



****this meeting will be recorded for the purpose of taking minutes****



pennie

Board of Directors Meeting

September 24, 2020

September 2020 Board Meeting

Agenda

- **Preliminary Matters**
- **Questions on Standard Updates**
 - Stakeholder Engagement
 - Technology and Operations
 - Communications and Outreach
- **Update on Pennie Ambassador Effort**
- **2021 Open Enrollment Readiness Scenarios**



Questions on Standard Updates



2020 September Board Meeting

Questions on Standard Updates

- Stakeholder Engagement
- Technology and Operations
- Communications and Outreach



Update on Pennie Ambassador Effort



Ambassador Overview

Pennie Ambassador Next Steps

Cognosante + Pennie are partnering to:

- Build awareness and drive enrollments
- Support quick Ambassador ramp up starting October 1, 2020 and conclude January 15, 2021
- Complement current Assister resources by generating interest and leads

Specifically the Ambassadors will maximize enrollment and customer support via:

- 18 part-time team members averaging 15-20 hours per week
- Online lead capture tool which will be triage according to the customer's preference
- Community events
- Collateral and swag distribution, prioritizing areas with the highest uninsured rates



2021 Open Enrollment Readiness Scenarios



Scenarios

1. Current Customer - Transitioning from healthcare.gov
2. New Customer - Mixed Eligibility Household
3. New Customer - Unsubsidized
4. Producers
5. Assisters

Customer Experience

Transitioning from HealthCare.gov

Current Customer

Transitioning from HealthCare.gov

Meet: Deb Ross

Background

- Age 43
- Blain, PA
- Married with 3 kids
- Part-time grocery store clerk

Goals

- Making ends meet
- A better life
- Staying healthy

Frustrations

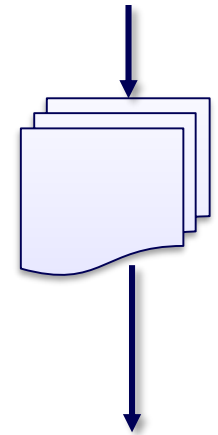
- Environment & Lifestyle
- Health conditions
- Technology

Deb's Pennie Experience

Data Migration & Autorenewal

- Deb's 2020 PY record is included in a large file from CMS. This data is parsed and formatted to be inserted in the GetInsured system. The GI/Pennie/UAT teams validate a sampling of records to ensure this data is brought over correctly and that errors are addressed.
- The renewal process interrogates the 2020 PY records to determine if they are eligible for renewal. This process is phased, with validations performed at each step. First, the 2020 PY records are carried over to 2021 PY. These records then have eligibility redetermined and their plan selection applied. Those records that are renewed have notices created (welcome and eligibility) at the appropriate times.

HealthCare.gov



pennie

Deb's Pennie Experience

Customer Communications – Welcome to Pennie Postcard

- Delivered week of 10/5



Welcome to
pennie[™]
connecting Pennsylvanians to health coverage

Pennie is Pennsylvania's official place to shop for, compare and buy medical and dental insurance. It's the **ONLY** place that will link you to **financial assistance** to lower your monthly payment and/or out-of-pocket expenses, if eligible.

Coming from healthcare.gov? You'll now use Pennie to shop and compare plans instead of the federal marketplace. When shopping for plan coverage for 2021, you will now visit pennie.com, and we will send you an access code for the account that has been created for you. Also, keep an eye on your mailbox for notices from healthcare.gov regarding this transition!

Open enrollment runs from
Nov. 1, 2020, to Jan. 15, 2021.

Take your next step to good health
and visit pennie.com today!

 PenniePA  PennieOfficial



Deb's Pennie Experience

Customer Communications – Transition to Pennie Invitation

- Delivered week of 10/26

Subject line: Take action to enroll in health coverage

Trigger: Invitation email prior to start of OEP to those users who were migrated from the FFM to the SBE

Dear Deb Ross,

Welcome to Pennie, Pennsylvania's new marketplace for health coverage! You are receiving this notice because you were previously enrolled in health coverage through the federal HealthCare.gov marketplace. Pennsylvania is transitioning away from HealthCare.gov towards a fully operational state-based marketplace, which will provide application, eligibility, and enrollment services for coverage beginning January 1, 2021 and beyond.

To support this transition, HealthCare.gov has provided Pennie with your current application and enrollment information. This information has been used to create a new user account for you on the Pennie platform.

IMPORTANT!

Your Unique Access Code is: **3HGB39876BS**

What should I do next?**Enroll in coverage by 1/15/2021**

This year's Open Enrollment Period takes place from 11/1/2020 – 1/15/2021, so you must enroll in coverage through Pennie during this time. For coverage beginning January 1, make sure to enroll by December 15. If you enroll between December 16 and January 15, your coverage will start February 1, 2021.

Deb's Pennie Experience

Information Migrated to Pennie

- Data Copied to the Pennie Platform:
 - Most recent 2020 submitted eligibility application, regardless of status
 - Most recent 2020 active submitted plan selection, regardless of whether it is effectuated or not
 - Agent/broker assignments from the most recent 2020 plan selection
- Data Not Copied to the Pennie Platform:
 - Any information prior to 2020 plan year
 - 2020 eligibility applications that are not the most recent submission
 - 2020 eligibility applications that were not submitted
 - 2020 plan selections that are not the most recent
 - 2020 plan selections that were previously terminated or cancelled
 - Any HealthCare.gov notices, customer service history, etc.
 - Agent/broker assignment for a customer without an active 2020 plan selection
 - Assister assignments

Deb's Pennie Experience

Deb's Pennie Dashboard

- 2021 Eligibility Application Status
- 2021 Eligibility for Household
- 2021 Health Plan Autorenewal (if available)
- 2021 Dental Plan Autorenewal (if available)
- Agent/broker assignment (if applicable)

My Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

2021

We need additional information documents to confirm some of the data provided on your application. Click here to [upload documents](#). If you have already uploaded the relevant documents, please wait for the documents to be approved.

Next Steps

You have successfully enrolled in health plans. If you'd like to enroll in Dental Plans, please click on the 'Continue Shopping' button below.

Continue Shopping

Overview

Your Application Status (Your Case Id is PA100000543)

2021 Application

Complete

[View Application](#)

For 5 members

Your Household Eligibility This eligibility is conditional. See more details to upload the required documents.

Deb Ross

Dan Ross

Danny Ross

Dani Ross

Debbie Ross

Eligible for Qualified Health Plans

[View Details](#)

[Edit Application](#)

Your Health Plans

Insurance Company

My Awesome Health Plan

Pending

[View Details](#)

For 5 members

Your Dental Plans

You will be able to see your dental plan here once you have completed plan shopping.

Deb's Pennie Experience

Service Options

- 1) Pennie Customer Service
- 2) Pennie-Certified Assister
- 3) Pennie-Certified Broker

Found on the Pennie Platform, top right corner in ***Help & Support, Find Local Assistance:***

Find Local Assistance at No Cost to You



Agents and brokers are licensed by Pennsylvania's 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 Assisters belong to Enrollment Entities, which include hospitals and not-for-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 ASSISTER NEAR
YOU**

Search for a Certified Agent or Broker

<p>Search by location</p> <p>Zip code *</p> <input type="text"/>	OR	<p>Search by Name</p> <p>First Name</p> <input type="text"/>
<p>Distance</p> <p>5</p> <p>miles</p>		<p>Last Name</p> <input type="text"/>
<p>Languages</p> <p>Select an Option</p>		<p>Agency Name</p> <input type="text"/>
<p>Search</p>		<p>Search</p>

2020 September Board Meeting

Customer Experience

New Customer – Mixed Eligibility Household

Customer

New Customer, Mixed Eligibility Household

Meet: Amy Kim

Background

- Age 40
- Fox Chapel, PA
- Married with one child (age 5)
- Ride Share Driver

Goals

- Improving work-life balance
- Keeping family & herself healthy

Frustrations

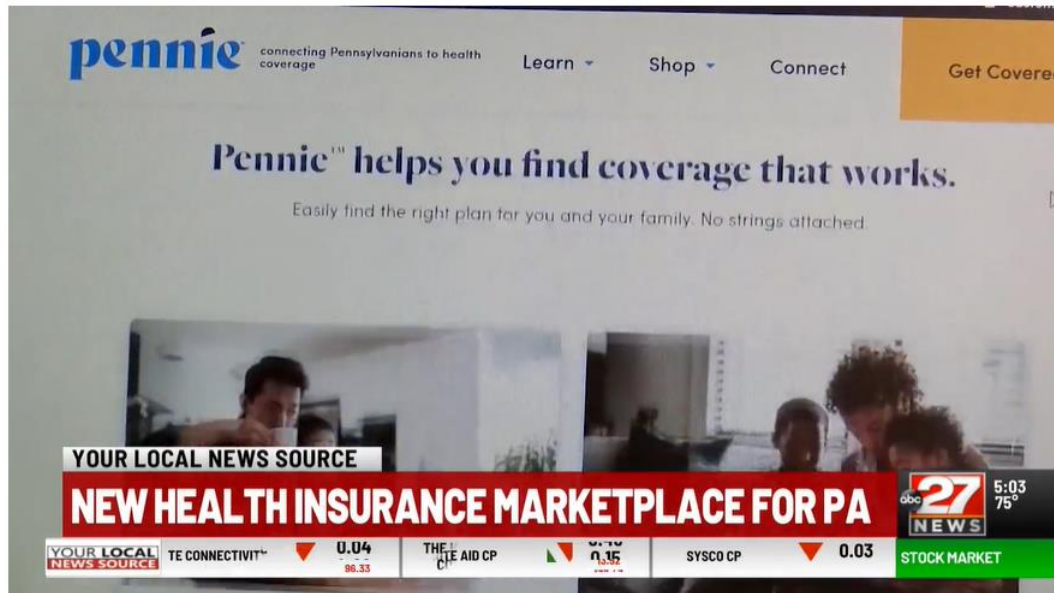
- COVID-19
- Financial
- Health challenges

