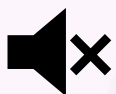




The call will be recorded for sharing purposes

# Conference Call Etiquette



Please **mute your line** if you are not speaking.



Identify yourself & organization before you speak.



If you are on the phone **and** logged in via web, turn off your computer speakers.



If you have a question, please use the chat functionality. With MS Teams, you can *raise your hand* to be called upon with a question.

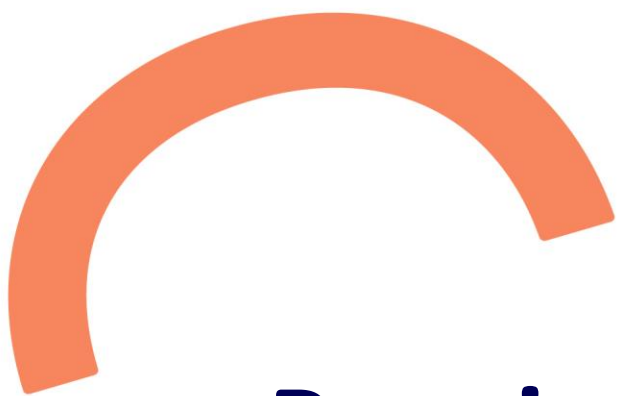


# Broker Workgroup

February 12, 2021

# Meeting Agenda

- 1) Pennie Updates
- 2) Final Open Enrollment Data
- 3) 2021 COVID-19 Enrollment Period
- 4) Proposed 2022 Plan Certification Policy
- 5) System Enhancement
- 6) System Tips
- 7) Additional Resources
- 8) Questions for Pennie



# Pennie Updates



# Agency Updates

## Open Enrollment is Closed

- Open Enrollment closed on Friday, January 15th
- Call center hours are now 8 am – 6 pm; no Saturday hours
- 2021 COVID-19 Enrollment Period runs 2/15 – 5/15 (more on 2021 COVID-19 Enrollment Period)

## Technology Platform

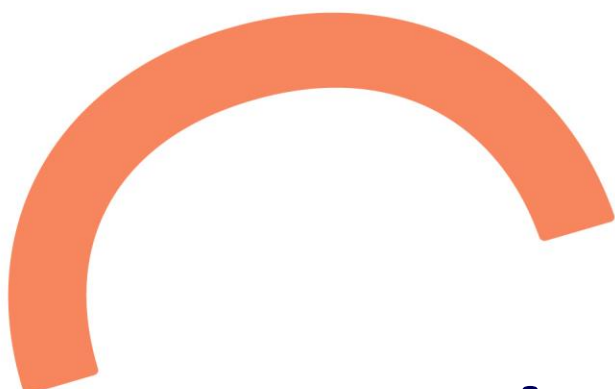
- Collecting suggested changes to platform now
- Email suggestions to [ChaAngelo@pa.gov](mailto:ChaAngelo@pa.gov) or fill out [Stakeholder Feedback Form](#)

## Exchange Assister / Navigator Network

- Enrollment events schedule at [pennie.com](http://pennie.com)

## Customer-facing [pennie.com](http://pennie.com)

- Shifted language to SEP & Qualifying Life Events
- Added webpage and links for [COVID-19 Education & Resources](#)



# **Pennie Open Enrollment Status and Feedback**



# Pennie by the Numbers







# 2021 COVID-19 Enrollment Period



# COVID-19 Special Enrollment Period (SEP)

## Background:

- Executive Order issued 1/28/2021
- Creates a new short-term SEP for exchange coverage
  - 45 CFR 155.420(d)(9) exceptional circumstance
- Applicable to HeathCare.gov only
  - States Encouraged to Implement Similar SEP

	HealthCare.gov COVID-19 SEP
When can SEP be reported?	Feb 15 – May 15, 2021
Who can enroll?	Uninsured & Current Enrollees
How long to complete plan shopping?	30 days ( <i>latest shopping date of Jun 15<sup>th</sup></i> )
When is coverage effective?	1 <sup>st</sup> of the month following plan selection

# Pennie 2021 COVID-19 Enrollment Period

- Board Approved a COVID-19 Exceptional Circumstance SEP on 2/3/2021
  - Stakeholder feedback was generally supportive. See Board materials for details.

