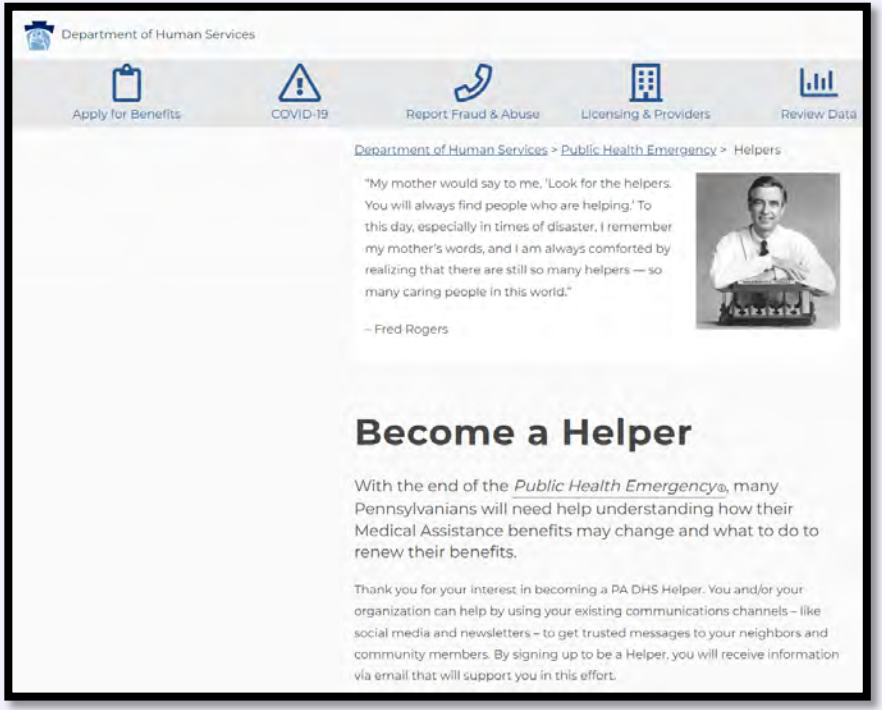
Pennie's Customer Guide to Designate a Broker or Assister - Helps customers connect with Pennie's best local resources!
Resource: https://agency.pennie.com/toolkit/



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
Local 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.

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 listservs and partners to ensure our network of DHS helpers is vast, educated, engaged, and consistent in their efforts to keep PA covered.

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Community Partner Updates

Pennie Glossary – English/Spanish Updated

pennie connecting Pennsylvanians to health coverage™

Pennie Glossary Terms: English - Spanish

English:	Spanish Translation:
***Keep all countries, states, cities, etc. in English**	
****In general, spell out the names of months and days of the week in full**	
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

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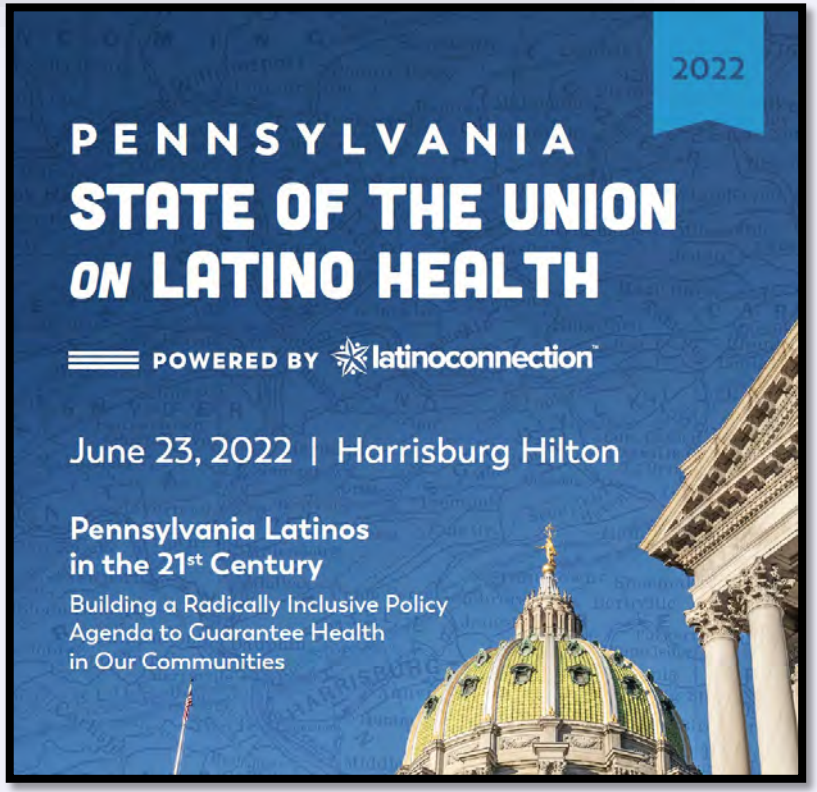
Community Partner Updates

