



This call is being recorded for educating purposes

# Pennie Microsoft Teams Live

- Audience members are muted
- To submit a question, type your question in the Q&A box
- Questions will be answered by moderator within the chat and answered throughout the meeting
- If the Pennie team sees a question being asked multiple times, we will address those at the end of the presentation



# Broker Workgroup

October 9, 2020

# Meeting Agenda

1. Preliminary Matters
2. Pennie Overview & Updates
  1. Customer Communications
  2. Upcoming Producer Milestones
3. How to set up an Entity
4. How to claim an Agent/Producer profile
5. How to Co-Brand Materials
6. OE Toolkit
7. Questions for Pennie
8. Feedback & Follow-up Forms
  - Broker Feedback Web Form



# Pennie Overview & Updates



# Who we are and what we do

Goal: Improve the accessibility and affordability of individual market health coverage for Pennsylvanians

## Who we are

- The official health insurance marketplace for Pennsylvania
- The home for high-quality, affordable health insurance plans
- The only source for financial assistance to reduce the cost of coverage and care

## Who we help

- Customers transitioning from Healthcare.gov
- Individuals and families without access to employer-sponsored coverage
- The uninsured
- Operate a “*no wrong door*” policy to ensure those deemed Medicaid-eligible access coverage

## How we help

- Customer Service Team
- Online self-service
- Direct outreach & education
- In-person assistance through Navigators/Assisters and Brokers

# Why Pennsylvania decided to transition

## Benefits of a state-based marketplace:

- **Flexibility** to react to changes and **serve residents** in the way that's best for them
- **Local control** of a robust in-person assistance program, education, communications and customer service
- **Decreased operational costs** and an **ability to keep dollars in-state**
- **Increased premium savings** (reduction of approx. 5-10%) in the individual insurance market through the implementation of a reinsurance program
- Ability to work more closely with insurers and **foster a competitive marketplace**
- **Better oversight and management** of the Medicaid churn population, some of PA's most vulnerable

# Producer Pre-Enrollment Registration

## Help Spread the Word!

Any brokers who missed the pre-registration deadline can now register to do business on Pennie through [New Producer Pre-Enrollment Registration](#).

The deadline for this new registration is **October 16, 2020**.

More information can be found at [agency.pennie.com/broker-assister-resources/](https://agency.pennie.com/broker-assister-resources/)





# Customer Communication Timeline

- Week of 10/4:
  - Healthcare.gov notice to customers about transition/update IVR
  - Pennie Postcard mailed to customers
- 10/25-10/28:
  - Account Migration, Eligibility, Auto-renewal Notices mailed to customers



The graphic is a promotional postcard for Pennie. On the left, a diverse group of people is smiling. A dark blue banner at the bottom left of the image says "So long, healthcare.gov!". Below that, the word "pennie" is written in a large, white, lowercase font, with "gets you covered." in a smaller, orange font underneath. To the right of the "pennie" logo is a yellow button with "pennie.com" in white text. On the right side of the postcard, there is a white background with blue and orange accents. At the top right, it says "Welcome to pennie" in blue, with "connecting Pennsylvanians to health coverage" in a smaller font below it. Below this, a paragraph states: "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." A teal speech bubble contains the text: "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!" Below this, a white box with an orange border says "Open enrollment runs from Nov. 1, 2020, to Jan. 15, 2021." At the bottom right, there is a photo of a woman kissing a baby on the cheek. Below the photo, it says "Take your next step to good health and visit pennie.com or call 1 (844) 844-8040 today!" and "f PenniePA | PennieOfficial".

So long, healthcare.gov!

**pennie**  
gets you covered.

pennie.com

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 or call 1 (844) 844-8040 today!

f PenniePA | PennieOfficial

# Upcoming Producer Milestones

- 10/16: Last day for broker Pre-OE Registration
- 10/16: Last day to complete training for Pre-Registered or Pre-OE registered **non-FFM** producers
- 10/21-10/23: Producers start claiming account
- 11/1: Enrollment & Eligibility Platform go-live
- 11/30: Last day to complete training for Pre-Registered or Pre-OE registered **FFM** producers
- 12/15: Last day for customers to shop for coverage effective 1/1/2021
- 1/15: Last day for customers to shop for coverage effective 2/1/2021

# Agency Updates

What's new since we met last?

## New Broker Pre-Enrollment Registration

- Pennie has opened a new registration period for those brokers that missed pre-registration.
- Deadline is 10/16.
- Register now at [agency.pennie.com/broker-assister-resources](https://agency.pennie.com/broker-assister-resources) (found in footer at pennie.com)

## Pennie is Hiring

- Currently accepting applications for a couple new positions: [Pennie.com/careers](https://pennie.com/careers)

## Technology Platform

- User Acceptance Testing of the Fall Release is complete and the release is in production
- Authority to Connect (ATC) to federal data sources has been granted
- Connectivity testing with both Insurers and Medicaid (DHS) is complete
- Data Migration process is complete, and Renewal activities have been initiated.
- Salesforce implementation is in flight.
- Insurer plan shopping review is complete.

## Call Center

- Soft launch today!
- Will operate virtually for upcoming OEP and throughout 2021

# Agency Updates

What's new since we met last?

## Exchange Assister / Navigator Network

- Assister training is underway. Outreach to CACs and CDOs to become Pennie-certified

## Other Stakeholders

- Ongoing and increased engagement with assisters, community advocates, insurers, legislators, & state partners

## Brand Development & Marketing

- Pennie.com is live – expanding to include Spanish translation
- Public brand launch & press conference was on 9/22
- Public Awareness campaign in market. #PennieGetsYouCovered

