



The call will be recorded for sharing purposes

Conference Call Etiquette



Please mute your line if you are not speaking



If you have a question, please drop it into the chat or unmute yourself to ask us.



Outreach & Education Workgroup

August 4, 2021

Meeting Agenda

1. Pennie Updates
2. Pennie Assister Training for OEP 2022
3. Outreach & Public Engagement
 - Juan Valencia – *How organizations and people can become Assisters*
 - Emily Zido – *Mexican and Dominican Republic Consulates*
4. *Reminders*
5. Pennie Tech Tip: *Helping Customers Compare Health Insurance Options*
6. *Questions?*

Agency Updates

COVID-19 Enrollment Period Reminders

- COVID-19 Enrollment Period **ends on August 15th**!
- Call center hours are M-F 8 am – 6 pm
- Regular Special Enrollment Period is still in affect

ACA Changes in the American Rescue Plan

- Provides significant savings for those enrolling Pennie and current customers for plan year 2021 and 2022
- Phase 1 – Pennie System Updated (April 16) – COMPLETED
- Phase 2 – Customer Eligibility and Accounts Updated - COMPLETED

Exchange Assister / Navigator Network

- Enrollment events schedule at pennie.com
- Pennie & YMCA Health Equity Tour – **YOU ARE ALWAYS WELCOME TO JOIN US!**

Customer-facing pennie.com

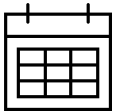
- Explainer videos on main page – Insured & Uninsured
- Always updating FAQs for the American Rescue Plan at help.pennie.com –appreciate feedback and help with those

Mark Your Calendars!

Outreach and Education Workgroup

OEW Sessions

- The OEW will occur every other month on the first Wednesday
- Meetings will only be 30 min
- Meetings start at 2:00 PM

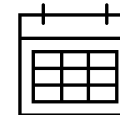


Next meeting will be October 6th at 2:00 PM – 2:30 PM

Lunch & Learn

Assister Lunch & Learn Sessions

- Third Wednesday of Every Month
- 12:30 PM to 1:00 PM
- For: Those New to Pennie or who need to refresh
- Prior Topics: The Pennie application, the broker platform, dental plans, calculating income, what it means to be lawfully present, etc.



Next session August 18th at 12:30pm

Pennie Assister Training & Re-Certification Update

Assister Training Update

- Training “Blackout” Period will start August 16
- Assister Recertification Training will be available starting September 13
 - All existing Assisters are required to complete Recertification Training prior to November 1, 2021 to maintain an active Pennie account
 - All those that have completed Assister training previously will be sent an email invitation to complete Recertification Training
 - As part of recertification process, Assisters must validate that they have an active Pennsylvania Insurance Department registration
- New Assister Training, updated for the 2022 Plan Year, will also be available September 13
- The Assister training request process for new Assisters will remain the same



Outreach & Public Engagement



Outreach & Public Engagement

Juan Valencia – How organizations and people can become Pennie Assistors

What is an Assister?

In Pennsylvania, an Assister is an individual or organization that's trained and able to help consumers as they look for health coverage options through Pennie, including completing eligibility and enrollment forms.

Assisters are usually individuals that work for non-profits, local health centers or hospitals in areas like outreach, social workers, case managers.

Important:

****Please note that according to Pennsylvania law, Exchange Assistors are registered with the state and not licensed. Exchange Assistors may help consumers with the insurance marketplace but may not sell, solicit, or negotiate insurance contracts.**

* Exchange Assister services are free.

Where to find an Assister?

Go to Pennie.com - Find a Pennie Assister

- In-person
- Virtual

Outreach & Public Engagement

If you are interested in becoming a Pennie-Certified Assister, you will have to complete the following:

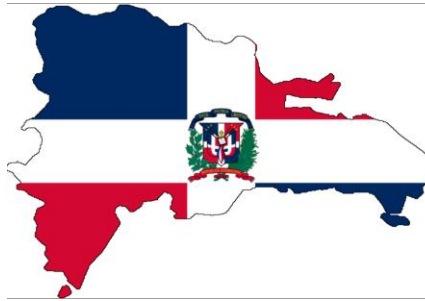
- 1) Request and complete the Pennie Assister Training
- 2) Complete your application, fingerprinting, and background check through the Pennsylvania Insurance Department to become a Registered Assister in Pennsylvania
- 3) When you have your Assister Registration Certificate and your Certificate of Completion for you Pennie Assister Training, you may request an Assister Account from your Enrollment Entity Manager, or you may reach out to assisters@pennie.com for help in creating an account; you may also visit Pennie's Assister Resource site.

