



pennie®



Community Partner Workgroup

September 9, 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 Updates

2023 Assister & Broker Training Updates

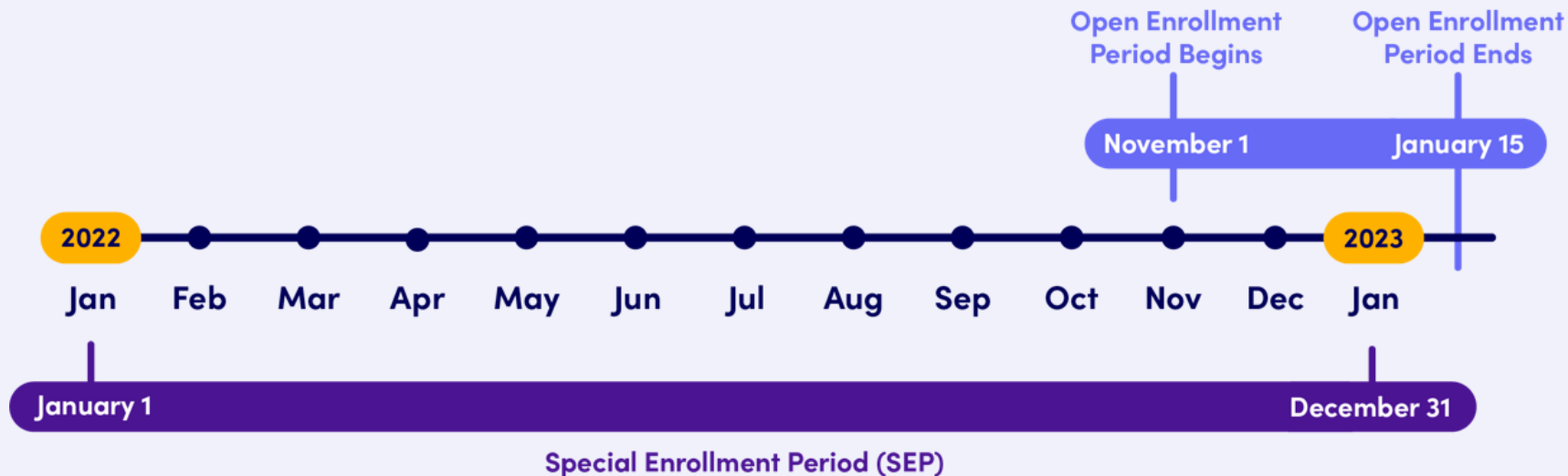
Pennie System Enhancements

Questions & Feedback



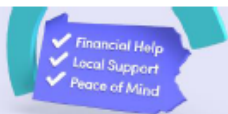
Pennie Community Partner Resource Site Updates

Community Partner Updates



Community Partner Updates

pennie
gets Pennsylvania covered.



Pennie.com

Wonderful News!

New Law Extends Enhanced Health Coverage Savings through 2025

The Inflation Reduction Act (IRA) was signed into law today by President Biden! This law will save hundreds of thousands of Pennsylvanians from experiencing increases in what they pay for their health coverage through Pennie.

The IRA extends the enhancements to Affordable Care Act premium subsidies originally created by the American Rescue Plan which were set to expire at the end of the year.

Thanks to this new law, Pennsylvanians will be able to receive these enhanced subsidies through 2025.

“The continuation of these subsidies means more Pennsylvanians will be able to afford coverage through Pennie next year. It means Pennsylvanians won’t be forced to choose between accepting a wage increase and losing subsidy eligibility. And it means low-income Pennsylvanians who lose Medical Assistance at the end of the Public Health Emergency will be able to afford and access low-cost, and in some cases no-cost, plans through Pennie.”



• Pennie Executive Director,
Zachary W. Sherman

pennie

Visit Pennie's Newsroom: <https://agency.pennie.com/new-law-protects-pennsylvanians-by-extending-significant-health-coverage-savings-through-2025/>

Community Partner Updates

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

Young Adults, Need Health Coverage?

Pennie® Gets You Covered!

Adulthood is full of firsts and whether you're a Millennial, Gen-Z, or on the cusp, you're going to need health coverage in case the unexpected happens. Pennie is your one-stop shop for affordable health insurance plans.

Worried about the cost of health coverage?

You'd be surprised at how little others your age are paying! Use Pennie's Plan Comparison Tool and quickly see how much you can save!

9 out of 10 Pennie customers ages 19-34 qualify for financial savings.

Don't think you need health insurance?

Well, health coverage is not just something you need when you're sick or injured. Everyone needs health insurance to maintain a happy, healthy life.



All plans through Pennie include coverage for doctor's visits, mental health services, maternity and newborn care... even preventative services at no cost like, vaccines, screenings, certain counseling services, and more!

Think it's too complicated?

Pennie makes it easy! Get local, personalized help to guide you every step of the way. With plans more affordable than ever, what are you waiting for?