Amy's Pennie Experience

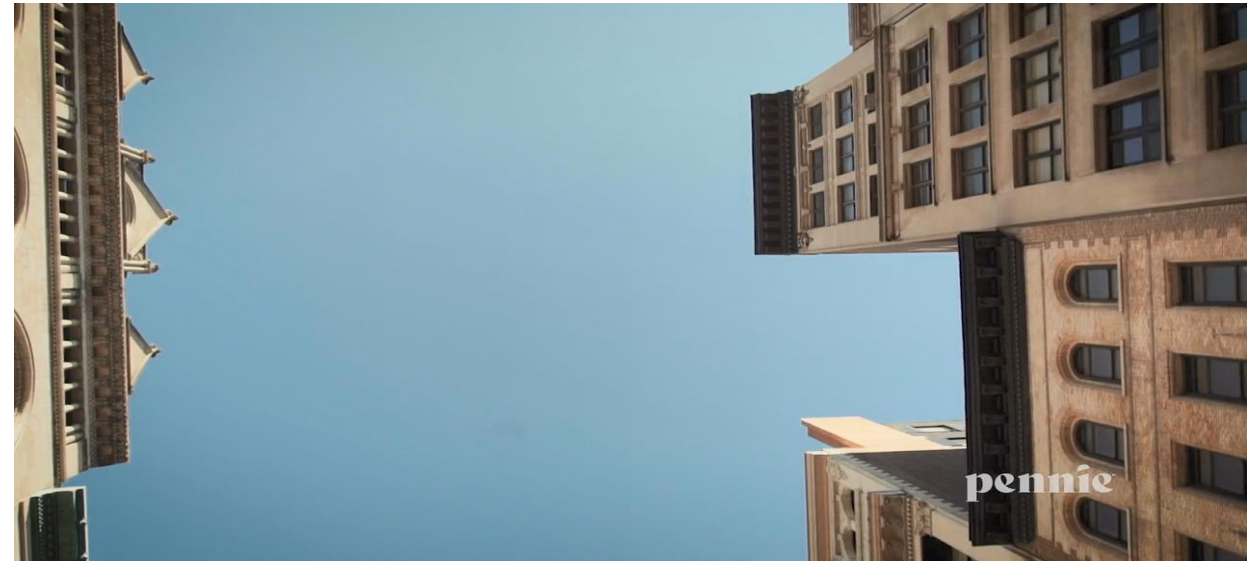
Earned media & Traditional media

NEWS

State announces launch of new health insurance marketplace



TV : 30



Amy's Pennie Experience

Unique Out-of-home – Grocery carts & Pharmacy hand sanitizer



Amy's Pennie Experience

Digital Ads - Social, Streaming, Paid Search

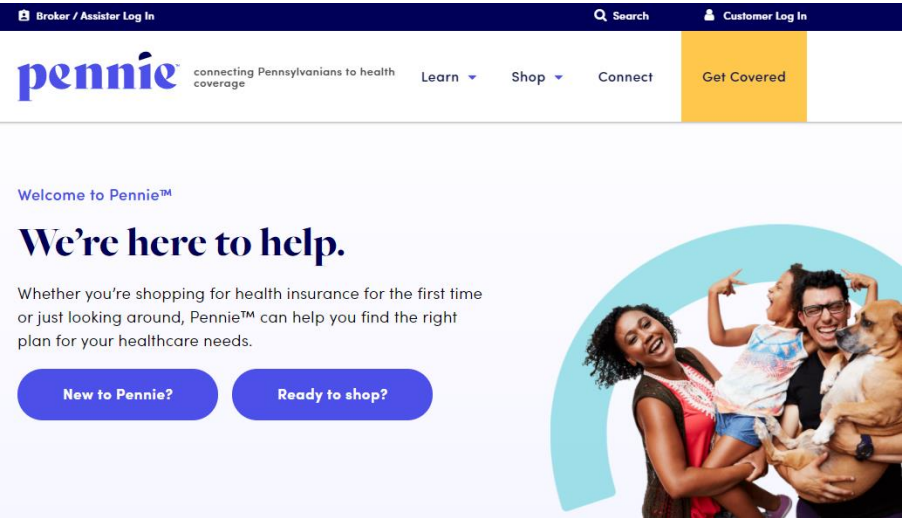


Spanish Advertisements

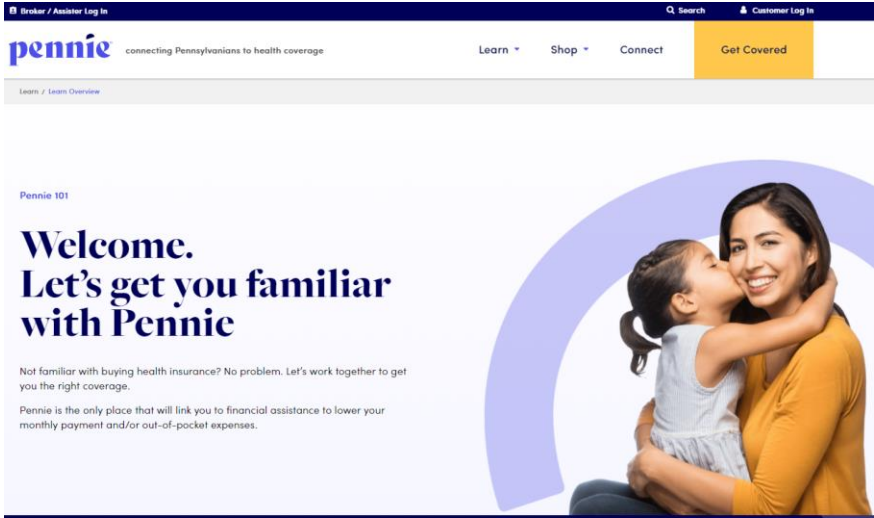


Amy's Pennie Experience

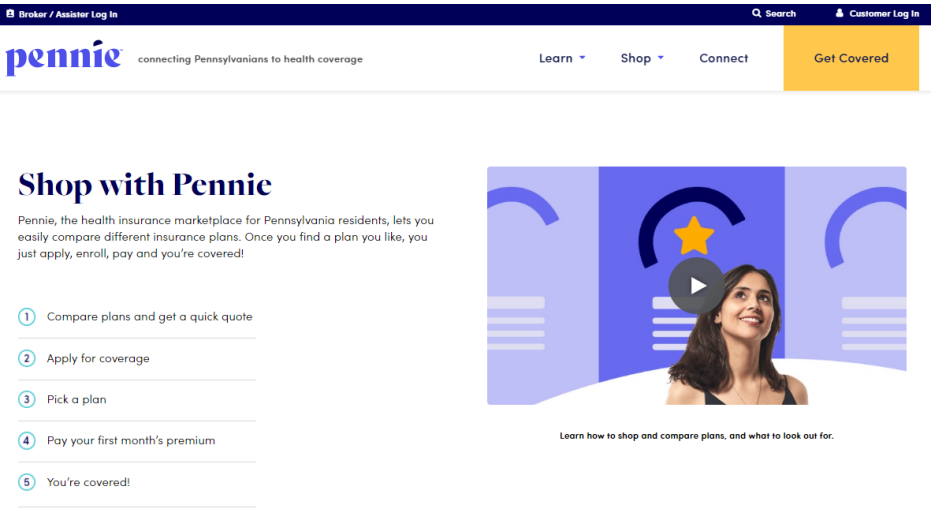
Visits pennie.com



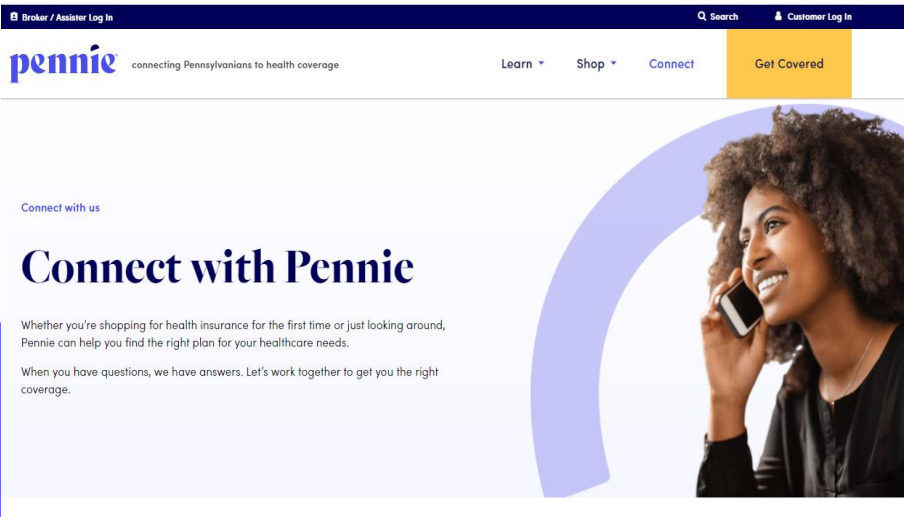
pennie.com/learn



pennie.com/shop



pennie.com/connect



Amy's Pennie Experience

Helpful video tutorials

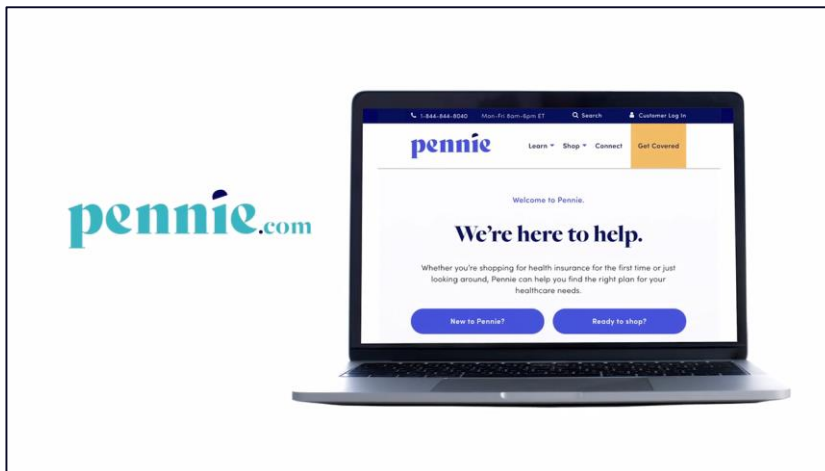
Welcome to Pennie



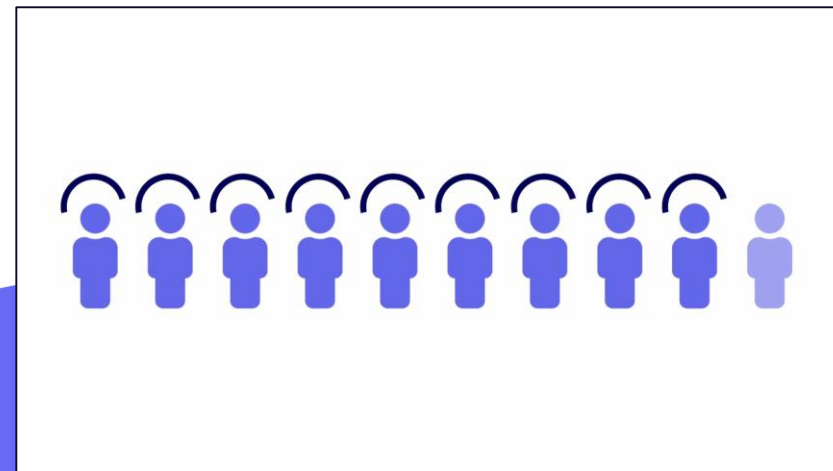
How to Enroll



How to Shop

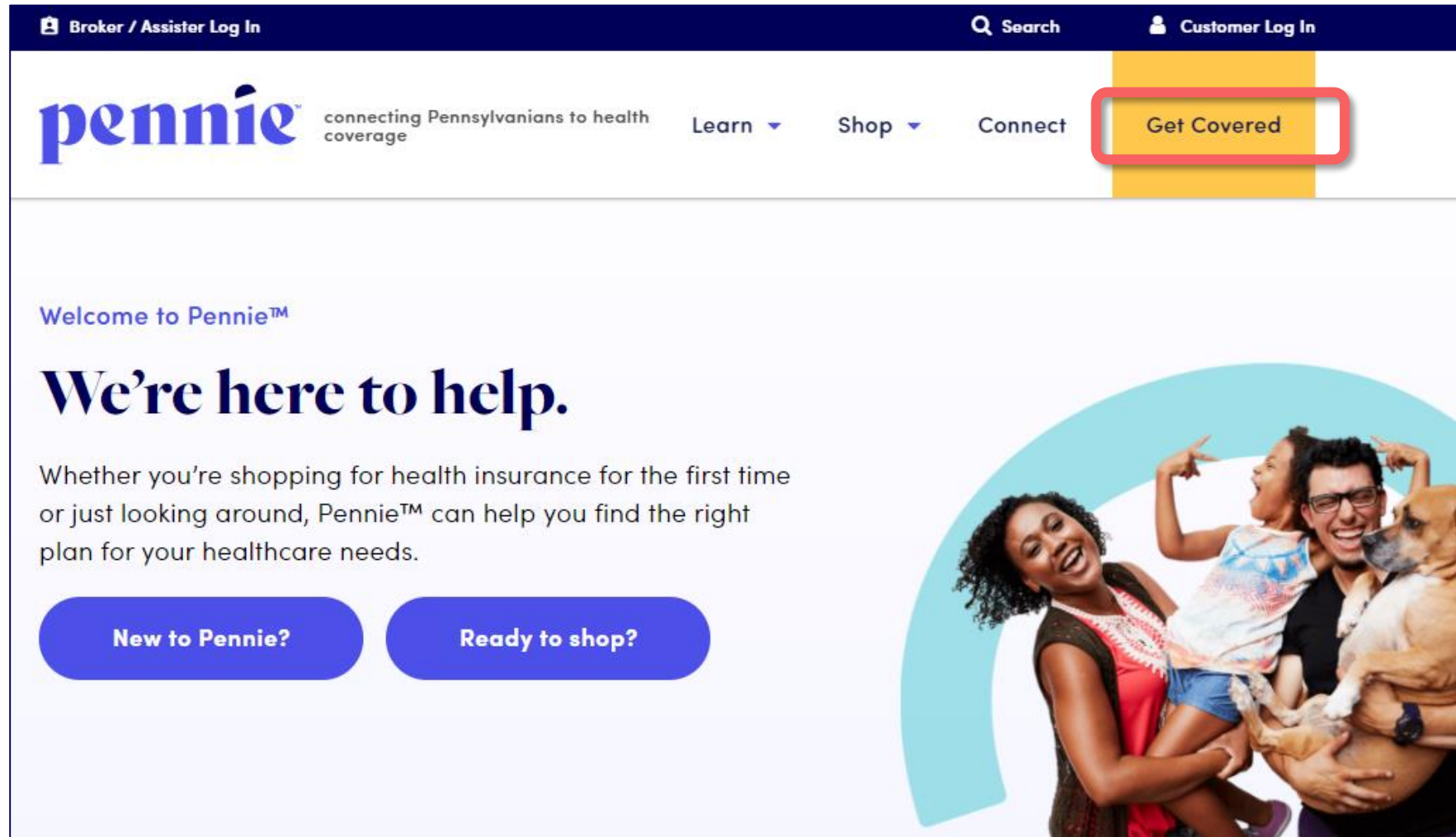


Financial Assistance



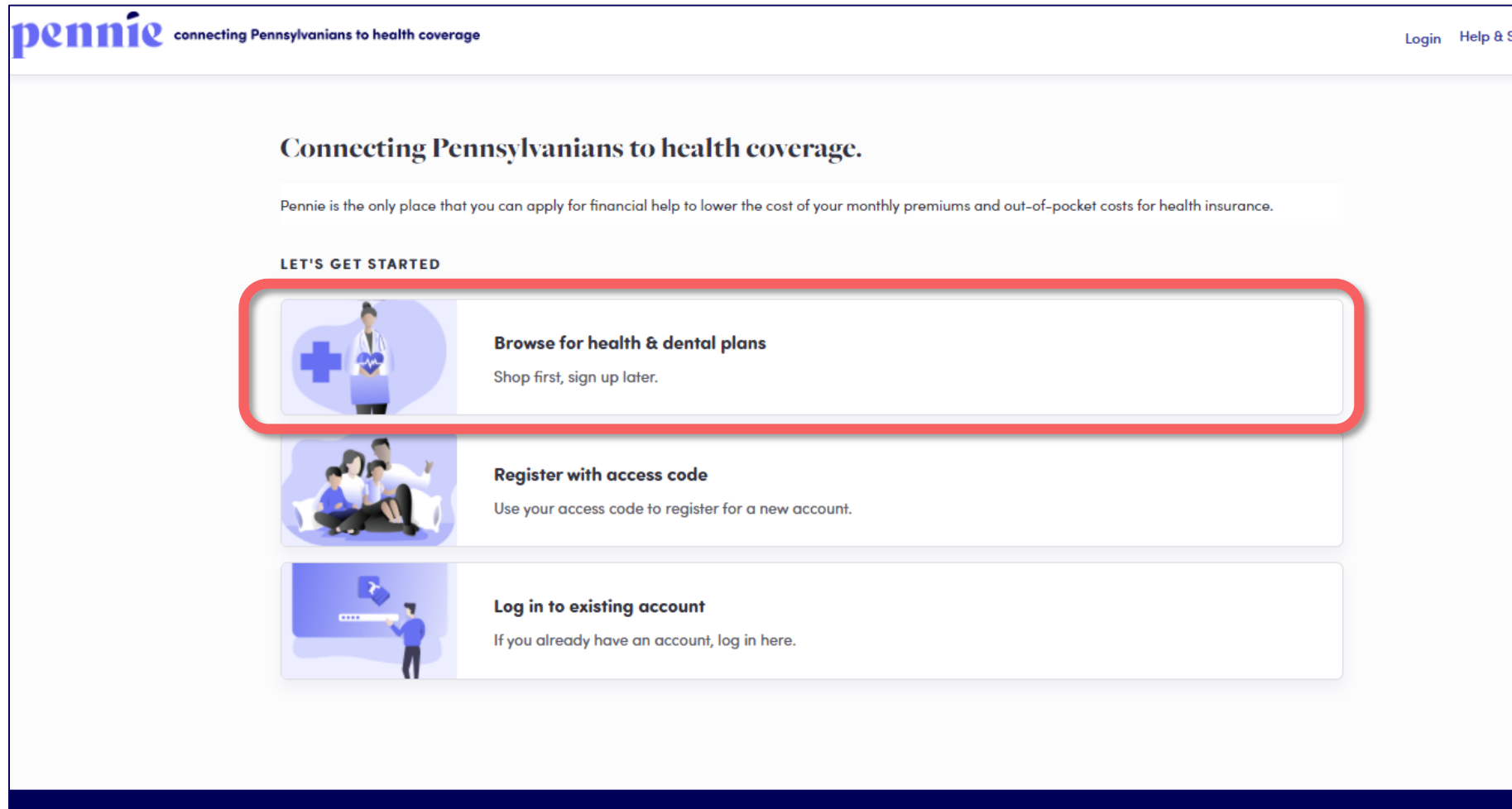
Amy's Pennie Experience

Amy clicks Get Covered to visit the Pennie Platform



Amy's Pennie Experience

Amy decides to shop anonymously



Amy's Pennie Experience

Amy inputs some quick info

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.

Where do you live?

Enter ZIP Code: *

Who is in your household and do they need coverage?

Members	Birthdate *	Tobacco Use	Native American	Seeking Coverage	
YOU	<input type="text" value="04/25/1976"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Spouse	<input type="text" value="04/25/1976"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Remove
Child	<input type="text" value="04/25/2015"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Remove

[+ Dependent](#)

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](#).

[Skip and Sign up](#)

[Browse Plans](#)

Amy's Pennie Experience

Visits pennie.com, clicks Get Covered, and starts to shop anonymously before starting the application

1 of 3

SORT BY

- ☒ Expense Estimate
- ☐ Monthly price
- ☐ Deductible
- ☐ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

- ☐ EPO
- ☐ HMO
- ☐ PPO

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

DEDUCTIBLE

- ☐ \$2500 and less
- ☐ \$5000 and less
- ☐ \$7500 and less
- ☐ \$10000 and less

LOWER EXPENSE

UPMC HEALTH PLAN

UPMC Advantage Bronze \$7...

BRONZE EPO

OFFICE VISITS \$50
GENERIC DRUGS \$30
DEDUCTIBLE \$7400
OOP MAX \$8150

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

HIGHMARK

Together Blue EPO Bronze...

BRONZE EPO

OFFICE VISITS 0%
GENERIC DRUGS 0%
DEDUCTIBLE \$7900
OOP MAX \$7900

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

HIGHMARK

Together Blue EPO Bronze...

