



pennie®



# Community Partner Workgroup

August 12, 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

**Welcome & Community Partner Update**

**Logo training & Pennie Toolkit Review**

**2023 Assister & Broker Training Updates**

**Pennie Operations Updates:**

- Annual Income Verification (AIV) Update
- Loss of MEC SEP

**Transitioning from Pennie to Medicare**

**Questions & Feedback**





# **Pennie Community Partner Resource Site Updates**

# 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!

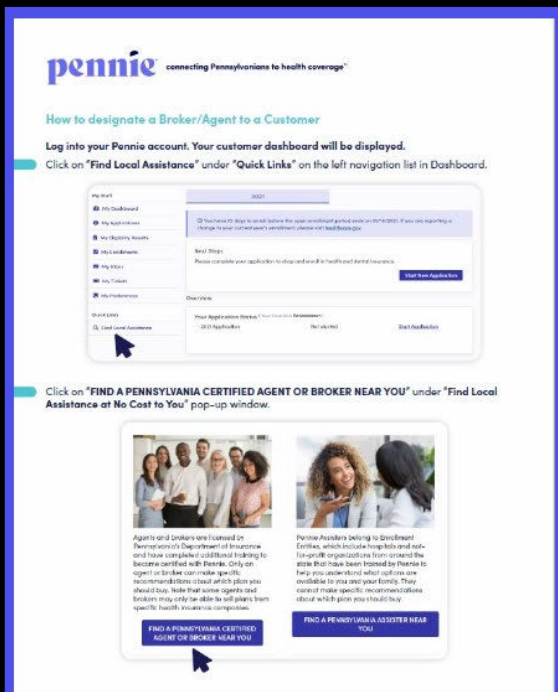
Resource: <https://agency.pennie.com/newsroom/> (click on Annual Reports on the right)



# Community Partner Updates

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

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



**pennie** connecting Pennsylvanians to health coverage

**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](#)

Agents and brokers are licensed by the Pennsylvania Department of Insurance and have completed additional training to become certified with Pennie. Only an agent or broker can make specific recommendations about which plan you should buy. Note that some agents and brokers may only be able to sell plans from specific health insurance companies.

[FIND A PENNSYLVANIA CERTIFIED AGENT OR BROKER NEAR YOU](#)


Pennie Assistants belong to Broderick Entities, which include hospitals and non-profit organizations from around the state that have been trained by Pennie to help you understand what options are available to you and your family. They cannot make specific recommendations about which plan you should buy.

[FIND A PENNSYLVANIA ASSISTANT NEAR YOU](#)

# Community Partner Updates

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

/ Assistors



## Get Certified

Assistors are vital to the entire Pennie ecosystem, designed to provide a space for health insurance accessibility.

The Pennie-Certified Assistor Training for OEP 2022 is now available! To access both the new Pennie-Certified Assistor Training and the Re-certification Training for current Pennie Assistors, [click here](#).

Once your Assistor Training is complete, you will need to begin the [Assistor Registration process](#) with the Pennsylvania Insurance Department. We have created this [Assistor Registration Guide](#) for reference.

## Assistor Resource Page Updated:

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

- Assistor Registration Process highlighted
- Assistor Registration Guide
- Less cluttered, more up-to-date
- Easy access to Pennie marketing materials

### 1 Marketing Collateral

[Path to Pennie Toolkit](#)

[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


- 1095-A Talking Points
- Account Entity and Assistor Account Claiming Guide
- Application Guide & Comparison Shopping Tool
- Claiming Your Pennie Profile Step-by-Step for Assistors
- DMI Job Aid
- DMI one-pager for Assistors
- Fillable PDF that will generate a Pennie-Certified Assistor ID Badge (Name/Assistor's registration number)
- Guide to Designating an Assistor to a Customer
- Path to Pennie Attestation Verification Process: Stakeholder Talking Points
- Path to Pennie Customer Experience Job Aid
- Pennie Assistor Manual
- Pennie Entity User Manual
- Pennie's Tax Information Talking Points
- Special Enrollment Period Quick Reference Guide
- Top 10 languages directing people to the call center to enroll


# 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, 'I 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

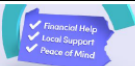



## Become a Helper

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.


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](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 listservs 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 Board of Directors Meeting – August 18, 2022

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

The screenshot shows the Pennie website's "Board Meeting Materials" page. The header includes the Pennie logo, the text "Official Site of the Pennsylvania Health Insurance Exchange Authority", and navigation links for "About", "Brokers", "Assisters", "Resources", and a "Visit Pennie" button. The main content area features a paragraph about the Board of Directors' commitment to acting in the best interest of Pennsylvanians, followed by a section titled "Board Meeting Materials". Under this section, there is a list of meeting materials for 2022, including links for Agenda, Meeting Deck, Meeting Recording, and Meeting Minutes for various dates. The list includes entries for January 18th, February 17th, May 10th, June 17th, August 18th (forthcoming), October 20th (forthcoming), and December 1st (forthcoming).

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

About Brokers Assisters Resources Visit Pennie

Our Board of Directors are leaders in their field and share Pennie's commitment to acting in the best interest of Pennsylvanians. Below you can find past-meeting materials, as well as information regarding upcoming meetings.

