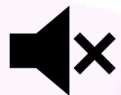




The call will be recorded for sharing purposes

MS Teams Live Conference Call



All attendees' lines are muted



All questions can be typed using the Q&A function. Pennie Reps will answer them 1:1, publish or audibly address.



Note: There is a 20-40 second delay from when the speaker speaks until attendees hear it.



Broker Workgroup

April 9, 2021

Meeting Agenda

1. Pennie Updates
2. American Rescue Plan
3. System Tips
4. Additional Resources
5. Questions for Pennie



Pennie Updates



Agency Updates

COVID-19 Enrollment Period is Open

- COVID-19 Enrollment Period has been **extended to August 15**
- Call center hours are now 8 am – 6 pm; no weekend hours
- Regular Special Enrollment Period is still in affect

ACA Changes in the American Rescue Plan

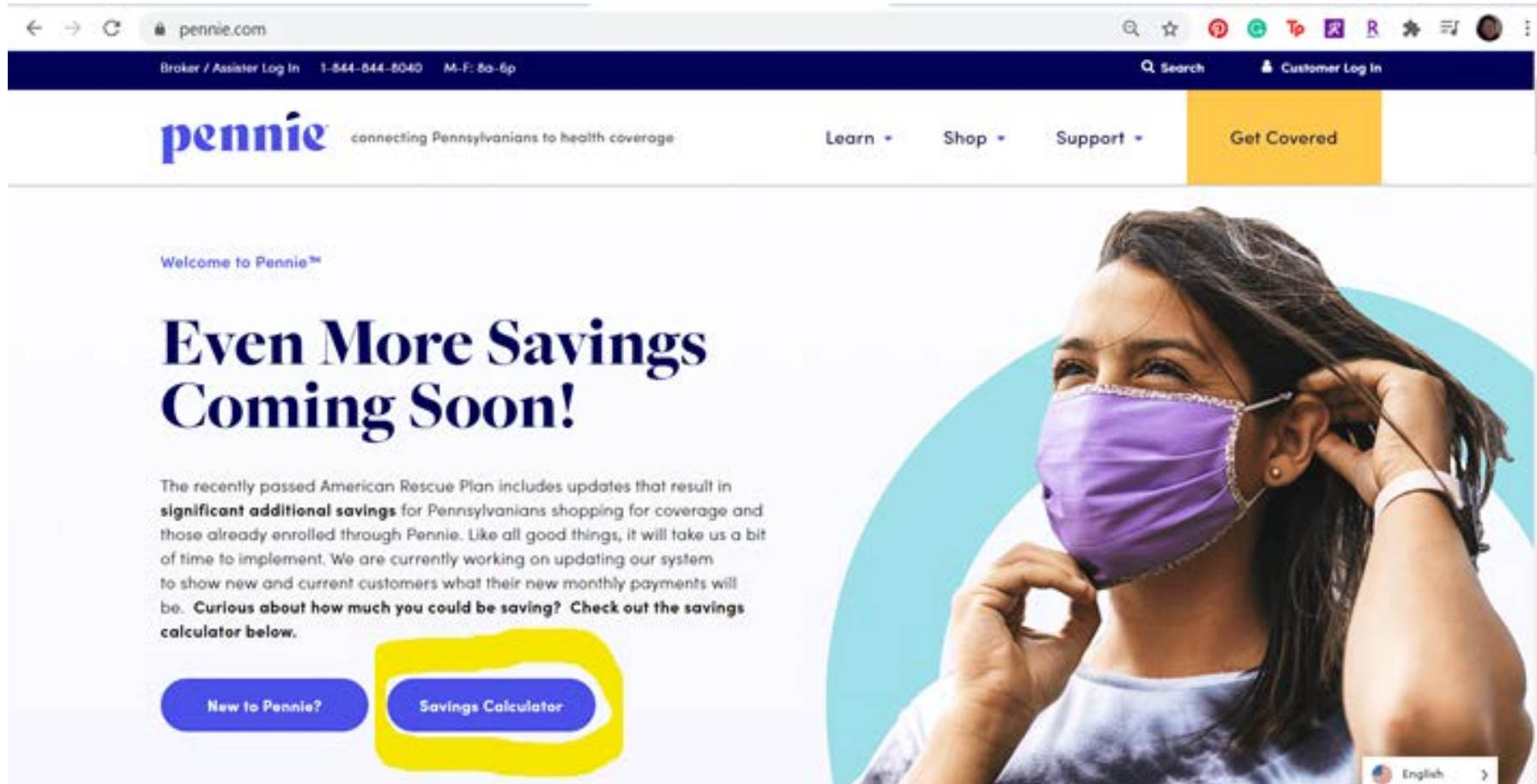
- Provides significant savings for those enrolling Pennie and current customers for plan year 2021 and 2022
- Implemented in a two-phase approach

Customer-facing pennie.com

- Added webpage and links for [COVID-19 Education & Resources](#); now also includes FAQs and information on the American Rescue Plan
- Updated FAQs for the American Rescue Plan at help.pennie.com
- More updates in further slides

Website Enhancements

Added a “Savings Calculator” so visitors can fill in their information and figure out their estimated savings from the American Rescue Plan



The screenshot shows the Pennie website homepage. The browser address bar displays 'pennie.com'. The navigation bar includes 'Broker / Assister Log In', '1-844-844-8040', 'M-F: 8a-6p', 'Search', and 'Customer Log In'. The main navigation menu features 'Learn', 'Shop', 'Support', and 'Get Covered'. The main content area has a 'Welcome to Pennie™' message, followed by the headline 'Even More Savings Coming Soon!'. Below the headline, a paragraph explains that the American Rescue Plan includes updates for significant additional savings. A 'Savings Calculator' button is highlighted with a yellow border, and a 'New to Pennie?' button is also visible. A woman wearing a purple face mask is featured in the background image.