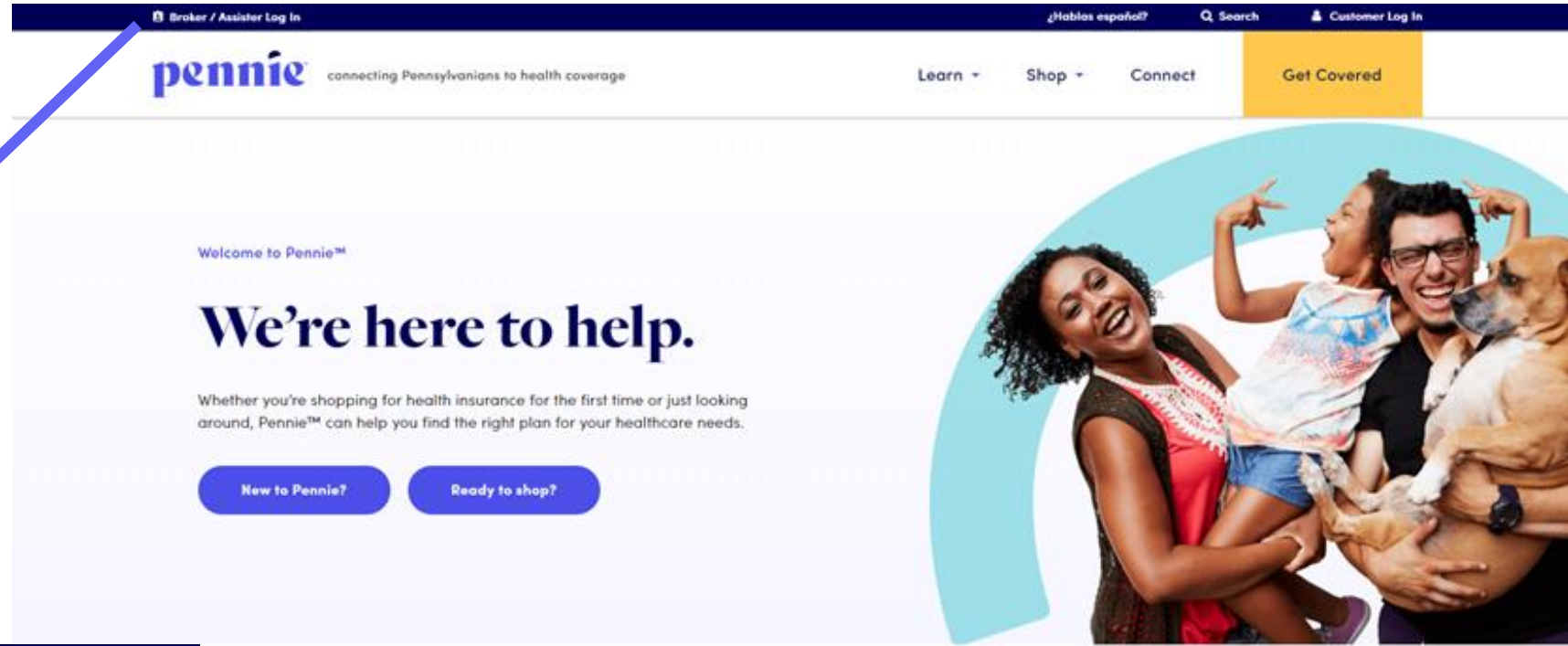


# How to set up an Entity/Agency

Establishing Agency/Agency Manager Portal

# Step – by – Step

## Setting up your Agency/Agency Manager Portal



**Broker / Assister Log In**






# Step – by – Step

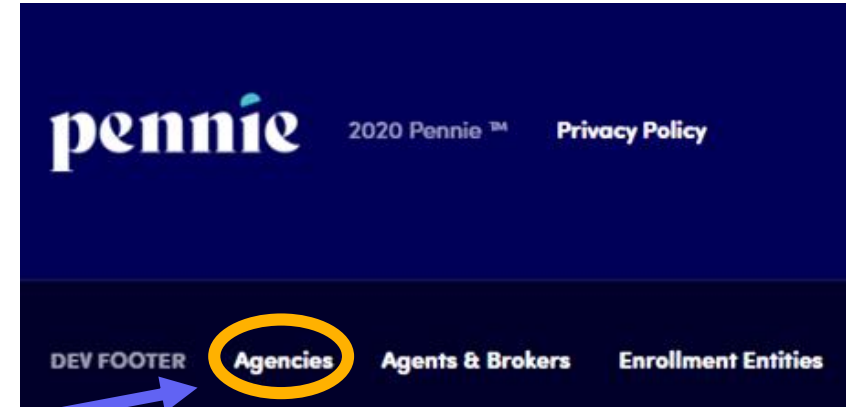
## Setting up your Agency/Agency Manager Portal

### Connecting Pennsylvanians to health coverage.

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

#### LET'S GET STARTED

-  **Browse for health & dental plans**  
Shop first, sign up later.
-  **Register with access code**  
Use your access code to register for a new account.
-  **Log in to existing account**  
If you already have an account, log in here.



# Step – by – Step

## Setting up your Agency/Agency Manager Portal



### New Agency Manager Account Set-Up

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

**Basic Information**

First Name \* Patty

Last Name \* McBride

Email Address \* patty.mcbride@yopmail.co

Confirm Email Address \* patty.mcbride@yopmail.co

Phone Number \* 717 460 7307

**Security Question**

Security Question \* What is your oldest sibling's middle name?   
 james

**Set Password**

Password \* .....

Confirm Password \* .....

I have read and agree to the Privacy Policy

Cancel Submit

Enter the Name and Contact Information for the Organization's Account Manager.

This is the person responsible for management of the organization's Pennie Account.

Later CEO, CFO, Principal, and Executive/Owner information will be collected.





# Step – by – Step

Setting up your Agency/Agency Manager Portal



## Steps

1. Agency Information

2. Location and Hours

3. Agency Manager Information

4. Public Profile

5. Document Upload

6. Certification Status

These are the six steps that Agencies (Entities) and Agency Managers need to follow to set up to claim their Pennie Entity Account.

# Step – by – Step

## Setting up your Agency/Agency Manager Portal



**Steps**

- 1. Agency Information
- 2. Location and Hours
- 3. Agency Manager Information
- 4. Public Profile
- 5. Document Upload
- 6. Certification Status

**Step 1: Agency Information**

Agency Name (Public Facing) \*

Legal Business Name \*

Federal Tax Id \*  [What if I don't have an EIN?](#)

Agency License Number \*

**NEXT**

**Federal Employer ID Number ( EIN )** x

An EIN is required to apply for registration on Pennsylvania Exchange. If you are part of an agency then you may also use your Agency's EIN.

[Get an EIN Now](#)

Enter the Agency's information.

Note: if you do not have an EIN, Pennie will help you get one in one click.



# Step – by – Step

## Setting up your Agency/Agency Manager Portal

Steps

- ✓ Agency Information
- 2. Location and Hours**
- 3. Agency Manager Information
- 4. Public Profile
- 5. Document Upload
- 6. Certification Status

Step 2: Agency Location and Hours Add Sub-Site

**PRIMARY SITE:**

Primary Location Name \*

Primary Location Email

Primary Contact Number

Address line 1 \*

Address line 2

City \*

State \*

Zip Code \*

**Hours Of Operation**

Monday	<input type="text" value="9:00 am"/>	To	<input type="text" value="5:00 pm"/>	<input type="radio"/> Closed	<input checked="" type="checkbox"/> Apply to all weekdays
Tuesday	<input type="text" value="9:00 am"/>	To	<input type="text" value="5:00 pm"/>	<input type="radio"/> Closed	
Wednesday	<input type="text" value="9:00 am"/>	To	<input type="text" value="5:00 pm"/>	<input type="radio"/> Closed	
Thursday	<input type="text" value="9:00 am"/>	To	<input type="text" value="5:00 pm"/>	<input type="radio"/> Closed	
Friday	<input type="text" value="9:00 am"/>	To	<input type="text" value="5:00 pm"/>	<input type="radio"/> Closed	
Saturday	<input type="text" value="closed"/>	To	<input type="text" value="closed"/>	<input checked="" type="radio"/> Closed	
Sunday	<input type="text" value="closed"/>	To	<input type="text" value="closed"/>	<input checked="" type="radio"/> Closed	

**Save Primary-Site**

Fill in the PRIMARY SITE's (your home office/headquarters) location, contact information, and hours of operation.

Tip on entering business hours – note the "Apply to all weekdays" check box next to Monday? It will make entering and editing business hours much easier.