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### 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](#) | [Meeting Minutes](#)

Jun 17th 2022: [Agenda](#) | [Meeting Deck](#) | [Meeting Recording](#)

Aug 18th 2022: Meeting Materials Forthcoming

Oct 20th 2022: Meeting Materials Forthcoming

Dec 1st 2022: Meeting Materials Forthcoming

# Community Partner Updates

## Decks and Recordings for Pennie Community Workgroup Meetings:

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

A screenshot of the Pennie Community Workgroup page. The header features the Pennie logo and navigation links: About, Board, Brokers, Assistants, Workgroup (highlighted), Resources, and Visit Pennie. The main heading is "Introducing the Pennie Community Workgroup". Below it, a paragraph states that Pennie has combined several workgroups into a unified one. Another paragraph describes the meeting schedule and focus. A list of meeting dates from April to December 2022 follows, each with links to Agenda, Meeting Recording, Meeting Deck, and Q&A Document. The footer includes the text "PROPRIETARY & CONFIDENTIAL" and a Pennie logo.

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

About Board Brokers Assistants **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](#)

PROPRIETARY & CONFIDENTIAL



# **Pennie Logo Training & Pennie Toolkit Review**

# Pennie Logo Training

## What Can/Cannot Be Done With Pennie Logos

- All Pennie logos must be requested & approved through Pennie, and provided from a Pennie source
- The standard Pennie logos, marks, monograms, and slogans cannot be re-created or edited outside of the Pennie organization
  - All logos must include the registered symbol - ®
  - Some Pennie marks recently became registered – old logos include the trademark symbol and will need to be updated with the registered symbol
  - When writing the Pennie name in materials or publications, the first mention of Pennie® needs to have the registered symbol
- All Pennie logo or brand use needs to follow the Pennie style guide which can be found on the Pennie website at: <https://agency.pennie.com/newsroom/>

The Pennie logo is displayed in a blue serif font. The word "pennie" is in lowercase, with a registered trademark symbol (®) to the upper right of the final "e". A small dark blue semi-circle is positioned above the dot of the "i". The logo is centered within a white rounded rectangle.

# Pennie Logo Training

## Pennie-Certified Broker Logo

- Pennie-Certified Broker logos are available for all Pennie brokers who have completed 2023 Pennie Broker Training (either new broker or recertification)
- You can access the Pennie Broker logo by requesting it at: <https://pennie.com/requestsupport/>
- The Pennie-Certified Broker logo can be used in your external-facing materials (email signature, website, business cards, marketing materials, etc.) to show customers you are a certified broker through the marketplace



# Pennie Logo Training

## How You Can Help

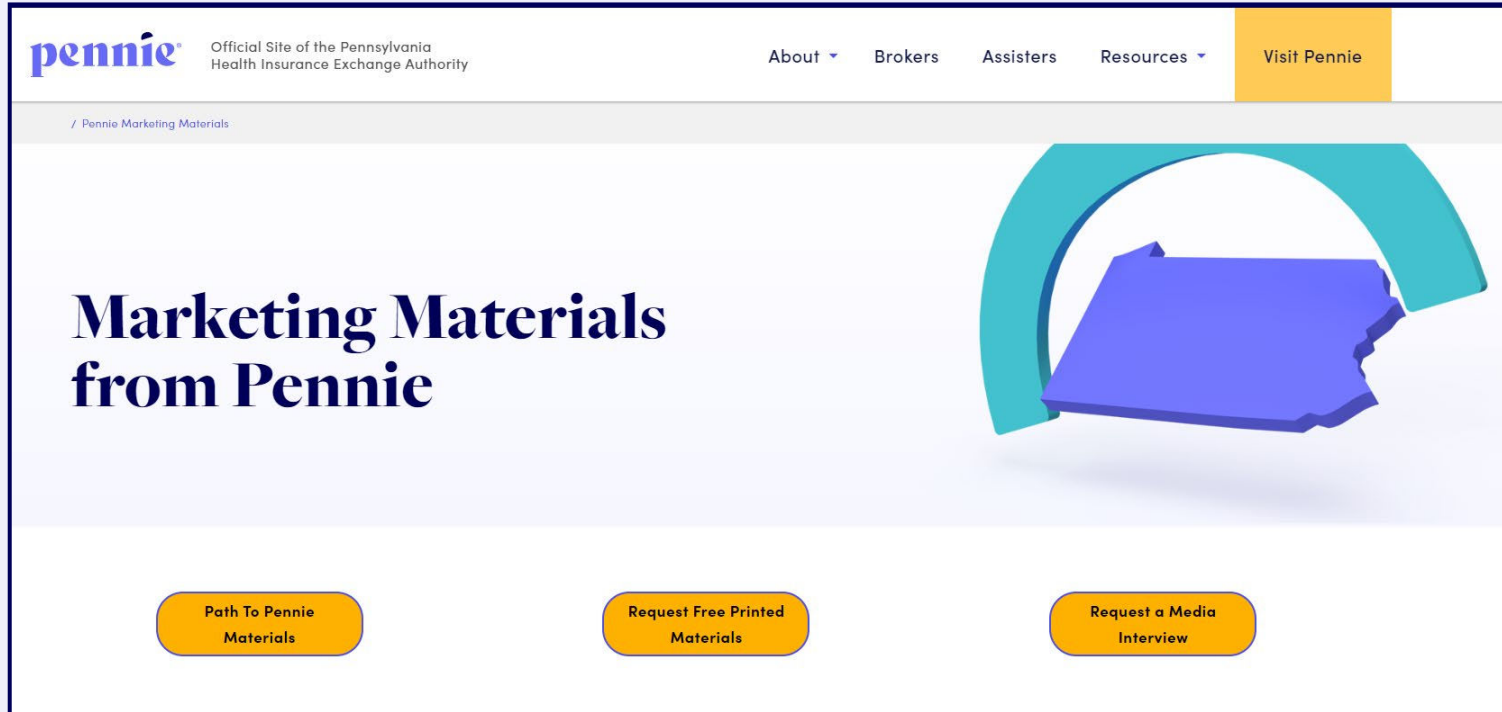
- The Pennie-Broker Certified logo cannot be used without permission or re-created for any reason
- If you come across a website or printed material with the Pennie logo that is not correct or from a site that is not using the logo appropriately, please reach out by emailing the Pennie Broker Resource account at: **brokers@pennie.com**
  - The penalty for incorrect use of the Pennie logo may include removing consent for that broker to use Pennie's branding moving forward
- We appreciate your help securing the authenticity of our Pennie brand!