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



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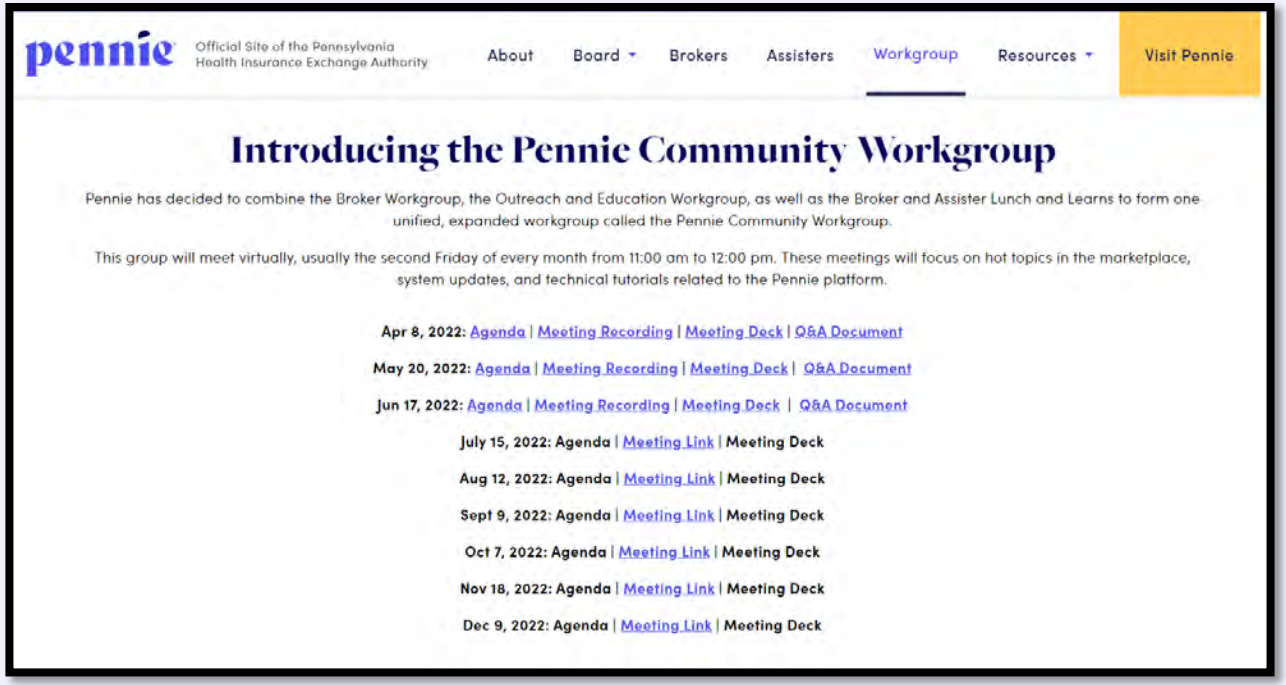
Community Partner Updates

Decks and Recordings for Pennie Community Workgroup Meetings:

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



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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

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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 <=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.

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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.

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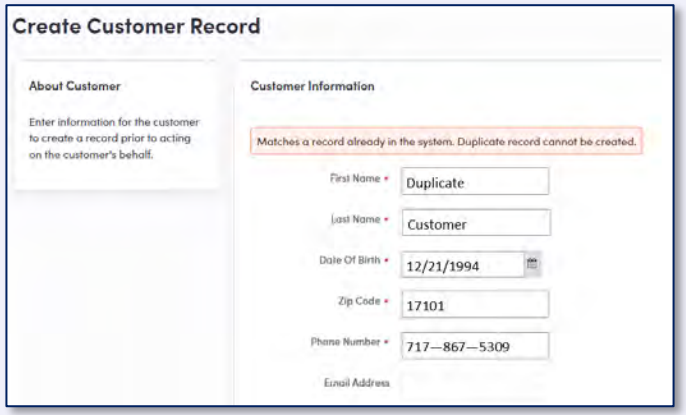
Pennie System Enhancements

- 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



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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)

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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)

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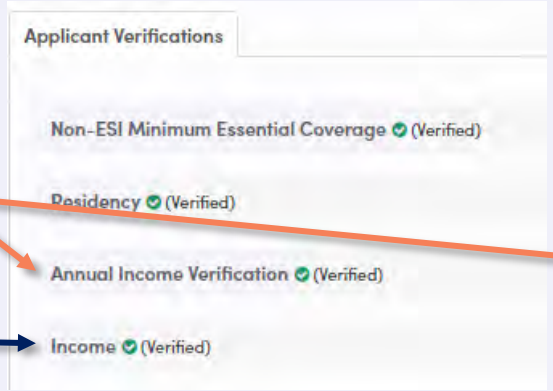
Annual Income Verification

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

NEW Annual Income Verification DMI

Current Income DMI



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.

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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.

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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

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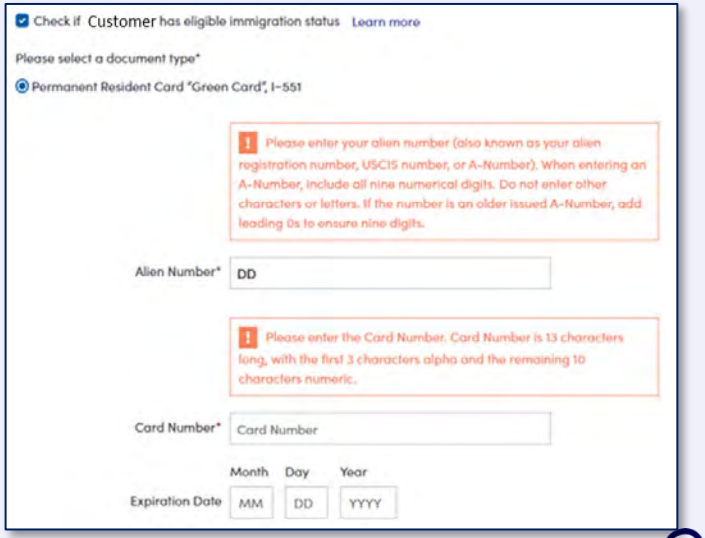
SSN FAQs

Who will likely have an SSN?	Who may NOT have an SSN?
• U.S. citizens, • U.S. nationals, • Legal Permanent Residents (LPR or “green card holders”)	• 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.



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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.

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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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assisters@pennie.com

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