BRONZE EPO

OFFICE VISITS \$60
GENERIC DRUGS 40%
DEDUCTIBLE \$3900
OOP MAX \$7900

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

HIGHMARK

Together Blue EPO Bronze...

BRONZE EPO

OFFICE VISITS 40%
GENERIC DRUGS \$0
DEDUCTIBLE \$7800 / \$0
OOP MAX \$7900

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

UPMC HEALTH PLAN

UPMC Advantage Bronze \$7...

BRONZE EPO

OFFICE VISITS \$50
GENERIC DRUGS \$30
DEDUCTIBLE \$7400
OOP MAX \$8150

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

UPMC HEALTH PLAN

UPMC Advantage Bronze \$7...

BRONZE PPO

OFFICE VISITS \$50
GENERIC DRUGS \$30
DEDUCTIBLE \$7400
OOP MAX \$8150

☐ COMPARE ☐ DETAILS

- Amy feels she could use some help and calls Pennie Customer Service

Amy's Pennie Experience

Call Center IVR & Customer Service

Options ensure customer is in right place before speaking to a human.

- “Hi! Thanks for calling Pennie – connecting Pennsylvanians to health coverage”
- To continue in English, press #1, Spanish press #5, other languages press #8
- Next menu options listed, Deb chooses to speak to Customer Service Rep, presses #7

CSR: *Thank you for calling Pennie. My name is Jennifer. How may I help you?*

Amy: *I'd like to have someone help me through the application and enrollment process*

CSR will assist in helping Amy navigate the process or in finding an assister or broker to help. How Amy's is assisted is entirely her decision.

Amy's Pennie Experience

Amy starts her application

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.

Where do you live?

Enter ZIP Code: * 15215 Allegheny

Who is in your household and do they need coverage?

Members	Birthdate *	Tobacco Use	Native American	Seeking Coverage	
YOU	04/25/1976	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Spouse	04/25/1976	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Remove
Child	04/25/2015	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Remove
+ Dependent					

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

Annual Tax Household Income: \$ 45,000

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.

Skip and Sign up

Browse Plans

Primary Contact Information

Primary Contact Name

First Name* Amy

Middle Name Enter Middle Name

Last Name* Kim

Suffix Suffix

Date of Birth* Month Day Year
06 27 1980

Email Address* akim@yopmail.com

☒ Send me important alerts to this email address.

Amy's Pennie Experience

Amy fills out application

Primary Contact Home Address

Address 1* 115 Quarry Rd

Address 2 Address 2

City* Hummelstown

Zip* 17036

State* Pennsylvania

County* Dauphin

Help Paying for Coverage

You may be eligible for free or low-cost coverage, or financial assistance that will lower your monthly premiums right away.

Do you want to find out if you can get help paying for health coverage? *

- ☒ Yes. (You will have to provide income information to see what you may qualify for.)
- ☐ No. (You will pay full cost for Pennie health coverage.)

Amy's Pennie Experience

Amy applies for coverage on behalf of herself, her husband, and her child

Casey Kim

Are you seeking coverage?* ☒ Yes ☐ No

First Name*

Casey

Middle Name

Enter Middle Name

Last Name*

Kim

Suffix

Suffix

Date of Birth*

Month

09

Day

23

Year

1981

Andy Kim

Are you seeking coverage?* ☒ Yes ☐ No

Household Relationship Details

Here are the 3 members in your household. Please answer the following questions to help us establish everyone's relationship to each other.

1. Amy Kim

2. Casey Kim

3. Andy Kim

1. How is **Amy Kim** related to the other household members?

Amy Kim is Casey Kim's*

Spouse

Amy Kim is Andy Kim's*


Parent (father or mother)

2. How is **Casey Kim** related to the other household members?

Casey Kim is Andy Kim's*

Parent (father or mother)

PROPRIETARY & CONFIDENTIAL



Amy's Pennie Experience

Amy fills out application

Income Sources

Income of Amy Kim

People can earn income in many ways. After you tell us about your current income we will help you estimate income for all of 2021 so you can tell us if you expect changes.

Job

Self Employment

Retirement

Pension

Social Security Benefits

Capital Gains

Rental or Royalty

Farming or Fishing

Unemployment

Alimony Received

Investment

Other Income

Scholarship

Add another type of income or continue to review a summary of your current income.

Income Type	Amount	Frequency	
Job	\$32,580.00	Yearly	<div>EditRemove</div>

Amy Kim's income summaryEdit

Amy Kim's total income in 2021

\$32,580.00

Current income

Income Source	How much	How often
Job (Uber)	\$32,580.00	Yearly

Current monthly income

\$2,715.00

This is based on your income sources above. We add them together for a year based on how often you get each type, and then divided by 12 for a monthly amount

Medicaid/ CHIP Denial Information

Were any of these people found not eligible for Medicaid or CHIP in the past 90 days?*

☐ Amy Kim

☐ Casey Kim

☐ Andy Kim

☒ None of the Above

Amy’s Pennie Experience

Amy fills out application

Disability Information

Do any of these people below have a physical disability or mental health condition that limits their ability to work, attend school, or take care of their daily needs?* [Learn more](#)

- ☐ Amy Kim
- ☐ Casey Kim
- ☐ Andy Kim
- ☒ None of the Above

Do any of these people need help with activities of daily living (like bathing, dressing, and using the bathroom), or live in a nursing home, or other medical facility?*

- ☐ Amy Kim
- ☐ Casey Kim
- ☐ Andy Kim
- ☒ None of the Above

Summary

Household Members

Name	Relation	Date of Birth	Seeking Coverage	
Amy Kim	Self	06/27/1980	Yes	<button>Edit</button>
Casey Kim	Spouse	09/23/1981	Yes	<button>Edit</button>
Andy Kim	Child (son or daughter)	04/09/2015	Yes	<button>Edit</button>

Amy's Pennie Experience

Eligibility

- Amy and her husband are eligible for a QHP with APTC & CSR
- Her child is eligible for Medicaid

2021 Eligibility Summary

Based on your application, members of your household are eligible for:

- ✓ Qualified Health and Dental Plans
- ✓ Advanced Premium Tax Credit of up to \$920.00 for your household to lower your monthly insurance premium.
- ✓ Cost Sharing Reductions to lower copayments, coinsurance and deductibles.
- ✓ Potentially eligible for Medicaid

Medicaid and the Children's Health Insurance Program (CHIP) provide comprehensive free or low cost coverage for those who are eligible. The Pennsylvania Department of Human Services (DHS) will now review your application. DHS will send you a notice with information about your eligibility for these programs.

Detailed eligibility for each household member is listed below. Click on the 'Go to Dashboard' button for the next steps to enroll in a plan.

Amy's Pennie Experience

Eligibility – Action needed

Eligibility Results for household members		
Household Member	Eligible for the following	Action needed
Amy Kim	Qualified Health and Dental Plans <u>Advanced Premium Tax Credit</u> <u>Cost Sharing Reductions</u>	<div>Documents Required</div> <p>You have 105 days to submit required documentation to confirm your eligibility.</p>
Casey Kim	Qualified Health and Dental Plans <u>Advanced Premium Tax Credit</u> <u>Cost Sharing Reductions</u>	<div>Documents Required</div> <p>You have 105 days to submit required documentation to confirm your eligibility.</p>
Andy Kim	Potentially Medicaid eligible <u>Not Eligible</u> to enroll in a Qualified Health or Dental Plan	No action needed.

Amy’s Pennie Experience

Eligibility – Next Steps

Your Household Eligibility **This eligibility is conditional. [See more details](#) to upload the required documents.**

Household members that are eligible for Medicaid/CHIP should contact Pennsylvania's Department of Human Services for questions regarding their Eligibility and Enrollment. Please call 1-866-550-4355 for any further questions.

Amy Kim
Casey Kim

Advanced Premium Tax Credit
\$920.00 per month
One or more members of your household are eligible for Cost Sharing Reductions

[View Details](#)
[Edit Application](#)

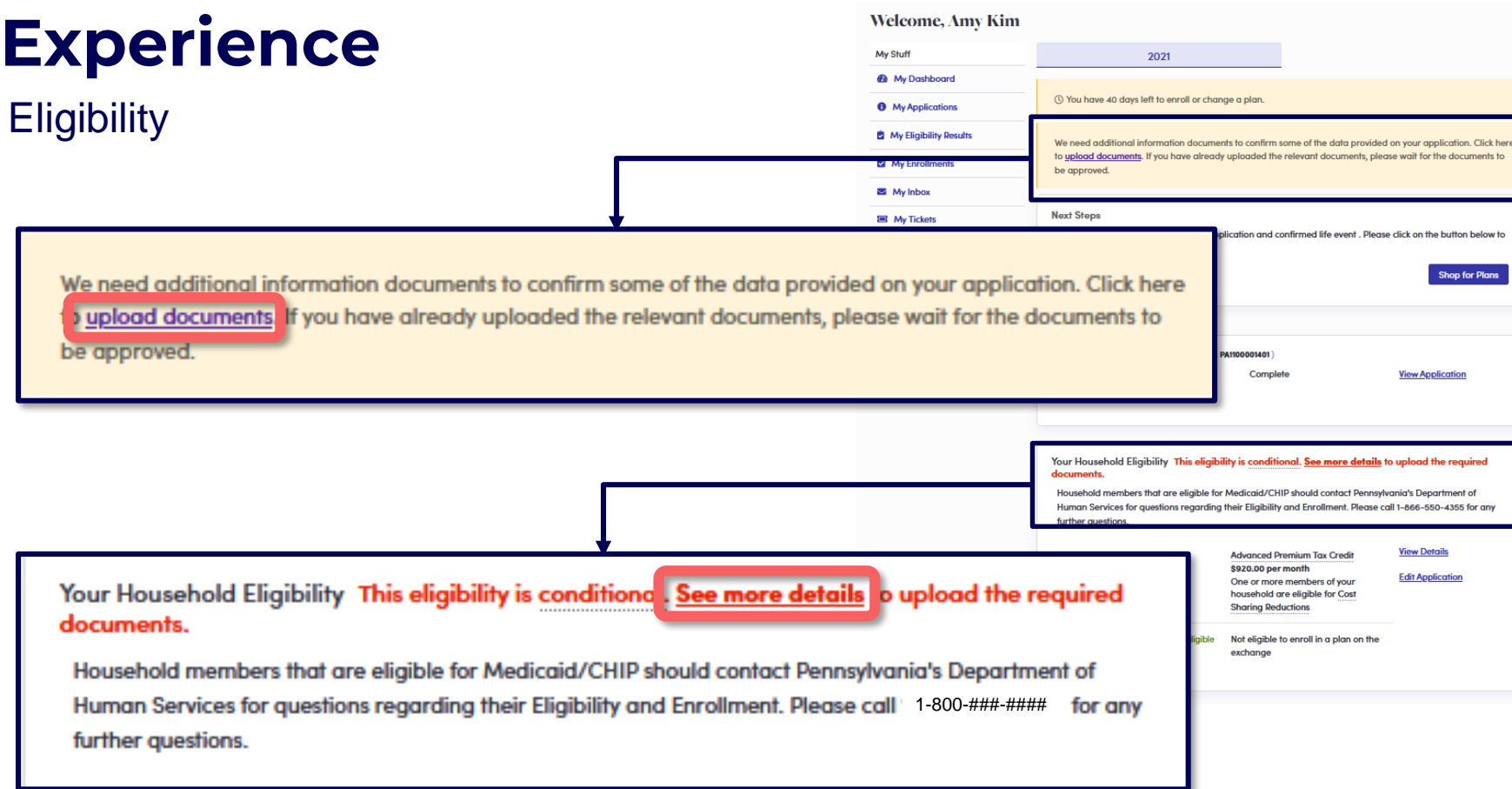
Andy Kim **Potentially Medicaid eligible**

Not eligible to enroll in a plan on the exchange

Amy's Pennie Experience

Resolving Conditional Eligibility

- Eligibility conditional when customer application does NOT match federal data services hub
- Customer can enroll while conditionally eligible
- Up to 90 days to confirm info before customer impacted
- Impact could be loss of APTC or termination of coverage (depends on the type of data inconsistency)



Amy's Pennie Experience

Resolving Conditional Eligibility

- Each household member will have their own issues

Amy Kim ⓘ
Casey Kim ⓘ
Andy Kim ⓘ

- Due date for resolution

Applicant Verifications

We weren't able to verify the information provided in your application with data available from one or more State and Federal data sources. If you're enrolled in a plan (or wish to enroll in a plan), it is important for you to upload the documents supporting the information on your application by 01-06-2021. The information that needs supporting documents is indicated below as "Not Verified". No action is needed if you have uploaded the documents. You will be notified once the documents are Accepted or Rejected.

IMPORTANT: You could lose your insurance or financial assistance if you miss the deadline, you could lose your health coverage or savings. Submit the documents as soon as possible. You can submit documents online or by mail. But uploading is the fastest and easiest way to get them to us.

- Items already verified (by federal hub or customer documentation upload)

Non-ESI Minimum Essential Coverage (Verified) ✓

Residency (Verified) ✓

+ Income (Not Verified) ⓘ

+ Social Security Number (Not Verified) ⓘ

+ Death (Not Verified) ⓘ

+ Citizenship (Not Verified) ⓘ

+ Incarceration Status (Not Verified) ⓘ

Minimum Essential Coverage (Verified) ✓

- Items requiring action (e.g. customer document upload)

Amy's Pennie Experience

Resolving Conditional Eligibility

- Click on a “Not Verified” item to get more information, including information on the types of documentation the customer can provide
- Upload appropriate document and click Submit
- Contact Center staff will review documents and approve or reject.
 - Notice will be provided to customer with reason for rejection.

Income (Not Verified) ⓘ

We could not verify Amy Kim's Income entered on the application. You entered: \$32580. If this is incorrect, [correct it](#) and resubmit your application. If this is correct, upload supporting Verification Documents here.

[Learn more about Approved Verification Documents](#)

Select Document Type * -- Documents that confirm your yearly --

Choose Document to Upload:

Non-ESI Minimum Essential Coverage (Verified) ✓

Residency (Verified) ✓

Income (Not Verified) ⓘ

Social Security Number (Not Verified) ⓘ

Death (Not Verified) ⓘ

Status (Not Verified) ⓘ

Coverage (Verified) ✓

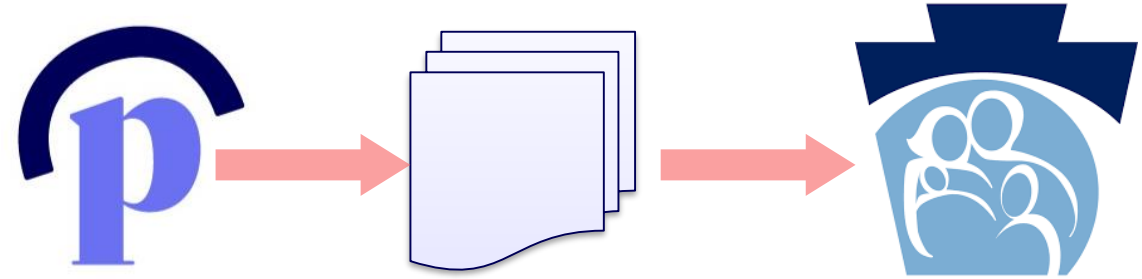
Amy's Pennie Experience

Medicaid/CHIP Account Transfer

- Andy was assessed likely eligible for Medicaid

Medicaid and the Children's Health Insurance Program (CHIP) provide comprehensive free or low cost coverage for those who are eligible. The Pennsylvania Department of Human Services (DHS) will now review your application. DHS will send you a notice with information about your eligibility for these programs.