Resource:  
<https://pennie.com/requestsupport/>

# Pennie Toolkit Review

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



The screenshot shows the 'Marketing Materials from Pennie' page. The header includes the Pennie logo, the text 'Official Site of the Pennsylvania Health Insurance Exchange Authority', and navigation links: 'About', 'Brokers', 'Assisters', 'Resources', and 'Visit Pennie'. A breadcrumb trail reads '/ Pennie Marketing Materials'. The main heading is 'Marketing Materials from Pennie'. To the right is a graphic of a teal arch with a blue 3D map of Pennsylvania inside. At the bottom are three orange buttons: 'Path To Pennie Materials', 'Request Free Printed Materials', and 'Request a Media Interview'.

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

About ▾ Brokers Assisters Resources ▾ Visit Pennie

/ Pennie Marketing Materials

## Marketing Materials from Pennie

Path To Pennie Materials

Request Free Printed Materials

Request a Media Interview

# Pennie Toolkit Review

## Approved co-branded flyer

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

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

About ▾ Brokers Assistors Resources ▾ Visit Pennie

## Download Pennie's Handouts & Flyers

**Meet pennie**

Pennie is PA's official health & dental insurance marketplace and the only link to financial savings to help reduce the cost of coverage and care. See how much you save, get local help, and learn more at [pennie.com](https://pennie.com)

**Get the help you need!**

Nearly 9 out of 10 Pennie customers currently qualify for financial assistance.

Pennie can help you see if you qualify for free or discounted coverage. There are two levels of support that can reduce what you pay for coverage, and even help you pay for coverage. See how much you save at [pennie.com](https://pennie.com).

Get all the details at [pennie.com](https://pennie.com)

Get your health insurance questions answered, shop and compare plans, and take the next step to good health with Pennie!

**Financial Help**  
**Local Support**  
**Peace of Mind**

**Meet Pennie Flyer (Fillable)**


**English**

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

[f](#) [in](#) [v](#) [pennie](#) [PennieOfficial](#)

# Pennie Toolkit Review

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



Official Site of the Pennsylvania  
Health Insurance Exchange Authority

[About](#)
[Brokers](#)
[Assisters](#)
[Resources](#)
[Visit Pennie](#)

## Request Free Printed Materials

**Name \***

First Last

**Company \***

**Title \***

**Address - please note we can not ship to PO boxes \***

Street Address

Address Line 2

City State / Province / Region

ZIP / Postal Code Country

**Meet pennie**

Pennie is 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 free local help, and learn more at pennie.com

**Get the financial assistance you need!**

Nearly 8 out of 10 Pennie customers currently qualify for financial assistance. Pennie can help you see if you qualify for free or low cost coverage.

- ✓ Financial Help
- ✓ Free Support
- ✓ Peace of Mind

Call your health insurance questions answered, shop and compare plans, and take the next step to great health with Pennie!


