



pennie®



Pennie Community Workgroup

October 7, 2022



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 one-on-one, publish, or audibly address.

Today's Agenda



- **Message from the Executive Director**
- **Pennie Community Updates**
- **System Enhancements for 2023 Plan Year**
- **OEP Toolkit**
- **Communication Timeline**
- **OEP Outreach Updates**
- **Questions & Feedback**



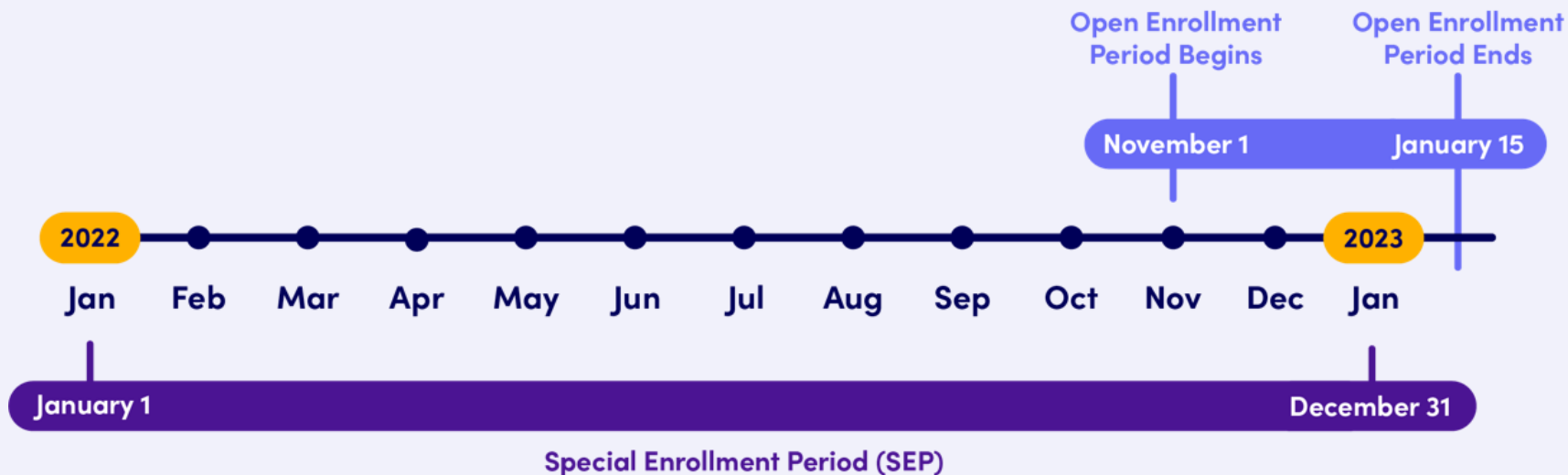
**Message from
Pennie Executive Director
Zachary Sherman**



Pennie Community Workgroup Updates

agency.pennie.com/pennie-community-workgroup/

Enrollment Timeline



Open Enrollment Customer Service Hours

November 1 – January 15

Mon-Fri	8a-7p
Sat	8a-1p
Sun	Closed

Extended Hours

Thu, 12/15/22	8a-10p
Sun, 1/15/23	8a-11:59p

Holiday Closings

Fri, 11/11/22	Veterans Day
Thurs, 11/24/22	Thanksgiving
Sat, 12/24/22	Christmas Eve
Mon, 1/16/23	Martin Luther King Day



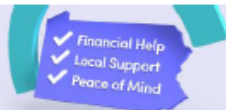
1-844-844-8040
Customers

1-844-844-4440
Assister / Broker

**Pennie will be open on 12/26/22 (Christmas Day Observed), & 1/2/23 (New Years Day Observed)

Press Release on Extended Subsidies

pennie
gets Pennsylvania covered.



Pennie.com

Wonderful News!

New Law Extends Enhanced Health Coverage Savings through 2025

The Inflation Reduction Act (IRA) was signed into law today by President Biden! This law will save hundreds of thousands of Pennsylvanians from experiencing increases in what they pay for their health coverage through Pennie.

The IRA extends the enhancements to Affordable Care Act premium subsidies originally created by the American Rescue Plan which were set to expire at the end of the year.