	Pennie 2021 COVID-19 Enrollment Period	HealthCare.gov COVID-19 SEP
When can SEP be reported?	Feb 15 – May 15, 2021	Feb 15 – May 15, 2021
Who can enroll?	Uninsured & Current Enrollees	Uninsured & Current Enrollees
How long to complete plan shopping?	<b>60 days, but no later than Jun 15<sup>th</sup></b>	<b>30 days</b>
When is coverage effective?	1 <sup>st</sup> of the month following plan selection	1 <sup>st</sup> of the month following plan selection



# Pennie 2021 COVID-19 Enrollment Period: *Current Customers*

Customer’s dashboard will have special COVID-19 banner to allow customers to immediately enroll

The screenshot shows a customer dashboard with a sidebar on the left and a main content area on the right. The sidebar contains the following menu items: My Dashboard, My Applications, My Eligibility Results, My Enrollments, My Delegates, My Inbox, My Tickets, My Preferences, Quick Links, and Find Local Assistance. The main content area features a yellow banner at the top with the text: "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." Below this is a blue banner with a red border, which is highlighted. The blue banner contains the text: "Due to exceptional circumstances relating to COVID-19, Pennie is providing an option for PA residents to enroll in a plan or change plan(s) until May 15th. [Please click here to shop for a new plan or change your plans](#). You can still report a change by clicking on the EDIT APPLICATION button below." Below the blue banner is a white box titled "Next Steps" with the text: "If you would like to report a change in income, household members, or something else please click the 'EDIT APPLICATION' button below. You will have the option to enroll in a plan if the change reported by you is a qualifying life event." At the bottom right of the white box is a blue button labeled "Edit Application".

# Pennie 2021 COVID-19 Enrollment Period: *New Customers*

After completing eligibility application, customer will be prompted to select a reason they are enrolling.

**Next Steps**

You have successfully completed your application and reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.

[Confirm Event and Shop](#)

## Life Change Reporting Qualifying Life Event

**Important:** In order to qualify for Special Enrollment Period, you need to report and take action within 60 days of the event date. If you don't your request will most likely be denied.

Select your Qualifying Life Event and the date the event occurred

Qualifying Life Event + 2021 COVID-19 Enrollment Period

I have provided true answers to all of the questions to the best of my knowledge. I know I may be subject to penalties under federal law if I intentionally provide false information.

[Back to Dashboard](#) [Continue](#)

# Pennie 2021 COVID-19 Enrollment Period: *Frequently Asked Questions*

Q-1. Is the 2021 COVID-19 Enrollment Period an SEP?

A-1. YES! Select “2021 COVID-19 Enrollment Period” from the SEP reason list.

Q-2. Does COVID-19 SEP apply to plans sold outside of Pennie?

A-2. No, this policy only applies to coverage sold through Pennie. *(Insurers can opt to offer a similar SEP off-exchange.)*

Q-3. Will customers need to verify information (e.g. income) to enroll during the COVID-19 Enrollment Period?

A-3. Yes, eligibility rules including data verification still applies IF the customer submits either:

- a brand new eligibility application, or
- an updated eligibility application with changes to verified data.

Q-4. What are the coverage effective date rules for 2021 COVID-19 Enrollment Period?

A-4. Coverage starts on the 1<sup>st</sup> day of the month following the plan selection.

Plan Selected...	Coverage Starts On...
2/15 – 2/28	3/1
3/1 – 3/31	4/1
4/1 – 4/30	5/1
5/1 – 5/30	6/1
6/1 – 6/15	7/1

# **Pennie 2021 COVID-19 Enrollment Period:**

## ***Frequently Asked Questions***

### **Current Pennie Enrollees**

Q-5. Can current Pennie customers change plans or add dental during 2021 COVID-19 Enrollment Period?

A-5. YES!

Q-6. Can current Pennie customers change plans even if they just enrolled during the 2021 Open Enrollment?

A-6. YES! Any current Pennie enrollee is eligible.

Q-7. Will current Pennie customers need to complete a new financial assistance eligibility application?

A-7. No, unless they need to update their income.

### **New Enrollees**

Q-8. Can someone currently enrolled on COBRA enroll in coverage through Pennie during 2021 COVID-19 Enrollment Period?

A-8. YES! Whether someone has coverage currently or not, they are welcome to enroll during this period.

Q-9. Can someone transitioning from COBRA to Pennie during this period qualify for financial assistance?

A-9. YES!