When you have entered all information for the PRIMARY SITE, click "Save Primary Site."

# Step – by – Step

## Setting up your Agency/Agency Manager Portal

The screenshot shows a web interface for setting up an agency. On the left is a 'Steps' sidebar with a vertical list of steps: 'Agency Information' (checked), '2. Location and Hours' (highlighted in blue), '3. Agency Manager Information', '4. Public Profile', '5. Document Upload', and '6. Certification Status'. The main content area is titled 'Step 2: Agency Location and Hours'. It features a grey bar for the primary site: '+ PRIMARY SITE: Clover Leaf ...' with the address '1140 Beech Street, 15301'. Below this bar are 'BACK' and 'NEXT' buttons. A blue 'Add Sub-Site' button is positioned above the primary site bar and is circled in yellow.

If you have more than one business location, you may add additional locaitons, by clicking on "Add Sub-Site."

# Step – by – Step

## Setting up your Agency/Agency Manager Portal

**Steps**

- ✓ Agency Information
- 2. Location and Hours**
- 3. Agency Manager Information
- 4. Public Profile
- 5. Document Upload
- 6. Certification Status

**Step 2: Agency Location and Hours** Add Sub-Site

**+ PRIMARY SITE:** Clover Leaf ... 1140 Beech Street, 15301

**- SUB-SITE:**

SUB-SITE Location Name \*

SUB-SITE Location Email

SUB-SITE Contact Number

Address line 1 \*

Address line 2

City \*

State \*

Zip Code \*

**Hours Of Operation**

Monday   To   Closed  Apply to all weekdays

Tuesday   To   Closed

Wednesday   To   Closed

Thursday   To   Closed

Friday   To   Closed

Saturday   To   Closed

Sunday   To   Closed

Save Sub-Site

Enter information for Sub-Site: location name, contact information and business hours.

Click "Save Sub-Site" to complete your addition.

# Step – by – Step

## Setting up your Agency/Agency Manager Portal

**Steps**

- ✓ Agency Information
- ✓ Location and Hours
- 3. Agency Manager Information**
- 4. Profile
- 5. Document Upload
- 6. Certification Status

**Step 3: Agency Manager Information**

Provide the following information so we can certify you to make your services available on Pennsylvania. After a quick review, we'll send you an email letting you know when your application has been approved.

First Name\*

Last Name\*

Pennsylvania Agent License Number\*  (Not your NPN)

Agent NPN\*

License Renewal Date\*  mm

Individual Email\*

Primary contact number\*

Business Contact Phone Number

Alternate Phone Number

Fax Number

Preferred Method of Communication\*  ▼

Business Name\*

Federal Employer Identification Number (EIN)\*  What if I don't have an EIN?

**Business Address**

Select Agency Location\*  ▼

Current Location

**Correspondence Address**

Address line 1\*

Address line 2

City\*

State\*  ▼

Zip code\*

Add the Agency Manager's information.

Click "Next" when ready to review the Agency Manager's profile.

# Step – by – Step

## Setting up your Agency/Agency Manager Portal

**Steps**

- ✓ Agency Information
- ✓ Location and Hours
- ✓ Agency Manager Information
- 4. Profile**
- 5. Document Upload
- 6. Certification Status

**Step 4: Public Profile**

Provide information about you and your business for your public profile. This information will be viewed by Pennie users looking for agents on exchange. The more information you provide, the more they're likely to contact you.

Clients Served ⓘ  Individuals / Families

Languages

Product Expertise ⓘ  Health

- Dental
- Vision
- Life
- Medicare
- Workers Compensation
- Property/Casualty

Your Website Address ⓘ

Your Public Email ⓘ

Education  ▼

About Me

Upload Photo  business woman.jpg

You can upload a JPG, GIF or PNG file (File size limit is 5 MB).

Select the information that you wish to have visible on the Agency's public profile in Pennie.

When complete, click "Next" to move on to document upload.

# Step – by – Step

## Setting up your Agency/Agency Manager Portal

To upload any documents (if needed), click on "Choose File" and "Upload."

Once complete, click "Finish" to complete your Agency/Agency Manager Account set up.

**Steps**

- ✓ Agency Information
- ✓ Location and Hours
- ✓ Agency Manager Information
- ✓ Public Profile
- ✓ Document Upload**
- ✓ Certification Status

**Step 5: Document Upload**

Choose File File chosen Upload

You can upload a JPG, GIF, PNG, Word Doc/x, or PDF. File size limit is 5MB.

Date	File Name	Action
------	-----------	--------

Back Finish

**Step 5: Document Upload**

Choose File PA 084368123.docx Upload

You can upload a JPG, GIF, PNG, Word Doc/x, or PDF. File size limit is 5MB.

Date	File Name	Action
------	-----------	--------

Back Finish

File is uploaded successfully.

OK

**Steps**

- ✓ Agency Information
- ✓ Location and Hours
- ✓ Agency Manager Information
- ✓ Public Profile
- ✓ Document Upload**
- ✓ Certification Status

**Step 5: Document Upload**

Choose File No File chosen Upload

You can upload a JPG, GIF, PNG, Word Doc/x, or PDF. File size limit is 5MB.

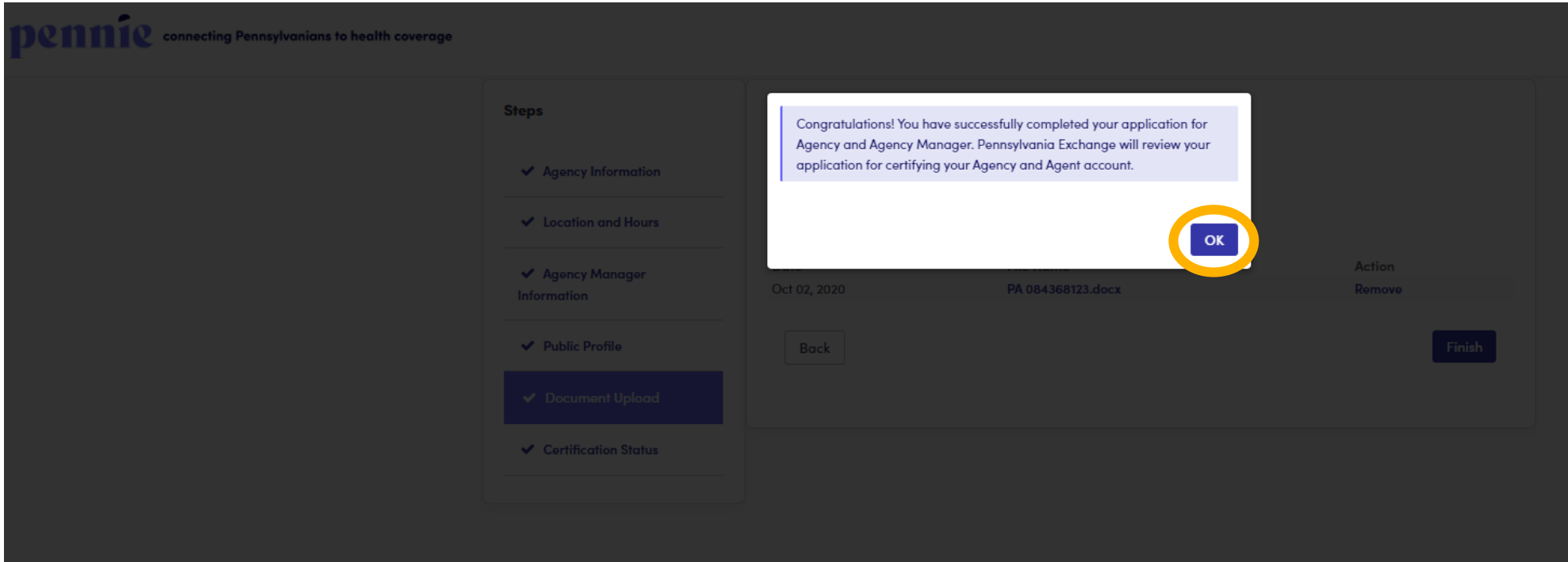
Date	File Name	Action
Oct 02, 2020	PA 084368123.docx	Remove