Thanks to this new law, Pennsylvanians will be able to receive these enhanced subsidies through 2025.

“The continuation of these subsidies means more Pennsylvanians will be able to afford coverage through Pennie next year. It means Pennsylvanians won’t be forced to choose between accepting a wage increase and losing subsidy eligibility. And it means low-income Pennsylvanians who lose Medical Assistance at the end of the Public Health Emergency will be able to afford and access low-cost, and in some cases no-cost, plans through Pennie.”



• Pennie Executive Director,
Zachary W. Sherman

pennie

Visit Pennie's Newsroom: <https://agency.pennie.com/new-law-protects-pennsylvanians-by-extending-significant-health-coverage-savings-through-2025/>

PCW Materials

Decks and Recordings for Pennie Community Workgroup Meetings:

Resource: <https://agency.pennie.com/pennie-community-workgroup/>

 Official Site of the Pennsylvania
Health Insurance Exchange Authority

About Us ▾Partners ▾Resources ▾Workgroup

Visit Pennie

Introducing the Pennie Community Workgroup

Pennie has decided to combine the Broker Workgroup, the Outreach and Education Workgroup, as well as the Broker and Assister Lunch and Learns to form one unified, expanded workgroup called the Pennie Community Workgroup.

This group will meet virtually, usually the second Friday of every month from 11:00 am to 12:00 pm. These meetings will focus on hot topics in the marketplace, system updates, and technical tutorials related to the Pennie platform.

Apr 8, 2022: [Agenda](#) | [Meeting Recording](#) | [Meeting Deck](#) | [Q&A Document](#)

May 20, 2022: [Agenda](#) | [Meeting Recording](#) | [Meeting Deck](#) | [Q&A Document](#)

Jun 17, 2022: [Agenda](#) | [Meeting Recording](#) | [Meeting Deck](#) | [Q&A Document](#)

July 15, 2022: [Agenda](#) | [Meeting Recording](#) | [Meeting Deck](#) | [Q&A Document](#)

Aug 12, 2022: [Agenda](#) | [Meeting Recording](#) | [Meeting Deck](#) | [Q&A Document](#)

Sept 9, 2022: [Agenda](#) | [Meeting Recording](#) | [Meeting Deck](#)

Oct 7, 2022: [Agenda](#) | [Meeting Link](#)

Nov 18, 2022: [Agenda](#) | [Meeting Link](#)

Dec 9, 2022: [Agenda](#) | [Meeting Link](#)

Assisters: How to get help

Resource: <https://agency.pennie.com/assisters/>

pennie connecting Pennsylvanians to health coverage™

Assister Escalation Pathway

Purpose
The purpose of this document is to provide a straightforward escalation process for Pennie-certified Assisters to utilize as a guide to escalate support on behalf of their customers or themselves. An escalation is defined as any scenario that blocks an Assister from enrolling their customers. First-call resolution and/or support are considered general inquiries that do not rise to the level of an escalation.

General Inquiries vs. Escalations
The regular flow of Assister telephone calls to 1-844-844-4440 consists of the Assister presenting a question to a Pennie Customer Service Representative (CSR) for initial discussion and alignment for understanding. Additional fact finding, discovery and Q&A in determining possible options for solutions will be a part of the initial assessment. The call will be resolved by the CSR as closed if the Assister's questions are answered to the Assister's satisfaction and no further action is required (no ticket is created).

If first-call resolution is not possible, the Assister may request to speak with a supervisor to escalate the matter at hand. If a supervisor is unavailable to take the call, the CSR will submit an escalation ticket requesting subsequent follow-up to the Assister when the ticket has been reviewed and completed. If resolution is not reached with the supervisor, an escalation ticket will be created by the Contact Center supervisor for Pennie staff review. Instruction will be provided to the Contact Center for follow-up with the Assister once Pennie staff performs their review of the escalation ticket.

Best Practices

- Note the ticket number, what it addresses, and allow for processing time.
- If a ticket is created, provide the best telephone number to receive a call back and the best availability to eliminate "phone tag" and repeated call back attempts.
- Supervisor access is available upon request and not a blocker to issue resolution.
- If additional action is needed to solve the existing issue after exercising this escalation guidance, send an email to Assisters@pennie.com. Please be aware that additional processing time will occur as Pennie staff collaborates with the Contact Center to compile and review the issue.