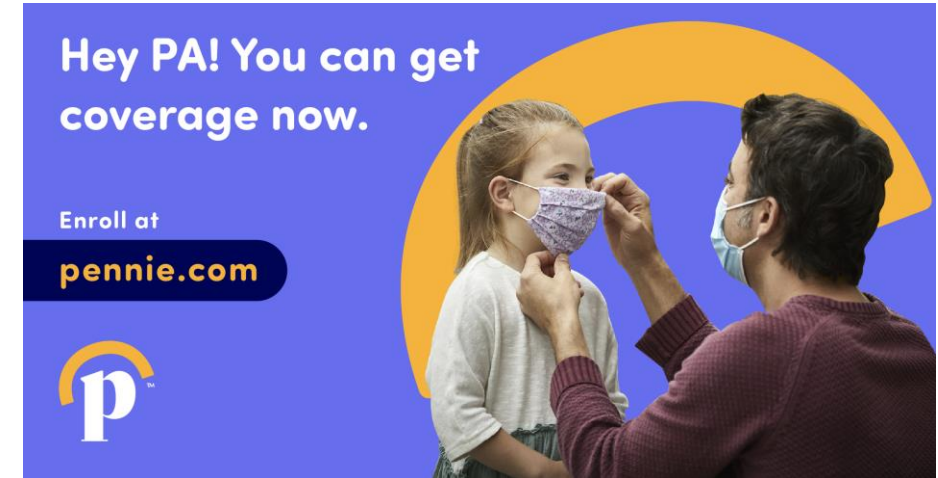
## Pennie 2021 COVID-19 Enrollment Period: *Frequently Asked Questions*

Q-10. Will Pennie be sending communications to current customers about the 2021 COVID-19 Enrollment Period?

A-10. YES! All current customers, any previous customers that are no longer enrolled, and customers who receive our newsletter will be receiving targeted communications about this period.

Q-11. Are there any resources that I can use to help me communicate with and assist my clients?

A-11. YES! We'll have an array of resources in the toolkit, including a user guide to walk you through the process of enrolling in the 2021 COVID-19 Enrollment Period.





# Pennie 2021 COVID-19 Enrollment Period: Communications, Toolkit, & Resources

## Broad Messaging

- Limited time enrollment opportunity;
- Open for all, with focus on the uninsured;
- Importance of coverage during the pandemic;
- Coverage of COVID-19 testing, treatment and vaccination;
- Plan to align with FFM as more becomes known
- To current customers – no need to do anything to your account unless you want; your coverage has not been impacted

## Toolkit & Resources

- Includes Job Aids, Printed collateral, FAQs
- Social Press Kit – one-click uploads to your social pages
- Agency.Pennie.com/OEToolkit

**pennie**  
connecting Pennsylvanians to health coverage

### Pennie's Social Media Kit

**CAMPAIGN**  
**Marketing Toolkit**

**DESCRIPTION**  
Easily share our social media resources

**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.**  
Enroll 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 only, all Pennsylvanians can now enroll in health coverage in Pennie's COVID-19 enrollment period! If you are uninsured, visit pennie.com and review your health coverage options today!

Post to timeline



# Proposed 2022 Plan Certification Policy



## Proposed PY22 Plan Certification Policy

### Overview

Applies to QHPs & QDPs offering coverage through Pennie for 2022 plan year

Plan certification requirements are in addition to all federal and state regulations or other guidance related to offering QHPs and QDPs

Proposed 2022 Plan Certification Policy available on [agency.pennie.com](https://agency.pennie.com) > Policies

#### **Policies Proposed for 2022 Plan Year:**

- COVID-19 Coverage
- Meaningful Difference
- Renewal Plan Mapping
- Producer Commissions

**Proposed PY22 Plan Certification Policy**  
**Section II. Requirements for Plan Certification**

## **II.a. Coverage for COVID-19**

Provide coverage for COVID-19 vaccination, testing, diagnosis, and treatment in a manner consistent with federal and state regulations and guidance. See Coronavirus Aid, Relief, and Economic Security (CARES) Act, Pub. L. 116-136, §§ 3201-03.

<b>Proposal</b>	<b>Policy Goal(s)</b>	<b>Benefits</b>	<b>Challenges</b>
Coverage for COVID-19 vaccination, testing, diagnosis, and treatment	Ensure access to quality health care	Ensure Pennsylvanian's have access to necessary health care in public health crisis	Potential risk considered an expansion of EHB?