- Pennie will transfer application to Medicaid to confirm eligibility
- Medicaid will review the application and contact the customer directly with either a confirmation or denial of eligibility.
 - If Medicaid eligibility is denied, Medicaid will send the application back to Pennie. Pennie will re-run eligibility for a QHP and notify the customer of their new eligibility determination.



Amy's Pennie Experience

Pennie Dashboard

Welcome, Amy Kim

My Stuff

2021

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

You have 40 days left to enroll or change a plan.

We need additional information documents to confirm some of the data provided on your application. Click here to [upload documents](#). If you have already uploaded the relevant documents, please wait for the documents to be approved.

Next Steps

You have successfully completed your application and confirmed life event . Please click on the button below to start shopping.

Shop for Plans

Overview


Your Application Status (Your Case Id is PA1100001401)

2021 Application
For 3 members

Complete

[View Application](#)

PROPRIETARY & CONFIDENTIAL



Amy's Pennie Experience

Number of plans available and total APTC/CSR

Available Plans

Available APTC

◀ Back to preferences

26 Health Plans

Dental Plans

Estimated Monthly Savings

\$920.00/month For Casey Kim, And Amy Kim in ZIP code 17036.

Coverage will start on 01/01/2021

COST-SHARING REDUCTIONS

CSR ?

You qualify for cost-sharing reductions.

Availability of
Cost Sharing Reduction (CSR) Plan



Shopping for Plans

PROPRIETARY & CONFIDENTIAL

Amy's Pennie Experience

LOWER EXPENSE

Capital BLUE

Capital BlueCross is an Independent Licensee of the BlueCross BlueShield Association

Bronze PPO 8000/0/60

BRONZE PPO

OFFICE VISITS \$60

GENERIC DRUGS 0%

DEDUCTIBLE \$16000

OOP MAX \$16300

LOWER EXPENSE

HIGHMARK

An Independent Licensee of the Blue Cross and Blue Shield Association

my Direct Blue EPO Bronz...

BRONZE EPO

OFFICE VISITS 40%

GENERIC DRUGS \$0

DEDUCTIBLE \$15600 / \$0

OOP MAX \$15800

LOWER EXPENSE

UPMC HEALTH PLAN

UPMC Advantage Bronze \$7...

BRONZE PPO

OFFICE VISITS \$50

GENERIC DRUGS \$30

DEDUCTIBLE \$14800

OOP MAX \$16300

Filter CSR-eligible



SORT BY

☐ Expense Estimate

☐ Monthly price

☐ Deductible

☒ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

☐ HMO

☐ PPO

☐ EPO

PLAN FEATURES

☒ CSR Eligible
includes special discounts

☐ HSA Qualified
eligible for Health Savings Account

FILTERS APPLIED

CSR Eligible

LOWER EXPENSE

HIGHMARK

An Independent Licensee of the Blue Cross and Blue Shield Association

my Direct Blue EPO Extra...

SILVER EPO CSR

OFFICE VISITS \$2

GENERIC DRUGS 0%

DEDUCTIBLE \$200

OOP MAX \$2400

☐ COMPARE

DETAILS

ADD

HIGHER EXPENSE

HIGHMARK

An Independent Licensee of the Blue Cross and Blue Shield Association

my Blue Access EPO Extra...

SILVER EPO CSR

OFFICE VISITS \$2

GENERIC DRUGS 0%

DEDUCTIBLE \$200

OOP MAX \$2400

☐ COMPARE

DETAILS

ADD

LOWER EXPENSE

HIGHMARK

An Independent Licensee of the Blue Cross and Blue Shield Association

my Direct Blue EPO Extra...

SILVER EPO CSR

OFFICE VISITS \$5

GENERIC DRUGS \$0

DEDUCTIBLE \$400 / \$0

OOP MAX \$2800

☐ COMPARE

DETAILS

ADD



Amy's Pennie Experience


Checking out

Confirm your Plan Selection

Shop for Dental

Health Plan Casey Kim , Amy Kim

Remove



HighMark33709
my Direct Blue EPO Bronze 7900
Coverage Start Date: 01/01/2021

Monthly Premium

Monthly Tax Credit (APTC)

Adjust APTC

HEALTH MONTHLY PAYMENT

\$0.00

Cart Total


TOTAL MONTHLY PAYMENT

\$0.00

Continue Shopping

Sign Application

PROPRIETARY & CONFIDENTIAL



2020 September Board Meeting

Customer Experience

New Customer – Unsubsidized

Customer

New Customer, Unsubsidized

Meet Jordan Xavier

Background

- Age 26
- Philadelphia, PA
- Single
- Paralegal

Goals

- Finding his place in the world
- Enjoying life
- Moving up professionally

Frustrations

- Law school applications
- Stress
- Maturing

Jordan's Pennie Experience

Advertisement Engagement



Engagement with a Pennie Ad

- Advertisement Engagement
- Information collected for lead
- CRM journey process – lead to site
- Impact of earned media campaign

Jordan's Pennie Experience

Sets up Pennie account

Set Up Your Individual Account on Pennie

All fields on this form marked with an asterisk (*) are required.

Basic Information

First Name *

Jordan

Last Name *

Xavier

Email Address *

jxavier@yopmail.com

Confirm Email Address *

jxavier@yopmail.com

Phone Number *

555

555

5555

Date of Birth *

03/20/1994

Security Question

Security Question *

What was your childhood nickname?

X

Set Password


Password *

Confirm Password *

☒ I have read and agree to the [Privacy Policy](#)

Cancel

Submit

 connecting Pennsylvanians to health coverage

Help & Support

My Account

Welcome, Jordan Xavier

Communication Preferences

Alerts

Please select how you would like Pennie to alert you when you have a notice in your Secure Inbox.

Phone Number *

(555) 555-5555

☐ Send me important alerts to this phone number. Standard message rates may apply.

Email Address *

jxavier@yopmail.com

☒ Send me important alerts to this email address.

Mailing Address

625 Forster Street, Harrisburg, PA, 17120

Update Mailing Address

Notices

Please select how you would like to receive notices from Pennie. Regardless of your selection here, you will always have access to your notices in your Secure Inbox.

☐ Go Paperless We'll send you a text message or email when a Notice or Letter lands in your Secure Inbox.

☒ Postal Mail
Notice will be sent to this address:
625 Forster Street, Harrisburg, PA, 17120

1095-A Tax Form

Please select how you would like to receive your Form 1095-A tax document at the end of each year.

☐ Go Paperless We'll send you a text message or email when a Notice or Letter lands in your Secure Inbox.

☒ Postal Mail
1095-A Tax Forms will be sent to this address:
625 Forster Street, Harrisburg, PA, 17120

Language

Please tell us your preferred language. Pennie will deliver notices in that language when available. Customer Service is available in 100+ languages.


Preferred Spoken Language *


English

Preferred Written Language *

English

Save Preferences

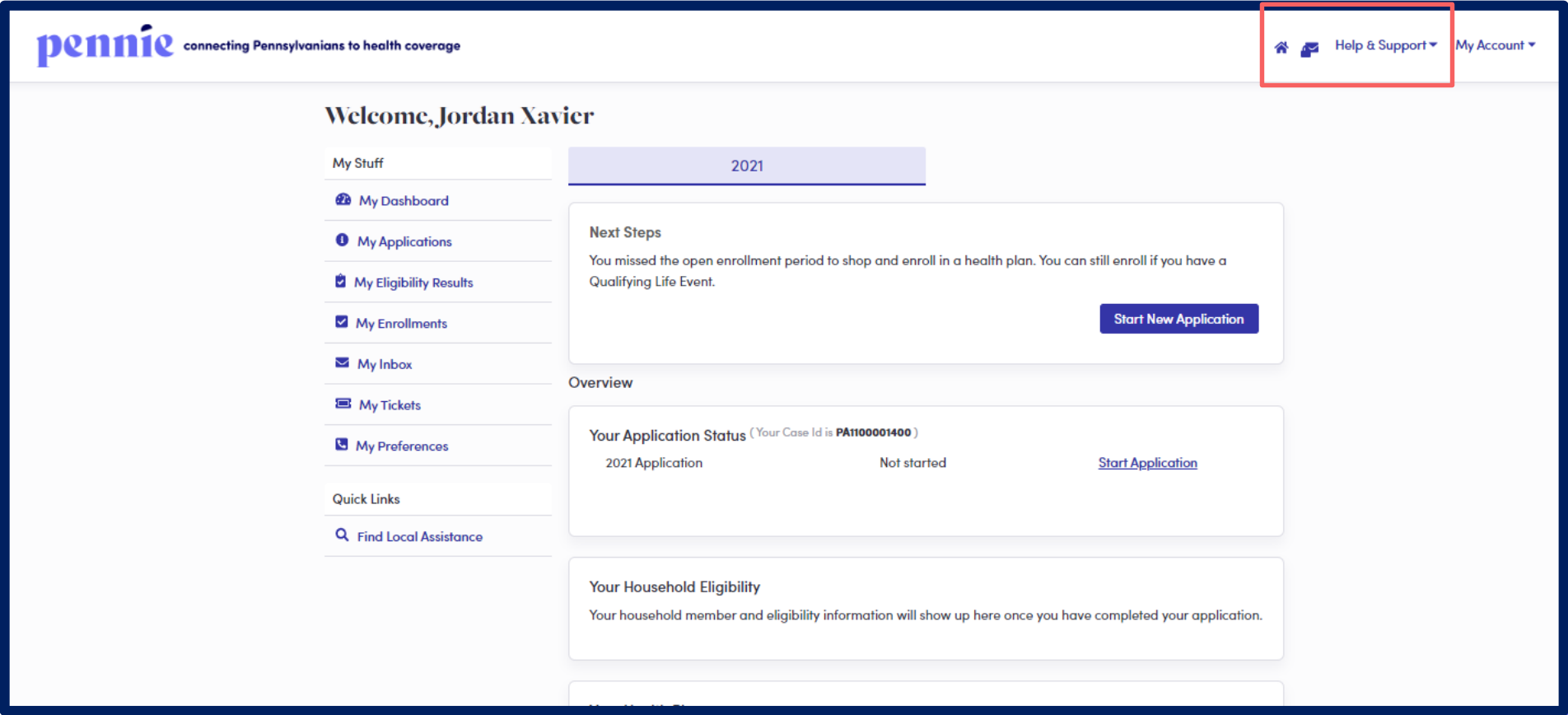
 2020 Pennie [Privacy Policy](#)



PROPRIETARY & CONFIDENTIAL

Jordan's Pennie Experience

Realizes he needs help with his application



Jordan's Pennie Experience

Clicks “Find local assistance”

Welcome, Jordan

My Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox


My Tickets

My Preferences

Quick Links


Find Local Assistance

Find Local Assistance at No Cost to You



Agents and brokers are licensed by Pennsylvania's 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 Assisters belong to Enrollment Entities, which include hospitals and not-for-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 ASSISTER NEAR YOU

PROPRIETARY & CONFIDENTIAL



Jordan's Pennie Experience

Searches for Broker by zipcode

o health coverage

Welcome, Jordan

Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

ck Links

Find Local Assistance

Search for a Certified Agent or Broker

Search by location

Zip code *
17120

Distance
5

miles

Languages
Select an Option

Search

OR

Search by Name

First Name

Last Name

Agency Name

Search

Jordan's Pennie Experience

Sees many producers from which to choose

My Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

17101
929-620-5581
T242sumathihsbroker@yopmail.com

Compensation,
Property/Casualty

Byron Brimmer

BrimEnt
30 N 3rd St 2200
Harrisburg, PA
17101
717-758-5445
bbrimmer@yopmail.com

0.4m

Health, Dental,
Vision, Life,
Medicare

June Smollet

BB Brokers
30 N 3rd St
Harrisburg, PA
17101
717-758-5445
jsmollet5@yopmail.com

0.4m

Health, Dental,
Medicare

Brad Bradshaw

BB Brokers
30 N 3rd St
Harrisburg, PA
17101
717-758-5445
bbradshaw@yopmail.com

0.4m

Health, Dental,
Medicare

Sumathi HS

Sumathi Test
Broker
1 N 2nd St
Harrisburg, PA
17101
929-620-5581
sumathihs_broker@yopmail.com

0.4m

Health, Dental,
Medicare

English

Janet Smolley

BB Brokers
30 N 3rd St
Harrisburg, PA
17101
717-758-5445
jsmolley626@yopmail.com

0.4m

Health, Dental,
Medicare

1

2

3

4



Jordan's Pennie Experience

Asks friend for referral & searches by name

Welcome, Jordan

My Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

Search for a Certified Agent or Broker

Search by location

Zip code *

Distance

5

miles

Languages

Select an Option

Search

OR

Search by Name

First Name

Erik

Last Name

Broker

Agency Name

Search

Jordan's Pennie Experience

Jordan picks a broker and determines he meets all his needs

Welcome, Jordan

1 Agents found Erik Broker

[Search Again](#)

Name	Contact Info	Distance	Product Expertise	Languages
Erik Broker	Erik Broker 2083 W Penn Pike Andreas, PA 18211 484-601-2264 erikb@yopmail.com	-1.0m	Health, Dental, Vision, Medicare	

My Dashboard

My Applications

My Eligibility Results

My Enrollments

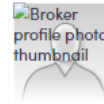
My Inbox

My Tickets

Agent Selection

Selecting an agent as your representative allows them to access your account, see your information, and make changes on your behalf.

[Back](#) [Search Again](#) [SELECT AGENT](#)

 **Erik Broker**


2083 W Penn Pike, Andreas, PA 18211
484-601-2264
erikb@yopmail.com

Product Expertise: Health, Dental, Vision, Medicare

Languages Spoken:

State License Number: 123456

Clients Served: Individuals / Families



[View larger map](#)

[\[+\] What should I know before I designate an Agent?](#)

Jordan's Pennie Experience

Designates new broker to work on his behalf, signs form, and waits for the producer to accept his request.

Agent Designation: Attestations

Agent to be Designated: Erik Broker

- ☒ I authorize this agent or broker to access, enter, and update information in my online application. I further grant permission to the agent or broker to submit my completed application and Exchange agreement, including signing the application and Exchange agreement on my behalf.
- ☒ I understand that I can revoke the authorization for this agent or broker at any time through my account dashboard or by calling at 1-844-844-8040 or TTY 711.
- ☒ I grant permission to the agent or broker to enter payment information on my behalf. I understand that the insurance premium that I am quoted will be charged to my account.

By entering my eSignature below, I am acknowledging the above and affirming the accuracy of the information provided and any assertions made herein, under penalty of perjury, pursuant to 28 U.S.C. § 1749 and 18 Pa.C.S. § 4904.

Signature

Applicant Name **Jordan Xavier**

Applicant E-Signature *
Type your full name here as your electronic signature.

Today's Date

Confirm

Congratulations!

Thank you for requesting to work with Erik Broker. Your request has been submitted to Erik Broker. They will need to accept your request before they can begin assisting you. In the meanwhile, feel free to contact them via phone or email.