Broker / Assister Log In 1-844-844-8040 M-F: 8a-6p Search Customer Log In

pennie connecting Pennsylvanians to health coverage Learn Shop Support **Get Covered**

Welcome to Pennie™

Even More Savings Coming Soon!

The recently passed American Rescue Plan includes updates that result in **significant additional savings** for Pennsylvanians shopping for coverage and those already enrolled through Pennie. Like all good things, it will take us a bit of time to implement. We are currently working on updating our system to show new and current customers what their new monthly payments will be. **Curious about how much you could be saving? Check out the savings calculator below.**

[New to Pennie?](#) [Savings Calculator](#)

English

Website Enhancements

Updated the COVID-19 webpage with information on the American Rescue Plan

Broker / Assister Log In 1-844-844-8040 M-F: 8a-6p Q Search Customer Log In


pennie connecting Pennsylvanians to health coverage Learn ▾ Shop ▾ Support ▾ Get Covered

Learn / COVID-19

- Learn Overview
- How to Enroll
- COVID-19
- Pennie Podcast
- FAQs

Pennie & the American Rescue Plan

Your one-stop for discovering what savings you qualify for with the passage of the American Rescue Plan.



🇺🇸 English >

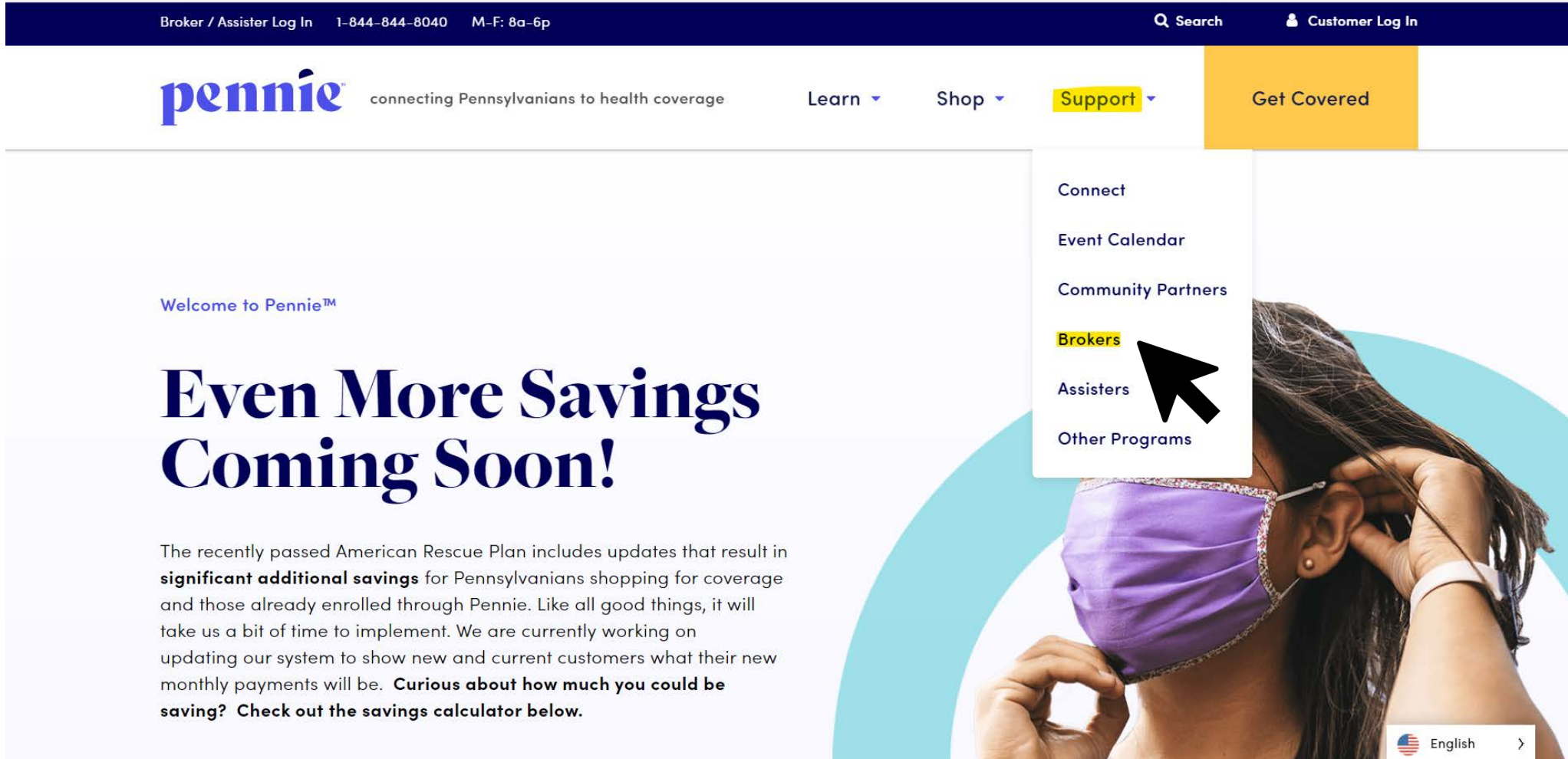
Website Enhancements

Updated homepage to include information about the American Rescue Plan



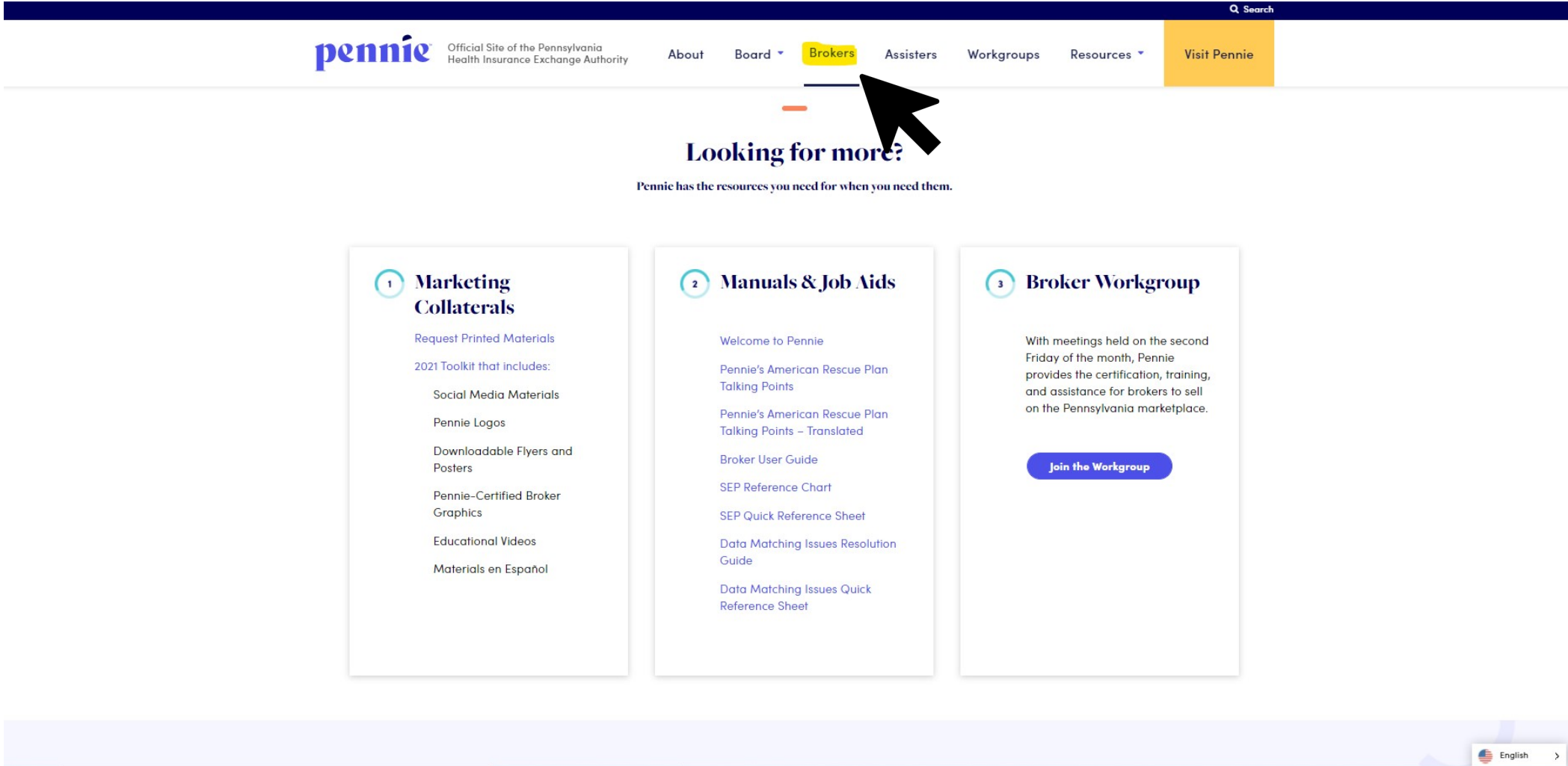
Website Enhancements

Updated Menu bar so Brokers can find resources quickly



