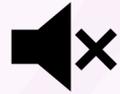




The call will be recorded for sharing purposes

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.

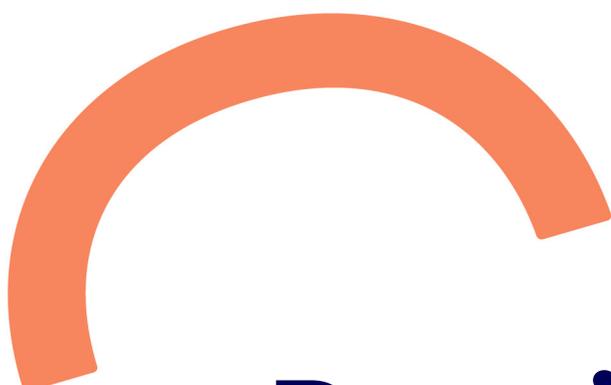


Broker Workgroup

July 9, 2021

Meeting Agenda

1. Pennie Updates
2. Reasonable Opportunity Period Reminder
3. Proposed SEP
4. Pennie Broker Training for PY 2022
5. Outreach Updates
6. Questions?



Pennie Updates



Agency Updates

COVID-19 Enrollment Period Reminders

- COVID-19 Enrollment Period **ends August 15, 2021**
- Call center hours are M-F 8 am – 6 pm
- Regular Special Enrollment Period is still in affect

ACA Changes in the American Rescue Plan

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

Exchange Assister / Navigator Network

- Enrollment events schedule at pennie.com
- Pennie & YMCA Health Equity Tour – BROKERS ALWAYS WELCOME!

Customer-facing pennie.com

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

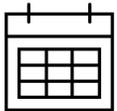
Broker Workgroup Change

What's Changing?

- The Pennie Broker Workgroup will be moving to **every other month**
- Meetings will only be 30 min

What's staying the same?

- Meetings will remain on the second Friday of the month
- Meetings will start at 11am



**Next meeting will be September 10th
at 11am**

Broker Lunch & Learn

What's new?

Broker Lunch & Learn Sessions

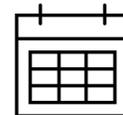
- Every Third Thursday of the Month
- 12:30 PM to 1:00 PM

For:

- Those New to Pennie or who need to refresh

Topics:

- The Pennie application, the broker platform, dental plans, calculating income, what it means to be lawfully present, etc.



Next session July 15th at 12:30pm

American Rescue Plan Update



41K | Since the COVID-19 Enrollment Period opened on February 15, 2021, Pennie has seen over **41,000** new enrollments.

American Rescue Plan Update

A white graphic consisting of a partial arc above the text "15%".

15%

Approximately **15%** of customers are now receiving the Unemployment Insurance benefit, making them eligible to receive the maximum amount of financial assistance available through Pennie.

On average, these customers are saving around **\$604/month**.

Through an interagency partnership, Pennie and the Department of Labor & Industry automatically connected eligible customers with this significant benefit.

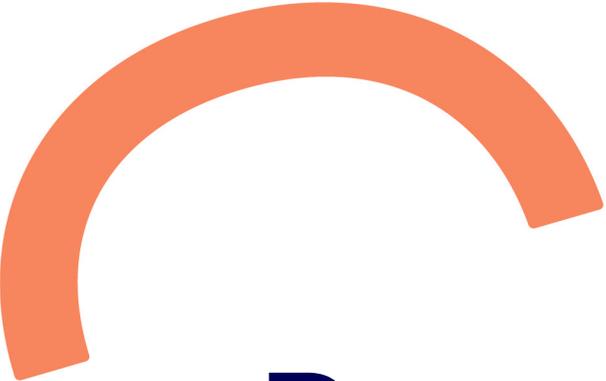
A white graphic consisting of a partial arc above the text "90%".

90%

Around **90%** of the **327,215** existing Pennie customers are receiving financial assistance, and the amount of financial assistance available has increased by **\$49 million/month**.

Important Note: ARP Insurer Refunds

We have learned from customers and stakeholders that there is some confusion related to insurer refunds. Should you or your organization receive questions about insurer refunds related to the American Rescue Plan, please note each insurer is handling refunds in the way they deem best for their members and that Pennie customers who believe they are entitled to a refund should contact their insurer directly.