Back to Search page **Close**

Jordan's Pennie Experience

Receives notice Erik Broker has accepted him

The screenshot displays the Pennie web portal interface. At the top left is the Pennie logo with the tagline "connecting Pennsylvanians to health coverage". On the top right are links for "Help & Support" and "My Account". A left sidebar contains a "Back to Dashboard" link, a search bar, and a "Folders" section with "Inbox" selected. The main content area is titled "Notifications" and shows "1 items in Inbox; 0 unread". A "Back to inbox" button is present. The notification itself is an email from "noreply@pennie.com" to "Jordan Xavier" dated "Sep 22, 2020 03:10pm". The email body, shown in a preview window, contains the following text:

pennie connecting Pennsylvanians to health coverage

Dear Jordan Xavier,

Erik Broker from Erik Broker has accepted your request for broker support to apply and enroll in health coverage through Pennie.

You may now contact your broker to help you complete an application and enroll in the health plan that is right for you.

[Erik Broker contact information](#)



If you did not request broker assistance, please contact Pennie Customer Service at 1-844-844-8040 or TTY 711.


Thank you.

Jordan's Pennie Experience

Jordan & Erik Broker Start New Application

pennie connecting Pennsylvanians to health coverage

 Help & Support

 My Account

Welcome, Jordan Xavier

My Stuff

2021

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

Next Steps

You missed the open enrollment period to shop and enroll in a health plan. You can still enroll if you have a Qualifying Life Event.

Start New Application

Overview

Your Application Status (Your Case Id is PA1100001400)

2021 Application


Not started

Start Application

Your Household Eligibility

Your household member and eligibility information will show up here once you have completed your application.

PROPRIETARY & CONFIDENTIAL



Jordan's Pennie Experience

Identifies Erik Broker & Organization as his help

Help applying for coverage

Steps

Start Your Application

Before We Begin

Get Ready

Primary Contact Information

Help applying for coverage

Help Paying for Coverage

Who is Helping you?

Is anyone helping you with this application?*

☒ Someone is helping me

☐ I am filling out this application for myself and/or my family

If you would like assistance, let us help you find a licensed broker or assister.

Do you want to name someone as your authorized representative?*

☒ Yes

☐ No

Is this person part of an organization helping you apply for health insurance?*

☒ Yes

☐ No

Organization Name* Broker Place

Organization ID* 7549862

☒ By checking this box and typing my name below, I (Jordan Xavier) am electronically signing my application

Type your full name here* Jordan Xavier

Back Save & Exit Save & Continue

Jordan's Pennie Experience

Jordan is not eligible for financial assistance based on his income, selects Pay Full Cost

Help Paying for Coverage

You may be eligible for free or low-cost coverage, or financial assistance that will lower your monthly premiums right away.

Do you want to find out if you can get help paying for health coverage? *

☐ Yes. (You will have to provide income information to see what you may qualify for.)

☒ No. (You will pay full cost for Pennie health coverage.)

Back

Save & ExitSave & Continue

Jordan's Pennie Experience

After a couple quick questions, the application is done

Steps

Start Your Application

Family and Household

Get Ready

Household Member

Jordan Xavier

Military Service

American Indian/Alaska Native

Summary

Review and Sign

Summary

Review and Confirm

Here is the information you provided about everyone who is part of your household. Please take a moment to review and double-check the information. If you see any mistakes, please edit them now

Jordan Xavier (Primary Contact)

Edit

Applying for Coverage	Yes
Gender	Male
Do you have a Social Security Number?	Yes
Social Security Number	***-**-5467
Is the name you provided the same on your Social Security Card?	Yes
Are you a US Citizen or US National?	Yes
Are you a Naturalized Citizen?	No
Are you of Hispanic, Latino, or Spanish origin?	No
Race	Native Hawaiian
Are you honorably discharged veteran or active duty member of the military?	No
Are you American Indian or Alaska Native?	No

Back

Continue

Jordan's Pennie Experience

Adds plans to cart

SORT BY

- ☒ Expense Estimate
- ☐ Monthly price
- ☐ Deductible
- ☐ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

- ☐ HMO
- ☐ PPO
- ☐ 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

DEDUCTIBLE

- ☐ \$2500 and less
- ☐ \$5000 and less
- ☐ \$7500 and less
- ☐ \$10000 and less

LOWER EXPENSE

UPMC HEALTH PLAN

UPMC Advantage Bronze \$7...

BRONZE PPO

OFFICE VISITS \$50
GENERIC DRUGS \$30
DEDUCTIBLE \$7400
OOP MAX \$8150

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

HIGHMARK

my Blue Access EPO Bronz...

BRONZE EPO

OFFICE VISITS 0%
GENERIC DRUGS 0%
DEDUCTIBLE \$7900
OOP MAX \$7900

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

Capital BLUE

Bronze PPO 8000/0/60

BRONZE PPO

OFFICE VISITS \$60
GENERIC DRUGS 0%
DEDUCTIBLE \$8000
OOP MAX \$8150

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

HIGHMARK

my Blue Access EPO Bronz...

BRONZE EPO

OFFICE VISITS 40%
GENERIC DRUGS \$0
DEDUCTIBLE \$7800 / \$0
OOP MAX \$7900

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

HIGHMARK

my Blue Access EPO Bronz...

BRONZE EPO

OFFICE VISITS \$60
GENERIC DRUGS 40%
DEDUCTIBLE \$3900
OOP MAX \$7900

☐ COMPARE ☐ DETAILS

LOWER EXPENSE

Geisinger

Geisinger Marketplace Al...

BRONZE HMO

OFFICE VISITS \$30
GENERIC DRUGS 0%
DEDUCTIBLE \$7100
OOP MAX \$8150

☐ COMPARE ☐ DETAILS

SORT BY

- ☒ Monthly price
- ☐ Deductible
- ☐ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

- ☐ PPO
- ☐ HMO

PLAN TIER

- ☐ Low
- ☐ High

DEDUCTIBLE

- ☐ \$49 and under
- ☐ \$50 to \$99
- ☐ \$100 and over

COMPANY

- ☐ Best Health
- ☐ Capital
- ☐ DeltaDental
- ☐ Dominion
- ☐ EducationHealth
- ☐ Guardian
- ☐ HumanaDental
- ☐ TruAssure

DELTA DENTAL

Delta Dental PPO Prevent...

LOW PPO

ROUTINE DENTAL (ADULT) 0%
DENTAL CHECKUP (CHILD) 0%
DEDUCTIBLE (CHILD) \$60
OOP MAX (CHILD) \$350

☐ COMPARE ☐ DETAILS

DOMINION NATIONAL

Select Plan Basic

LOW HMO

ROUTINE DENTAL (ADULT) \$10
DENTAL CHECKUP (CHILD) \$10
DEDUCTIBLE (CHILD) Not Applicable
OOP MAX (CHILD) \$350

☐ COMPARE ☐ DETAILS

DELTA DENTAL

Delta Dental PPO Basic P...

LOW PPO

ROUTINE DENTAL (ADULT) 0%
DENTAL CHECKUP (CHILD) 0%
DEDUCTIBLE (CHILD) \$60
OOP MAX (CHILD) \$350

☐ COMPARE ☐ DETAILS

EMI HEALTH

EMI Health Advantage PPO

LOW PPO

ROUTINE DENTAL (ADULT) 0%
DENTAL CHECKUP (CHILD) 0%
DEDUCTIBLE (CHILD) \$100
OOP MAX (CHILD) \$350

☐ COMPARE ☐ DETAILS

DOMINION NATIONAL

Select Plan Premium

HIGH HMO

ROUTINE DENTAL (ADULT) \$10
DENTAL CHECKUP (CHILD) \$0
DEDUCTIBLE (CHILD) Not Applicable
OOP MAX (CHILD) \$350

☐ COMPARE ☐ DETAILS

EMI HEALTH

EMI Health Advantage Co...

LOW PPO

ROUTINE DENTAL (ADULT) \$0
DENTAL CHECKUP (CHILD) \$0
DEDUCTIBLE (CHILD) \$50
OOP MAX (CHILD) \$350


☐ COMPARE ☐ DETAILS

Jordan's Pennie Experience

Signs app, makes payment, gets covered

Health Plan

Remove




HighMark33709
my Blue Access EPO Bronze 7900
Coverage Start Date: 01/01/2021

Monthly Premium

Dental Plan

Remove



DeltaDental
Delta Dental PPO Preventive Plan for Families
Coverage Start Date: 01/01/2021

Monthly Premium

Cart Total

Health Monthly Payment

Dental Monthly Payment

TOTAL MONTHLY PAYMENT

Continue Shopping

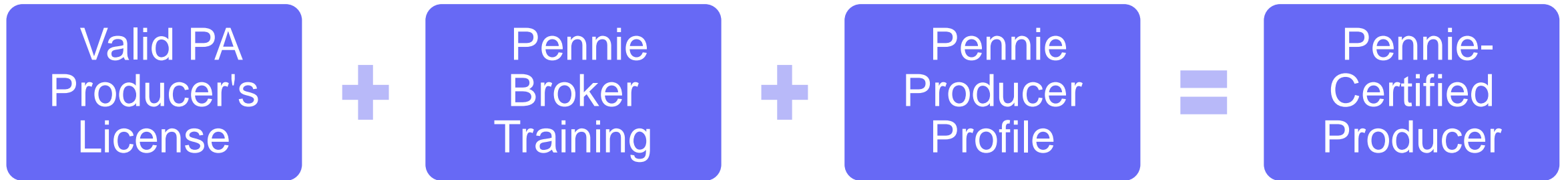
Sign Application

2020 September Board Meeting

Producer Experience

Becoming A Pennie-Certified Broker

Become a Pennie-Certified Producer – Four Easy Steps



Broker Training

Pennie Broker Training Modules	
Module 1 – Pennie Producer Training Overview	Module 6 – 2021 Cultural Competence and Language Assistance
Module 2 – 2021 Affordable Care Act Requirements, Eligibility Guidelines and Consumer Protections	Module 7 – 2021 Working With Customers With Disabilities
Module 3 – Privacy, Security, and Fraud Prevention Standards	Module 8 – 2021 Customer Service Standards and Community Outreach
Module 4 – 2021 Marketplace Producer Essentials	Module 9 – 2021 Coverage to Care
Module 5 – 2021 Serving Vulnerable and Underserved Populations	Module 10 – 2021 Producer Standard Operating Procedures
	Module 11 – 2021 Producer Systems Training

Broker Training - Lessons

Pennie

Module 11 – 2021 Producer Systems Training



Module Goals

Pennie knows that for producers to provide the best service to their customers, it takes the right balance of knowledge and technical tools. In this module, Pennie will provide you with the information you need to enhance your comprehension of our service platform. With an awareness of the diverse technical facets that producers can employ to aid customers on the Pennie platform, producers can help ensure that the customer experience is worthwhile and efficient.



Knowledge Check

You must score 80% to pass this training module

PROPRIETARY & CONFIDENTIAL

Customer Account Functionality / Get Help

When the customer clicks on **Find Local Assistance** to begin their search for help enrolling in health coverage, they will see two options. The customer can connect with a producer or with a Pennie-Certified Assister.



Congratulations! You have completed Module 8 – Plan Options

pennie

ADDRESS

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

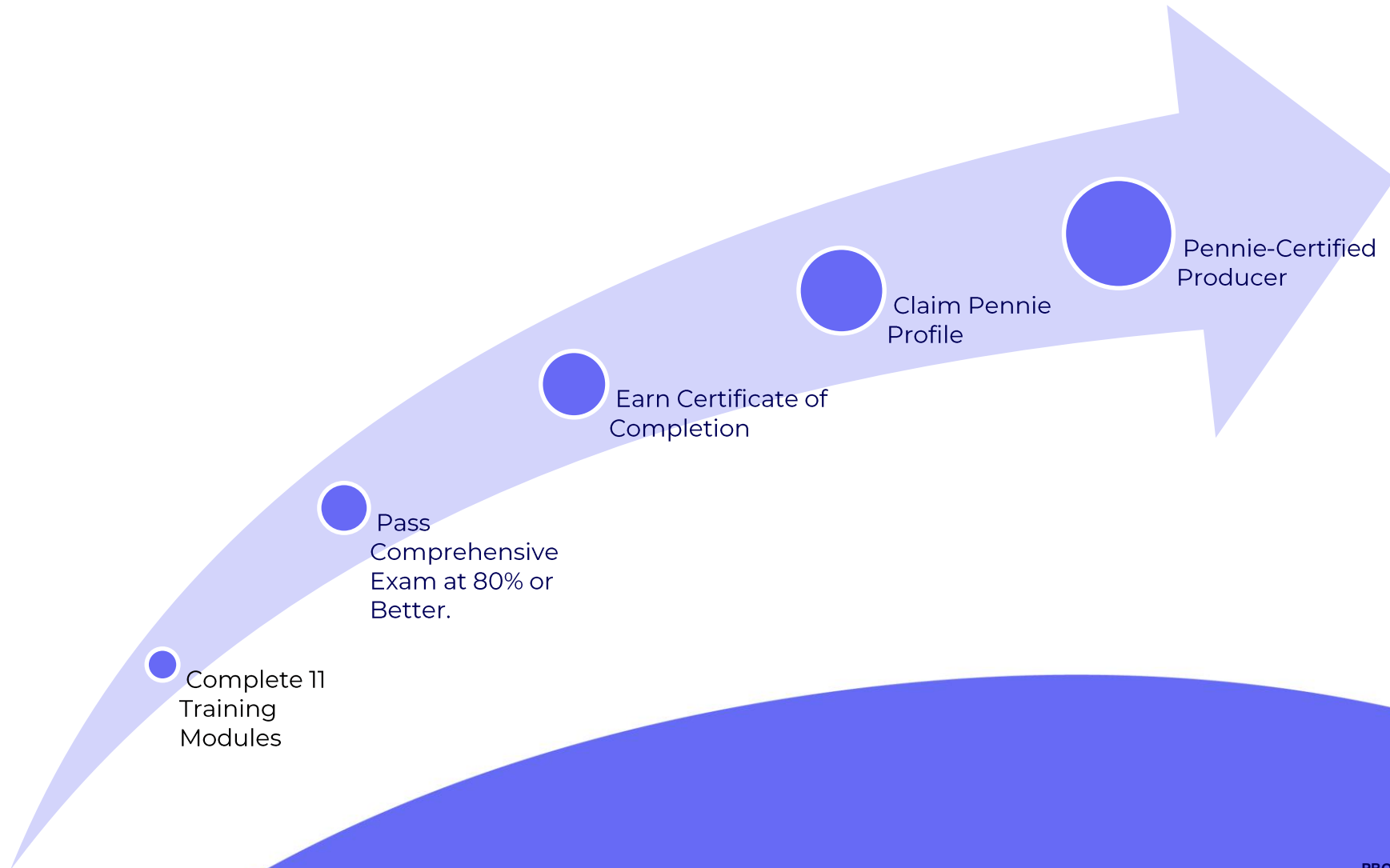
PHONE

+1 844-844-8040

WEB

pennie.com

Producer Training – Exam & Certification



Producers

Operations

Dedicated Producer/Assister Phone Line

- Interactive Voice Response (IVR) Support for:
 - ✓ Questions about Producer/Assister training and certification requirements
 - ✓ Questions about Medicaid, CHIP or financial assistance application on behalf of a customer
 - ✓ Help with Producer's own account in managing their customers, agency or login assistance
 - ✓ Help with assisting one of their customers with logging into their Pennie account
 - ✓ Information on filing an appeal for a customer or checking the status of an existing appeal
 - ✓ Questions about documentation required to verify a customer's eligibility
 - ✓ Questions about assisting a customer with their application or enrollment
- Access to speak directly to a Pennie Customer Service Representative

2020 September Board Meeting

Producer Experience

Connecting With Customers

Producers - Connecting with Customers

Customer can search broker by location or by name

Login


Help & Support ▾

Call 1-844-844-8040, TTY 711

Contact Us


Find Local Assistance

Frequently Asked Questions



Agents and brokers are licensed by Pennsylvania's 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 Enrollment Entities, which include hospitals and not-for-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 ASSISTER NEAR YOU

Search by location

Zip code ^{*}

Distance

5 ▾

miles

Languages

Select an Option

Search

OR

Search by Name

First Name

Last Name

Agency Name

Search

Note: customer can also search for Assister

Producers - Connecting with Customers

pennie connecting Pennsylvanians to health coverage

Home Help & Support My Account

Welcome, Gw

My Stuff

- My Dashboard
- My Applications
- My Eligibility Results
- My Enrollments
- My Inbox
- My Tickets
- My Preferences

Quick Links

- Find Local Assistance

5 Agents found 15801

Search Again

Name	Contact Info	Distance	Product Expertise	Languages
Agent Test	AgentTesting 1410 Logan Blvd Altoona, PA 16602 917-328-6976 agenttest@yopmail.com	46.3m	Health, Dental, Vision	English
Tim Cook	Tony Rose 1410 Logan Blvd Altoona, PA 16602 443-564-8151 trose@yopmail.com	46.3m	Health, Dental, Life	
suzen Bista	Jenisha Magar Agency 1410 Logan Blvd Altoona, PA 16602 443-564-8151 jmagar@yopmail.com	46.3m	Health, Dental, Medicare	
Peter Parker	Peter Parker 1410 Logan Blvd Altoona, PA 16602 443-564-8151 parker01@yopmail.com	48.2m	Health, Dental, Medicare	
Nikita Shrestha	Nikita Shrestha 1410 Logan Blvd Altoona, PA 16602 443-564-8151 nikita@yopmail.com	48.2m	Health, Dental, Medicare	

Your Health Plans

You will be able to see your health plan(s) here once you have completed plan shopping.