## Proposed PY22 Plan Certification Policy

### Section III. Additional Considerations for Plan Certification

#### III.a. Meaningful Difference

No change proposed from PY21 definition (adopted federal standard)

*“a. Whether a specific plan is meaningfully different from other plans offered by the same insurer within the service area and level of coverage. The goal of the meaningful difference standard is to ensure plans provide added value to the customers of differentiated features, and sufficient but not overwhelming choice.*

*i. In general, a plan is considered meaningfully different from another plan in the same service area and metal level if a reasonable consumer would be able to identify one or more material differences among the following characteristics between the plan and other plan offerings:*

*(1) Cost sharing; (2) Provider networks; (3) Covered benefits; (4) Plan type; or (5) child-only versus non-child-only plan offerings.*

*For example, plans are not meaningfully different if the only difference between the two plans is a de minimis difference in the deductible amount.*

*ii. Additional consideration may be made for plans offered in service areas with limited plan availability.”*

Proposal	Policy Goal(s)	Benefits	Challenges
Meaningful Difference	Provide high quality, affordable, comprehensive health coverage to Pennsylvanians	Ensure plans provide added value to customers with differentiated features and sufficient, but not overwhelming, choice	Can be a difficult standard to quantify

**Proposed PY22 Plan Certification Policy**  
**Section III. Additional Considerations for Plan Certification**

## III.b. Renewal Plan Mapping

No change proposed from PY21 definition (adopted federal standard)

*“Whether renewing customers would experience a significant disruption as a result of plan mapping, such as benefit changes; premium or cost-sharing changes; or provider network changes. For 2022, the federal standard for plan mapping will be used.*

Proposal	Policy Goal(s)	Benefits	Challenges
Avoid disruption due to renewal plan mapping	Seamless autorenewals for customers into appropriate comparable plans	Ensure customers are autorenewed into the most appropriate comparable plan without surprises of significant changes	Limited experience to know which areas need improvement when developing a new plan mapping standard

Proposed PY22 Plan Certification Policy  
Section II. Requirements for Plan Certification

## II.b. Producer Commissions

Applicability: insurers who pay commissions; 2022 plans sold through Pennie

- *“II.b. If an insurer pays producer commissions, then the commission payment schedules for 2022 Plan Year QHPs & QDP sold through the Exchange Authority’s platform must satisfy the following conditions:”*

Advanced Notice of Commissions 45 days in advance of OEP

- *“i. The producer commission payment schedule for the Open Enrollment Period must be made available to the Exchange Authority and to producers at least 45 days in advance of the start of the Open Enrollment Period.”*

No Changes prior to End of OEP unless exceptional circumstances

- *“ii. Insurers will not be permitted to make changes to the commission payment schedule until after the end of the Open Enrollment Period. Exceptions may be granted on a case-by-case basis when a change is due to extenuating circumstances outside of an insurer’s control (e.g. late approval of rates by PID, statutory or regulatory changes).”*

(continued...)

Proposed PY22 Plan Certification Policy  
Section II. Requirements for Plan Certification

## II.b. Producer Commissions

*(continued...)*

### Ability to Make Changes After OEP, if...

- *“iii. After the end of the annual Open Enrollment Period, an insurer will be permitted to make changes to its commission payment schedule under the following conditions:”*

### Never less than OEP commissions

- *“a. The commission payment schedule will never be lower than the Open Enrollment Period commission payment schedule;”*

### Increased at any time

- *“b. The commission payment schedule can be increased at any time after notice to the Exchange Authority and producers; and”*

### Decreased with 30 days advanced notice

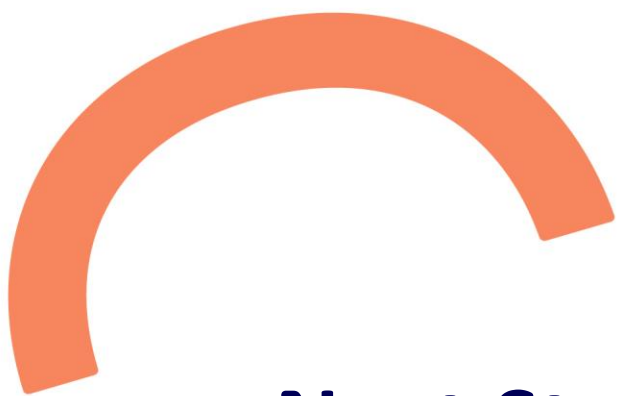
- *“c. The commission payment schedule can be decreased after providing thirty (30) days advanced notice to the Exchange Authority and producers, but not to a rate lower than the Open Enrollment Period commission payment schedule.”*