pennie.com • 1-844-844-8100

f y+ i PenniePA

# Order Pennie's New 'Waiting Room' Flyer

**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.  
*Flip to learn more!*

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

**pennie.com • 1-844-844-8040**

**f in y PenniePa Pennieofficial**

**pennie®**

## Waiting Room Flyer

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

**English**

**Spanish**

# Order Pennie's New Small Business Fact Sheet

**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](https://agency.pennie.com)  
1-844-844-8040

**pennie**

## Small Business Factsheet

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

**English**

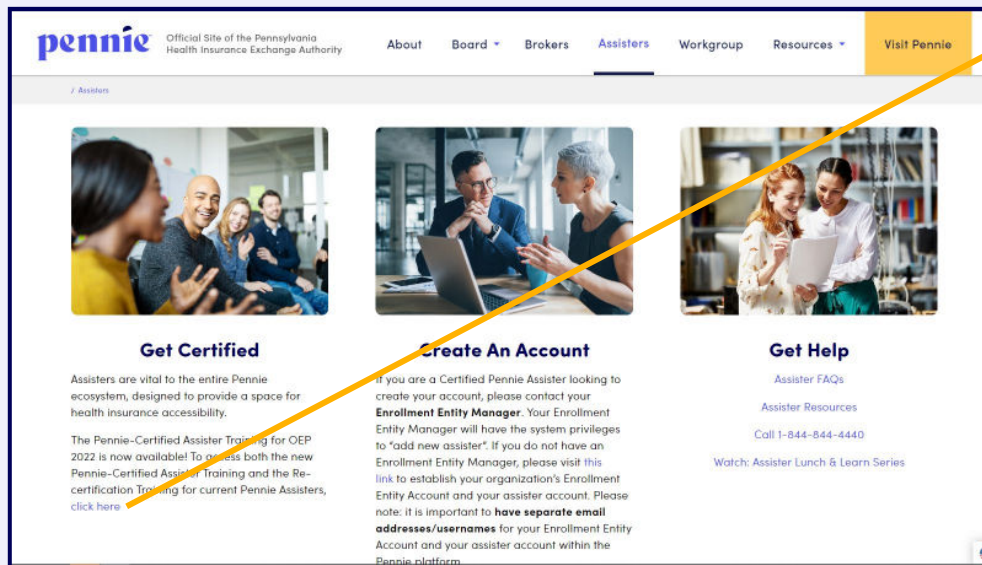
**Spanish**



# 2023 Assister Training

# 2023 Assister Training - Under Development


**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](#)



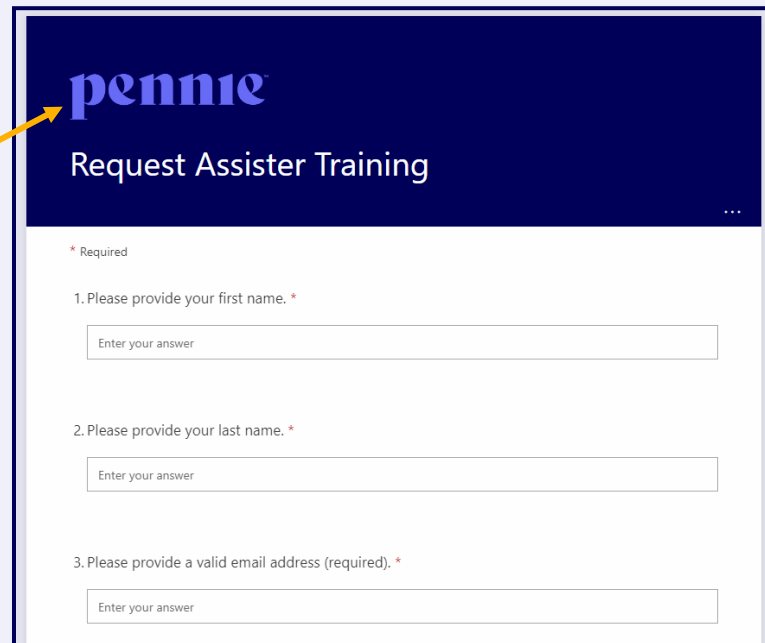
### Create An Account

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). \*

# 2023 Assister Training

- More Pennsylvania-Centric and Pennie-Specific
- New Video Content – Pennie Platform
- Free for new and re-certifying Assisters
- Blackout Period – August 29th
- Launch – Mid-September



## Get Certified

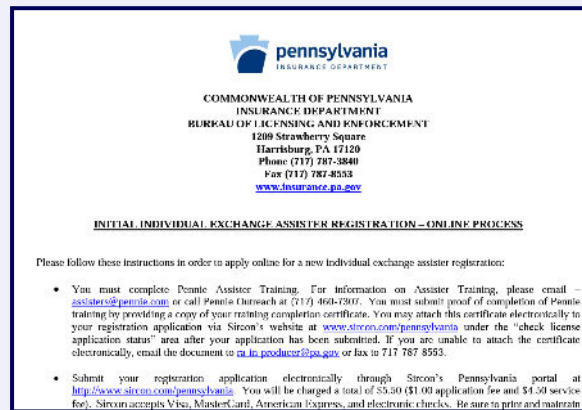
Assisters are vital to the entire Pennie ecosystem, designed to provide a space for health insurance accessibility.

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](#).

Once your Assister Training is complete, you will need to begin the [Assister Registration process](#) with the Pennsylvania Insurance Department. We have created this [Assister Registration Guide](#) for reference.