Back Finish



# Step – by – Step

## Setting up your Agency/Agency Manager Portal



You have now completed and claimed your Agency/Agency Manager Account.

Click "OK" to view your status.

# Step – by – Step

## Setting up your Agency/Agency Manager Portal

The screenshot shows the Agency Manager Portal interface. At the top, a navigation bar contains several menu items: Agents, Admin Staff, Agency Delegations, Agency Account, My Delegations, and My Agent Profile. These items are highlighted with a yellow oval. Below the navigation bar, there is a sidebar on the left with the heading 'Steps' and four menu items: Agency Information, Location and Hours, Document Upload, and Certification Status. The Certification Status item is highlighted with a blue button. The main content area on the right is titled 'Agency Certification Status' and displays the following information:

Application Submission Date	10-02-2020
Certification Status	Pending
Certification Number	
Certification Date	

As the Agency Manager, you will be able to access your Agency Management Portal.

Note the functionalities – Agents, Admin Staff, Agency Delegations (Book of Business), Agency Account, My Delegations (the Agency Manager's Book of Business), and Agency Manager's Profile.

# Step – by – Step

## Setting up your Agency/Agency Manager Portal

The image displays five navigation menus from the Agency/Agency Manager Portal, each with a blue header and a white dropdown menu:

- Agents - Admin Staff - Agency**
  - View Agent List
  - Search an Agent
  - Add a New Agent
  - Agent Delegation History
- Admin Staff - Agency Delegation**
  - View Admin Staff List
  - Add a New Admin Staff
- Agency Delegations - Agency A**
  - Pending Delegation Requests
  - Active Individuals
  - Transfer Individuals
- Agency Account - My I**
  - Agency Information
  - Location and Hours
  - Document Upload
  - Agency Certification
- My Delegations - My Agent Pro**
  - Pending Delegation Requests
  - Active Individuals
  - Inactive Individuals
  - My Dashboard
- My Agent Profile -**
  - Agent Information
  - Profile
  - Certification Status
  - Status