For more information, please visit **Pennie.com** / Support / Assisters

Assisters & Bokers Direct Help Line **1-844-844-4440**

Outreach & Public Engagement

Emily Zido – Mexican and Dominican Republic Consulates



Full list of immigration statuses that qualify for coverage through Pennie:

- Lawful Permanent Resident (LPR/Green Card holder)
- Asylee
- Refugee
- Cuban/Haitian Entrant
- Paroled into the U.S.
- Conditional Entrant Granted before 1980
- Battered Spouse, Child and Parent
- Victim of Trafficking and his/her Spouse, Child, Sibling or Parent
- Granted Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT)
- Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas, and citizens of Micronesia, the Marshall Islands, and Palau
- Temporary Protected Status (TPS)
- Deferred Enforced Departure (DED)
- Deferred Action Status (Exception: Deferred Action for Childhood Arrivals (DACA) is not an eligible immigration status for applying for health insurance)
- Lawful Temporary Resident
- Administrative order staying removal issued by the Department of Homeland Security
- Member of a federally-recognized Indian tribe or American Indian Born in Canada
- Resident of American Samoa



Applicants for any of these statuses qualify to enroll in coverage through Pennie:

- Temporary Protected Status with Employment Authorization
- Special Immigrant Juvenile Status
- Victim of Trafficking Visa
- Adjustment to LPR Status
- Asylum (see note below)
- Withholding of Deportation, or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT) (see note below)



Reminder: Come Join Us



Visit Pennie's Community Partner's Page:

<https://pennie.com/community-partners/>



connecting Pennsylvanians to health coverage

Learn ▾

Shop ▾

Support ▾

Get Covered

Community Partners

Join us.

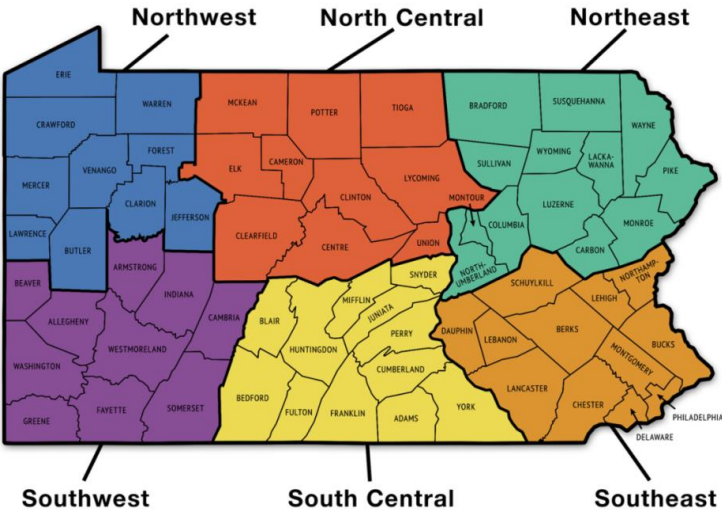
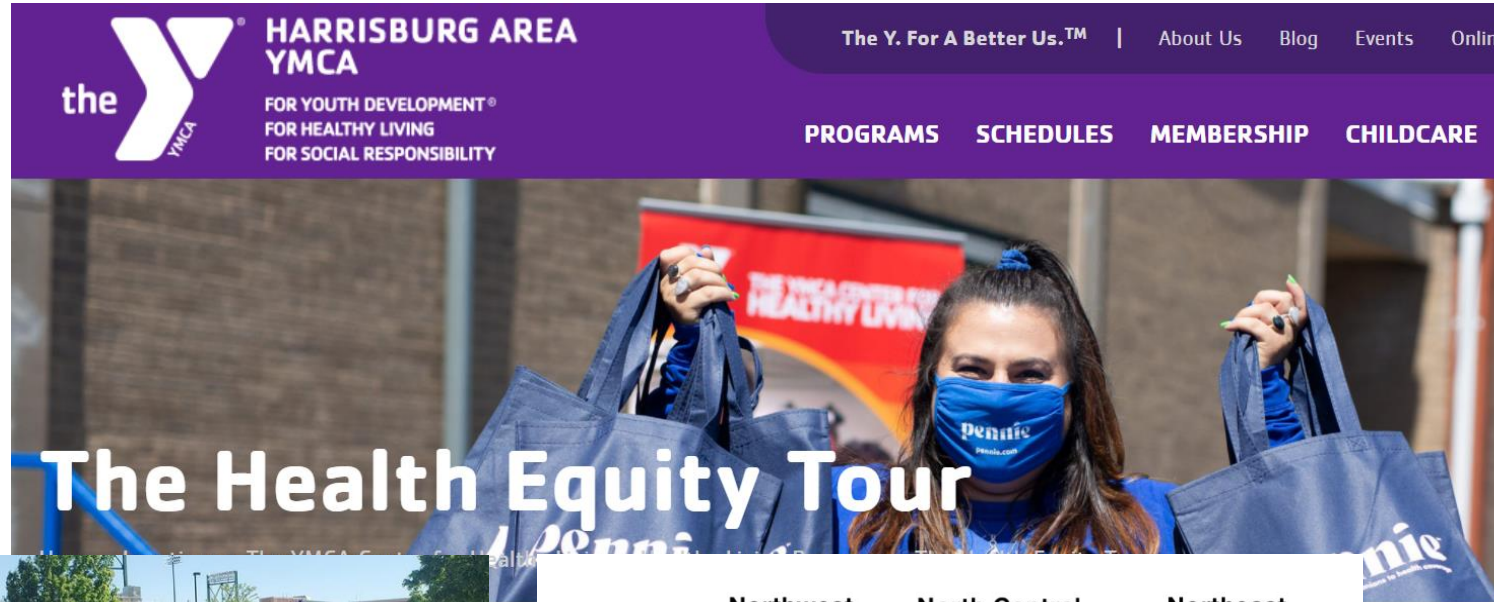
Pennie's Community Partnerships