Assister Escalation Path | CC: 1-844-844-4440

1	Clear Identification of Issue:	What is the root cause of the problem at hand?
2	Resolution/Expected Outcome:	What is needed to resolve the issue?
3	Lead/Supervisor Escalation:	Is there a need for escalation?
4	Ticket Creation:	Is additional action is needed to resolve issue?
5	Ticket Logging:	CSR provides Assister with the ticket#
6	Ticket Follow-up:	CSR provides estimated processing time for ticket processing: 5-7 days of processing time during OEP escalations 3-5 days; 3-5 days of processing time outside of OEP; escalation 2-3 days; We prioritize access issues or issues stopping someone from enrolling
7	Account Comments:	Articulation of specific items discussed, including issue, resolution, and if action is needed; what was advised, etc.

Assister Escalation Pathway has been updated on the Pennie Assister Resource site.

For Quick Resolution:

- Call +1 (844) 844-4440** – the dedicated Assister/Broker Support Team
- For Assister Training Support: pennie.training@cognosante.com
- Reminder: If you have two roles with Pennie (Entity Manager & Assister), you will need different email addresses for each role. Contact your IT Department for help in establishing an alias email address.

Brokers: How to get help

Resources: <https://agency.pennie.com/brokers/>

How Brokers Can Get Assistance:

Call +1 (844) 844-4440 – the dedicated Assister/Broker Support Team

Reasons to call the Support Line:

- Broker Certification Training questions or status
- Login assistance, unlock your account, or setup a new account
- Help with Agency Manager portal, including adding new brokers, changing customer designations
- Inquiries on behalf of your customers
 - Be prepared to validate customer's information
 - If applicable, have ticket number available


Recertification Training Reminder

Don't forget to complete recertification to remain Pennie-Certified for 2023!

Assisters

Recertification Deadline: 10/31

Get Pennie Certified at:
agency.pennie.com/assisters/



Get Certified


Assisters are vital to the entire Pennie ecosystem, designed to provide a space for health insurance accessibility.

Get Pennie-Certified for 2023
[Click here to start!](https://agency.pennie.com/assisters/)

Brokers

Recertification Deadline: 10/31

Get Pennie Certified at:
agency.pennie.com/brokerrecertification/



Broker Certification

2023 Broker Certification Training is Available Now!

Requirements to become a Pennie-Certified Broker:

- Must be a Licensed Producer with Pennsylvania Insurance Department
- Must complete the Pennie Certification training or the annual Recertification training, if a current Pennie-Certified Broker
- Must have a broker account on pennie.com

Which Training Should I Take?

Please review carefully to be sure you take the right training for your situation. Our Trainings are not interchangeable. If you have any questions, please call our Pennie Broker Support team at 844-844-4449.

I am New to Pennie	I am a Currently Active Pennie Certified Broker	I am a Previous Pennie Broker, Not Currently Certified
--------------------	---	--



System Enhancements for 2023 Plan Year

System Enhancements

RECAP from September 2022 Workgroup:

New System Functionality deployed end of September

- Live Chat – Pilot Program
- Organ Donor & Voter Registration
- Current Monthly Income for Medicaid/CHIP Eligibility
- Family Glitch Fix – Employer-Sponsored Insurance (ESI) Affordability
- Broker – Search Existing Customers

You are cordially invited:

**Pennie Community
Workgroup Meetings**



agency.pennie.com/pennie-community-workgroup/

See [September 2022 Community Workgroup](#) for more information on the recent system enhancements.

UPDATE on Live Chat

Live Chat now available on Pennie.com/Connect

Go to Support > Connect

The screenshot displays the Pennie website's navigation and support options. At the top, the Pennie logo is followed by the tagline "connecting Pennsylvanians to health coverage™". Navigation links include "Learn", "Shop", "Support", and a prominent orange "Get Covered" button. The "Support" dropdown menu is open, showing options: "Connect", "Event Calendar", "Community Partners", "Brokers", "Assisters", and "Other Programs". Below the navigation, four support channels are presented in a grid:

- Call Us**: We are ready to help you with any application or account questions. Button: Give us a call.
- Chat With Us**: Looking for a quick answer? Buttons: Chat, Charlar en Espanol.
- Message Us**: Have a general question? Button: Send Message.
- Local Help**: Find a Pennie-certified professional near you. Button: Find Local Help.