### Overview of Agency/Agency Manager Functionalities

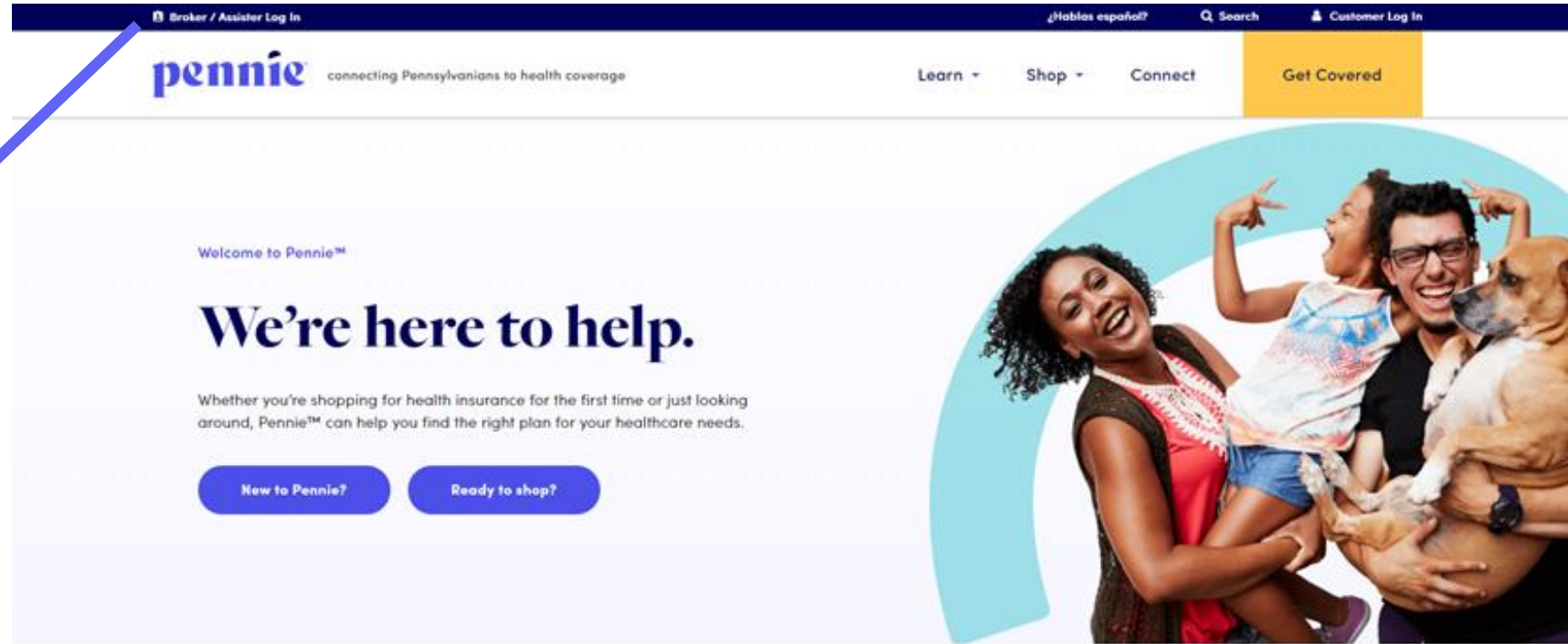


# Agent/Producer Profile

Establishing your producer profile

# Step – by – Step

Agent/Producer - Login



**Broker / Assister Log In**

**pennie** connecting Pennsylvanians to health coverage




# Step – by – Step

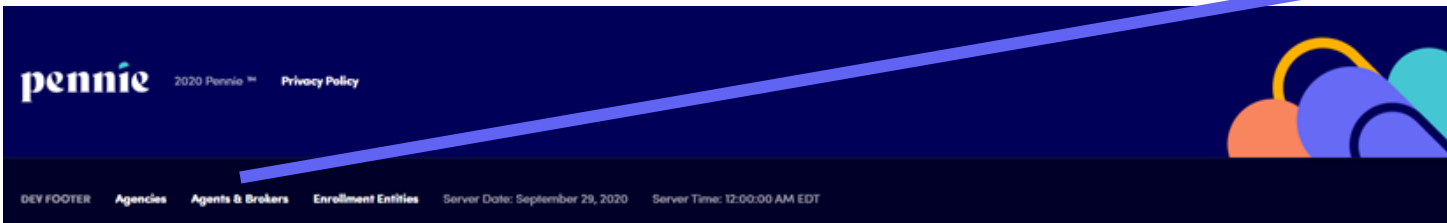
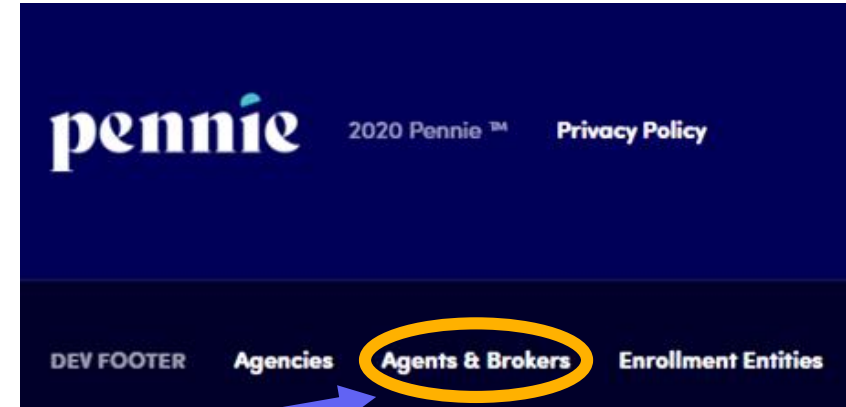
Select Agents & Brokers in footer

## Connecting Pennsylvanians to health coverage.

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

### LET'S GET STARTED

-  **Browse for health & dental plans**  
Shop first, sign up later.
-  **Register with access code**  
Use your access code to register for a new account.
-  **Log in to existing account**  
If you already have an account, log in here.



# Your Producer Profile

**pennie** connecting Pennsylvanians to health coverage

## New Agent Account Set-Up

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

**Basic Information**

First Name \*

Last Name \*

Email Address \*

Confirm Email Address \*

Phone Number \*

**Security Question**

Security Question \*

**Set Password**

Password \*

Confirm Password \*

I have read and agree to the Privacy Policy

Enter verify your name, email address, phone number, and establish an account password.

Click "Submit" to proceed.

# Your Producer Profile

## New Agent Registration

### Steps

1. Agent Information

2. Profile

New producers to Pennie have two steps to claiming their Pennie Producer Account:

- 1) Review and complete Agent Information
- 2) Review and complete their Pennie public Profile.



# Your Producer Profile



## New Agent Registration

- Steps
- 1. Agent Information**
- 2. Profile

**Agent Information**

Provide the following information so we can certify you to make your services available on Pennsylvania. After a quick review, we'll send you an email letting you know when your application has been approved.

First Name\*

Last Name\*

Pennsylvania Agent License Number\*  (Not your NPN)

Agent NPN\*

License Renewal Date\*

Individual Email\*

Primary contact number\*

Business Contact Phone Number

Alternate Phone Number

Fax Number

Preferred Method of Communication\*

Business Name\*

Federal Employer Identification Number (EIN)\*  [What if I don't have an EIN?](#)

---

**Business Address**

Address line 1\*

Address line 2

City\*

State\*

Zip code\*

---

**Correspondence Address**

Same as business address

Address line 1\*

Address line 2

City\*

State\*

Zip code\*

### Federal Employer ID Number ( EIN )

An EIN is required to apply for registration on Pennie. If you are part of an agency than you may also use your Agency's EIN.

[Get an EIN Now](#)

Producer will verify:

- Name
- PA Producer Number
- NPN
- License Renewal Date
- Email, Phone, and Address
- FEIN (individual or agency)

Click "Next" to proceed.



# Your Producer Profile



### New Agent Registration

Steps

- Agent Information
- 2. Profile**

#### Step 2: Profile

Provide information about you and your business for your public profile. This information will be viewed by Pennie users looking for agents on exchange. The more information you provide, the more they're likely to contact you.

Clients Served  Individuals / Families

Languages

Product Expertise  Health  
 Dental  
 Vision  
 Life  
 Medicare  
 Workers Compensation  
 Property/Casualty

Your Website Address

Your Public Email

Education

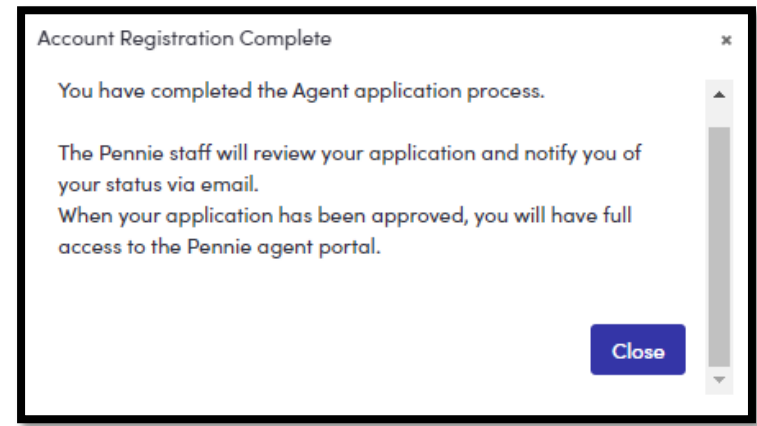
About Me

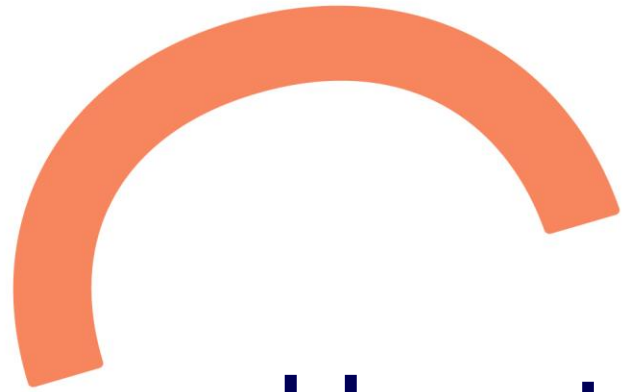
Upload Photo  feagaergh.jpg   
You can upload a JPG, GIF or PNG file (File size limit is 5 MB).

Provide information relevant to your Pennie public profile:

- Languages Spoken
- Product Expertise
- Website, Email Address, Education, and Photo.

Click "Finish" to complete the account claiming process.





# How to Co-Brand Materials



# Co-Branding Made Easy

The Pennie Logos – found in the Pennie Brand Guide

## MAIN LOGO



## DESCRIPTOR LINE



## ONE-COLOR



If design limitations conflict with Pennie's full-color and reversed logo versions, the one-color logo can be used. The one-color logo should only be used in black-and-white colorways.

When using the logo with the descriptor line, the descriptor should always match the color of the "i" cap and live between the descender of the "p" and the edge of the "e". The logo and descriptor line lockup should not be reduced in width under 2.75 in for print and 175 px for digital.