**Proposed PY22 Plan Certification Policy**  
**Section II. Requirements for Plan Certification**

## II.b. Producer Commissions

Proposal	Policy Goal(s)	Benefits	Challenges
<ul style="list-style-type: none"> <li>Advanced notice of commissions prior to OEP</li> <li>Consistent throughout year,</li> <li>Ability to change after OEP</li> </ul>	<p>Ensure Pennsylvanians have access to a robust pool of licensed producers to provide expert assistance</p>	<ul style="list-style-type: none"> <li>Advanced notice for brokers to be able to decide whether to participate in PY</li> <li>Consistency of commissions allows producers to commit and invest in support Pennie customers</li> <li>Changes after OEP allow insurers to adjust commissions based on business needs (e.g. increase commissions if low enrollment)</li> </ul>	<ul style="list-style-type: none"> <li>Differs from current practice</li> <li>Would require insurers to lock in commission payments at a minimum level for the year</li> <li>Would require advanced notice to decrease commissions</li> </ul>



# Next Steps



## Proposed PY22 Plan Certification Policy Next Steps

### Next Steps

We want to hear from you!

Please provide your feedback no later than Feb 22<sup>nd</sup>.

[2022 Proposed Plan Certification Policy Stakeholder Feedback Form](#)

Feb 25: Board meeting




# **System Enhancement: Designation History**








# Delegation History – Agent View

- From the Agent's homepage

Home  Individuals ▾ My Information ▾

## Dashboard

Quick Links

-  Pending Individuals
-  My Profile
-  **My Delegation History**
-  My Tickets
-  Add New Individual

## My Delegation History

### Filters

Household Case ID

Reset All

Apply

Household Primary	Household Case ID	Delegation Start Date	Delegation End Date	Reason for End
Fagan Poppy	PA1100000444	12/04/2020	Present	-

### Reason for End

- [blank] = Current Customer
- Consumer requested cancellation
- Agent initiated de-delegation
- Agent certification ended
- Transfer within Agency
  - Agency Manager moved customer from one agent to another agent

# Delegation History – Agent View

Search by Case ID (available on customer dashboard)

Viewing Individual Account (Nicole) [My Account](#)

## Welcome, Nicole

My Stuff

2021

**Next Steps**

If you would like to report a change in income, household members, or something else please click the 'EDIT APPLICATION' button below. You will have the option to enroll in a plan if the change reported by you is a qualifying life event.

**Overview**

**Your Application Status** (Your Case ID is 330055)

2021 Application For 3 members

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

Home Individuals My Information

## My Delegation History

Quick Links

- Pending Delegation Requests
- My Profile
- My Delegation History
- Add New Individual

Filters

Household Case ID


Reset All Apply

Household Primary	Household Case ID	Delegation Start Date	Delegation End Date	Reason for End
Fagan Poppy	PA1100000444	12/04/2020	Present	-









# Delegation History – Customer View

Customers can view their delegation history too

- Agents will not see “My Delegates” page when working on behalf of customer

**Welcome, Fagan Poppy** Your Assister 

My Stuff

-  [My Dashboard](#)
-  [My Applications](#)
-  [My Eligibility Results](#)
-  [My Enrollments](#)
-  [My Delegates](#)
-  [My Inbox](#)
-  [My Tickets](#)
-  [My Preferences](#)

## My Delegates

Filters

**Note:** When filtering by First Name or Last Name, please enter the name in the applicable fields for the Agent or CEC, depending on whom you are searching for.

Agent First Name

Agent Last Name

CEC First Name

CEC Last Name

Agent/CEC Name	Type	Agent License No.	Agency/Entity Business Name	Delegation Start Date	Delegation End Date	Reason for End
Nina Hoss	CEC	-	Epic Adventure Inc.	12/04/2020	Present	-



# **System Tips: How to Check the Status of a DMI**





# How to Check the Status of a DMI

Viewing Individual Account (Nicole) My Account

Welcome, Nicole

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

If you would like to report a change in income, household members, or something else please click the 'EDIT APPLICATION' button below. You will have the option to enroll in a plan if the change reported by you is a qualifying life event.

Edit Application

Overview

Your Application Status (Your Case ID is)

2021 Application For 3 members Complete

View Application

Tobacco Status

- Open customer's account
- "My Applications" or "View Application"
- "View your documents"

My Applications Application Year 2021

2021 Coverage

APTC: \$488.00

CSR: CS5

Type: Initial Application

Case Number:

Creation Date: Sep 30, 2020, 11:23:50 PM

Last Updated: Feb 5, 2021, 7:53:46 PM

You have been enrolled. Plan Summary

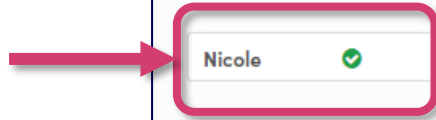
To view your application click here.