Visit pennie.com and find the right plan for your health and budget!

When in Doubt, Reach out!

Not sure if you qualify to enroll through Pennie? Don't hesitate to reach out with questions. You can even find local support and work with a Pennie professional to help find the best plan for you.

Visit pennie.com/connect or call 1-844-844-8040

pennie® PenniePa Pennieofficial



When Can I Get Covered?



Open Enrollment
November 1st to January 15th



Special Enrollment
January 1st to December 31st

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.

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



Pennie General Talking Points:

- Pennie is the state's official, self-sustaining health insurance marketplace and the home for high-quality, affordable health insurance plans.
- Pennie's mission is to help Pennsylvanians get the coverage they need and is the **ONLY** place that will connect them with financial savings to help lower their monthly and/or out-of-pocket costs.
- Customers will be able to shop with Pennie during the Open Enrollment Period which runs from November 1st through January 15th. Pennie will help individuals and families without employer coverage and the uninsured access quality health coverage that fits their budgets.
- Pennie is the only source for financial savings to help lower the cost of coverage and care. Nine out of 10 of customers qualify for financial savings. Qualification is based on income and family composition and Pennie can help customers learn if they qualify.
- Pennie aims to increase the number of Pennsylvanians with coverage, regardless of their income. Pennie operates a "no wrong door" policy to ensure those deemed eligible for programs like Medicaid or the Children's Health Insurance Program are connected to coverage.
- Pennie understands health insurance can be confusing so local, expert customer assistance is provided for all Pennsylvanians seeking coverage. Pennie is here to help every step of the way. Find assistance by visiting the [connect page](https://pennie.com/connect) at pennie.com.
- For more information on Pennie, visit pennie.com or call Pennie Customer Service at 1-844-844-8040.


312-318 Market Street, Bowman Tower, Floor 3, Harrisburg, PA 17101
1-844-844-8040 | pennie.com



Community Partner Updates

Decks and Recordings for Pennie Community Workgroup Meetings:

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

 Official Site of the Pennsylvania
Health Insurance Exchange Authority

About ▾BrokersAssistersResources ▾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 Recording](#) | [Meeting Deck](#) | [Q&A Document](#)

Aug 12, 2022: [Agenda](#) | [Meeting Recording](#) | [Meeting Deck](#) | [Q&A Document](#)

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

Oct 7, 2022: Agenda | [Meeting Link](#)

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


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



2023 Assister Training

2023 Assister Training - September 12, 2022

Pennie's 2022/2023 Assister Training
Projected launch - September 12, 2022 for OEP/PY 2023
Resource: <https://agency.pennie.com/assisters/>




Request Assister Training

* Required

1. Please provide your first name. *


2. Please provide your last name. *

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



Official Site of the Pennsylvania Health Insurance Exchange Authority

/ Assisters



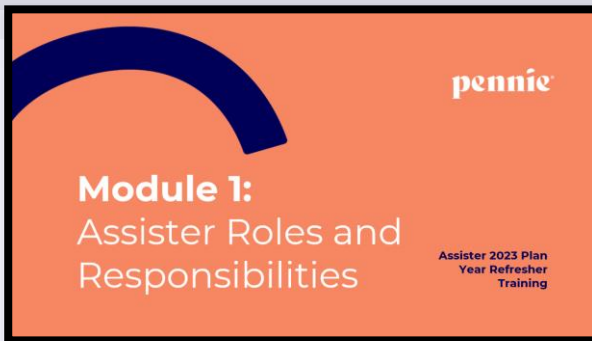
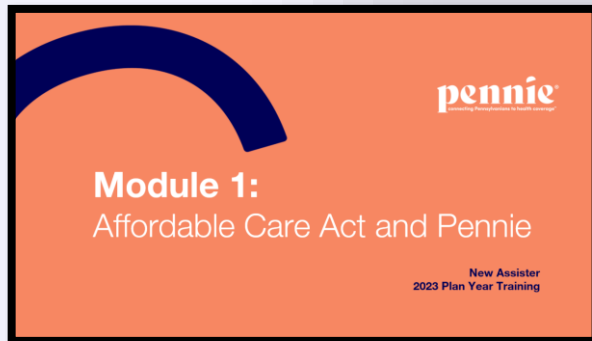
Get Certified

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

The Pennie-Certified Assister Training for OEP 2023 is coming soon!!

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.