2023 Renewal Process

Prior to Open Enrollment on 11/1, Pennie processes renewals for upcoming plan year.

Who is eligible for renewals? Current Pennie enrollees, active coverage in October 2022.

How is eligibility determined for renewals?

- 2023 renewal application created, based on the current 2022 application
- Check trusted data sources, potential for new DMIs
 - Note: Pennie uses 2022 federal poverty levels (FPLs) for 2023 applications

How are autorenewals generated?

- Current enrollees re-enrolled in the same (or comparable) plan for 2023, if eligible
- 100% of eligible APTC is automatically applied to renewal enrollment, if eligible

What notices will customer receive about their 2023 renewal?

- Pennie renewal notice - who was (or was not) autorenewed, the 2023 plan, and 2023 net premium
- Pennie eligibility notice - 2023 eligibility for each HH member, and any DMIs
- Insurer renewal notice – 2023 renewal plan, net premium**, and details about changes to benefits
- Pennie notices available in secure inbox by Fri 10/28; Sent via postal mail based on communication preference

** Note: Some insurer renewal notices only include estimated net premium because they generated their notice prior to receiving updated 2023 APTC amounts from Pennie. Insurer notice will indicate if APTC was only an estimate. See Pennie for actual 2023 APTC and net premium.

New for 2023 Renewals

No Consent to Check Trusted Data Sources

- Customers can choose to provide consent for Pennie to check eligibility for financial assistance at renewal (for up to 5 years)
- For 2022 renewals, if no consent, Pennie **did not** autorenew customer.
 - Customer had to actively shop during OE to be covered for 2022.
- For 2023 renewals, if no consent, Pennie **will** autorenew customer but without APTC/CSR.
 - Customer must reapply to receive financial assistance for 2023.

Plan Shopping Updates for 2023

Health Coverage

For 1 Member in ZIP code 17109. [Edit Family Info](#)

Coverage will start on 11/01/2022

- Show longer plan names

- Quality ratings
(NEW for 2023 plan year)

Capital	UPMC HEALTH PLAN	Geisinger Health Plan	HIGHMARK
Silver Capital Advantage EPO 6000/20/40	UPMC Advantage Silver \$3,500/\$40 - Premium Network	Geisinger Marketplace All-Access PPO 30/60/4650	my Blue Access PPO Silver 2900 + Adult Dental and Vision
SILVER EPO	SILVER PPO	SILVER PPO	SILVER PPO
\$563.30 /month	\$759.90 /month	\$808.99 /month	\$848.24 /month
PRIMARY CARE VISIT \$40	PRIMARY CARE VISIT \$40	PRIMARY CARE VISIT \$30	PRIMARY CARE VISIT \$50
GENERIC DRUGS \$10	GENERIC DRUGS \$10	GENERIC DRUGS \$20	GENERIC DRUGS \$0
DEDUCTIBLE \$6000	DEDUCTIBLE \$3500 / \$0	DEDUCTIBLE \$4650 / \$500	DEDUCTIBLE \$2900 / \$0
OOP MAX \$8550	OOP MAX \$8700	OOP MAX \$7600	OOP MAX \$7800
OVERALL QUALITY RATING Not Available	OVERALL QUALITY RATING Not Available	OVERALL QUALITY RATING Not Available	OVERALL QUALITY RATING Not Available
PROVIDER Search	PROVIDER Search	PROVIDER Search	PROVIDER Search
<input type="checkbox"/> COMPARE DETAILS	<input type="checkbox"/> COMPARE DETAILS	<input type="checkbox"/> COMPARE DETAILS	<input type="checkbox"/> COMPARE DETAILS
ADD	ADD	ADD	ADD

For 2022 plan year, all plans will show Quality Rating as "Not Available"

Quality Rating


- Quality Rating System (or Star Ratings) developed by CMS rates qualified health plans (QHPs)
 - Based on clinical measures & enrollee survey responses
- Purpose of the Quality Rating System is to:
 - (1) help consumers make informed healthcare decisions,
 - (2) facilitate oversight of health plans, and
 - (3) provide actionable information to health plans to improve the quality of services they provide.
- Overall Quality Rating based on:
 - Medical Care - how well the plans' network providers manage member healthcare, including providing regular screenings, vaccines, and other basic health services and monitoring some conditions.
 - Member Experience - surveys of member satisfaction with their healthcare and doctors and ease of getting appointments and services.
 - Plan Administration - how well the plan is run, including customer service, access to needed information and network providers ordering appropriate tests and treatment.
- Quality rating may not be available if plan is new or has low enrollment.