Website Enhancements

Updated top-bar navigation to agency.pennie.com and updated Broker-Specific Materials



Website Enhancements

- Check out Pennie’s Social Media Press Kit! [PHIEA Newsroom | PA Health Insurance Exchange Authority \(pennie.com\)](https://www.pennie.com)

pennie
connecting Pennsylvanians to health coverage

Pennie's Social Media Kit

CAMPAIGN
Social Media Resources

KEY DATES
Feb 15 - Aug 15
COVID-19 Enrollment Period

HASHTAGS
#PennieGetsYouCovered | #PenniePA | #PennieProud

COVID-19 Enrollment Period | General Materials

Videos (English & Spanish) | Family-Based | Financial Assistance

Ways Pennie Helps | Spanish Social Graphics

FACEBOOK POSTS

Hey PA! You can get coverage now.

Due to the continued public health risks of COVID-19, all Pennsylvanians can now enroll through Pennie! Take advantage of the opportunity and get the peace of mind that comes with health coverage today at pennie.com!

Hey PA! You can get coverage now.

Spread the word! Pennie is here to protect all Pennsylvanians during the COVID-19 pandemic. For a limited time, you can enroll in coverage at pennie.com!

Get coverage for COVID-19

For a limited time, all Pennsylvanians can now enroll in health coverage during Pennie's COVID-19 enrollment period! If you are uninsured, visit pennie.com and review your health coverage options today!





Update on Pennie and the American Rescue Plan



Overview American Rescue Plan's Health Coverage Provisions

Signed into law by President Biden on March 11, 2021.