Get Pennie Certified at: <https://agency.pennie.com/assisters/>

**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!**





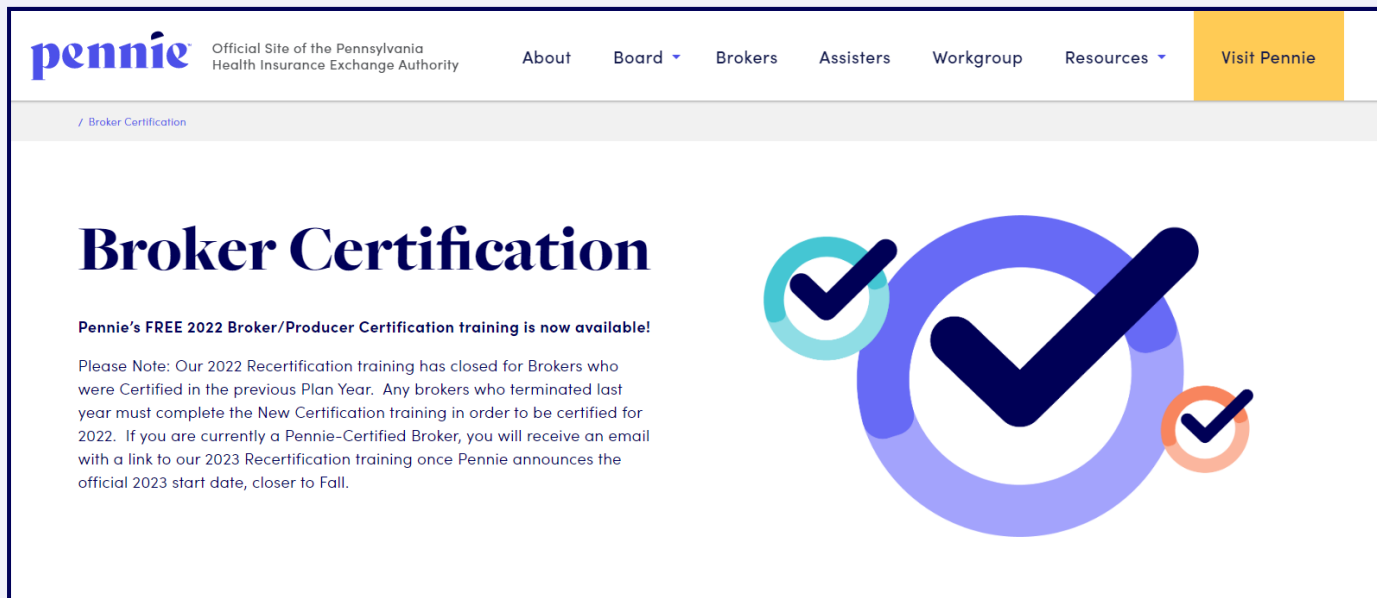
# 2023 Broker Training

# 2023 Broker Training

Pennie's 2023 Broker Training is coming SOON!

Available later this month!

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



The screenshot shows the Pennie website's Broker Certification page. The header includes the Pennie logo, the text "Official Site of the Pennsylvania Health Insurance Exchange Authority", and navigation links: "About", "Board", "Brokers", "Assisters", "Workgroup", "Resources", and "Visit Pennie". Below the header, the page title is "/ Broker Certification". The main content area features the heading "Broker Certification" and a subheading "Pennie's FREE 2022 Broker/Producer Certification training is now available!". A paragraph of text follows, stating: "Please Note: Our 2022 Recertification training has closed for Brokers who were Certified in the previous Plan Year. Any brokers who terminated last year must complete the New Certification training in order to be certified for 2022. If you are currently a Pennie-Certified Broker, you will receive an email with a link to our 2023 Recertification training once Pennie announces the official 2023 start date, closer to Fall." To the right of the text is a large graphic consisting of three concentric circles with checkmarks: a small teal circle with a white checkmark, a large blue circle with a white checkmark, and a small orange circle with a white checkmark.

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

About Board Brokers Assisters Workgroup Resources Visit Pennie

/ Broker Certification

## Broker Certification

**Pennie's FREE 2022 Broker/Producer Certification training is now available!**

Please Note: Our 2022 Recertification training has closed for Brokers who were Certified in the previous Plan Year. Any brokers who terminated last year must complete the New Certification training in order to be certified for 2022. If you are currently a Pennie-Certified Broker, you will receive an email with a link to our 2023 Recertification training once Pennie announces the official 2023 start date, closer to Fall.

# 2023 Broker Training

2023 Broker Training modules have been updated and streamlined. Two Courses, eight modules each:

- 2023 New Broker Training Course
- 2023 Recertification Broker Training Course

Updates to 2023 Broker Training include:

- Updated policy and operations content
- New module focused on health equity, one of Pennie's strategic goals
  - Serving Historically Marginalized and Underserved and Populations in Pennsylvania
- New logo training and trademark agreement
  - Note: 2023 Broker Training Course required before able to use Pennie-Certified Broker logo
- Broker portal system training module option based on your user role – complete either:
  - Agency/Agency Manager Account (for insurance organizations and agency managers)
  - Broker Account (for brokers within an agency)
- Annual privacy & security training (required by law)

All courses are available at no cost using the same TrainPA platform as the 2022 Broker Training.

New brokers can become certified **at anytime of the year**, certification through 12/31/2023.

# 2023 Broker Recertification Training

Current Pennie-Certified Brokers must complete 2023 Recertification Training by deadline to continue as Pennie-Certified Broker through 12/31/2023.

Recertification Course module content is streamlined to focus on new or updated policies (e.g. Path to Pennie, SEPs), key policies warranting annual refresher (e.g. eligibility rules), policies related to strategic goals (e.g. health equity), and any legally-required content (e.g. privacy & security training).

## 2023 Broker Recertification Deadline: October 31, 2022

Allow **5-7 business days** after completing training for your Pennie to review your account, your eligibility for recertification, and your PA producer license status.

Once you have satisfied those requirements, your Pennie broker certification end date will update to 12/31/2023 confirming your recertification has been completed.

**IMPORTANT:** If recertification not completed by deadline, broker will be decertified effective 12/31/2022 and all customers will be de-designated. Decertified brokers can become Pennie-certified again in the future by completing the full New Broker Training. Previous book of business cannot be restored after decertification.



# Pennie Operations Updates

# Annual Income Verification (AIV) Update

AIV DMI Notices will be sent out to impacted customers **by Monday 8/15/2022**.

**What is Annual Income Verification (AIV)?** 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.

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

- Annual Income Verification DMI is generated; **30-day** reasonable opportunity period (ROP) to resolve
- If AIV DMI 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.