Reasonable Opportunity Period





Pennie Reasonable Opportunity Period Communication to Stakeholders:

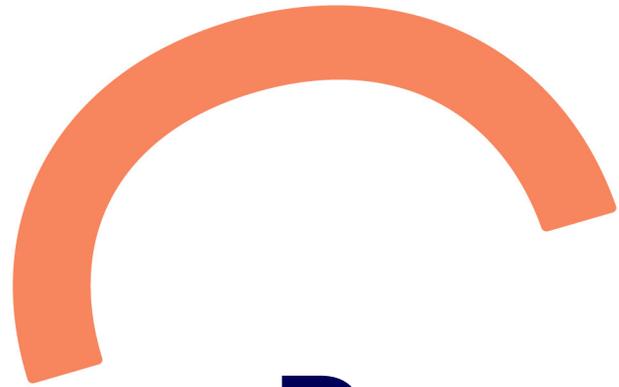
On July 7, Pennie will begin taking adverse action on those who have a data matching issue (DMI) and have exceeded the 105-day Reasonable Opportunity Period (ROP) in which they have to verify information included on their application.

** Reasonable Opportunity Period (ROP) is the period of time a household member has to provide proof of attested information. When the information cannot be electronically verified, the applicants will get an ROP to provide proof. If proof is not provided by the end of the ROP the person may lose APTC or their coverage depending on the Data Matching Issue.

Pennie Reasonable Opportunity Period Communication to Stakeholders:

Up until now, these customers have kept their financial assistance and health coverage, but on July 7, 2021, Pennie will start taking adverse action against customers who's ROP has expired. These customers will receive a notice on the date their ROP expires, indicating whether they will lose eligibility for financial assistance (APTC/CSR) or lost eligibility for health coverage altogether at the end of the month.

- For reference, the customer population that will have adverse action taken on July 7 is relatively small and indicative of Pennie's efforts to help customers resolve their DMIs prior to adverse action being taken.
- This will kick-off the ROP processing activity which will take place every night following this initial run. The impacted population will be those who's ROP has newly expired.



Proposed SEP

Proposed SEP for individuals with household income no greater than 150% FPL.

Proposal	Policy Goal(s)	Benefits	Challenges
Monthly Special Enrollment Period (SEP) for individuals with household income no greater than 150% FPL.	<ul style="list-style-type: none"> Increased access to health coverage for underinsured and underserved populations. 	<ul style="list-style-type: none"> Provides additional pathways to coverage for Pennsylvanians. 	<ul style="list-style-type: none"> If adopted as proposed the SEP would restrict plan selection to silver-level plans only.

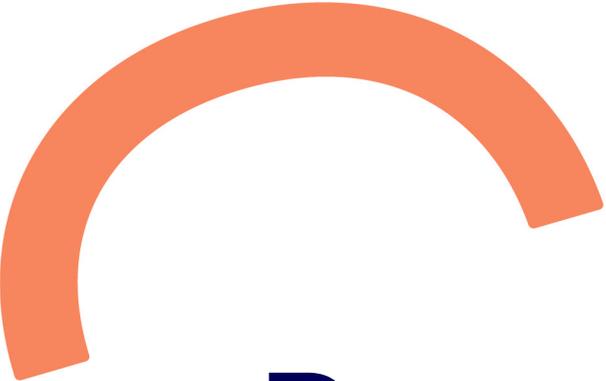
- Proposed rule would apply to both new & current customers
- Proposed rule would restrict plan selection to silver-level plans
- SEP is optional for State Based Exchanges (SBEs)
- Intent of this proposal aligns with Pennie's strategic priorities to increase health coverage for underinsured and underserved populations.
- Provides additional pathways to coverage Pennsylvanians who may lose Medicaid coverage during the year, as well as low-income Pennsylvanians, in general.

Proposed SEP for individuals with household income no greater than 150% FPL.

Proposal	Policy Goal(s)	Benefits	Challenges
Monthly Special Enrollment Period (SEP) for individuals with household income no greater than 150% FPL.	<ul style="list-style-type: none"> Increased access to health coverage for underinsured and underserved populations. 	<ul style="list-style-type: none"> Provides additional pathways to coverage for Pennsylvanians. 	<ul style="list-style-type: none"> If adopted as proposed the SEP would restrict plan selection to silver-level plans only.