- Expands eligibility for, and the amount of, premium tax credits (PTC) available to current and prospective Pennie customers.
- Pennsylvanians eligible for unemployment compensation in 2021 will receive the maximum level of PTC and cost sharing reductions (CSR).
- Ensures that those who received excess Advance Premium Tax Credits (APTC) in 2020, will not have to pay them back when they file their taxes.
- Fully subsidizes COBRA coverage for those who lost their jobs, or had their hours reduced, but want to remain on their employer health insurance plan through September 30, 2021.

Pennie's American Rescue Plan Policy Goals

- Implement ARP provisions as soon as possible, and as broadly as possible, to maximize savings for Pennie customers
- Automate these provisions, to the extent possible, to ensure that the benefits under the new law reach Pennie customers without requiring customer action
- Ensure that customers who need to take an action are given specific instructions on what they need to do to maximize their benefits
- Use this unique opportunity to connect more Pennsylvanians to comprehensive coverage and reduce the number of uninsured throughout the Commonwealth

American Rescue Plan Timeline



Phase 1 - Updates to the online Pennie application allowing customers, including those eligible for unemployment compensation, to access the enhanced subsidies

Phase 2 – Eligibility redeterminations for current customers to automatically update their plans with enhanced subsidies.

Customer Interaction After Phase 1

- Existing customer (currently receiving APTC)
 - Must make a change to their application and resubmit to access new APTC eligibility
 - Will have eligibility redetermined and new APTC amounts prospectively applied to their enrollment
 - Able to shop for a new plan using the COVID-19 Enrollment Period, if they choose
 - Notices received
 - Eligibility determination notice
- Existing customer (eligible for unemployment insurance)
 - Attests to at least one household member being eligible for unemployment insurance and submits updated application
 - Income considered at 138.1% FPL, if total income reported is higher than 138%FPL
 - Eligibility redetermined with maximum APTC/CSR applied to account prospectively
 - The enrollments with silver plans will be cross-walked into silver plan based on new CSR level
 - Plan shopping will be automatically opened for those with enrollments in non-silver plans
 - Notices received
 - Eligibility determination notice
- New customer
 - Submits a new application
 - Eligibility determined based on ARP requirements and applied prospectively
 - Able to shop and enroll in a plan using COVID-19 Enrollment Period
 - Notices received
 - Eligibility determination notice

Customer Interaction After Phase 2

- Existing customer (currently receiving APTC)
 - Eligibility automatically redetermined
 - New APTC applied to current enrollment; rebalancing applied for remaining months of coverage
 - Notices received
 - Eligibility determination notice
 - New enrollment notice with updated APTC and net premium
- Existing customer (did not previously apply for financial assistance)
 - Eligibility cannot be automatically redetermined
 - Notice received
 - New ad hoc notice with instructions on how to submit a financial assistance application
 - Submits new financial assistance application – new APTC applied prospectively
 - Notices received
 - Eligibility determination notice
 - New enrollment notice with updated APTC and net premium
- New customer
 - Submits new application
 - New APTC/CSR eligibility applied prospectively
 - Notices received
 - Eligibility determination notice



Marketing & Communications



Target Audiences/Key Messages

Emphasis on underserved, language barriers, young invincibles, open applications

Audience	Marketing Message	Specific Tactics
Long Term Uninsured	Reconsider health insurance through Pennie	<ul style="list-style-type: none"> • Advertising • Explainer Videos • Calculator • Free broker help
Eligible for UI in 2021	Meet Pennie	<ul style="list-style-type: none"> • Working Labor & Industry • Explainer Videos • COBRA SEP • Free broker help
Current Pennie Customers	Your coverage is more affordable	<ul style="list-style-type: none"> • Path to perfect plan – help understand rebalancing • Template/Stuffer • Email campaign – no action needed. • Notices (phase 2)
Off-Exchange	See savings through Pennie	<ul style="list-style-type: none"> • Path to Perfect Plan – help understand total Out-of-pocket costs • Working directly with insurers • Encourage working with brokers

Pennie ARP Promotion

Similar Media Buy to OE – 50/50 Awareness/Call to Action

Paid Media:

- English/Spanish TV & Radio
- Transit
- Print
- Social Media
- Digital Audio/YouTube/Online Video
- Lifestyle (events, laundromats, etc)
- Local Sponsorships
- Content and Influencer Marketing

Earned Media:

- Press Conference in Phase 1
- Press Releases/Media Alerts
- Op-Editorials

Owned Media:

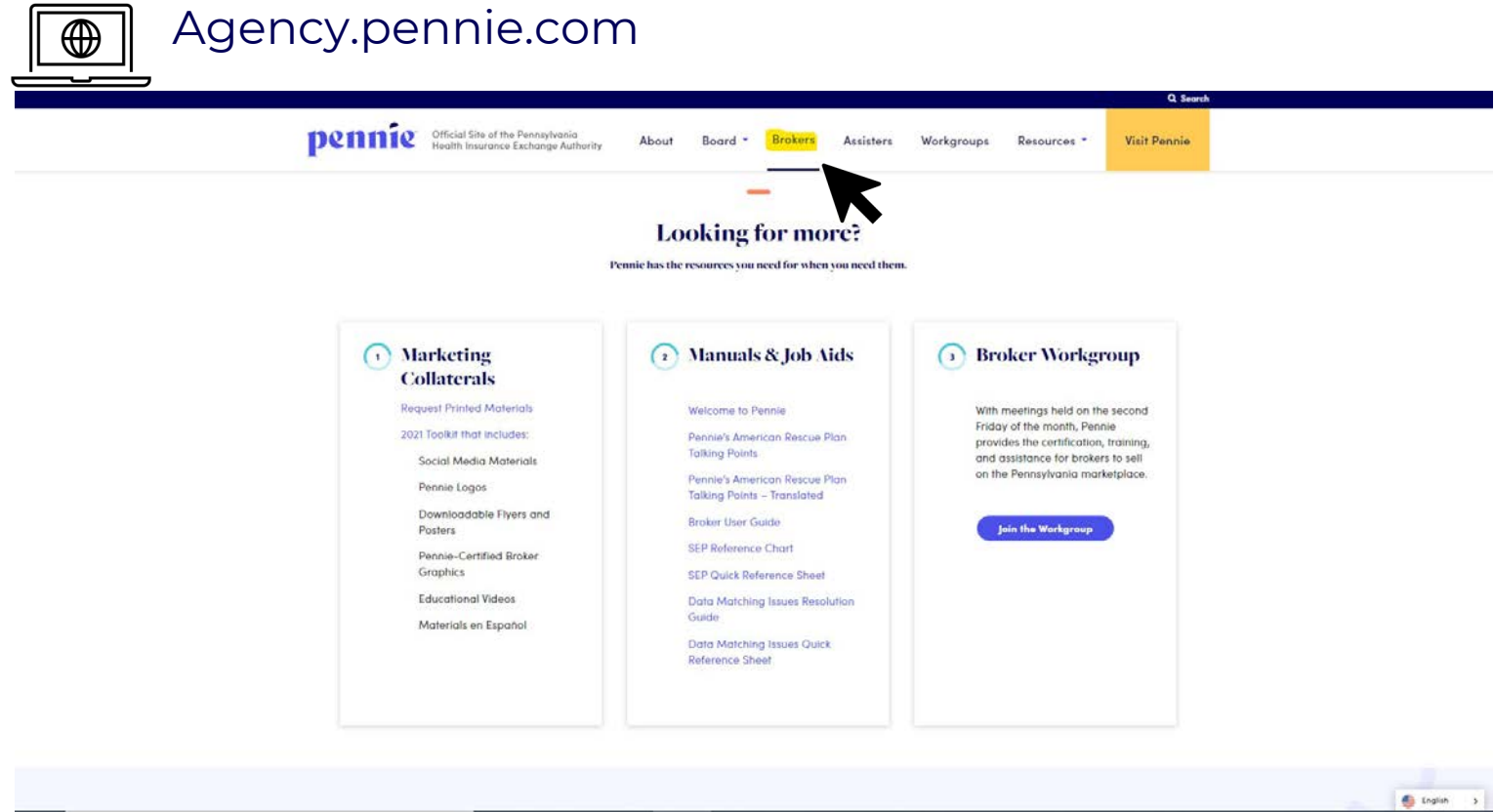
- Social Media Campaigns
 - Drive engagements
- New Podcast Episodes
- PenniE-Newsletter

Pennie Communications:

- Customer Email Campaigns
- Open Application email campaign
- Frequent Updates made to pennie.com
- Toolkit materials for stakeholders/partners Updates to collateral materials

Toolkit Materials for Phase 1

- Explainer Videos
- Digital graphics
- Updated Print Collateral
- Perfect Plan Flyer for various audiences
 - Factsheet on rebalancing
- Sample customer emails & notices
- Job Aids/FAQs
- Talking points
 - Just updated:
<https://agency.pennie.com/wp-content/uploads/PARP-Talking-Points.pdf>
- Newsletter blurbs
- Social Media posts/graphics





Review of Rebalancing APTC



Review of Rebalancing APTC

Example 1:

Family of 4, non-smokers, Potter County, 200% FPL (\$52,400 annual income)*

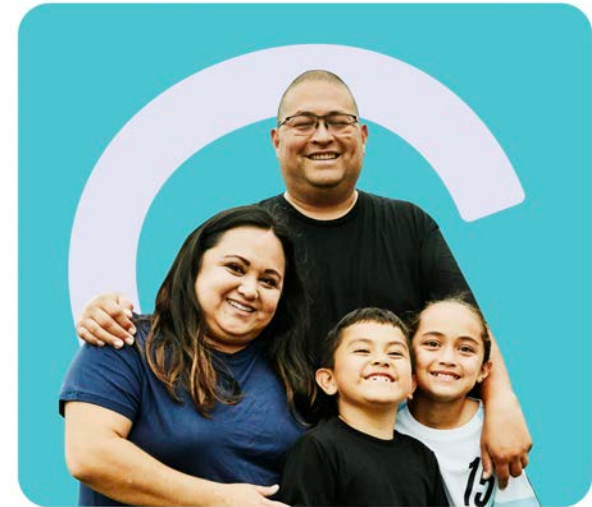
Prior to ARP:

- Monthly premium - \$285; \$3,420/year
- Percent of Income – 6.52%

Under ARP:

- Monthly premium – \$87; \$1,044/year)
- Percent of Income – 2.0%

Total savings = \$198/month; \$2,376/year



* Based on the cost of the benchmark plan (second-lowest cost silver plan) offered. Customers enrolling in plan from a different metal tier may experience different out-of-pocket premium costs.