See [July 2022 Community Workgroup](#) for an in-depth discussion on the Annual Income Verification (AIV) process.

## Eligibility for Refugees & Asylum Seekers

U.S. citizens, nationals, and those who are lawfully present are eligible for coverage through Pennie.

“Lawfully present” includes immigrants with a variety of different statuses, some permanent, others temporary.

Immigration rules are complex and constantly changing.

- For example, the US recently introduced a new passport code for Ukrainian refugees (UHP).

While we don't expect assisters and brokers to be experts on all of the different immigration statuses and codes, it's important that you use available resources when working with non-citizens to ensure they get accurate information about their eligibility for coverage through Pennie.

[Pennie FAQ: Immigration status and Pennie](#)

You can also always call Pennie Customer Service with any questions.

See [April 2022 Community Workgroup](#) for Eligibility for Non-Citizens: Update for Afghans & Ukrainians.

# Loss of MEC SEP Refresher

Loss of MEC is a common SEP reason for customers enrolling through Pennie outside OE so let's review.

## Availability:

- ✓ Individuals not currently enrolled through Pennie
- ✓ Current Pennie enrollees

## Duration of SEP:

- ✓ Up to 60 days before loss of coverage date
- ✓ Up to 60 days after loss of coverage date


*Note: Loss of MEC is one of the few qualifying life events that a customer can report in advance of the event.*

## Coverage Start Date:

- ✓ 1<sup>st</sup> of the month after event (if shopping prior to event), or
- ✓ 1<sup>st</sup> of the month after shopping (if shopping after the event)

## Documentation requirements?

- ✓ Self-attested, documentation not required prior to enrolling



connecting Pennsylvanians to health coverage™

Special Enrollment Period Quick Reference Guide

	Availability		Coverage Effective Date Rule	Available up to 60 days...		Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee		BEFORE event	AFTER event		
Loss of or Change in Coverage							
Loss of Minimum Essential Coverage (MEC)	✓	✓	1st of month (after event or after plan selection)	✓	✓	Self-Attested	<div>Includes:</div> <ul style="list-style-type: none"> <li>✓ Loss of Medical Assistance/CHIP</li> <li>✓ Loss of Employer Sponsored Insurance due to job loss</li> <li>✓ Exhaustion of COBRA coverage</li> </ul> <div>Does NOT include:</div> <ul style="list-style-type: none"> <li>✗ Loss of coverage due to non-payment of premiums</li> <li>✗ Voluntarily dropping COBRA coverage (unless employer ceases contributions after enrollment)</li> </ul>
Loss of Other Qualifying Coverage	✓	✓	1st of month (after event or after plan selection)	✓	✓	Self-Attested	<div>Includes:</div> <ul style="list-style-type: none"> <li>✓ Loss of Medical Assistance for the Medically Needy</li> <li>✓ Loss of pregnancy-related coverage</li> <li>✓ Expiration of non-calendar year MEC</li> </ul>

See [SEP Quick Reference Chart](#) for more information on SEPs available through Pennie.

# Loss of MEC SEP

## Eligible Scenarios

- ✓ Involuntary loss of Employer-Sponsored Insurance (ESI) (e.g. job loss, change from full-time to part-time resulting in loss of eligibility for ESI)
- ✓ Exhaustion of COBRA coverage (or employer ceases contributions to their COBRA coverage)
- ✓ Loss of Medicaid (MA) / CHIP
  - If loss of pregnancy-related Medicaid or medically-needy Medicaid, use “Loss of Other Qualifying Coverage” reason code since coverage is not MEC

## Ineligible Scenarios

- ✗ Termination of coverage due to nonpayment of premiums, including coverage through Pennie
- ✗ Voluntary termination of COBRA coverage prior to exhaustion, including nonpayment of premiums
- ✗ Termination of exchange coverage due to expiration of a DMI

## What happens if a customer attests to Loss of MEC SEP but was potentially ineligible?

- Pennie may request documentation to verify eligibility for an SEP, even if documentation not required initially
- If Pennie determines a customer attested to an SEP they were not eligible for, customer would risk a variety of consequences, including termination of coverage, retroactive cancelation of coverage, and other potential legal consequences such as perjury.
- If Pennie determines that the customer lied on their application at the direction of an assister or broker, that assister or broker could also face potential legal consequences for suborning perjury.



# Transitioning from Pennie to Medicare

## Transitioning to Medicare

As they approach age 65, many individuals become eligible for Medicare.

Today we are going to focus on how Medicare eligibility can impact a customer's coverage through Pennie and what actions they may need to take

- For simplicity, we will use the term eligible for “Medicare” to mean eligible for age-based Medicare with premium-free Part A.
- Same general rules will apply for individuals becoming eligible for premium-free Part A for other reasons, such as due to disability, or ESRD

## Transitioning to Medicare

### **Why does eligibility for (or enrollment in) Medicare impact coverage through Pennie?**

- Eligibility for financial assistance requires a customer to not be eligible for any other minimum essential coverage (MEC)
- Premium-free Medicare Part A is considered MEC
- Therefore, customers will lose eligibility for financial assistance through Pennie upon eligibility for Medicare

### **How does Pennie know if a customer is eligible for Medicare?**

1. Individual “not seeking coverage” on household’s eligibility application
2. Customer self-reports on their eligibility application
3. Pennie checks trusted data sources when submitting eligibility application
4. Pennie checks trusted data sources outside of application submission (e.g. PDM)

# Transitioning to Medicare

## How does Pennie know if a customer is eligible for Medicare?

1. Individual “not seeking coverage” on household’s eligibility application

If a member of the tax household is enrolled in Medicare and not seeking coverage through Pennie, they can be on the application as a member of the tax household but indicate not seeking coverage.