Pennie is seeking feedback from stakeholders by COB on Monday August 9th on the following -

- Feedback on general proposal to take option to create SEP for new and current enrollees with household income no greater than 150%FPL
- Feedback on adopting this SEP and limiting plan selection to silver-level plans, as proposed by CMS



Pennie Broker Training & Re-Certification



Changes for PY 2022

- New training platform, TrainPA
- Targeting a **mid-August** release of the broker certification and recertification training
- **NO COST** for new and renewing broker certification training
- Streamlined recertification/renewal training for previously certified brokers/agents*
- Recertification deadline is **10/31/2021**
- Content changes including system updates and updated modules

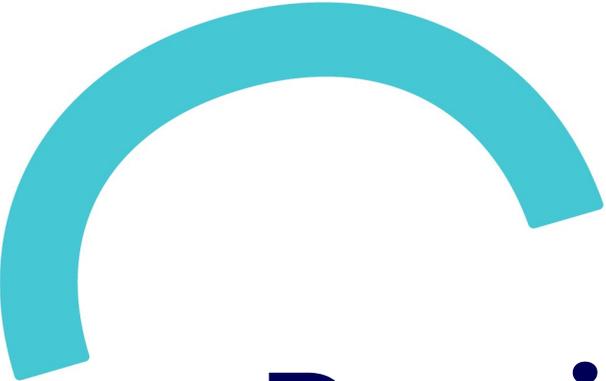
* If the recertification deadline is missed, the broker may need to take the full certification course.

Newly Certifying Broker Experience

- Prior to mid-August: Current training for remainder of 2021 PY remains available
- Mid-August: 2022 Certification training available (current training program will close)
 - New account needs to be created
 - No cost to complete new training courses
 - Complete Certification course prior to end of 2021 = certification for remainder of 2021 plan year PLUS 2022 PY
- Allow 5-7 business days after completion of training to have status updated in Pennie
 - Please ensure PA licensure is completed prior to completing training to ensure fastest processing.
- What will the broker see after they are certified?
 - Upon logging into account, broker will see their certification status changed from Pending to Certified and will see all of the features of a certified broker portal including pending/active customers, etc.
- Pennie welcomes new brokers to become certified at any time of the year
 - Certification is generally good for one plan year

Recertifying Broker Experience

- Prior to mid-August: no action required – business as usual
- Mid-August: 2022 Re-certification training available
 - Current certified brokers will be pre-loaded into the new training platform and will need to claim their accounts
 - Recertification course will be pre-selected for them
 - Recertification course is a streamlined version of the new broker certification course
 - No cost to complete new training courses
- Oct 31: Deadline to complete recertification course for 2022 plan year
 - After 10/31, current brokers may need to complete the full new broker certification course.
- Dec 31: Deadline to have completed recertification/certification for 2022 plan year
 - If training not complete by 12/31, broker will be de-certified, removed from their clients in Pennie, and EDI updates sent to insurers
- Allow 5-7 business days after completion of training to have status updated in Pennie
- What will the broker see after they are certified?
 - Upon logging into account, broker will see their recertification date changed from 12/31/2021 to 12/31/2022.