**To view your documents click here.**

ELIGIBILITY RESULTS EDIT APPLICATION CANCEL APPLICATION

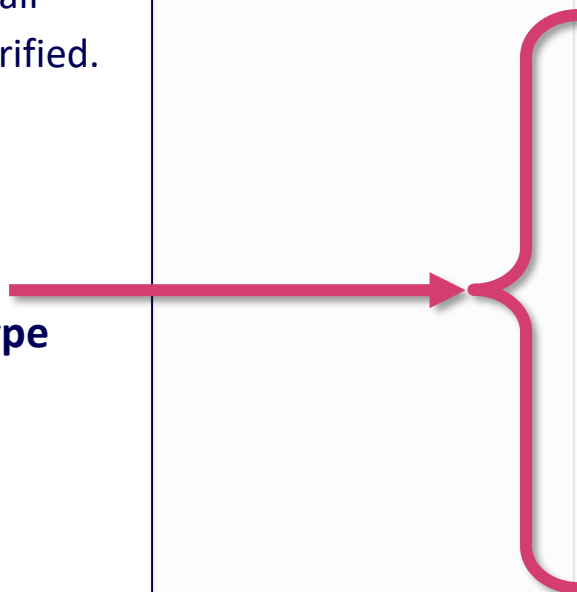
# All DMIs are Verified

Individual's Overall Status



Once all information has been Verified, individual's overall status will be Verified.

Status of Each Information Type



### Documents for This Household

**Verification Deadline**

**Applicant Verifications**

Nicole ✔

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 02-21-2021. 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.

- Non-ESI Minimum Essential Coverage (Verified) ✔
- Residency (Verified) ✔
- Income (Verified) ✔
- Social Security Number (Verified) ✔
- Death (Verified) ✔
- Citizenship (Verified) ✔
- Incarceration Status (Verified) ✔
- Minimum Essential Coverage (Verified) ✔

### DMI Status

-  Verified (no further action)
-  Not Verified (documents required)

# Some DMIs are Not Verified

Documents for This Household

Adila ⓘ

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 04-19-2021. 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.

Non-ESI Minimum Essential Coverage (Verified) ✓

Residency (Verified) ✓

Income (Not Verified) ⓘ

Social Security Number (Verified) ✓

Death (Verified) ✓

Citizenship (Not Verified) ⓘ



Incarceration Status (Verified) ✓

Minimum Essential Coverage (Verified) ✓

If individual's status is not verified, look for each information type that is not verified.

Click + to see details

**DMI Status**

-  Verified (no further action)
-  Not Verified (documents required)

Income (Not Verified) ⓘ

We could not verify Adila Income entered on the application. You entered: \$25000. 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 yearl ▾

Choose Document to Upload:

# How to Resolve DMIs that are Not Verified

Review Approved Verification Documents

Upload appropriate documents under each open DMI

The screenshot shows a user interface for a 'Not Verified' Income DMI. At the top, there is a red minus icon, the text 'Income (Not Verified)', and an information icon. Below this, a message states: 'We could not verify Adila Income entered on the application. You entered: \$25000. If this is incorrect, correct it and resubmit your application. If this is correct, upload supporting Verification Documents here.' A link 'Learn more about Approved Verification Documents' is provided. A dropdown menu is open, showing 'Select Document Type' and a list of document types. A red arrow points from the text 'Review Approved Verification Documents' to the dropdown menu. Another red arrow points from the text 'Upload appropriate documents under each open DMI' to the 'Choose Document to Upload:' label.

Income (Not Verified)

We could not verify Adila Income entered on the application. You entered: \$25000. 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

Choose Document to Upload:

- Documents that confirm your yearly income --
- 1040 federal or state tax return
- Pay stub
- Social Security Administration Statements
- Unemployment Benefits Letter
- Wages and tax statement (W2 and/or 1099, including 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099SS, 1099INT)
- Self-employment income --
- 1040 SE with Schedule C, F, SE (for self-employment income)
- 1065 Schedule K1 with Schedule E
- Bookkeeping records
- Most recent quarterly or year-to-date profit and loss statement
- Receipts for all allowable expenses
- Signed time sheets and receipt of payroll, if you have employees.