Review of Rebalancing APTC

Example 1:

Family of 4**, non-smokers, Potter County, 200% FPL (\$52,400 annual income)*

Coverage effective 1/1/2021

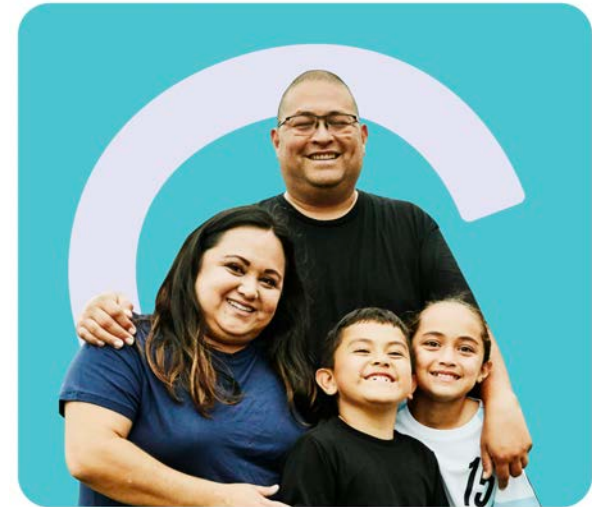
SLCS monthly premium \$1,797

Prior to ARP:

- Customer monthly cost - \$285
- APTC monthly- \$1,512

Under ARP:

- Customer monthly cost - \$87
- APTC monthly- \$1,710 (\$20,524/yr)



* Based on the cost of the benchmark plan (second-lowest cost silver plan) offered. Customers enrolling in plan from a different metal tier may experience different out-of-pocket premium costs.

** two adults age 40, two children under age 14

Review of Rebalancing APTC

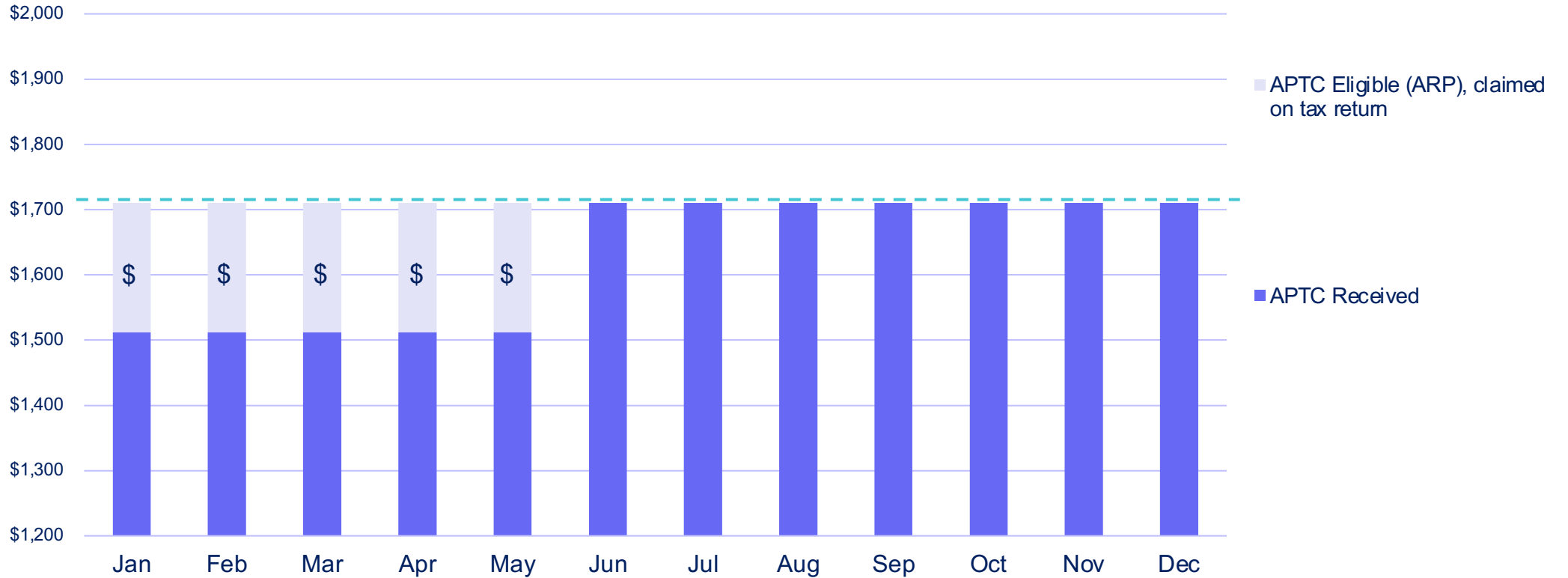
Example 1 (cont.)



12 Months
ARP APTC

12 Months
Pre-ARP APTC

2021 APTC (without rebalancing)



Total APTC Received: **\$19,534**
 Total APTC Eligible (ARP): **\$20,524**
 Tax Credit Claimed on Tax Return: **\$990**