Customer can review
Brokers in their area.

Producers - Connecting with Customers

Customer can review the Broker's Pennie Profile and initiate the relationship by clicking 'Select Agent.'

The screenshot shows the Pennie website interface. The header includes the Pennie logo and the tagline "connecting Pennsylvanians to health coverage". The main navigation bar contains links for "Home", "Help & Support", and "My Account". The left sidebar lists various user options: "Welcome, Gw", "My Stuff", "My Dashboard", "My Applications", "My Eligibility Results", "My Enrollments", "My Inbox", "My Tickets", "My Preferences", "Quick Links", and "Find Local Assistance".

The "Agent Selection" modal is open, displaying the following information:

- Agent Selection**: Selecting an agent as your representative allows them to access your account, see your information, and make changes on your behalf.
- Buttons**: "Back", "Search Again", and "SELECT AGENT" (highlighted with a yellow circle).
- Broker Profile**:
 - Tim Cook**
 - 1410 Logan Blvd, Altoona, PA 16602
 - 443-564-8151
 - trose@yopmail.com
- Product Expertise**: Health, Dental, Life
- Languages Spoken**: English
- State License Number**: 236456876
- Clients Served**: Individuals / Families

A map shows the location at 1410 Logan Blvd. Below the map, there is a link: "[+] What should I know before I designate an Agent?".

Producers - Connecting with Customers

Customer attests and confirms that the Broker is the one that they wish to do business with; the customer electronically signs and confirms.

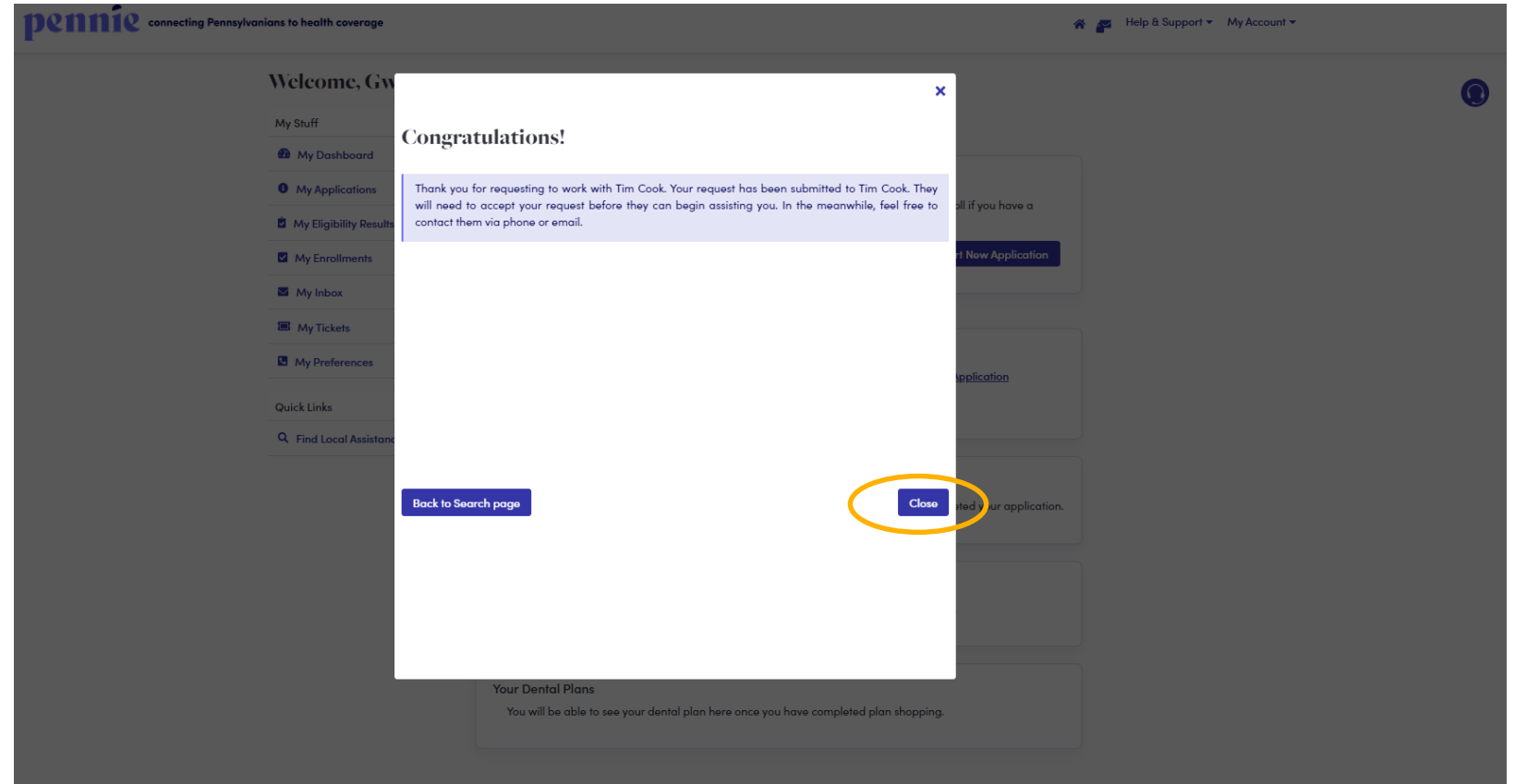
The screenshot displays the 'pennie' website interface with a modal window titled 'Agent Designation: Attestations'. The modal contains the following elements:

- Agent to be Designated:** Tim Cook
- Attestations:** Three checkboxes, all of which are checked:
 - ☒ I authorize this agent or broker to access, enter, and update information in my online application. I further grant permission to the agent or broker to submit my completed application and Exchange agreement, including signing the application and Exchange agreement on my behalf.
 - ☒ I understand that I can revoke the authorization for this agent or broker at any time through my account dashboard or by calling at 1-844-844-8040 or TTY 711.
 - ☒ I grant permission to the agent or broker to enter payment information on my behalf. I understand that the insurance premium that I am quoted will be charged to my account.
- Acknowledgment:** A paragraph stating: 'By entering my eSignature below, I am acknowledging the above and affirming the accuracy of the information provided and any assertions made herein, under penalty of perjury, pursuant to 28 U.S.C. § 1749 and 18 Pa.C.S. § 4904.'
- Signature Section:**
 - Applicant Name:** A dropdown menu showing 'First Last'.
 - Applicant E-Signature:** A text input field with 'First Last' and a red asterisk. Below it is the instruction: 'Type your full name here as your electronic signature.'
 - Today's Date:** A date picker showing '09', '22', and '2020'.
- Confirm Button:** A blue button with the text 'Confirm', which is circled in yellow.

The background of the website shows a sidebar with 'My Stuff' (My Dashboard, My Applications, My Eligibility Results, My Enrollments, My Inbox, My Tickets, My Preferences) and 'Quick Links' (Find Local Assistance). The main content area includes a 'Welcome, Gw' message and sections for 'New Application' and 'Your Dental Plans'.

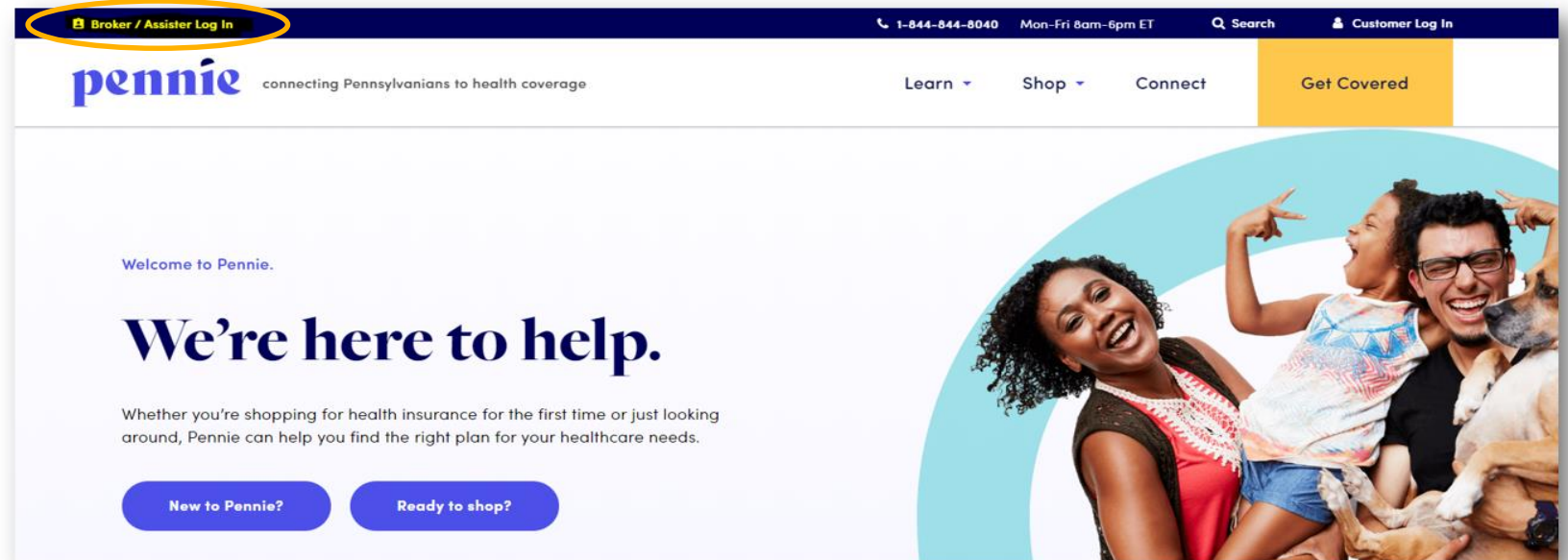
Producers - Connecting with Customers

Customer sees that their notification has been sent to their Broker of choice.



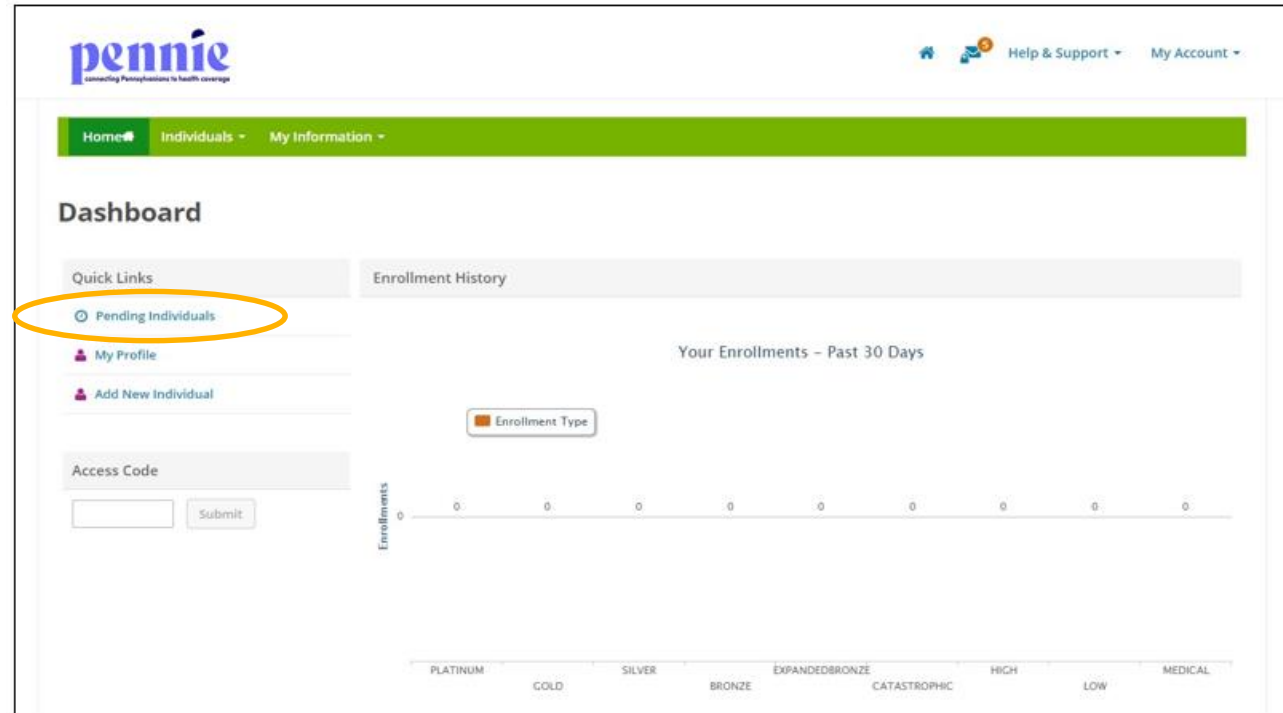
Producers - Connecting with Customers

Broker logs into their Pennie Account.



Producers - Connecting with Customers

Broker view's dashboard and selects Pending Individuals under quick links.



Producers - Connecting with Customers

There is one new Pending Individual; if several, a broker can refine results by name or date range.