Pennie serves the people and communities you care about and are invested in. Let's work together. **Let's create a healthier Pennsylvania, together.**



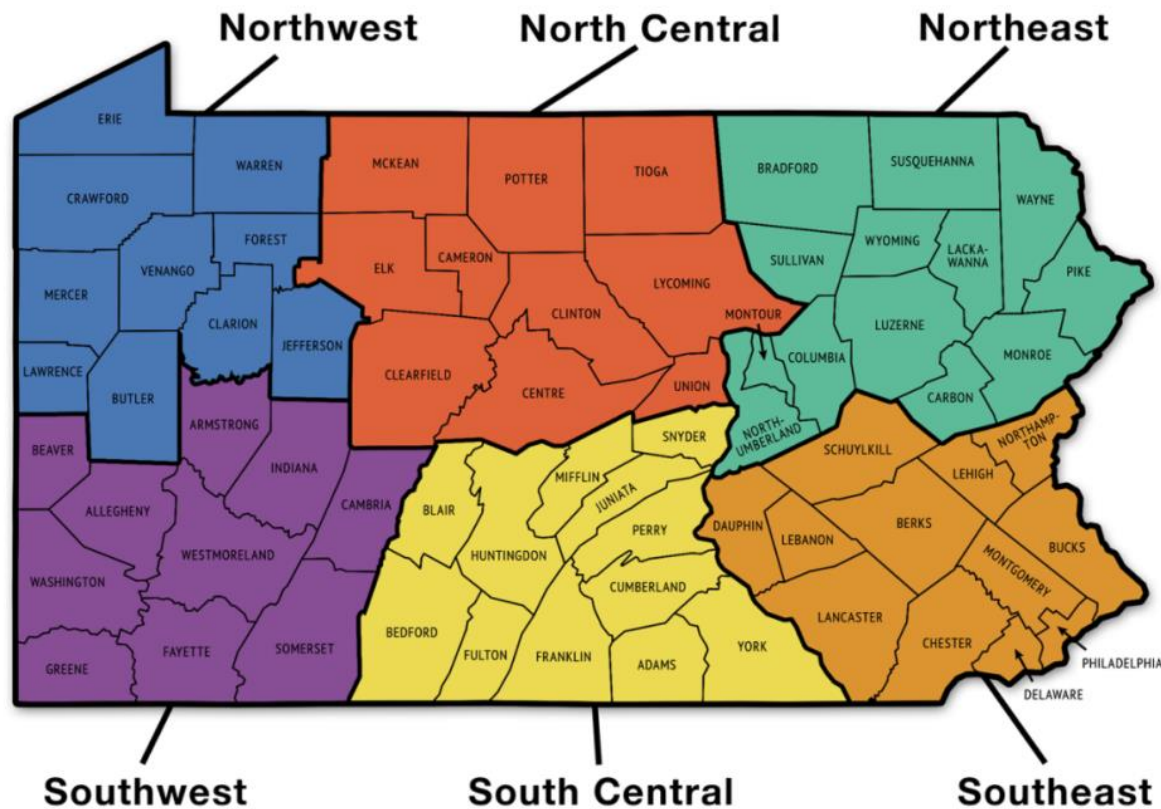
Outreach Update

Pennie/YMCA Health Equity Tour



Outreach Update

Pennie/YMCA Health Equity Tour



You can find a full list of our stops here!
When are we visiting your county?