Note: Pennie won’t know that the reason the customer is not seeking coverage is to due eligibility for Medicare.

**About Your Household** Add person

Steps

- Start Your Application
- Before We Begin
- Get Ready
- Primary Contact Information
- Help Applying for Coverage
- Help Paying for Coverage
- About Your Household**
- Household Relationship
- Household Addresses
- Summary
- Family and Household
- Income Information
- Additional Information
- Review and Sign

Learn more about who to include

**Applicant 1**

Are you seeking coverage?\* ☐ Yes ☒ No

First Name\* Applicant 1

Middle Name

Last Name\* Applicant 1

Suffix Suffix

Month Day Year

Date of Birth\*

# Transitioning to Medicare

## How does Pennie know if a customer is eligible for Medicare?

### 2. Customer self-reports on their eligibility application

If customer seeking coverage through Pennie, self-report Medicare eligibility on application:

- Additional Information section >
- “Other Health Coverage” question

Individual will be ineligible for financial assistance.

**Other Health Coverage**

Steps

- Start Your Application
- Family and Household
- Income Information
- Additional Information
  - Household Members
    - Applicant 1**
      - Other Health Coverage**
      - Reconciliation of APTC
      - Employer Coverage Detail
      - State Employee Health Benefit
      - Additional Information
    - Applicant 2
    - Applicant 3
  - Summary
- Review and Sign

Is **Applicant 1** currently enrolled in health coverage that will extend beyond 60 days from today? [Learn more](#)

Select "Yes" only if your current coverage will extend beyond the start of this new coverage. ✕

☒ Yes ☐ No

What type of coverage does **Applicant 1** have? [Learn more](#)

- ☐ CHIP
- ☐ COBRA Coverage
- ☐ Medicaid
- ☒ Medicare
- ☐ Peace Corps
- ☐ Retiree Health Benefits
- ☐ TRICARE
- ☐ Veterans Affairs (VA) Health Care Program
- ☐ Other Coverage
- ☐ None of the Above

Back Save & Exit Save & Continue

# Transitioning to Medicare

## How does Pennie know if a customer is eligible for Medicare?

3. Pennie checks trusted data sources when submitting eligibility application
  - 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
  - Eligibility for Medicare is one of the items Pennie verifies against federal data hub
  - If an individual seeking coverage does not self-attest to eligibility for Medicare but federal data hub says they are eligible for Medicare, Non-ESI MEC DMI is generated
    - If Non-ESI MEC DMI not resolved by end of 90-day ROP, customer will be disenrolled from coverage through Pennie at the end of the month after ROP expiration.

See [May 2022 Community Workgroup](#) for more information on Data Matching Issues (DMIs).

# Transitioning to Medicare

## How does Pennie know if a customer is eligible for Medicare?

4. Pennie checks trusted data sources outside of application submission (e.g. periodic data matching)
- Exchanges are required to have other processes to periodically verify customer continued eligibility against trusted data sources.
  - Periodic Data Matching (PDM) process ensures customers receiving APTC and/or CSR are not ineligible due to death or enrollment in Non-ESI MEC (e.g. Medicare, Medicaid, CHIP).
  - If trusted data sources indicate customer eligible for Medicare, then:
    - Non-ESI MEC PDM DMI with a 30-day reasonable opportunity period (ROP)
    - Remember: PDM DMIs have a shorter ROP than regular DMIs generated upon application submission
  - If Non-ESI MEC PDM DMI not resolved when 30-day ROP expires,
    - Coverage will be terminated end of the month after the ROP expires for the impacted individual

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

## Transitioning to Medicare

Pennie is not notified when a customer becomes eligible for Medicare. Customer must notify us.

### **What should a current Pennie enrollee do when they become eligible for Medicare?**

- Request termination of coverage through Pennie BEFORE Medicare start date
- If customer forgets to request termination before Medicare coverage begins, earliest coverage end date will be end of the current month. Retroactive termination is not available.
- Remember: Medicare can begin as early as the first day of the month in which an individual turns 65. Waiting to request termination until after a customer has turned 65 may result in individual being dually-enrolled for a period of time.

### **How can customer request termination of coverage through Pennie?**

1. If no other enrollees on the policy, terminate the plan
2. If other enrollees, update eligibility application
3. Call Pennie Customer Service

# Transitioning to Medicare

## How can customer request termination of coverage through Pennie?

1. If no other enrollees on the policy, terminate the plan

If the individual transitioning to Medicare is the only enrollee on the policy, you can terminate the entire policy.