Reminder: Come Join Us



Outreach Update

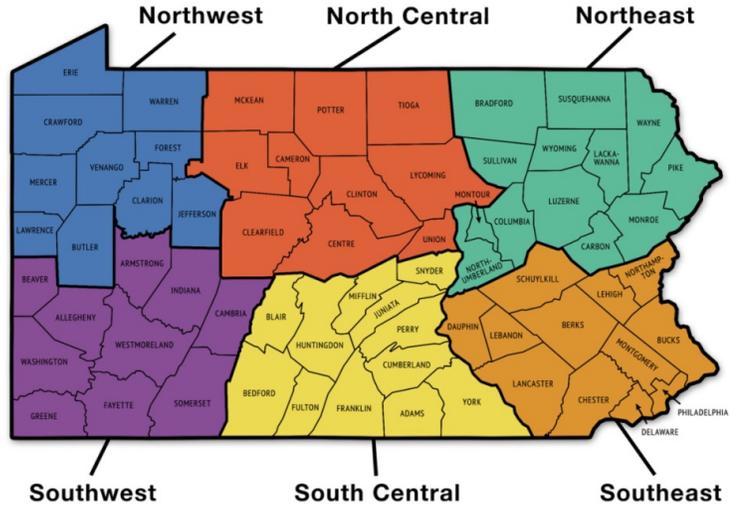
Pennie/YMCA Health Equity Tour



HEALTH EQUITY TOUR



The Health Equity Tour

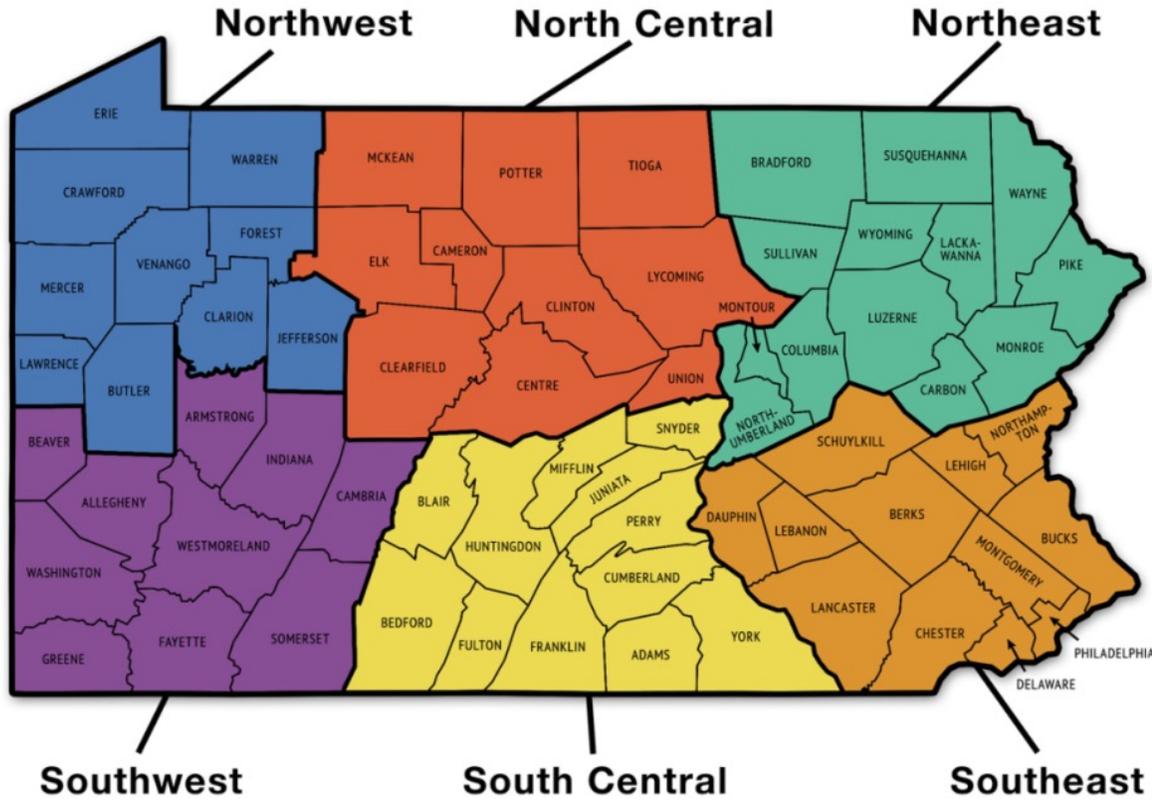


Outreach Update

Pennie/YMCA Health Equity Tour

YMCA Health Equity Tour Stops

Home » Locations » The YMCA Center for Healthy Living » Healthy Living Programs » The Health Equity Tour » YMCA Health Equity Tour Stops



See Us On The Road!

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

Show 10 Entries Search:

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

Showing 1 to 10 of 68 entries [Previous](#) [Next](#)

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

[Check Them Out »](#)

Customer Testimonials – Share Your Stories - <https://pennie.com/my-pennie-story/>

Tell us about your experience, we're great listeners.

First Name *

Email

If you would permit a Pennie staff member to contact you further about your Pennie story, please leave your contact information above.

City of Residence *

My Pennie Story: *

0 of 500 max characters

Consent *

I understand and agree

I understand that by clicking 'submit', I am giving the Pennsylvania Health Insurance Exchange Authority d/b/a Pennie™ permission to use my testimonial as outlined above for marketing, advertising, and promotional purposes. I hereby authorize Pennie to use and/or share the information I have provided above in all forms of media for advertising, marketing, and any other lawful purpose. I understand that I will not receive payment and will have no right to view or approve the use before or after it has been distributed. I hereby hold harmless and release Pennie from all claims, demands, and causes of action which I, my heirs, representatives, executors, administrators or any other persons acting on my behalf, or on behalf of my estate, have or may have by reason of this authorization. I understand the consent granted herein is perpetual and indefinite unless I communicate the express revocation of my consent to a Pennie staff member.

Don't forget to take our [Pennie Broker Feedback Survey](#)

Questions, Comments, Suggestions always welcome!

Contact us at Brokers@Pennie.Com

Find additional resources on Agency.Pennie.com/Brokers

As always, the materials and recording from this workgroup will be posted to agency.pennie.com/agency-partners/brokerworkgroupmaterials/



Questions for Pennie



pennie[™]

ADDRESS

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

PHONE

+1 844-844-8040

WEB

pennie.com