2023 Assister Training



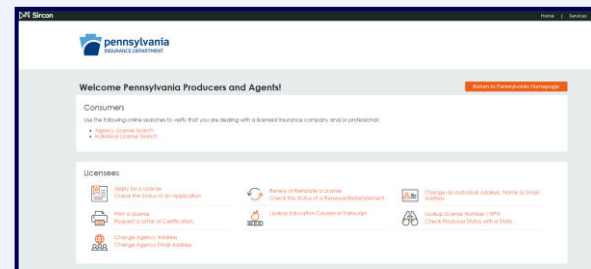
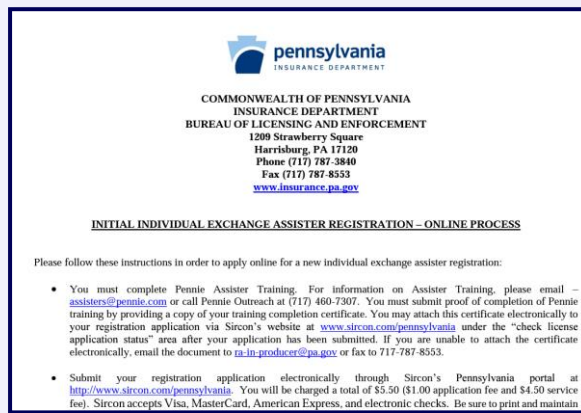
- More Pennsylvania-Centric and Pennie-Specific
- New Video Content – Pennie Platform
- Free for new Assisters – **10 modules**
- Free for re-certifying Assisters – **3 modules**
- Blackout Period Started – August 29th
- **Launch – September 12, 2022**

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

The screenshot shows the Pennie website's "Assisters" page. At the top, it says "pennie Official Site of the Pennsylvania Health Insurance Exchange Authority". Below that is a navigation bar with "/ Assisters". A photo of four people in a meeting is shown. The main heading is "Get Certified". The text below reads: "Assisters are vital to the entire Pennie ecosystem, designed to provide a space for health insurance accessibility." A red circle highlights the text: "The Pennie-Certified Assister Training for OEP 2023 is coming soon!!". Below this, it says: "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."

Resource for New Assisters

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



The guide is available at: <https://agency.pennie.com/assisters/>

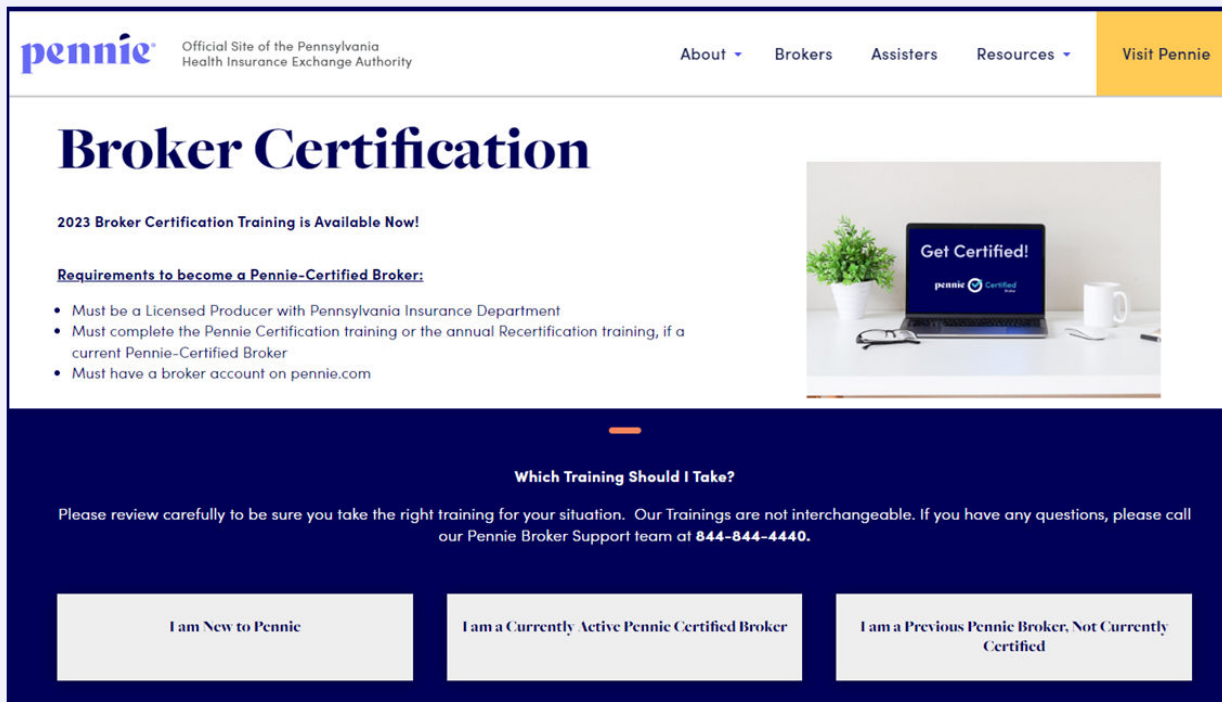


2023 Broker Training

2023 Broker Training

Pennie's 2023 Broker Training is now available!