# How to See if DMI Document was Rejected

**Welcome, Adila**

My Stuff

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

**Ticket History** [Submit New Ticket](#)

Ticket Id	Subject	Individual	Status	Created Date	Close Date
TIC-844	Verify Citizenship of Adila	Adila	Canceled	01-19-2021	01-22-2021

**Ticket Summary: TIC-844**

Ticket Type: Verify Citizenship

Created for: Adila

Date of Request: Jan 19 2021

Status: Canceled

Description: SSAP Document Ticket

**Comments**

**Karen Chavez - Jan 22 05:43pm**

Hello Adila,

We were unable to verify this document(s); due to it does not match the application.

Additional information is required: please submit proof of citizenship for further verification. You have 90 days from the day you received your eligibility notice to get the proper documentation submitted.

For additional information please contact us at 844-844-8040. Thank you for choosing Pennie.

- Open customer's account
- "My Tickets"
- Select Ticket ID for reason document rejected
- Notice also sent, available in "My Inbox"

# How to See if DMI Document was Accepted

- On the Documents for this Household page, the individual information type will be Verified
- Click on the verified information type to see the detail of the document that was provided and its status
- Customer will get a notice in My Inbox stating that their ticket has been Accepted

Documents for This Household

Nicole ✔

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 02-21-2021. 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.

Non-ESI Minimum Essential Coverage (Verified) ✔

Residency (Verified) ✔

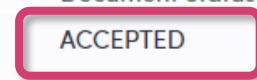
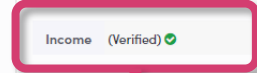
**Income (Verified) ✔**

Social Security Number (Verified) ✔

Death (Verified) ✔

Income (Verified) ✔

Document Name	Document Type	Document Status	Document Status
INCOME.jpeg	1040 federal or state tax return	<b>ACCEPTED</b>	TIC-1014



**pennie** connecting Pennsylvanians to health coverage

Dear Nicole,

**Your ticket has been accepted.** Please check your Dashboard for any next steps or open items that need your attention. For more details about your ticket, you may view your ticket history by clicking on My Tickets from the Dashboard.

Reference Ticket: TIC-992

**Get Help**

Applications can sometimes seem confusing or complicated. We get it. If you need help filling out your application, or understanding which documents to submit, you can access help over the phone or in-person. There are many resources available for you to get the help you need:





# Additional Resources

# Pennie SEP Quick Reference Guide

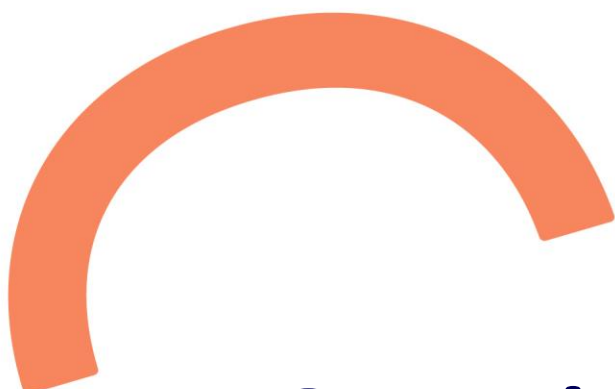
- agency.pennie.com/brokers
  - Manuals & Job Aids