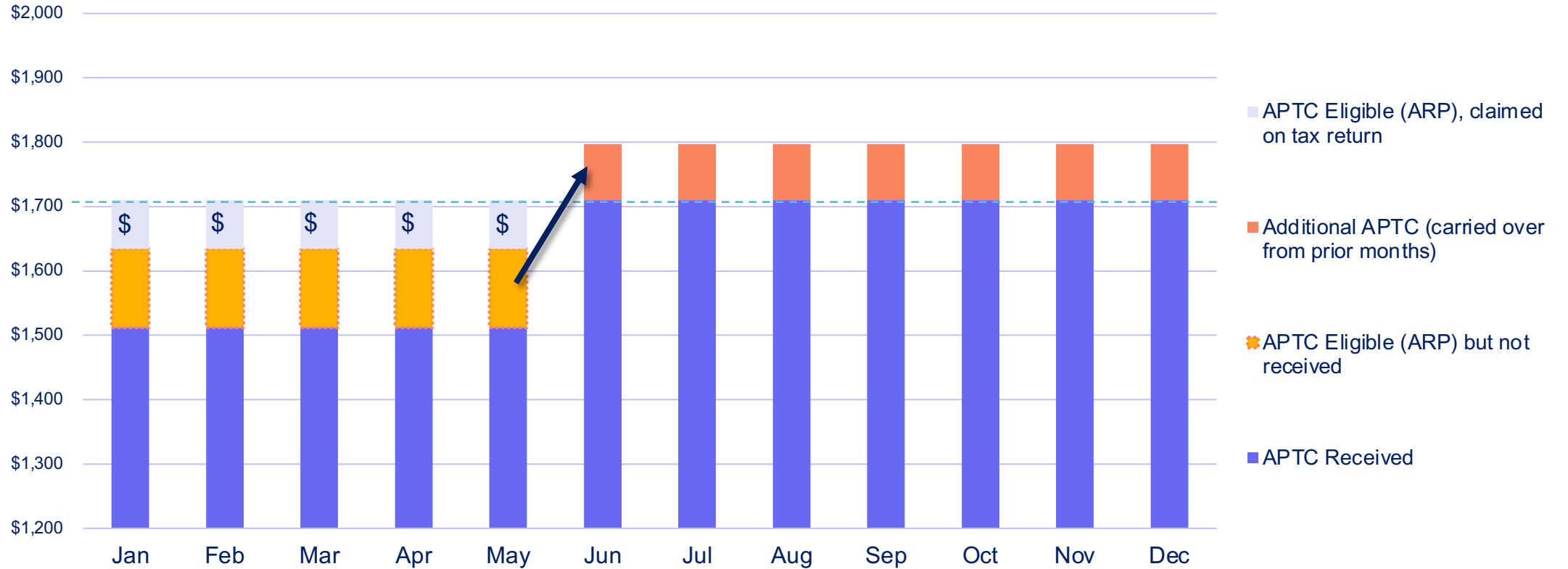
Review of Rebalancing APTC

Example 1 (cont.)

2021 APTC (with rebalancing)



12 Months ARP APTC
 12 Months Pre-ARP APTC



Total APTC Received: **\$20,143**
 Total APTC Eligible (ARP): **\$20,524**
 Tax Credit Claimed on Tax Return: **\$381**

Unemployment Insurance Provision

- Tax filers or their spouses who are eligible for at least one week of unemployment in 2021 are assigned the 138% household FPL for APTC/CSR purposes for 2021 only
- This means that their households will be eligible for \$0 premium for the EHB portion of the benchmark plan
- If they select a silver plan, their cost sharing will be at the 94% actuarial value, which means the deductible and maximum out of pocket are significantly less than the standard plan
- Attestation upon application update and documentation when they file their 2021 taxes

COBRA Exceptional Circumstances SEP

- There will be a SEP available for individuals transitioning to Pennie after the expiration of the enhanced COBRA subsidies on Sept. 30.
- In many cases, the customer will qualify for the maximum APTC as provided under ARP if eligible for unemployment insurance at least one week, regardless of if they collect UC benefit payments or not. **The exception - a person who has been discharged from their employer and ineligible for unemployment.**
- If the customer transitions from the COBRA SEP to 2021 coverage with Pennie and seeks to continue coverage through Pennie for Plan Year 2022, enhanced subsidies due to unemployment in 2021 will NOT continue in 2022; however, the general ARP subsidies will apply in 2022.

Re-cap

- Phase 1 of the ARP implementation for new customers will be released in **mid-April**.
- Phase 2 will be release **late May/early June**.
- Extension of the COVID 19 Enrollment Period **August 15th** to complete shopping.
- Those who received the COBRA Subsidy will qualify for an SEP to enroll in coverage through Pennie when the subsidy expires at the end of September
- APTCs for those eligible will be rebalanced through the end of the year.

- A reminder that the changes made with both ARP and the COVID Enrollment period are only applicable for 2021. Customers will see a difference in their 2022 rates.

Renewals will be different than current rates, APTCs and eligibility for 2022

Reminder

Pennie is implementing the new law as quickly as possible to maximize the benefits for your clients and automatically apply them to your clients' enrollments whenever possible. Know that changes will occur at renewal time as not all benefits will continue into the next plan year.



System Tips



Updating Languages on the Agent profile

From Homepage: Select “My Profile” in the Quick Links section, or in the top navigation bar.

- Choose “Edit” on the profile page

The screenshot displays the CAgent BBroker user interface. At the top, there is a navigation bar with 'Home', 'Individuals', and 'My Information'. A dropdown menu is open under 'My Information', showing 'Agent Information', 'Profile', and 'Certification Status'. The 'Profile' option is highlighted with a red box. Below the navigation, the main content area is divided into two columns. The left column, titled 'Steps', contains 'Agent Information', 'Profile', and 'My Tickets'. The 'Profile' option is also highlighted with a red box. The right column, titled 'Profile', contains a description: 'Review and edit your public profile, which can be seen by Pennie users looking for Agents. The more accurate the information you provide, the more likely it is that potential customers will contact you.' Below this text is a profile card for 'CAgent BBroker' with the address '145 SOUTH ST'. An 'Edit' button is located in the top right corner of the profile card and is highlighted with a red box. A red arrow points to the bottom right corner of the screenshot.