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



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 for "About", "Brokers", "Assisters", "Resources", and a "Visit Pennie" button. The main heading is "Broker Certification". Below it, a banner states "2023 Broker Certification Training is Available Now!". A section titled "Requirements to become a Pennie-Certified Broker:" lists three bullet points: being a Licensed Producer with the Pennsylvania Insurance Department, completing the Pennie Certification training or annual Recertification training, and having a broker account on pennie.com. To the right of the text is an image of a laptop displaying "Get Certified!" with the Pennie Certified logo. Below this, a section titled "Which Training Should I Take?" provides instructions to review carefully and contact the Pennie Broker Support team at 844-844-4440. At the bottom, there are three buttons: "I am New to Pennie", "I am a Currently Active Pennie Certified Broker", and "I am a Previous Pennie Broker, Not Currently Certified".

pennie Official Site of the Pennsylvania Health Insurance Exchange Authority

About Brokers Assisters Resources Visit Pennie

Broker Certification

2023 Broker Certification Training is Available Now!

Requirements to become a Pennie-Certified Broker:

- Must be a Licensed Producer with Pennsylvania Insurance Department
- Must complete the Pennie Certification training or the annual Recertification training, if a current Pennie-Certified Broker
- Must have a broker account on pennie.com

Get Certified!

Which Training Should I Take?

Please review carefully to be sure you take the right training for your situation. Our Trainings are not interchangeable. If you have any questions, please call our Pennie Broker Support team at **844-844-4440**.

I am New to Pennie

I am a Currently Active Pennie Certified Broker

I am a Previous Pennie Broker, Not Currently Certified

2023 Broker Training

New Brokers:

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

Current Pennie-Certified Brokers:

- 2023 Recertification Broker Training Course
 - **Recertification Deadline: October 31, 2022**
- Allow **5-7 business days** after completing training for your Pennie account be updated
- Pennie Broker Certification End Date = 12/31/2023 = Recertification complete
- **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.

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

2023 Broker Training

Agency Managers – Monitor Certification Status of Your Brokers

1. Login to your Agency Manager account
 - Pending status = Not yet Pennie-Certified Broker
 - Certified status = Currently certified, may or may not have completed recertification.
2. Click Edit next to broker's name
3. Click "Certification Status"
 - Brokers who have a Renewal Date of 12/31/2023 have completed recertification for 2023!

Please allow 5 to 7 days after completion of training for the broker's status to be updated.

pennie connecting Pennsylvanians to health coverage™

Agents ▾ Admin Staff ▾ Agency Delegations ▾ Agency Account ▾ My Delegations ▾ My Agent Profile ▾

Agent Name ▾	Active/Inactive	Customers	Agent License # ▾	Certification Status	⚙️
Broker #1	Active			Pending	⚙️ ▾
Broker #2	Active			Certified	⚙️ ▾

Note: An orange box highlights the 'Certified' status and the 'Edit' button for Broker #2.

Agent Information

Profile

My Tickets

Certification Status

Status

Certification Status

Agent Number

Application Submission Date

Certification Status Certified

Certification Number

Certification Date 11-01-2020

Renewal Date 12-31-2023

Note: An orange box highlights the 'Renewal Date' field, which is marked with a green checkmark.



Pennie Operations Updates

SEP for FTC and Benefytt Technologies Settlement

- The Federal Trade Commission (FTC) recently finalized a settlement with Benefytt Technologies, a FL-based company found to be fraudulently marketing and selling healthcare products.
 - The company led consumers to believe that their healthcare products, such as short-term, limited duration medical plans, were ACA compliant.
- Impacted consumers will be notified by Benefytt Technologies of the settlement and their options, including availability of SEP to enroll in marketplace coverage through HealthCare.gov.
- Pennie will be granting impacted PA residents an SEP, as approved in August 2022 Board Meeting.
- Pennie will also be contacting impacted PA residents about the availability of an SEP through Pennie.
 - Submit an Exceptional Circumstance SEP request and upload documents referencing the Benefytt Technology case (or call Pennie Customer Service)
 - Pennie will verify SEP eligibility by checking against list of impacted consumers provided by federal government
 - SEP available for 60 days from date of communications

See the [FTC press release](#) for more information on the Benefytt Technologies settlement.



Upcoming System Enhancements

Upcoming System Enhancements

Upcoming deployment end of September 2022

Includes a variety of enhancements, new features, and updates for 2023 Open Enrollment

Enhancements will be available by **beginning of October 2022**, unless stated otherwise.

- Live Chat – Pilot Program
- Organ Donor & Voter Registration
- Current Monthly Income for Medicaid/CHIP Eligibility
- Family Glitch Fix – Employer-Sponsored Insurance (ESI) Affordability
- Broker – Search Existing Customers



Oct 2022 Workgroup meeting will focus on Open Enrollment readiness and other OE-specific enhancements.