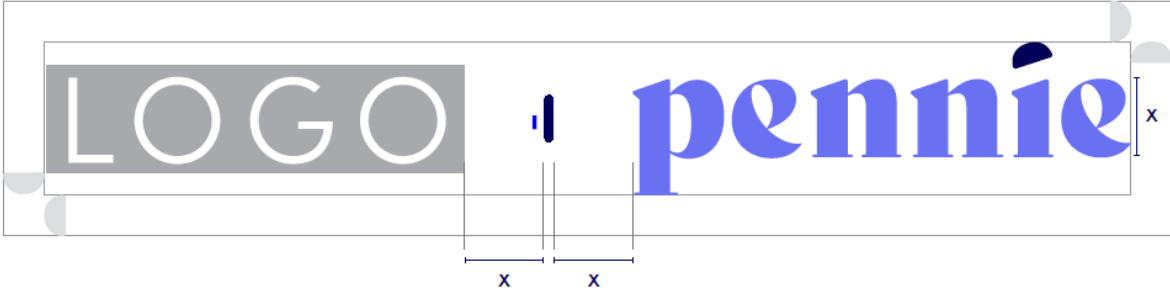
# Co-Branding Made Easy - Your logo + Pennie logo

Receive permission before using any of the Pennie brand marks or brand assets in any type of advertising or merchandise. Requests submitted [here](#) or email [ChaAngelo@pa.gov](mailto:ChaAngelo@pa.gov)

### VERTICAL



### HORIZONTAL



The clear space between the Pennie logo and the partner logo is proportional to the x-height of the Pennie logo. Typically, the partner's logo should come before Pennie's.


#### NOTE

Partner logo height should match Pennie's and align to the baseline of Pennie's logotype.



# Permission Request Form: Link

OE Toolkit will include logos & brand guide.

 Pennie Logo Request and Content Authorization

Use this form to request a copy of the Pennie logo, as well as subsequent content authorizations.

\* Required

1. Please enter your name.

Enter your answer


2. Please provide the name of your organization.

Enter your answer

3. Please provide your organization's website URL. \*

Enter your answer

Next

 Pennie Logo Request and Content Authorization

\* Required


### Pennie Logo Request

4. Please select one of the options below so we can get you to the right place. \*

Pennie Logo Request

Pennie Communications and Logo Usage Approval

Back Next

 Pennie Logo Request and Content Authorization

### Communications and Logo Usage Authorization

5. How do you intend to use the Pennie logo and/or communications?

Enter your answer

6. Please submit a link to the content you wish to have Pennie approve. Pennie is, unfortunately, unable to provide the option to upload a file.

Enter your answer

Back Submit



# Open Enrollment Toolkit

Help Pennie spread the word.

## Co-Branding

- Pennie Brand Guide
- Pennie logo
- General Talking Points
- Newsletter Content
- Transition Content

Toolkit available at:  
[agency.pennie.com/newsroom](https://agency.pennie.com/newsroom)





# Brand Guide



## Brand guidelines

version 1.0 | last updated June 2020

pennie

### Meet Pennie

#### What is in a name?

In its simplest form, Pennie stands for "Pennsylvania Insurance Exchange." But we know Pennie has more personality than that.

To us, Pennie is like a good friend – always willing to lend a hand, and if you need advice, they'll give it to you straight.

#### Connecting Pennsylvanians to health coverage

When you find Pennie, you find something you didn't expect from health insurance. Instead of complexity, you find clarity. Instead of worry, peace of mind. Instead of confusion, understanding. That's Pennie.

#### Pennie wears many hats

To serve all Pennsylvanians effectively, Pennie will play different roles:

- Educator**  
Pennie is a patient, approachable teacher focused on making health insurance understandable.
- Advocate**  
Pennie is a gentle ally in the health and financial well-being of all Pennsylvanians.
- Troubleshooter**  
Pennie is a helpful problem solver, always ready to remedy confusion and provide support.
- Merchant**  
Pennie is an attentive shopkeeper, never pushy and offering a wide range of options for those looking to purchase insurance.

# Newsletter Content

# Talking Points

**pennie** connecting Pennsylvanians to health coverage

**Content for Partner Newsletter**

**Quarter Page:**  
 -insert Pennie graphic to the Newsletter  
 Pennsylvania is transitioning from health care to the state's new, self-sustaining health insurance marketplace. Shop and purchase qualified health insurance plans at pennie.com (starting through January 15, 2021).  
 For more information on Pennie, please visit pennie.com.

**Half Page:**  
 -insert Pennie graphic to the Newsletter  
 The way individuals and families access health coverage is changing in Pennsylvania. Shop and purchase qualified health insurance plans at pennie.com (starting November 1 through January 15, 2021). Current HealthCare.gov customers are not eligible for coverage.  
 Pennie is available to all Pennsylvanians to help with the affordability of individual market health insurance. Pennie is the ONLY place that will link you to financial assistance if you qualify. Pennie provides free customer assistance. For more information on Pennie's coverage, visit pennie.com.

**Full Page:**  
 -insert Pennie graphic to the Newsletter  
 The way individuals and families access health coverage is changing in Pennsylvania. Shop and purchase qualified health insurance plans at pennie.com (starting November 1 through January 15, 2021). Current HealthCare.gov customers are not eligible for coverage.

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



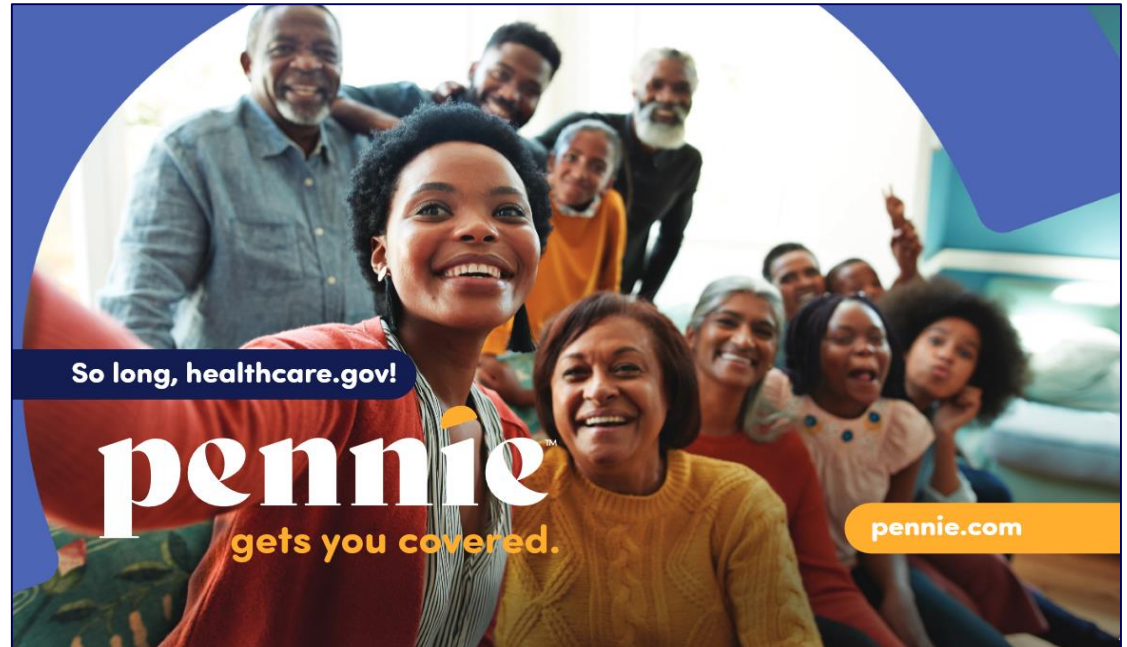
#### Pennie General Talking Points:

- The way individuals and families access health coverage is changing in Pennsylvania. Pennie is the state's new, 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 assistance to help lower their monthly and/or out-of-pocket costs.
- Customers will be able to shop with Pennie during the 2021 Open Enrollment Period which runs from November 1, 2020 through January 15, 2021. Pennie will help customers transitioning from Healthcare.gov, individuals and families without access to employer coverage, and the uninsured.
- Pennie is the only source for financial assistance to help lower the cost of coverage and care. Nearly 9 out of 10 of customers qualify for financial assistance. 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 knows that health insurance can seem overwhelming, so Pennie connects customers to free local assistance in 3 ways: **Pennie-certified Brokers, Pennie-certified Assistants, and through the Pennie Customer Service Center.** Pennie has produced tools, resources and provided trainings to ensure all brokers, assistants and customer service team members are ready to provide the assistance customers may need during the 2021 Open Enrollment Period.
- Pennie trained customer service representatives run the call-center and are available to help answer customer questions and point customers in the right direction.

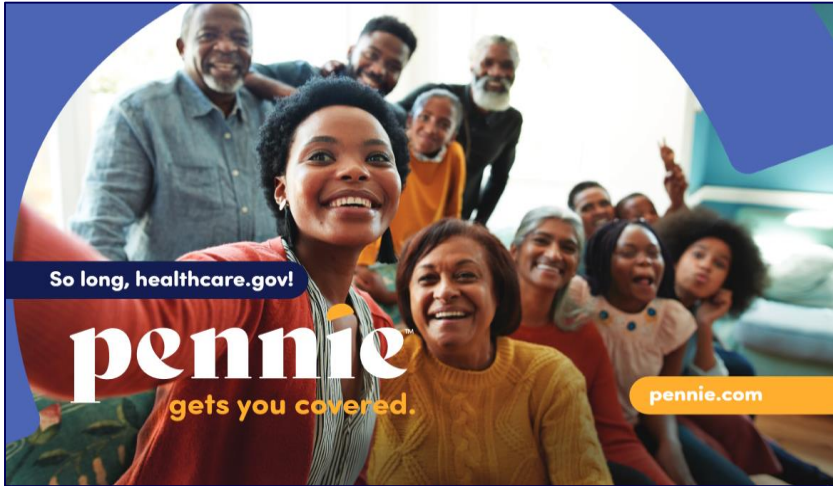


# Marketing Resources

- Welcome to Pennie Postcard
- Brochure
- Rack Card
- Perfect Plan Flyer
- Fillable Flyer



# Postcard



**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 or call 1 (844) 844-8040 today!

f PenniePA | PennieOfficial

# Rackcard

**Welcome to pennie**  
connecting Pennsylvanians to health coverage

**Pennie is Pennsylvania's official destination for shopping for quality health and dental insurance plans and is the only place that will help you find out if you are eligible for financial assistance to lower your monthly premium and/or out-of-pocket expenses.**

**Pennie gets you covered at pennie.com**

# Flyer

## Path to the perfect plan

**COMMON TERMS**

**Plan**  
The health coverage you buy, often referred to as a policy or product

**Premium**  
The amount you pay for your health coverage every month

**Copay and co-insurance**  
Your share of \$ and/or % for covered healthcare services

**Deductible**  
How much you owe for healthcare services before your insurer starts to pay

**Out-of-pocket maximum**  
The most \$ in the form of deductibles, copays and co-insurance you could pay each year (excluding your monthly premium) regardless of how much medical care you use

**Network**  
The healthcare providers and facilities (hospitals, urgent care centers, labs, etc.) your health insurer has contracted with to provide healthcare services

**Things to think about when selecting a plan**

**Do you want your doctor included in your plan?**  
Use our provider directory to see if your providers are included in your plan

**Do you take prescription medication?**  
Look at the plans you are considering to see how much your prescriptions could cost

**Do you see the doctor frequently, have a chronic condition or have a planned surgery coming up?**  
Review the total out-of-pocket costs when choosing a plan, including deductibles, copays and co-insurance

**Do you need to see a specialist?**

- Check each plan to see if you need a referral from your primary care provider to see another doctor
- See if the plan will pay for specialists that are out-of-network or in another state

**Preventative services that are 100% covered:**

- Annual physical with your primary care physician (PCP)
- Some lab tests
- Immunizations
- Age/gender-appropriate medical testing, ex.: colonoscopy, mammogram

**Financial help**  
Based on your age, income and family size, there may be financial assistance available to lower the cost of your monthly premium and the price of your medical and out-of-pocket care costs

**pennie**  
connecting Pennsylvanians to health coverage

pennie.com | 1 (844) 844-8040

# Brochure

COMMON  
TERMS

Let's make buying health insurance easier to understand. Some of the terms you'll see while you're shopping include:

**Premium**  
The amount you pay for your health coverage every month

**Deductible**  
How much you owe for healthcare services before your insurer starts to pay

**Copay**  
A predetermined rate you pay for healthcare services at the time of care

**Co-insurance**  
The percentage of costs of a covered healthcare service you pay (20%, for example) after you've paid your deductible

**Out-of-pocket maximum**  
The most money in deductibles, copays and co-insurance you could pay each year (excluding your monthly premium), regardless of how much medical care you use

**Network**  
The healthcare providers and facilities (hospitals, urgent care centers, labs, etc.) your health insurer has contracted with to provide healthcare services. Staying in-network usually is cheaper than going out-of-network

**What is Pennie?**

Pennie is Pennsylvania's official destination for shopping for quality health and dental insurance plans and is the only place that will help you find out if you are eligible for financial assistance to lower your monthly premium and/or out-of-pocket expenses.

*When the only thing you know is that you need health coverage, Pennie has the answers.*

**Key dates to remember for 2021 coverage**

**Nov. 1, 2020, to Jan. 15, 2021**  
Open Enrollment

**Dec. 15, 2020**  
Enrollment date for coverage that starts Jan. 1, 2021

**Jan. 15, 2021**  
Last date to apply for 2021 coverage

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

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

Welcome to **pennie**<sup>™</sup>  
connecting Pennsylvanians to health coverage





**Recently uninsured?**  
**First-time insurance shopper?**  
**Want to compare plans and prices?**

**pennie**<sup>™</sup>  
gets you covered.

Pennie helps you shop, compare and purchase health coverage.  
*Learn more inside.*

# Fillable Flyer

## Sign up for health coverage with Pennie<sup>™</sup>!

Join us to learn how you can find health coverage options through Pennie, PA's official marketplace to shop for and buy health insurance coverage.