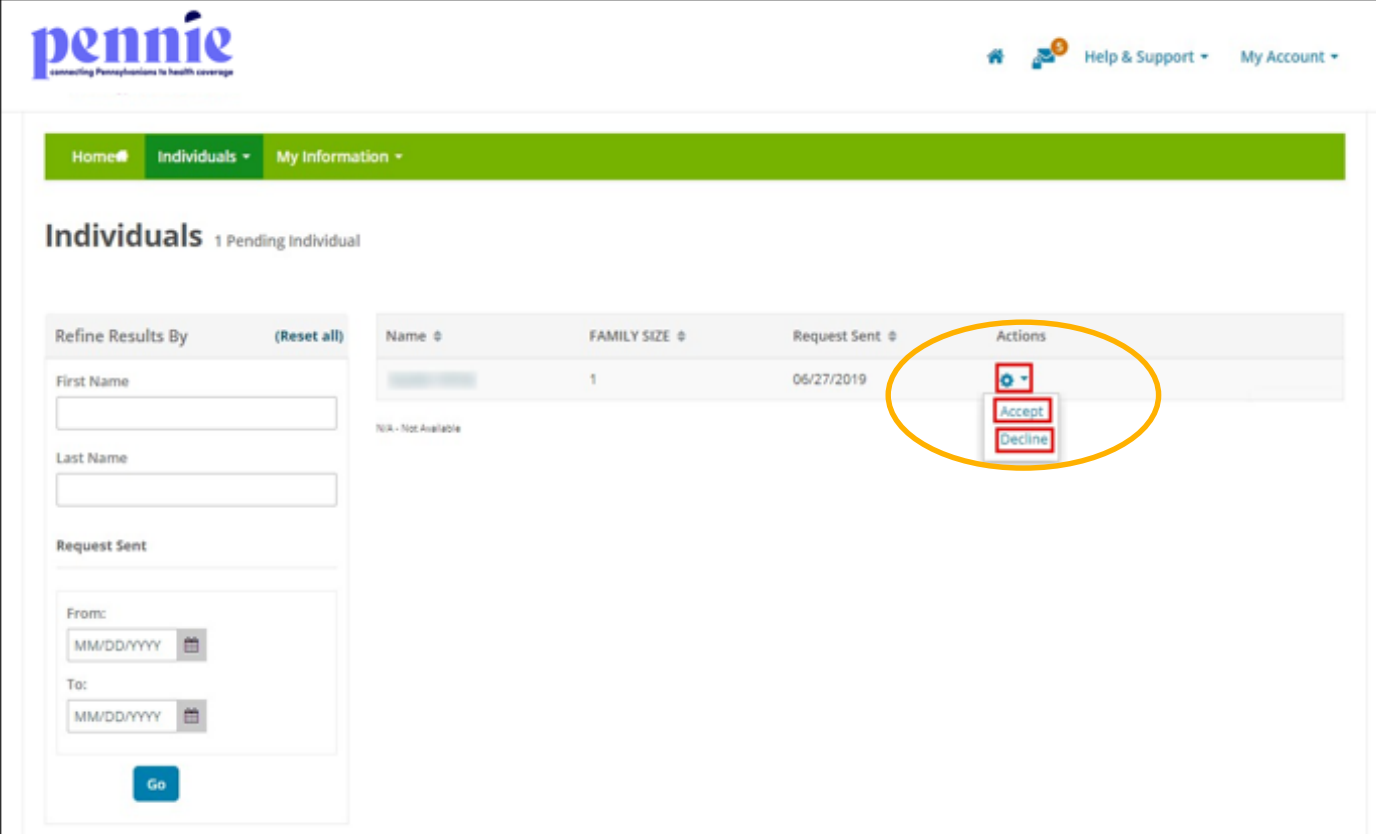
The screenshot shows the Pennie web application interface. The top navigation bar includes the Pennie logo, a home icon, and links for 'Help & Support' and 'My Account'. Below the navigation bar is a green header with 'Home', 'Individuals', and 'My Information' tabs. The 'Individuals' tab is active, and the text 'Individuals 1 Pending Individual' is displayed. A red box highlights the 'Refine Results By' section, which includes input fields for 'First Name', 'Last Name', and 'Request Sent'. The 'Request Sent' section has 'From' and 'To' date pickers. A red box highlights the 'Go' button. To the right, a table displays the results:

Name	FAMILY SIZE	Request Sent	Actions
[Redacted]	1	06/27/2019	[Settings icon]

Below the table, it says 'N/A - Not Available'.

Producers - Connecting with Customers

Under Actions – the broker can select to 'Accept' or 'Decline' the relationship request from the customer.

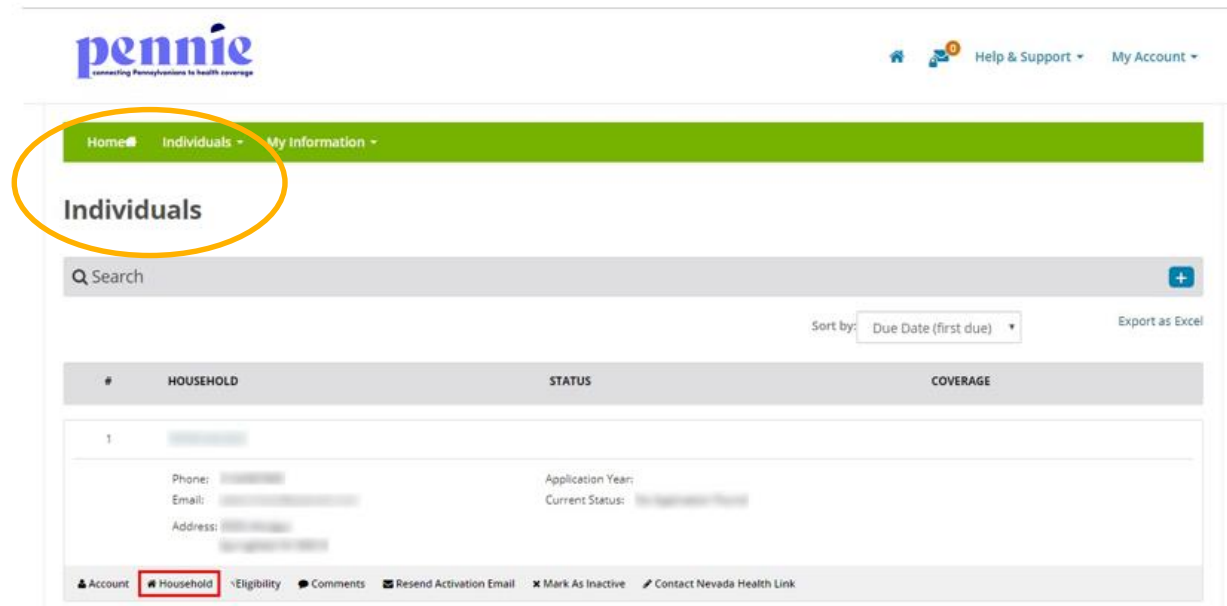


The screenshot displays the Pennie web application interface. At the top, the Pennie logo is on the left, and navigation links for 'Help & Support' and 'My Account' are on the right. A green navigation bar contains 'Home', 'Individuals', and 'My Information'. Below this, the 'Individuals' section shows '1 Pending Individual'. On the left, there are input fields for 'First Name', 'Last Name', and 'Request Sent' (with a 'Go' button). The main area features a table with columns: Name, FAMILY SIZE, Request Sent, and Actions. A single row is visible with a redacted name, family size of 1, and request sent date of 06/27/2019. The 'Actions' column for this row contains two buttons: 'Accept' and 'Decline', which are circled in orange. A small note 'N/A - Not Available' is present below the table.

Name	FAMILY SIZE	Request Sent	Actions
[Redacted]	1	06/27/2019	<div>Accept</div> <div>Decline</div>

Producers - Connecting with Customers

Once Accepted, the new customers will show under the 'Active Individuals' (a.k.a. - the Brokers Book of Business).





Assister Experience



2020 September Board Meeting

Assisters

Location

Digital Enrollment Event

Assisters – Working with Event Attendees

Creating a new customer account is easy – Assister Clicks 'Add New Individual:'

The screenshot displays the pennie website interface. At the top, the pennie logo is followed by the tagline "connecting Pennsylvanians to health coverage". Navigation links for "Home", "Individuals", and "My Information" are present. The main section is titled "Dashboard". On the left, under "Quick Links", the "Add New Individual" option is highlighted with an orange circle. Below this is an "Access Code" input field with a "Submit" button. On the right, the "Enrollment Dashboard" shows a line graph titled "Your Enrollments - Past 30 Days" with a source of "Getinsured". The graph shows zero enrollments across various categories: PLATINUM, GOLD, SILVER, BRONZE, EXPANDED BRONZE, CATASTROPHIC, HIGH, LOW, and MEDICAL. A legend at the bottom identifies the colors for each category: PLATINUM (blue), GOLD (black), SILVER (green), BRONZE (red), EXPANDED BRONZE (teal), CATASTROPHIC (purple), HIGH (orange), LOW (light blue), and MEDICAL (dark red).

Assisters – Working with Event Attendees

Assister enters customer information and clicks 'Start:'

pennie connecting Pennsylvanians to health coverage

Home Individuals My Information

Create Customer Record

About Customer

Enter information for the customer to create a record prior to acting on the customer's behalf.

Customer Information

First Name *

Last Name *

Date Of Birth *

Zip Code *

Phone Number *

Email Address

Note: If email is provided the new individual will be sent an email to activate a new account.

Assisters – Working with Event Attendees

Assister can immediately view a customer's account and application in 'Individual View.'

The screenshot displays the pennie website interface. The header includes the pennie logo and the tagline "connecting Pennsylvanians to health coverage". Navigation links for Home, Individuals, and My Information are visible. The main section is titled "Create Customer Record". On the left, there is a sidebar with the heading "About Customer" and a description: "Enter information for the customer to create a record prior to acting on the customer's behalf." The main form contains the following fields:

- First Name: judy
- Last Name: Jestson
- Date Of Birth: 02/06/1990
- Zip Code: 15801
- Phone Number: 814, 371, 4700
- Email Address: judy.jestson@yopmail.com

A modal dialog titled "View Individual Account" is overlaid on the form. It contains the following text:

Clicking "Individual View" will take you to the Individual Portal for Judy Jestson. Through this portal you will be able to enroll on behalf of the individual.

Proceed to Individual View?

There are two buttons at the bottom of the modal: "Cancel" and "Individual View". The "Individual View" button is highlighted with a yellow circle.

At the bottom of the form, there are "Cancel" and "Start" buttons.

Assisters – Working with Event Attendees

If the customer has email, they will receive an Account Creation notice:

A Pennie application has been started for you
From: noreply@pennie.com
Date: 2020-09-22 10:53
Encoding: worldwide (utf-8)

Dear Judy Jestson,

Welcome to Pennie, Pennsylvania's health insurance marketplace!

You are receiving this notice because either an assister or broker, or a Pennie Customer Service representative, has started the application process on your behalf. This person can continue to help complete your application, find the best coverage option, and help you access any financial assistance you may qualify for to help lower the cost of coverage.

You can directly access and complete your application at any time by logging on to your Pennie account or by contacting Pennie Customer Service using your Unique Access Code and following the steps below:

IMPORTANT!

Your Unique Access Code is: 7WNLNYUZ

Online:

- Go to <https://paiuat.ghixa.com>
- Enter your unique **Access Code: 7WNLNYUZ**.
- Answer the security questions to confirm your identity.
- Create a Pennie username.

This will connect your Pennie username to the application that was created on your behalf.

By phone:

- Contact Pennie Customer Service at 1-844-844-8040 or TTY 711.
- Provide your unique **Access Code: 7WNLNYUZ**.
- Answer security questions to confirm your identity.

If you did not request this application be created on your behalf, please contact Pennie Customer Service at 1-844-844-8040 or TTY 711.

Thank you,
Pennie

Contact Information

- To access your Pennie account, please visit <https://paiuat.ghixa.com/hix>
- To speak with a customer service representative, please call Pennie Customer Service at 1-844-844-8040 or TTY 711. Se habla español. Help is also available in other languages.

Privacy Disclosure: Pennie protects the privacy and security of the personally identifiable information (PII) that you have provided to Pennie. This notice was generated by Pennie based on the Privacy Act of 1974, the Social Security Act, the Patient Protection and Affordable Care Act, 45 C.F.R. § 155.230 and other provisions of 45 C.F.R. part 155, subpart D. The PII used to create this notice was collected from information

Assisters – Working with Event Attendees

The Assister now has direct access to the client's account and can help them 'Start New Application':

The screenshot shows the Pennie client portal for Judy Jestson. The header includes the Pennie logo and tagline 'connecting Pennsylvanians to health coverage', a home icon, a help icon with a notification badge, and a 'Help & Support' dropdown. Below the header, there are two tabs: 'Viewing Individual Account (Judy Jestson)' and 'My Account', both highlighted with orange circles. The main content area is titled 'Welcome, Judy Jestson' and features a sidebar with 'My Stuff' links: My Dashboard, My Applications, My Eligibility Results, My Enrollments, My Inbox, My Tickets, and My Preferences. Below these are 'Quick Links' including 'Find Local Assistance'. The main content area has a '2021' tab and a 'Next Steps' section with a message about the open enrollment period and a 'Start New Application' button, which is also circled in orange. Below this is an 'Overview' section with 'Your Application Status' (2021 Application: Not started) and a 'Start Application' link. Further down are sections for 'Your Household Eligibility' and 'Your Health Plans'.

pennie connecting Pennsylvanians to health coverage

Home Help & Support

Viewing Individual Account (Judy Jestson) My Account

Welcome, Judy Jestson

My Stuff

- My Dashboard
- My Applications
- My Eligibility Results
- My Enrollments
- My Inbox
- My Tickets
- My Preferences

Quick Links

- Find Local Assistance

2021

Next Steps

You missed the open enrollment period to shop and enroll in a health plan. You can still enroll if you have a Qualifying Life Event.

[Start New Application](#)

Overview

Your Application Status (Your Case Id is PA1100001398)

2021 Application	Not started	Start Application
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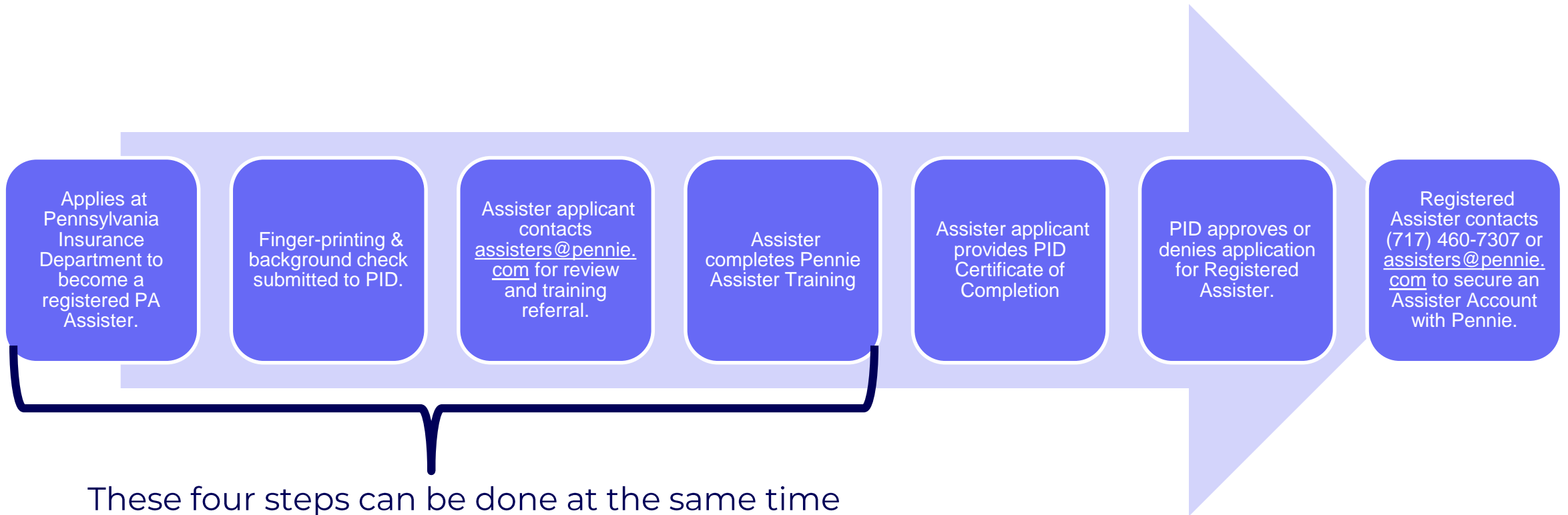
Your Household Eligibility

Your household member and eligibility information will show up here once you have completed your application.