Live Chat – Pilot Program

- Beginning 9/1/2022, Pennie Customer Service began a live chat pilot program
- Chat pilot program is primarily for customers, answers to general questions
- Available in both English and Spanish
- Accessed through Pennie FAQs on help.pennie.com
- Go to [Pennie's Customer FAQs](#)
- Click on “Chat / Charlar” at bottom of page

pennie® connecting Pennsylvanians to health coverage™

pennie help > Customer

Customer

- ⊙ How Do I Change My Mailing Preferences to Paperless in my Pennie Account?
- ⊙ Pennie says I need to "Confirm a Life Event" what do I do now?
- Can I Enroll in coverage outside of the Open Enrollment Period?

1 2 3 4 5 »

Can't find your answer? Find local assistance or contact us or **Chat / Charlar**

Live Chat

Thank you for contacting **Pennie**.
Please complete this form and click Submit.

Name *

Email

Phone

What is your question? *

Choose item from the list

Comments

SUBMIT

Live Chat – Pilot Program

- Select from list of common questions to get help finding FAQs related to your inquiry
- Use optional “Comments” to provide additional information or context to help live agent chat

Live Chat

Thank you for contacting **Pennie**.
Please complete this form and click Submit.

Name *

Email

Phone

What is your question? *

Choose item from the list

How can I cancel my coverage through Pennie?

What should I include as income on my application?

How do I make my first payment after enrolling?

How can I request insurance cards?

SUBMIT

Live Chat

System Message
Waiting for Agent...

Chat Started

Savings on health coverage through Pennie are based on your expected household income for the year you want coverage. You must make your best estimate so you can qualify for the right amount of savings. Please click on the following link to read more:

[What to include as income – Pennie Help](#)

Is there anything else we can help you with?

Type 'Yes' to speak with an agent. Type 'No' to end the chat.

Type Something...

pennie connecting Pennsylvanians

pennie help > Customer

What to include as income

6 months ago · Updated

Your eligibility for financial assistance through Pennie is based on your **expected the year you want coverage, not last year's income**. You must make your best estimate for the year you want coverage on your Pennie application so you qualify for the right amount of savings. Please click on the following link to read more:

[What to include as income – Pennie Help](#)

Is there anything else we can help you with?

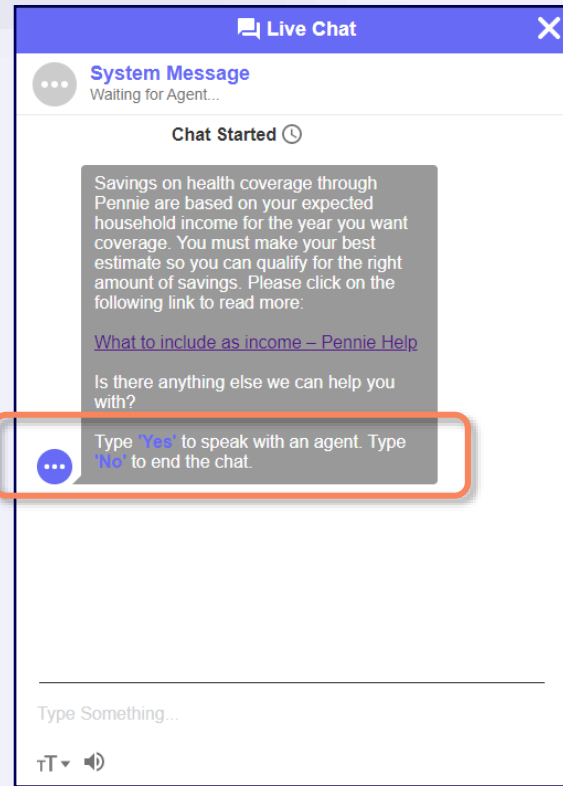
Whose income to include in your estimate

For most people, a household consists of the tax filer, their spouse if they have dependents, **including those who are not applying for coverage**.

What income is counted

Live Chat – Pilot Program

- Type “Yes” to chat with Pennie Customer Service agent.
- Live chat available during normal Pennie Customer Service hours
 - Outside of OE: Mon-Fri 8am-6pm
 - Open Enrollment: Mon-Fri 8am-7pm, Sat 8am-1pm
- Agents can help with a wide range of topics
- For questions that require more specific information related to the customer’s own account, agents will offer to call the customer to continue the conversation.
 - Since chat pilot program is anonymous, we can’t provide private information via chat at this time.
 - Future enhancement: chat from within the customer’s secure portal



Organ Donor & Voter Registration

Beginning October 2022, customers can register to vote or become an organ donor directly from their Pennie application.

- Registration is 100% voluntary
- No impact on eligibility for financial assistance
- Pennie does not directly collect any registration information



Registrations provided in collaboration with:

- Organ and Tissue Donation Registration via [Donate Life Pennsylvania \(DLPA\)](#)
- Voter Registration via [Pennsylvania Department of State](#)



Organ Donor & Voter Registration

Available on the application signature page

Or

pennie.com/learn/other-programs/

pennie connecting Pennsylvanians to health coverage™ Learn ▾ Shop ▾ Support ▾

Other programs and services

See below for more information on several different programs available to eligible Pennsylvanians.