Rating Not Available ≠ Low Quality

Quality Rating

Quality rating display in Pennie plan shopping, 2023 plan year



BRONZE HMO

\$395.61 /month

PRIMARY CARE VISIT \$50

GENERIC DRUGS \$3


DEDUCTIBLE \$100 / \$6700


OOP MAX \$8700

OVERALL QUALITY RATING Not Available

PROVIDER Search

☐ COMPARE [DETAILS](#)

ADD 



BRONZE EPO


\$358.06 /month

PRIMARY CARE VISIT \$20

GENERIC DRUGS \$25


DEDUCTIBLE \$8700

OOP MAX \$8700

OVERALL QUALITY RATING 

PROVIDER Search

☐ COMPARE [DETAILS](#)

ADD 

“Not Available”
if no QRS rating available

FILTER BY

PLAN TYPE

PLAN FEATURES


☐ HSA Qualified
eligible for Health Savings Account (HSA)


METAL TIER


DEDUCTIBLE


COMPANY


QUALITY RATINGS

☐ 

☐ 

☐ 

☐ 

☐ 

Plan Shopping Updates for 2023

ENHANCED Self-Service Reporting Life Events during Open Enrollment

- Once Open Enrollment begins, you'll be able to shop for 2022 and 2023 coverage
- When reporting a life event, think of what coverage start date you want to shop for
- For 2022 coverage start date, update 2022 application, report life event, and shop for plan.
- For 2023 coverage start date, update the 2023 application.
 - If shopping on 12/15 or earlier, you can shop for coverage starting 1/1/2023 without reporting life event.
 - If shopping 12/16 or later, you will be able to report a life event for coverage starting 1/1/2023 (or shop for 2/1/2022 coverage start date without reporting life event).
- **IMPORTANT:** Enrollment changes to 2022 coverage are not automatically made to 2023 coverage. If you want the same change to apply to 2023 coverage, you'll need to update the 2023 application and enrollment accordingly.
 - Example: On 11/3/2022, you report a marriage on 2022 application to add spouse effective 12/1/2022. To enroll spouse in 2023 coverage, you need to also add spouse to 2023 app and enrollment.





Pennie Toolkit

Pennie Toolkit

<https://agency.pennie.com/toolkit/>

- Updated Collateral for 2023
- Spanish Translation for all collateral
- Social Graphics, Animations, Explainer Videos
- Waiting Room Flyer translated into 9 languages
- Pennie Palm Card and General Flyer translated into 9 languages
- English/Spanish Glossary





Communication Timeline

Communication Timeline

October

- Receive message testing results – implement into OEP creative
- Finalizing creative concept and media buy plan
- Pre-OEP advertising begins
- Distribute stakeholder toolkit
- Renewal and eligibility notices will be sent to customers with stuffer
- Outreach to Municipal Leaders, CAOs, Faith-based partners

November

- Open Enrollment goes Live
- Pennie.com updated for OEP and the call-to-action, social media campaign begins, OEP advertising, and earned media campaign begin
- Outbound email/calling campaigns will begin for our targeted customers and potential customers
- OEP outreach events begin in conjunction with stakeholders and legislature
- Outreach to legislative townhalls, community education center events, health fairs

Outbound Campaigns

Owned Media Campaign Tactics:

- Emails
- Outbound phone calls

Target Audiences:

Stakeholders

- OEP toolkit awareness/notice awareness
- Specific customer campaign awareness
- Reminder of deadlines

Current Customers

- Notice awareness/OEP is around the corner
- Customers who are not signed up to receive financial savings
- Outreach to those who are seeing a significant increase in premiums due to the insurers in their region
- Outreach to those who are losing coverage due a health or dental insurer no longer providing coverage in their region
- Customers enroll in a Bronze plan – encouraged to shop up to Silver
- Customers who resolved a 2022 DMI but still need to resolve their 2023 DMI