Pennie is the **ONLY** place to access financial assistance to lower your costs, if eligible – and nearly 9 out of 10 customers qualify!  
Coming from [healthcare.gov](http://healthcare.gov)? You'll now use Pennie.

### JOIN US

Our Pennie Assistors will be here to help you enroll. We also can help connect you with other coverage options, such as Medicaid and the Children's Health Insurance Program.




### BRING THESE

Before you join us, gather these documents and bring them with you:

- Photo ID(s) (driver's license, passport or other option proving your identity)
- Social Security number(s)
- Last four weeks of pay stubs
- Immigration documents, if applicable
- Most recent tax return(s)

### Don't Wait

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

### Questions?

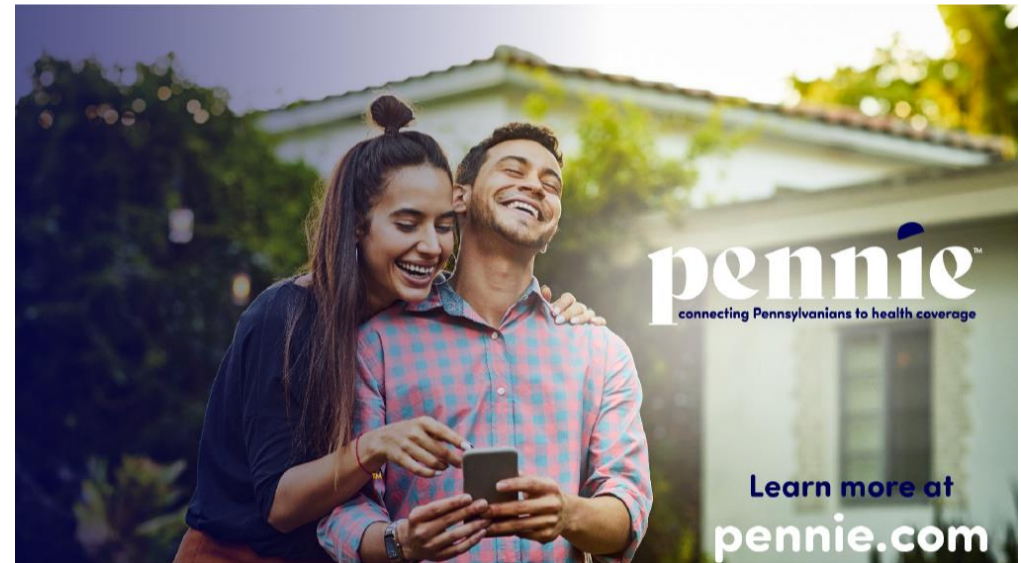
Go to [pennie.com](http://pennie.com) or call 1-844-844-8040.

**pennie**<sup>™</sup>  
connecting Pennsylvanians to health coverage



# Social Media Assets

- Digital Ads
- Open Enrollment Related Graphics – different sizes and layouts
- Animated Graphics
- Educational Videos



**pennie™**  
**Gets you covered!**

Take your next step to good health  
 visit [pennie.com](http://pennie.com) or call 1-844-844-8040 today!



PA's health coverage marketplace is now

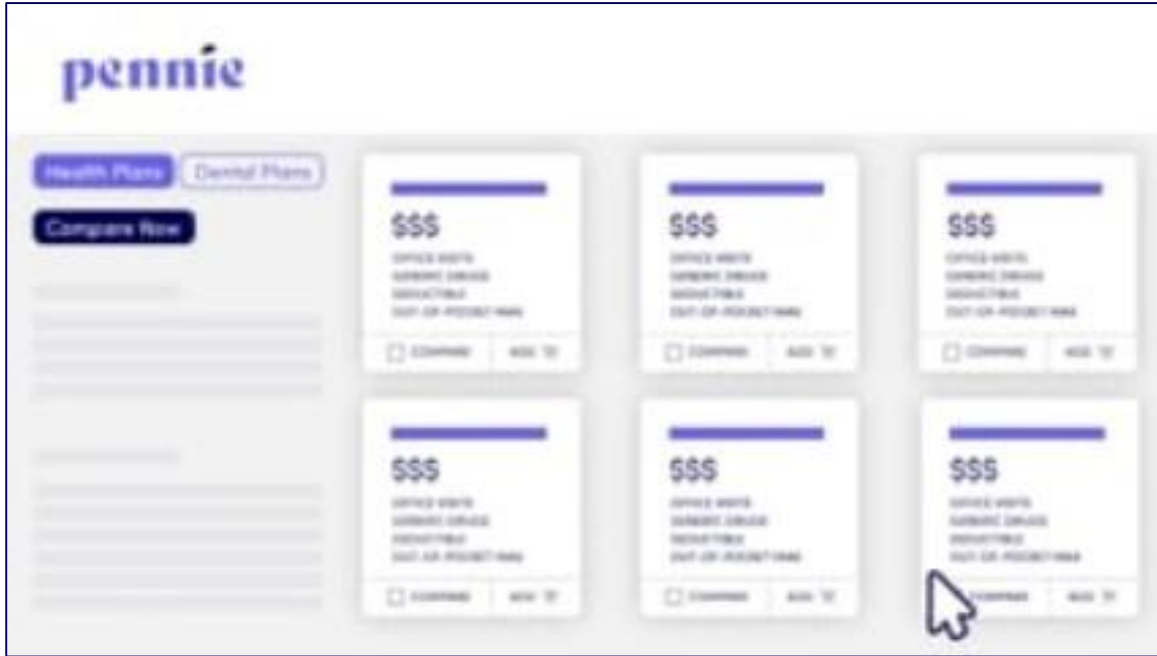
**pennie™**

Enroll now at [pennie.com](http://pennie.com)

Shop for the plan that is best for your family

**pennie™**  
 Learn more at [pennie.com](http://pennie.com)

# English



# Spanish



# Assister/Broker Specific Resources

- Certified Badge for Email Signatures
- How-to Guides
- Important websites and links



Assister/Broker Resources found at:  
[Agency.pennie.com/broker-assister-resources](https://Agency.pennie.com/broker-assister-resources)





# Producer Pre-Enrollment Registration

## Help Spread the Word!

Any brokers who missed the pre-registration deadline can now register to do business on Pennie through [New Producer Pre-Enrollment Registration](#).

The deadline for this new registration is **October 16, 2020**.

More information can be found at [agency.pennie.com/broker-assister-resources/](https://agency.pennie.com/broker-assister-resources/).



## Question from Pennie

If you are a BROKER on the FFM  
and also a CUSTOMER on the FFM:

Do you need two separate email  
addresses?



# Questions for Pennie

## Feedback & Helpful Guides

- [Broker Feedback Web Form](#)
- [Pennie Brand Guide & Pennie Backgrounder](#)

# pennie

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Pennsylvania  
17101

## PHONE

+1 844-844-8040

## WEB

[pennie.com](http://pennie.com)