Donate Life Pennsylvania

Thousands die every year waiting for a donated organ, but it doesn't have to be this way. Register now, and you could save up to 8 lives. DLPa works to educate PA residents, build awareness about the

Online Voter Registration

Click the link below to register to vote online!

[Register to Vote Today](#)

Connect
Event Calendar
Community Partners
Brokers
Assisters
[Other Programs](#)

In addition to your application for health insurance, you may **REGISTER** to vote where you live now or **UPDATE** your voter registration record to reflect an address, name, or party affiliation. If you would like to register to vote or update your current registration, please visit the following link:

<https://pennie.com/voterregistration/>

Please note: Pennie does not directly collect voter registration. Your decision whether to register to vote is **voluntary**. Neither registering nor declining to register to vote will in any way affect the availability or the amount of assistance or services you receive from Pennie.

In addition to your application for health insurance, you may **REGISTER** to be an organ and tissue donor. If you would like to register as an organ and tissue donor, please click here:

<https://pennie.com/organdonor/>

Please note: Pennie does not directly collect organ and tissue donor information. Your decision whether to register is **voluntary**. Neither registering nor declining to register will in any way affect the availability or the amount of assistance or services you receive from Pennie.

Current Monthly Income for MA/CHIP Eligibility

- How to Calculate Income – Rules vary between Medicaid/CHIP and APTC/CSR
 - Ex. Effective 4/1/2022, Medicaid/CHIP eligibility based on 2022 FPL tables, APTC/CSR eligibility based on 2021 FPLs
- Current Monthly Income vs Annual Income
 - MA/CHIP eligibility – FPL determined by current monthly income
 - APTC/CSR eligibility – FPL determined by annual income
 - For many customers, current monthly income and annual income result in the same FPL. But not necessarily for customers whose income varies throughout the year
- Currently, Pennie's system assesses potential eligibility for Medicaid/CHIP based on the same annual income used for APTC/CSR eligibility.
- Beginning October 2022, Pennie's system will use current monthly income when assessing potential eligibility for Medicaid/CHIP. This will result in more accurate assessments of likely eligibility for Medicaid/CHIP.

See [April 2022 Community Workgroup](#) for 2022 FPL for Medicaid/CHIP Eligibility.

Current Monthly Income for MA/CHIP Eligibility

Example 1 (HH size 1):

- Annual Income: \$24,000 (>138% FPL)
- Monthly Income: \$2,000 (>138% FPL)
- Potential Medicaid eligibility? **No** (>138% FPL)

Dog Wagners's total income in 2022				
\$24,000.00				
Current income				
Income Source	How much	How often	Start Date	End Date
Job (Chewy)	\$2,000.00	Monthly	--NA--	--NA--

Example 2 (HH size 1):

- Annual Income: \$24,000 (>138% FPL)
- CURRENT Monthly Income: \$1,000 (<138% FPL)
- Potential Medicaid eligibility? **Yes** (<138% FPL)

Dog Wagners's total income in 2022				
\$24,000.00				
Current income				
Income Source	How much	How often	Start Date	End Date
Job (Chewy FT)	\$3,000.00	Monthly	01/01/2022	06/30/2022
Job (Chewy PT)	\$1,000.00	Monthly	07/01/2022	12/31/2022

Family Glitch Fix – ESI Affordability

What is “family glitch”? Employer-sponsored insurance (ESI) affordability was based on the cost of self-only coverage, not family coverage. If self-only coverage was affordable and family coverage was unaffordable, family members would be ineligible for financial assistance (even if the cost to enroll the family members in ESI was unaffordable).

- Earlier this year, the IRS issued a Proposed Rule to fix the “family glitch.”
- If finalized, the ESI affordability calculation for family members will be based on the actual cost of family coverage. Employee’s affordability will still be based on cost for self-only coverage.
 - This fix will enable more family members with an offer of ESI through their spouse or parent's job to remain eligible for financial assistance through Pennie.
- Beginning October 2022, Pennie’s ESI affordability question will be updated to collect additional information to implement the new proposed ESI affordability rules.
 - Current customers with access to ESI will be prompted to enter additional information next time they edit their application.
- For 2023, the ESI affordability threshold is 9.12% of annual household income.