[Check Them Out »](#)

YMCA Health Equity Tour Stops

[Home](#) » [Locations](#) » [The YMCA Center for Healthy Living](#) » [Healthy Living Programs](#) » [The Health Equity Tour](#) » [YMCA Health Equity Tour Stops](#)

See Us On The Road!

Tour stops can also be found in greater detail on our [Facebook Page](#) and [Events Archive](#)!

Show 10 Entries

Search:

Date	Day of the Week	County
May 1, 2021	Saturday	Dauphin
May 11, 2021	Tuesday	Lebanon
May 13, 2021	Thursday	Lancaster
May 18, 2021	Tuesday	Berks
May 20, 2021	Thursday	Schuylkill
May 25, 2021	Tuesday	Lehigh
May 27, 2021	Thursday	Northampton
June 3, 2021	Thursday	Bucks
June 8, 2021	Tuesday	Montgomery
June 10, 2021	Thursday	Chester

Showing 1 to 10 of 68 entries

[Previous](#) [Next](#)



Tech Tip – Comparing Health Plans





Welcome to Pennie™

Big Savings to the Rescue!

Pennsylvanians' healthcare just got even more accessible and affordable! Whether you're shopping for healthcare coverage or already enrolled through Pennie, the recently passed American Rescue Plan is now offering significant additional savings.



[Ver en Español.](#)



[Ver en Español.](#)

Savings Calculator

FAQs

Already Enrolled? Got Questions?

Click Here



English >

Connecting Pennsylvanians to health coverage.

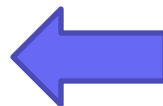
Pennie is the only place that you can apply for financial help to lower the cost of your monthly premiums and out-of-pocket costs for health insurance.

LET'S GET STARTED



Browse for health & dental plans

Shop first, sign up later.



Register with access code

Use your access code to register for a new account.



Log in to existing account

If you already have an account, log in here.

Pennie Plan Comparison Tool

This tool takes you through a few simple steps to see if you might qualify for free or low-cost health insurance and find the right medical and dental plan for you. Please note, if you have specific questions about Pennie, please feel free to contact us. If you have questions about your eligibility for advanced premium tax credits, please consult with a tax consultant. This tool is only intended to help you learn about:

- Projected costs of buying and using different health and dental plans.
- Your estimated eligibility for financial help (the only way to know for sure if you qualify is to complete an application through Pennie).
- Whether a plan covers your prescription drugs.

Use this tool to help you decide on a plan. After you choose a plan you can enroll through Pennie.

Here are a few things to consider when reviewing the costs of a plan:

- The monthly payment (premium).
- Financial help you may be eligible for to help pay your premium.
- Co-pays, deductibles, co-insurance and maximum out-of-pocket limits.

IMPORTANT: By clicking "Continue" below, you acknowledge that you understand:

- This tool is not intended to be your only source of information for health insurance decisions. You should consider all relevant facts in choosing a health insurance plan, including whether your doctors accept the insurance and are in the plan network. You need to review plan documentation carefully so that you understand what you are receiving.
- The results in the tool are an estimate only. The only way to see what you are fully eligible for is to submit your information through Pennie.
- The plans available in this tool may change without notice. Pennie does not guarantee the availability of a plan prior to submission of your application.
- Your actual costs may vary significantly from the estimate provided depending on:
 - Your actual health care usage.
 - Type(s) and location(s) of the care you receive.
 - The accuracy of the information you provide.
- We make every effort to make the drug preferences list in this tool as accurate as possible, but health plans can change the prescription drugs they cover at any time. Some drugs may not appear in the drug preferences list even though they are actually covered. To confirm that a particular drug is covered, call the insurance company or go to its website.
- The tool's results are not an endorsement of, and should not be considered support for or against, any specific plan, program, or insurer.
- The information you enter into this tool will not be stored or shared with any third party or insurance company. It will have no effect on your current or future premiums, cost sharing or eligibility for coverage. To obtain coverage, you will have to submit your information to Pennie.