Potential Customers

- Submitted & open applications reminder to enroll
- Daily reminders leading up to the deadlines

Update on Message Testing

Background:

- Digital Survey, PA residents, over 26 & insurance decision makers, planning to shop during OEP23

Resonating Language:

- *Cost* - "Low Premiums" solves the customer problem.
- *Customer Service* - "Simplicity" was the highest scoring word
- *Plans* - "High-Quality" & Broad range of plans

Areas to Improve

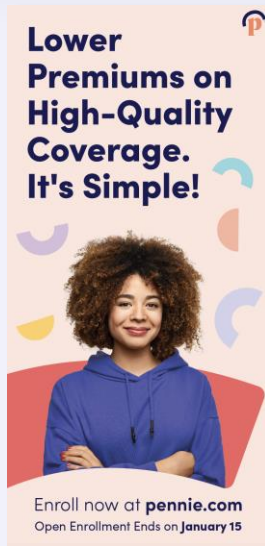
- *Pennie* – Education on Pennie & HC.gov, Keep ads simple to drive traffic & recommendations
- *Cost* - Most don't believe Pennie can deliver lower monthly premiums



TV Ad Screenshot

Advertisements

- Paid search/social media including social influencers
- TV/Radio
- Transit
- Pharmacy/Laundromats
- Steelers/Eagles Radio
- Print ads in various community publications
- Event Sponsorships
- Philadelphia Thanksgiving Day parade



OE Social Media

- Emphasis on Health Literacy
- Event Coverage – Pennie In Your City
- Stakeholder Spotlight
- Hashtags

#PennieGetsYouCovered

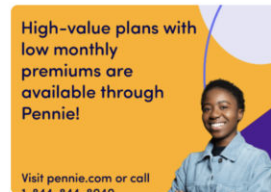
#PenniePA

#PennieOEP23

- Engage with Pennie!
 @PennieOfficial – Twitter
 @PenniePa – Facebook
 @PenniePa – Instagram
 @PenniePa - LinkedIn



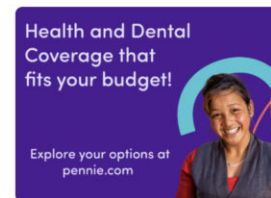
With lower premiums on high-quality coverage, get yourself the gift of peace of mind this holiday season and enroll through Pennie! Visit pennie.com or call 1-844-844-8040 to get covered!



Don't go into 2023 uninsured! Now is the time to enroll! Visit pennie.com to enroll in high-value health coverage with lower premiums for you and your family!



Need a little assistance getting enrolled this year? Pennie has your back with step-by-step help! Visit pennie.com/connect or call 1-844-844-8040!



If you think you cannot afford health insurance, think again! Nine out of 10 Pennie customers qualify for lower premiums. Visit pennie.com to see if you qualify! #PennieGetsYouCovered



OEP Outreach Updates

OEP Outreach Updates

A very special thanks to the Pennie Assister Network for helping us cover community events in SE PA!!!

- Connected with PA Medi, PA Link, AARP, PACE, P4A, and other community partners who serve those who are 55+, regarding the enhanced savings available to those who may not yet qualify for Medicare.
- Connecting with hospitals, health centers, and community partners in counties with a high number of uninsured and where lower-income residents reside in prep for the unwinding of the PHE.
- Pennie's YMCA Health Equity Tour will kick off with events in North Philadelphia, Erie's Eastside, the Hill District in Pittsburgh, and in Dauphin County - the focus will be on reaching lower-income communities, the underserved, and the uninsured.
- Continue to work with PA CareerLinks, Small Business Development Centers, faith-based partners, and immigrant-serving organizations during OEP 2023



Questions & Feedback

We Want to Hear From You



Questions & Feedback – Always Welcome



**Call Customer
Service**

+1 (844) 844-4440

Mon – Friday
8:00 AM to 6:00 PM



**Send Us Your
Question**

brokers@pennie.com

assisters@pennie.com

pennie®

ADDRESS

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

PHONE

+1 844-844-8040

WEB

pennie.com