Your Health Plans

You will be able to see your health plan(s) here once you have completed plan shopping.

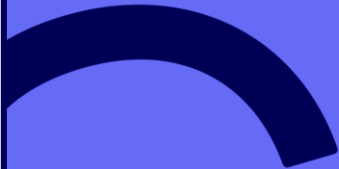
Become a Pennie-Certified Assister – Seven Simple Steps



Assisters Training – The Modules

Pennie Assister Training Modules	
Module 1 – Affordable Care Act	Module 6 – Eligibility Process
Module 2 – Assister Description	Module 7 – Exchange Resources
Module 3 – Uninsured Demographics	Module 8 – Plan Options
Module 4 – Compliance Standards	Module 9 – Enrollment Support
Module 5 – Personally Identifiable Information	Module 10 – State Marketplace Training

Assisters Training - Lessons



**Module 8:
Plan Options**

pennie
empowering professionals to build tomorrow

Assister Training


Course Goals

At the end of this course you will be able to understand:

- Fundamentals of Health Insurance
- Health and Dental Plan Options
- Comparing and Choosing Plans
- Other Healthcare Coverage Options




PROPRIETARY & CONFIDENTIAL



Knowledge Check

You must score 80% to pass this training module



PROPRIETARY & CONFIDENTIAL

Question 1

Which are the factors for determining healthcare coverage premium?
Select all that apply.

- A. Location
- B. Gender
- C. Martial Status
- D. Tobacco Use
- E. Age



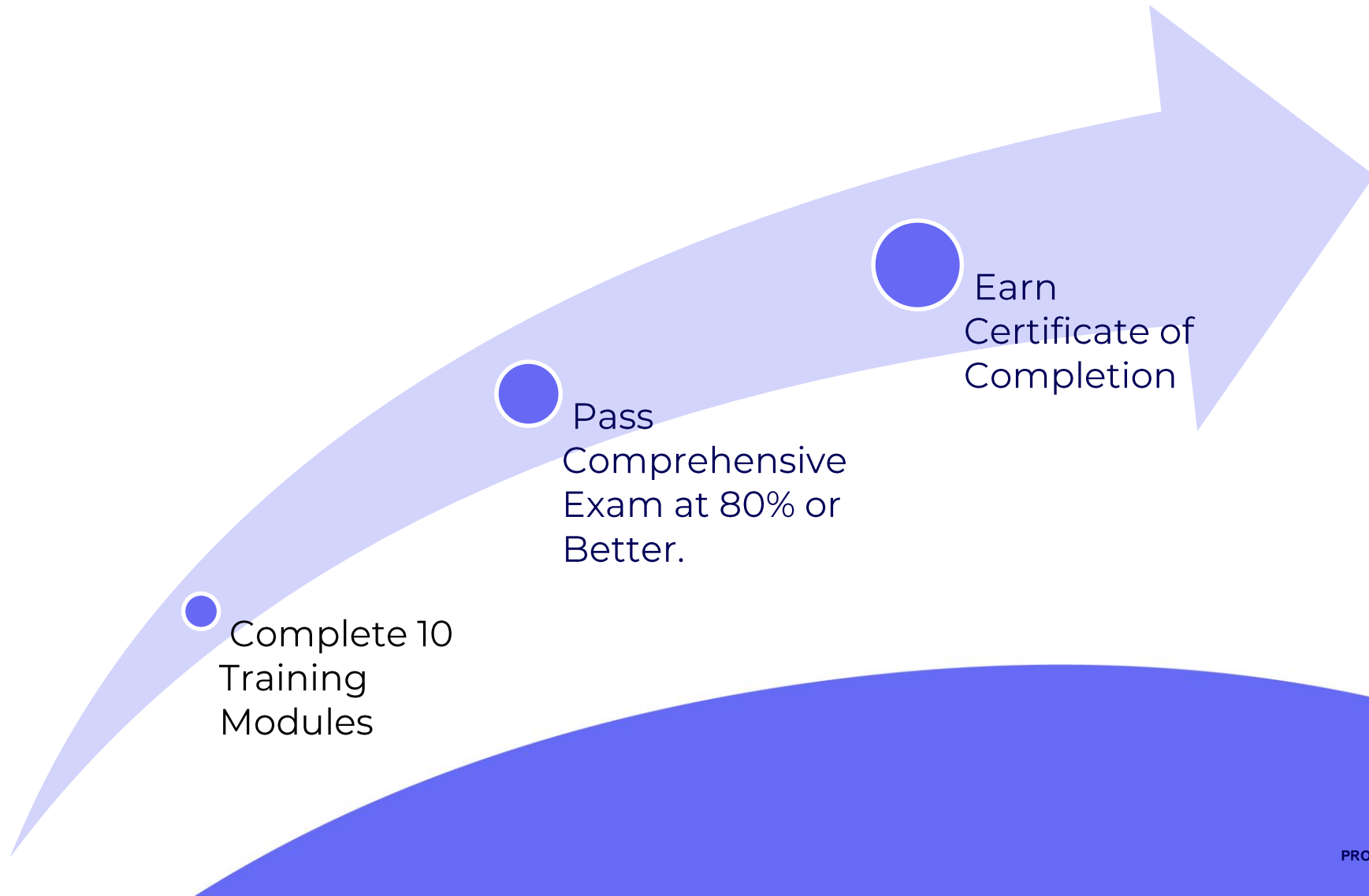
PROPRIETARY & CONFIDENTIAL

Congratulations! You have completed Module 8 – Plan Options

pennie

ADDRESS	PHONE	WEB
312-318 Market Street, Bowman Tower, Floor 3 Harrisburg, Pennsylvania 17101	+1 844-844-8040	pennie.com

Assisters Training – Exam & Certification



2020 September Board Meeting

Assisters

How we will report on Assisters

1. Enrollments by County
2. Enrollments by Events
3. Impact on number of insured
4. Demographics

2020 September Board Meeting



ADDRESS

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

WEB

pennie.com



Standard Updates



2020 September Board Meeting

Stakeholder Engagement

- Insurer
- Brokers
- Others

Insurers

EDI Technical Working Group

- Integration and reconciliation testing complete
- Detailed Q&A, upcoming production activity timelines
- Production EDI files begin Oct 21st

Service Coordination Working Group

- Customer service operational activities
- Call center roles, responsibilities, and handoffs
- Process for handling enrollment or coverage-related inquiries from customers and how we can coordinate to ensure seamless customer service experience

Insurer Policy Working Group

- Proposed broad-based exceptional circumstances SEP policy – feedback in process (*for October Board Meeting*)
- 2021 Plan Preview

2021 Plan Preview (Aug 20th – Sep 14th)

- Insurers validate how their plan information is displayed in the enrollment system by simulating customer plan shopping experience
- Additional time provided for validation of provider directory data upon request
- Require completion before renewal eligibility and autorenewals processed in October.
- All insurers have provided their formal approval in the system on plan display.
- Executed insurer agreements and notifications of intent to execute the form agreement are coming in on track.

Brokers

Pre-Registration

- 2,731 Producers Pre-Registered, 500+ are new to the marketplace
- Extended deadline to maximize pre-registrants
- Calls to those who had incomplete data

Broker Training

- PSI – Training Vendor
- Launched 09/16 w/ communication to brokers
- Small administration fee paid to PSI, consistent with HealthCare.gov
- 11 Training Modules
- PA-specific materials
- Certificate of completion

Broker Engagement

- Broker Workgroup Meeting 9/11
- SEP Update
- Broker System Overview
- Adding FAQs for pennie.com
- Guidance for those who missed pre-registration

2020 September Board Meeting

Other Stakeholders

- Outreach & Education Workgroup met September 2.
- Advisory Council met on September 23.
- Continually in contact with fellow state agencies, other state-based marketplace partners, and exchange-focused advocacy groups
- Continually creating connections with municipalities, community and faith-based organizations and other external parties

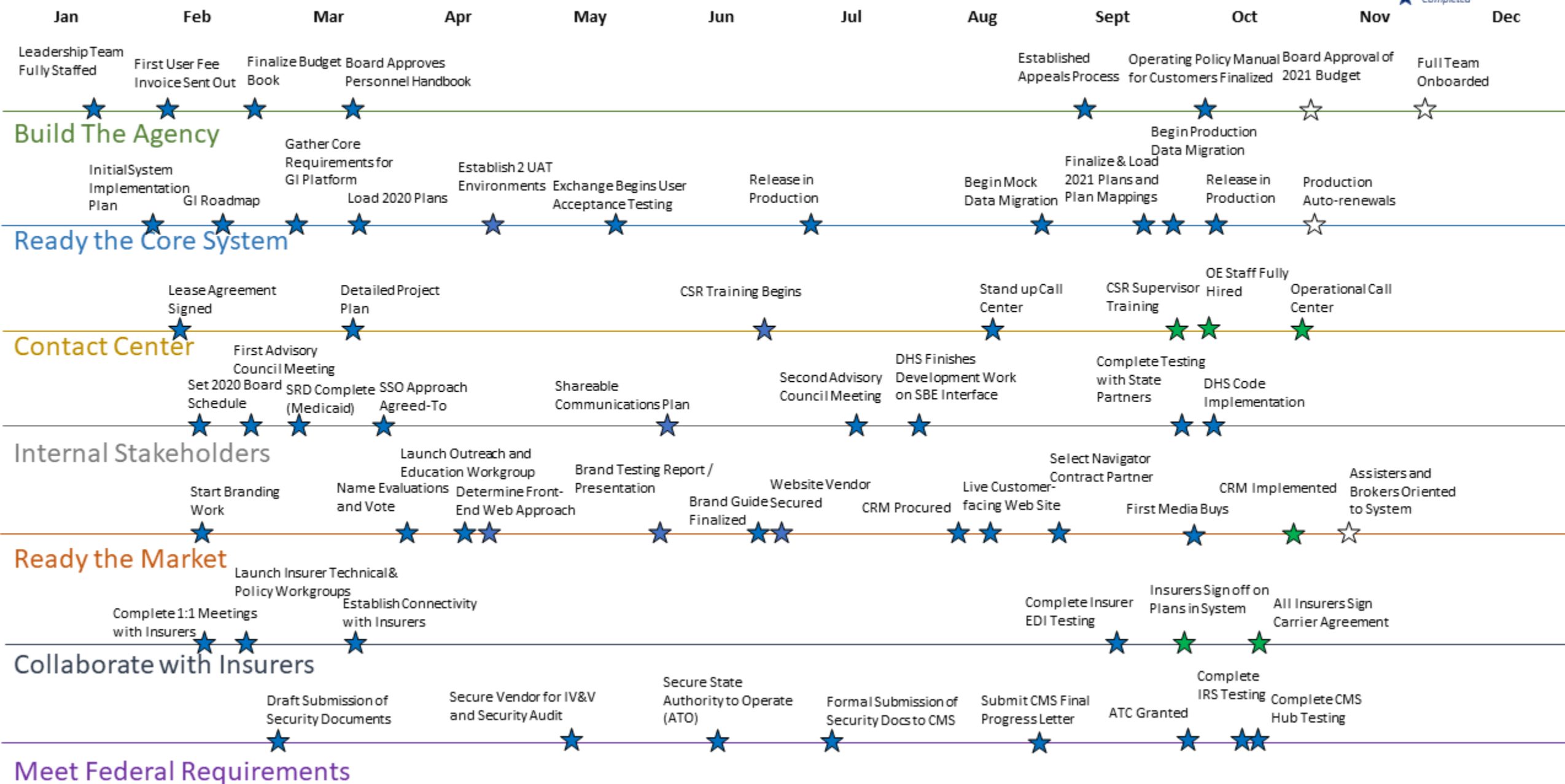
2020 September Board
Meeting

Technology and Operations

- Stars on a String
- Call Center
- Technology

EXCHANGE AUTHORITY PROJECT MILESTONES

- ☆ Not Started
- ★ In Process, On Track
- ★ In Process, Behind Schedule
- ★ In Process, At Major Risk
- ★ Completed



Call Center Update

CSR Staffing & Training

- Build out and scaling of CSR staffing on target towards 200+ Pennie CSRs by 11/1
- Includes 30+ Pennsylvania residents
- 8/31 training class– 60 CSRs; 9/28 class – 98+ CSRs

Interactive Response Unit (IVR)

- IVR call flows effective 11/1 – testing complete, ready
- IVR call flows effective 10/9 – 10/31 finalized

Escalations & Handoff Processes

- Informal and formal complaint escalation processes defined
- Establishes clear path of accountability, succession, and resolution
- Call center roles, responsibilities, and handoffs
- Process for coordinating with insurers on handling enrollment or coverage-related inquiries to ensure seamless customer service experience

Frequently Asked Questions (FAQs)

- Robust public-facing FAQs under development.

Tech Update

Insurer Connectivity Testing

- Reconciliation Testing All insurer entities have completed this round of testing, review meetings are in-flight to review the resulting reports.
- PayNow All insurers have signed off on PayNow testing or have communicated that they will postpone integrating with the service until 2021.
- Provider Directory All insurers have provided test files and all but one have sent production files.

September Release Progress

- UAT for this release began on 8/10 and is on track
- Medicaid AT Testing began on 8/3 and has been completed.

Federal Data Services Hub (FDSH) Testing

- All testing has been completed and final IV&V reporting has been delivered to CMS.

Communications and Outreach

Creative/Brand/Web Updates

- All awareness campaign creative assets (English and Spanish) will be in market starting 9/21
- Buys include – point-of-purchase Out of Home, TV, Over the Top streaming, digital and terrestrial radio, paid search, YouTube pre-roll, Facebook, Twitter, Instagram, programmatic digital display
- Website – continuing to populate FAQs on help.pennie.com, adding search functionality to agency.pennie.com

Outreach

- Working with Cognosante to finalize and Open Enrollment outreach and events schedule
- Continuing to build and strengthen relationships with state partners, municipalities, legislative offices and community groups

Media Relations and Communications

- Brand launch press conference scheduled for 9/22, media advisories being sent; release to be distributed on 9/22
- Continuing to build out our CRM and marketing automation tools, populate contacts, templates and journeys
- Social media platforms now live:
 - [Facebook](https://www.facebook.com/pennie)
 - [Twitter](https://twitter.com/pennie)
 - [LinkedIn](https://www.linkedin.com/company/pennie)
- Continuing to finalize customer collateral, transcreate high-touch pieces into other languages