Continue

Find Out How Much Insurance May Cost

In this section:

All labels marked * are required.

- The cost of health and dental insurance depends on where you live, how many people are in your household, and income.
- You can view your selected favorite health and dental plans for coverage year 2021 from start of open enrollment.

As part of the American Rescue Plan, Pennie is offering additional financial assistance to lower the cost of health coverage for all Pennsylvanians regardless of income, who otherwise qualify. To see how much you can save, simply answer the questions below. If you are a current Pennie customer, these additional savings may have already been applied to your account. For more information about the American Rescue Plan, visit our FAQs page at [Pennie.com](https://pennie.com).

Where do you live?

Enter ZIP Code: * Dauphin

Who is in your household and do they need coverage?

Members	Birthdate *	Tobacco Use	Native American	Seeking Coverage
Applicant	<input type="text" value="02/08/1994"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<div>+ Spouse</div> <div>+ Dependent</div>				

Check to see if your household income qualifies you for lower costs.

Annual Tax Household Income: \$

[See if You Qualify for Savings](#)

Enter the approximate annual income for your tax household. This will be used to determine eligibility for potential cost-saving programs. If you are not interested in these programs and want to view plans at full price, click [BROWSE PLANS](#).

If you qualify for unemployment insurance in 2021, you may also qualify for the maximum amount of financial assistance to enroll in coverage through Pennie. To estimate the value of this financial assistance, simply enter \$17,622 for a single person household income, or \$23,836 for a two person household. For all other household sizes, the savings associated with the unemployment insurance benefit will also be the maximum amount available and can be accessed when you submit your Pennie application. If this applies to you, click on the "Skip and Sign up" button below to get started. Note: When submitting your Pennie application, make sure to accurately answer all required questions, including those related to household income.

[Skip and Sign up](#)

[Browse Plans](#)

Tell us about your healthcare needs

(Optional) Please answer the questions below: (1/4)

[Skip to View Plans](#)

Search for a Doctor ▼ that you would like to keep in your plan

Search by doctor name

within 20 miles radius ▼

of 17101

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

[◀ Back](#)

[Reset All My Responses](#)

[Next ▶](#)

[Back to preferences](#)

38 Health Plans

Dental Plans

0

Health Coverage

For 1 Member in ZIP code 17901. [Edit Family Info](#)

Coverage will start on 09/01/2021

1 of 4

SORT BY

- ☒ Expense Estimate
- ☐ Monthly price
- ☐ Preferred Doctor or Provider
- ☐ Deductible
- ☐ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

- ☐ PPO
- ☐ HMO
- ☐ POS
- ☐ EPO

PLAN FEATURES

- ☐ HSA Qualified
eligible for Health Savings Account (HSA)

METAL TIER

- ☐ Platinum
highest premiums, lowest deductibles
- ☐ Gold
higher premiums, lower deductibles
- ☐ Silver
lower premiums, higher deductibles
- ☐ Bronze
lowest premiums, highest deductibles
- ☐ Catastrophic
coverage for worst-case scenarios


DEDUCTIBLE

- ☐ \$2500 and less
- ☐ \$5000 and less
- ☐ \$7500 and less

LOWER EXPENSE \$	LOWER EXPENSE \$	LOWER EXPENSE \$
Capital BLUE Catastrophic PPO 8550/0/... CATASTROPHIC PPO \$198.90 /month OFFICE VISITS \$75 GENERIC DRUGS 0% DEDUCTIBLE \$8550 OOP MAX \$8550 PROVIDER Search <input type="checkbox"/> COMPARE <input type="checkbox"/> DETAILS ADD	HIGHMARK my Direct Blue Major Eve... CATASTROPHIC EPO \$226.16 /month OFFICE VISITS 0% GENERIC DRUGS \$0 DEDUCTIBLE \$8550 OOP MAX \$8550 PROVIDER Search <input type="checkbox"/> COMPARE <input type="checkbox"/> DETAILS ADD	HIGHMARK my Direct Blue EPO Gold ... GOLD EPO \$402.90 /month OFFICE VISITS \$20 GENERIC DRUGS \$0 DEDUCTIBLE \$0 / \$0 OOP MAX \$7500 PROVIDER Search <input type="checkbox"/> COMPARE <input checked="" type="checkbox"/> DETAILS ADD
HIGHMARK my Direct Blue EPO Gold ... GOLD EPO \$414.35 /month OFFICE VISITS \$15 GENERIC DRUGS \$0 DEDUCTIBLE \$800 / \$0 OOP MAX \$6000 PROVIDER Search <input type="checkbox"/> COMPARE <input type="checkbox"/> DETAILS ADD	Geisinger Health Plan Geisinger Marketplace AL... BRONZE HMO \$282.50 /month OFFICE VISITS \$40 GENERIC DRUGS 0% DEDUCTIBLE \$8400 OOP MAX \$8550 PROVIDER Search <input type="checkbox"/> COMPARE <input type="checkbox"/> DETAILS ADD	Capital BLUE Bronze PPO 8000/0/50 BRONZE PPO \$289.29 /month OFFICE VISITS \$50 GENERIC DRUGS 0% DEDUCTIBLE \$8000 OOP MAX \$8550 PROVIDER Search <input type="checkbox"/> COMPARE <input type="checkbox"/> DETAILS ADD