Updating Languages on the Agent profile

Scroll down to the “Business Address” section

- To search; begin typing in the field.
- Select any and all applicable languages in the “Languages” section
- When completed, click **Save**

The screenshot shows the 'Business Address' section of an agent profile. The form includes fields for Business Address Line 1 (145 SOUTH ST), Address Line 2 (Apt, Suite, Unit, Bldg, Floor), City (PHILADEPHIA), State (Pennsylvania), and Zip Code (19148). There are also checkboxes for Clients Served (Individuals / Families), Product Expertise (Health, Dental, Vision, Life, Medical, Workers Compensation, Property/Casualty), Your Website Address, Your Public Email (bbroker@yopmail.com), and Education. The Languages dropdown menu is open, showing a list of languages including Abnaki, Achinese, Achumawi, African, Afrikaans, Ahtena, Alabama, Albanian, Aleut, and Algonquian. The 'Spanish' option is highlighted. A red box highlights the Languages dropdown menu, and another red box highlights the 'Save' button.


Updating Languages on the Agent profile

- Changes will show on your profile and will be viewable to current clients and customers searching for an agent.

Customer Agent Search View

Name	Contact Info	Product Expertise	Languages
CAgent BBroker	BBroker SOUTH ST PHILADEPHIA, PA 19148 860-803-5040 bbroker@yopmail.com		Chinese, Italian, Spanish

Agent Profile View



CAgent BBroker

SOUTH ST
PHILADEPHIA, PA 19148

Phone number (860) 803-5040

Your Public Email bbroker@yopmail.com

Areas of Expertise Individuals / Families

Languages Spoken Chinese, Italian, Spanish



Additional Resources



Pennie™ American Rescue Plan General Talking Points:

Understanding the new law

The American Rescue Plan, also known as the COVID-19 relief package, includes significant savings for Pennsylvanians seeking marketplace coverage and those already enrolled in coverage through Pennie.

This law increases the amount of financial assistance available to Pennsylvanians to provide relief for those struggling with the pandemic and its economic repercussions.

The American Rescue Plan includes an increase in the eligibility for, and the amount of, premium tax credits for Pennsylvanians at all income levels during the 2021 and 2022 plan years. In some cases, lower-income enrollees could have their premiums eliminated completely.

Pennsylvania taxpayers and their spouses, who are eligible to receive unemployment compensation in 2021, will be eligible for the maximum levels of financial assistance through Pennie, including advance premium tax credits (APTC) and cost sharing reductions (CSR) to significantly reduce the cost of health coverage and care. Many of these households will be able to enroll in a silver plan in their area with a \$0 premium for the remainder of 2021, if they otherwise qualify.

Historically, Pennsylvanians earning more than 400% of the federal poverty level -- about \$51,000 for an individual and \$104,800 for a family of four in 2021 -- have earned too much to qualify for financial assistance to lower the cost of coverage. Under the American Rescue Plan, these individuals will finally qualify for advance premium tax credits (APTC). Under this law, no one will pay more than 8.5 percent of their income in premiums for the second lowest cost silver plan (SLCSP or benchmark plan) in their county, if they otherwise qualify.

When Pennie will implement these changes

Current customers may not see the new benefits on their account dashboard right away and will have to pay their April premium based on their eligibility under the old rules. That's okay. **Pennie is working to implement these changes as quickly as possible so customers will be able to see their new savings by the time they pay their May premium.** Pennie customers will be eligible for the new benefits from their first day of coverage and will start to see those benefits in their accounts when these updates are made. Pennie will also apply any tax credits customers qualify for, but have not yet received, to the remaining months of their 2021 coverage to further lower their monthly premiums.

Starting in late May, or early June, Pennie will automatically update the accounts of current customers receiving APTC with their new APTC amounts and net premiums, and let them know they will start seeing a decrease in their monthly premium payments. Pennie will also be doing direct targeted outreach to those newly eligible for financial assistance to let them know how they can take advantage of the significant savings under the new law.

To provide more time for Pennsylvanians to take advantage of these significant savings, Pennie has extended the COVID-19 Enrollment Period to **August 15, 2021.**

Pennie.com is open for the uninsured and those enrolled in off-exchange plans to see how much they can save on their health coverage when enrolling through Pennie. There are an estimated 100,000 individuals enrolled in non-group coverage that is ACA-compliant who can enroll in Pennie coverage with access to savings under this legislation.

Pennie will be working with insurers and our certified brokers and assisters to make sure customers enrolled in off-exchange coverage are aware of these savings and to assist those who wish to make the transition to Pennie to lower the cost of marketplace coverage.

Examples demonstrating the impact of the new law

One scenario of how this law will affect customers include a 40-year-old single woman, non-smoker who lives in Philadelphia with a \$19,140 annual income. Under the old law she would be paying an estimated \$66/month for the benchmark plan. Under this new law, she will now be paying \$0/month.

Another example would be for a married couple, who are both 64-year-old, non-smokers from Dauphin County with an annual income of \$77,580. Under the old law, they would be seeing a monthly payment of around \$2,400 and now under the new law, they will be paying \$550, capped at 8.5 percent of their income for the benchmark plan.

COBRA & Pennie

Under the new law, individuals who lose their jobs or experience an involuntary reduction of their hours will be able to enroll in COBRA coverage through their prior employer at no cost through the end of September. Once this subsidy period runs out at the end of September, these individuals will be able to transition to Pennie using a Special Enrollment Period (SEP).

Age

ed marketplace, is to help connect the uninsured to quality, ver had a better opportunity to provide those who are

to better understand the uninsured population in , communicate and assist those who are uninsured to e they may have thought was not possible before.

taking stage of financial assistance eligibility, Pennie will ed with comprehensive health coverage. Pennie hopes ith having health insurance to more of the uninsured

and FAQs are available at pennie.com





Questions for Pennie



Don't forget to take our 4-question Stakeholder Feedback Survey
Questions, Comments, Suggestions always welcome through the
Pennie Stakeholder Web Portal

pennie[™]

ADDRESS

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

PHONE

+1 844-844-8040

WEB

pennie.com