Special Enrollment Period Quick Reference Guide					
Adding & Dependent	Availability		Coverage Effective Date Rule	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee			
Birth	✓	✓	Event Date	Self Attested	
Adoption	✓	✓	Event Date	Self Attested	
Gain a court-appointed dependent	✓	✓	Event Date	Self Attested	
<b>Change in Marital Status</b>					
Marriage	✓	✓	1st of month (after plan selection, if later)	Approval of Documents Prior to Plan Shopping	At least 1 spouse must have had MEC for 1 of the 60 days prior to the event.
Divorce	✗	✓	15th of month rule	Approval of Documents Prior to Plan Shopping	Event date is typically the date of divorce in court paperwork.
<b>Move/Change in Residence</b>					
New Pennsylvania Resident	✓	✓	1st of month (after event or plan selection, if later)	Approval of Documents Prior to Plan Shopping	
Moved, now eligible for different health plans	✓	✓	1st of month (after event or plan selection, if later)	Approval of Documents Prior to Plan Shopping	Moves within PA require documentation to verify eligibility for different QHP(s)
<b>Income Change</b>					
Change in income, with change in eligibility for financial help	✗	✓	15th of month rule	Self Attested (system-automated)	Includes: ✓ newly eligible/ineligible for APTC. Does NOT include: ✗ Income change resulting in an increase or decrease of APTC ⓐ Customers can adjust the elected amount of APTC at any time.
Income reduction, with gain in eligibility for financial help	✓	✗	15th of month rule	Approval of Documents Prior to Plan Shopping	Loss of income so that an individual becomes newly eligible for APTC
Change in income, with change in eligibility for health care savings	✗	✓	15th of month rule	Self Attested (system-automated)	Change in income resulting in newly eligible (or newly ineligible) for cost-sharing reductions.
<b>Loss of or Change in Coverage</b>					
Loss of Minimum Essential Coverage (MEC)	✓	✓	1st of month (after event or plan selection, if later)	Self Attested	Includes: ✓ Loss of Medical Assistance/CHIP ✓ Loss of Employer Sponsored Insurance due to job loss ✓ Exhaustion of COBRA coverage Does NOT include: ✗ Loss of coverage due to non-payment of premiums ✗ Voluntarily dropping COBRA coverage (unless employer ceases contributions after enrollment)
Loss of Other Qualifying Coverage	✓	✓	1st of month (after event or plan selection, if later)	Self Attested	Includes: ✓ Loss of Medical Assistance for the Medically Needy ✓ Loss of pregnancy-related coverage ✓ Expiration of non-calendar year MEC
Change to employer plan, with gain in eligibility for financial help	✓	✓	1st of month (after event or plan selection, if later)	Approval of Documents Prior to Plan Shopping	Employer plan no longer meets 'affordability' standards, or no longer meets benefit standards to be considered MEC
Newly eligible for employer health reimbursement arrangement (HRA)	✓	✓	1st of month (after event or plan selection, if later)	Approval of Documents Prior to Plan Shopping	Individual Coverage HRA (ICBRA), or Qualified Small Employer HRA (QSEHRA)
Change to employer plan, with gain in eligibility for financial help	✓	✓	1st of month (after event or plan selection, if later)	Approval of Documents Prior to Plan Shopping	Employer plan no longer meets 'affordability' standards, or no longer meets benefit standards to be considered MEC

	Availability		Coverage Effective Date Rule	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee			
<b>Income Change</b>					
Change in income, with change in eligibility for financial help	✗	✓	15th of month rule	Self Attested (system-automated)	Includes: ✓ newly eligible/ineligible for APTC. Does NOT include: ✗ Income change resulting in an increase or decrease of APTC ⓐ Customers can adjust the elected amount of APTC at any time.
Income reduction, with gain in eligibility for financial help	✓	✗	15th of month rule	Approval of Documents Prior to Plan Shopping	Loss of income so that an individual becomes newly eligible for APTC
Change in income, with change in eligibility for health care savings	✗	✓	15th of month rule	Self Attested (system-automated)	Change in income resulting in newly eligible (or newly ineligible) for cost-sharing reductions.
<b>Loss of or Change in Coverage</b>					
Loss of Minimum Essential Coverage (MEC)	✓	✓	1st of month (after event or plan selection, if later)	Self Attested	Includes: ✓ Loss of Medical Assistance/CHIP ✓ Loss of Employer Sponsored Insurance due to job loss ✓ Exhaustion of COBRA coverage Does NOT include: ✗ Loss of coverage due to non-payment of premiums ✗ Voluntarily dropping COBRA coverage (unless employer ceases contributions after enrollment)
Loss of Other Qualifying Coverage	✓	✓	1st of month (after event or plan selection, if later)	Self Attested	Includes: ✓ Loss of Medical Assistance for the Medically Needy ✓ Loss of pregnancy-related coverage ✓ Expiration of non-calendar year MEC
Change to employer plan, with gain in eligibility for financial help	✓	✓	1st of month (after event or plan selection, if later)	Approval of Documents Prior to Plan Shopping	Employer plan no longer meets 'affordability' standards, or no longer meets benefit standards to be considered MEC
Newly eligible for employer health reimbursement arrangement (HRA)	✓	✓	1st of month (after event or plan selection, if later)	Approval of Documents Prior to Plan Shopping	Individual Coverage HRA (ICBRA), or Qualified Small Employer HRA (QSEHRA)
Change to employer plan, with gain in eligibility for financial help	✓	✓	1st of month (after event or plan selection, if later)	Approval of Documents Prior to Plan Shopping	Employer plan no longer meets 'affordability' standards, or no longer meets benefit standards to be considered MEC







# Questions for Pennie

# pennie

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