Family Glitch Fix – ESI Affordability

Example 1 (HH size 2):

- Annual Income: \$40,000 (~230% FPL)
- Jacob's Employer A offers minimum value coverage
 - Rita is eligible for family coverage through Jacob's Employer A

HH Income: \$40,000	Eligible for Min Value ESI?	Cost to enroll in ESI		Is ESI Affordable?	Pennie Eligibility
		per month	% of Income		
Jacob	Yes (Employer A)	\$ 300	9%	Affordable	QHP Only (no APTC/CSR)
Rita	Yes (Employer A)	\$ 400	12%	Unaffordable	QHP with APTC & CSR

Example 1

(HH size 2, ~230% FPL):

Family Glitch Fix – ESI Affordability

HH Income: \$40,000	Eligible for Min Value ESI?	Cost to enroll in ESI		Is ESI Affordable?	Pennie Eligibility
		per month	% of Income		
Jacob	Yes (Employer A)	\$ 300	9%	Affordable	QHP Only (no APTC/CSR)
Rita	Yes (Employer A)	\$ 400	12%	Unaffordable	QHP with APTC & CSR

Employer Coverage Detail

Will **Jacob Smith** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about coverage offers that apply to **Jacob Smith** starting May 01, 2022.*

☒ Yes

☐ No

Employer Name

☒ Employer A

ADD EMPLOYER DETAIL

[Learn more](#)

Employee Name

Jacob Smith

Phone*

(555) 555-5555

Does Employer A offer a health plan that meets the minimum value standard?*

☒ Yes

☐ No

What is the premium amount for the lowest cost plan available only to **Jacob Smith** that meets the minimum value standard?

Total amount*

\$300.00

How often?*

Monthly

Example 1

(HH size 2, ~230% FPL):

Family Glitch Fix – ESI Affordability

HH Income: \$40,000	Eligible for Min Value ESI?	Cost to enroll in ESI		Is ESI Affordable?	Pennie Eligibility
		per month	% of Income		
Jacob	Yes (Employer A)	\$ 300	9%	Affordable	QHP Only (no APTC/CSR)
Rita	Yes (Employer A)	\$ 400	12%	Unaffordable	QHP with APTC & CSR

Employer Coverage Detail

Will **Rita Smith** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about coverage offers that apply to **Rita Smith** starting May 01, 2022.*

☒ Yes

☐ No

Employer Name

Employee Name

☒ Employer A

Jacob Smith

ADD EMPLOYER DETAIL

[Learn more](#)

Phone* (555) 555-5555

Does Employer A offer a health plan that meets the minimum value standard?* [Learn more](#)

☒ Yes

☐ No

What is the premium amount for the lowest cost family plan available to **Rita Smith** that meets the minimum value standard?

Total amount* \$400.00

How often?* Monthly

Family Glitch Fix – ESI Affordability

Example 2 (HH size 2):

- Annual Income: \$40,000 (~230% FPL)
- Jacob's Employer A offers minimum value coverage
 - Rita is eligible for family coverage through Jacob's Employer A
- Rita's Employer B offers minimum value coverage
 - Jacob is not eligible for coverage through Rita's Employer B

HH Income: \$40,000	Eligible for Min Value ESI?	Cost to enroll in ESI		Is ESI Affordable?	Pennie Eligibility
		per month	% of Income		
Jacob	Yes (Employer A)	\$ 300	9%	Affordable	QHP Only (no APTC/CSR)
Rita	Yes (Employer A)	\$ 400	12%	Unaffordable	QHP Only (no APTC/CSR)
	Yes (Employer B)	\$ 300	9%	Affordable	

Broker – Add New Individual

Beginning October 2022, we will implement enhancements for how brokers create a new household.

Current functionality:

- Assister/broker use “Add a new individual” link on their portal dashboard to create a new household on behalf of a customer who has never applied through Pennie before.
- Assister/broker is automatically designated to the new household record
- Customer receives an access code to allow them to create a customer login in the future
- This is an important tool for assisters and brokers to support customers in a variety of situations

Limitations of current functionality:

- Creation of duplicate household records for certain customers
- No self-service method for the assister/broker to designate to an existing customer’s account (other than customer logging into their account or calling Pennie Customer Service)

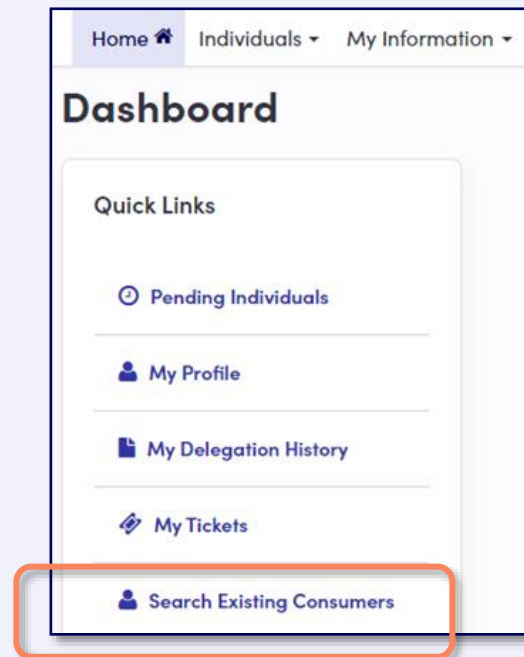
See [July 2022 Community Workgroup](#) for more information on avoiding duplicate household creation.