Plan Details


EXPENSE ESTIMATE LOW \$



my Direct Blue EPO Gold ...

GOLD EPO


\$402.90 /month [Details](#)


ADD 

Plan Highlights


Plan Name	my Direct Blue EPO Gold 0
Office Visits	\$20
Generic Drugs	\$0
Deductible	\$0 / \$0
OOP Max	\$7500
HSA-compatible	No
PROVIDER	Search

Benefits Resources

 [Summary of Benefits and Coverage](#)

 [Download Plan Brochure](#)

[Provider Directory](#)

 [Drug List](#)

Doctors and Facilities

[Check for your doctor](#)

▼ Deductible & Out-of-Pocket

	In Network	Out-of-Network
Deductible	\$0 (Individual)	Not Available
Separate Drug Deductible	\$0 (Individual)	Not Available
Out-of-pocket max	\$7500 (Individual)	Not Available

▼ Doctor Visit

	In Network	Out-of-Network	Additional Information
Primary Care Visit	\$20 Copay	100% Coinsurance	
Specialist Visit	\$20 Copay	100% Coinsurance	
Other Practitioner Office Visit (Nurse, Physician Assistant)	\$20 Copay	100% Coinsurance	
Preventive Care/Screening/Immunization	No Charge	100% Coinsurance	

Plan Details

EXPENSE ESTIMATE LO

HIGHMARK

my Direct Blue EPO Gold

GOLD EPO

\$402.90 /month

ADD

You are now leaving Pennie Web site.

You are about to access:

<http://clk.im/V4QM>

Pennie does not endorse the organizations or views represented by this site and takes no responsibility for, and exercises no control over, the accuracy, accessibility, copyright or trademark compliance or legality of the material contained on this site.

No, Take Me Back

Yes, Proceed

Thank you for visiting our site.

Benefits Resources

Summary of Benefits and Coverage

Download Plan Brochure

Provider Directory


Drug List

Doctors and Facilities


Check for your doctor

▼ Deductible & Out-of-Pocket

	In Network	Out-of-Network
Deductible	\$0 (Individual)	Not Available
Separate Drug Deductible	\$0 (Individual)	Not Available
Out-of-pocket max	\$7500 (Individual)	Not Available

 The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.highmarkblueshield.com or call 1-888-510-1084. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.HealthCare.gov/sbc-glossary/ or call 1-888-510-1084 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 individual/\$0 family <u>network</u> .	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	No	This plan covers some items and services even if you haven't yet met the deductible amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this plan covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your deductible. See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	\$7,500 individual/\$15,000 family <u>network</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.highmarkblueshield.com/find-a-doctor/ or call 1-888-510-1084 for a list of <u>network providers</u> .	This plan uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your plan pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do I need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All copayment and coinsurance costs shown in this chart are after your overall deductible has been met, if a deductible applies.

A copy of your agreement can be found at <https://shop.highmark.com/sales/#!/sbc-agreements>.

1 of 10
my Direct Blue EPO Gold 0 ONX Base Jan
I_33709PA0940006-01_20210101_SBC

Summary of Benefits and Coverage

What does the ACA require?

- A description of the coverage offered by the plan.
- Exceptions, reductions, or limitations of the plan.
- Cost-sharing provisions including the amount of any deductible or limitations of the plan, as well as co-insurance and co-payment obligations.
- Renewability and continuation of coverage provisions.
- Coverage examples showing how the plan covers certain services.
- A statement that the SBC is only a summary and that the plan should be consulted to determine the participant's contractual obligations.
- The issuer's contact information.



Questions for Pennie





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