- Customer Portal
- My Enrollments
- “Disenroll from Health Plan” button
- Select Termination Date (up to 3 months in advance)

The screenshot displays the Capital Blue Cross Customer Portal. On the left, a sidebar menu includes 'My Dashboard', 'My Applications', 'My Eligibility Results', 'My Enrollments' (highlighted with an orange box), 'My Inbox', 'My Tickets', and 'My Preferences'. The main content area shows the 'Health Plan' details for 'Capital BLUE Cross Silver PPO 6000/20/40'. A 'View Benefit Details' button is visible. Below this, the 'PLAN SUMMARY' and 'CONTACT YOUR INSURER' sections are shown. A 'Disenroll From Health Plan' button (highlighted with an orange box) is located at the bottom right of the main content area. An orange arrow points from this button to a modal window titled 'Select Termination Date:'. The modal contains three radio button options: 'Last day of the current month (August 31, 2022)', 'Last day of next month (September 30, 2022)', and 'Last day of the month after next (October 31, 2022)'. At the bottom of the modal, there is a text block: 'If you have questions about termination date selection, please contact 1-844-844-8040 or TTY 711 to disenroll.' and a 'Continue' button.

# Transitioning to Medicare

## How can customer request termination of coverage through Pennie?

2. If other enrollees, update eligibility application

If there are other enrollees on the policy who want to continue coverage, you should not terminate the entire policy.

Update eligibility application:

- Start Your Application section
- About Your Household question
- “Are you seeking coverage?” = “No”

After submitting updated eligibility application, the individual who is no longer seeking coverage will be automatically terminated from the policy effective the end of the current month.

**About Your Household** Add person

**Steps**

- Start Your Application
- Before We Begin
- Get Ready
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- Help Paying for Coverage
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- Household Relationship
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- Income Information
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- Review and Sign

**Learn more about who to include**

**Applicant 1**

Are you seeking coverage?\* ☐ Yes ☒ No

First Name\* Applicant 1

Middle Name

Last Name\* Applicant 1

Suffix Suffix

Month Day Year

Date of Birth\*

**IMPORTANT:** Only termination option will be end of the current month. No option for future end dates.

# Transitioning to Medicare

## How can customer request termination of coverage through Pennie?

3. Call Pennie Customer Service

MUST call Pennie Customer service if:

- Other enrollees on the policy want to continue coverage, and
- Individual transitioning to Medicare wants coverage end date later than end of the current month

# Transitioning to Medicare - FAQs

## Can an individual have Pennie coverage while eligible for Medicare?

- Yes, customers eligible for Medicare can enroll in dental coverage through Pennie
- While a very uncommon scenario, technically yes a customer could also choose to continue to medical coverage through Pennie without financial assistance while eligible for Medicare.
  - To do this, individual would answer “Are you seeking coverage?” as “Yes” and then self-report Medicare eligibility in the Additional Information section, “Other Health Coverage” question.
  - Important: This is a very rare scenario. Virtually everyone eligible for premium-free Medicare Part A will not want to enroll in full premium medical coverage through Pennie.

## What about individuals who are only eligible for Medicare Part A with premium?

- Eligibility for Medicare Part A with premium is NOT considered MEC.
- Therefore, these individuals are eligible for financial assistance through Pennie.

# Transitioning to Medicare - FAQs

## Does Pennie send any notices or communications to individuals approaching Medicare eligibility?

- Yes! Pennie recently began an email and outbound call campaign to current Pennie enrollees starting 3 months before their 65<sup>th</sup> birthday.
- The goal of this email and call campaign is to help ensure customers know they need to terminate their Pennie coverage before their Medicare starts, to avoid unintended dual coverage or potential financial penalties due to receiving APTC while enrolled in Medicare.
- [Pennie FAQ: Changing from coverage through Pennie to Medicare](#)
- [Pennsylvania Medicare Education and Decision Insight - PA MEDI](#)

### SUBJECT: Enrolling in Medicare soon?

Happy Birthday!

As you approach your 65<sup>th</sup> birthday, you may be hearing a lot about enrolling in Medicare. **In most cases, when you enroll in Medicare, you will no longer need your medical coverage through Pennie.**

To end your plan through Pennie, check out [this FAQ](#) or contact Pennie Customer Service at 1-844-844-8040.

**\*\*Important: To avoid overlapping coverage, terminate your coverage through Pennie before the first day of your Medicare.**

If you have dental coverage through Pennie, you can keep that coverage even after enrolling in Medicare.

If you have family members who are also enrolled in medical coverage through Pennie, don't worry, they can continue their coverage through Pennie.

To learn more about enrolling in coverage through Medicare, visit [medicare.gov](#) or [contact your counselors](#) for free unbiased Medicare education to help you make the most informed choice about the Medicare options available to you.

For any questions or assistance, call Pennie Customer Service at 1-844-844-8040.

## Transitioning to Medicare - FAQs

### **What if the individual disenrolling is the current subscriber of the policy? What happens to the other enrollees who want to continue coverage through Pennie?**

- When the subscriber disenrolls from coverage, the remaining family members can continue their coverage but there are some important operational impacts that we want to flag for you.
- A new policy is created with a new subscriber designated from the remaining family members (typically the spouse becomes the new subscriber).
- The new policy will offer continuous coverage for the family members, with no re-rating
- Insurers will also create new policies in their systems under the new subscriber, potentially resulting in:
  - New member IDs
  - New member portal for the new subscriber
  - New autopay setup for coverage under the new member ID
- Insurers have very detailed processes to make subscriber changes as seamless as possible, but member ID changes can have wide reaching impacts.
- Important that assisters and brokers are aware of the changes that happen when a subscriber disenrolls and that you help make customers aware of the potential for new member id cards and other important communications from their insurer that they need to review.



**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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