Broker – Search Existing Customers

Beginning October 2022, broker “Add new individual” link will become “Search Existing Customers”

New functionality will:

- Still allow brokers to create a new household on behalf of a customer who has never applied through Pennie before.
- Require broker to verify if an existing household record exists for that customer before they can create a new household record.
 - Avoids duplicate household creation
- Allow broker to be able to designate themselves to that existing household record, if one already exists.
 - Minimizing the need to call Pennie Customer Service to have broker designated to existing customer account



Broker – Search Existing Customers

Step 1. Verify Identity

- Enter customer name and DOB
- Verify the customer's identity
- Enter the document type you used to verify identity, & enter document number
- Select method of identity verification
(In Person, or Phone)

Search For Existing Consumer

☐ I attest that I have the permission to perform this search, and that the information provided to me to verify the consumer's identity is correct to the best of my knowledge.*

Please fill in all of the fields below to verify the consumer's identity.

First Name*

Last Name*

Date of Birth*

Document Type*

Document Number*

Method*

Continue

Certificate of Naturalization
 Certificate of Naturalization (Form N-550 or N-570) or US Citizenship (Form N-560 or N-561)
 Divorce Decree
 Driver's License issued by state or territory
 Employer Identification Card
 Employment Authorization Document that contains a photograph (Form I-766)
 Foreign passport or ID issued by a foreign embassy or consulate contains a photograph
 High School or College diploma (including high school equivalency diplomas)
 Identification Card Issued by the Federal, State or Local Government
 Marriage Certificate
 Military dependent's identification card
 Native American Tribal document
 Permanent Resident Card or Alien Registration Receipt Card (Form I-551)
 Property Deed or Title
 School identification card
 Social Security Card
 U.S Coast Guard Merchant Mariner card
 US Public Birth Rec
 U.S military card or draft record

Broker – Search Existing Customers

Step 2. Search by SSN

- Enter SSN (SSN will be pre-populated if you selected SSN document type on prior page)
- DOB will be pre-populated from prior page

Fetch Existing Consumer

Search by SSN

Social Security Number*	Date of Birth*
<input type="text" value="XXX-XX-XXX"/>	<input type="text" value="12/21/2001"/>



- Note: Search for existing customers currently ONLY available for customers with an SSN.
- For customers without an SSN, use existing methods for designation (e.g. customer portal, phone).

Broker – Search Existing Customers

Step 3. Search Results

- **No Match Found** – Customer does not have any existing household records on Pennie.
- Next Step: Click “Start New Application” to proceed with creating new household record (similar to previous “Add New Individual” workflow)
- **One Match Found (Already Your Customer)** – Customer’s household records exist on Pennie and broker is already designated to that household record.
- Next Step: Go back to your Active Individuals.
- **Multiple Matches Found** – Customer has multiple household records on Pennie.
- Next Step: Customer login to designate, or by phone

No match found

Based on the details you provided, we were unable make a match to our database. If you would like to start a new application, please select the Start A New Application button to begin the process. If you would like to try again, please select the Cancel button to re-enter details.

[CANCEL](#)[START NEW APPLICATION](#)

One match found

Based on the details you provided, we found a match in our database that is already delegated to your book of business. If you would like to try again, please select the Cancel button below

[CANCEL](#)[GO TO DASHBOARD](#)

Broker – Search Existing Customers

Step 3. Search Results

- **Customer Found** – Customer has one existing household record on Pennie.
- Next Step: Verify information and confirm. You will be designated as customer's broker.
- Customer will receive a notice indicating their broker designation has changed, and directing them to call Pennie if they think the designation was made in error.

Fetch Existing Consumer

Search by SSN

Social Security Number*

XXX-XX-XXX

Date of Birth*

12/21/2001

Search

Dog Waggers

DOB	12/21/2001
Address	One Wagsalot Way, Harrisburg PA 17101
Phone	717-555-5555
Email	sirwagasalot@yopmail.com
SSN	XXX-XX-XXXX

Cancel

Claim Consumer

Are you sure?

Are you sure you want to become the **Agent of Record** for **Dog Waggers**

If you click 'Yes', Dog Waggers will be added to your Book of Business. You can then access the consumer's applications and other details to help them with enrollment.

Cancel

Yes



Questions & Feedback

We Want to Hear From You



Questions & Feedback – Always Welcome



**Call Customer
Service**

+1 (844) 844-4440

Mon – Friday
8:00 AM to 6:00 PM



**Send Us Your
Question**

brokers@pennie.com

assisters@pennie.com

pennie®

ADDRESS

312-318 Market Street,
Bowman Tower, Floor 3
Harrisburg,
Pennsylvania
17101

PHONE

+1 844-844-8040

WEB

pennie.com

