

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

# 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.
- The chat is reserved for Council members.



# Pennie Advisory Council Meeting

October 4, 2022

# Meeting Agenda

1. Preliminary Matters
2. Administrative Matters
3. Benefytt Technologies FTC Settlement Special Enrollment Period
4. Update on Subsidies and the Public Health Emergency (PHE)
5. Open Enrollment 2023 and Beyond
6. Adjournment

# Preliminary Matters

- Call to Order
- Roll Call
- Approval of Previous Meeting's Minutes
- Opportunity for Public Comment

# Administrative Matters

# Administrative Matters

- 2023 Meeting Schedule Planning

The slide features several decorative curved shapes in orange and yellow. A large orange arc is on the left side. On the right side, there are several smaller yellow and orange arcs of varying sizes and orientations, some resembling smiley faces or partial circles.

# **Benefytt Technologies FTC Settlement Special Enrollment Period**



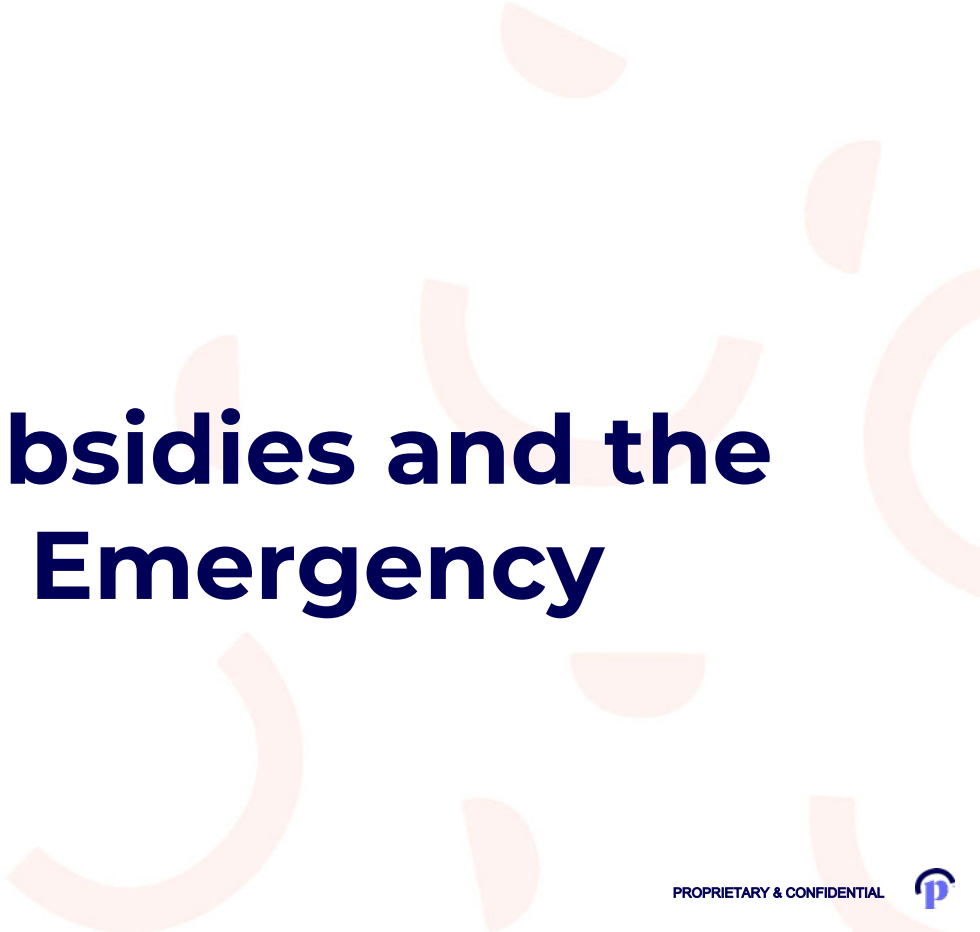
# Benefytt Technologies FTC Settlement SEP

- The Federal Trade Commission (FTC) recently finalized a settlement with Benefytt Technologies, a FL-based company found to be fraudulently marketing and selling healthcare products.
- The company led consumers to believe that their healthcare products, such as short-term, limited duration medical plans, were ACA compliant.
- Impacted consumers have been notified by Benefytt Technologies of the settlement and their options, including availability of SEP to enroll in marketplace coverage through HealthCare.gov.
- Pennie will be granting impacted PA residents (~2,100) an SEP, as approved in August 2022 Board Meeting.
- Pennie will also be contacting impacted PA residents about the availability of an SEP through Pennie.
  - Submit an Exceptional Circumstance SEP request and upload documents referencing the Benefytt Technology case (or call Pennie Customer Service)
  - Pennie will verify SEP eligibility by checking against list of impacted consumers provided by federal government
  - SEP available for 60 days from date of communications
- From 9/1/22 to 10/3/22, 8 households have enrolled using this SEP

See the [FTC press release](#) for more information on the Benefytt Technologies settlement.



# **Update on Subsidies and the Public Health Emergency (PHE)**



# Subsidies Extension: Inflation Reduction Act

- The President signed the Inflation Reduction Act into law on August 16<sup>th</sup> which extends current American Rescue Plans subsidies through 2025.
- The Pennie team has ceased contingency planning for the potential expiration of the subsidies and is ensuring planned system deployments, FAQs, contact center talking points, and stakeholder/customer communications reflect the maintenance of current eligibility and subsidy levels.

# Impact of the ARP/IRA



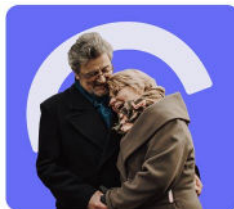
## Example 1:

Single, 40-year-old, non-smoker,  
Philadelphia County, 150% FPL  
(\$20,385 annual income)\*

### During Plan Year 2022:

Monthly premium – \$0 (\$0/year)\*\*  
Percent of Income – 0.00%  
APTC- \$387 per month/\$4,645 per year

**Some plans are \$0, and some  
may have \$0 deductibles**



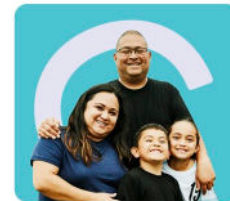
## Example 2:

Married couple (64-years-old), non-  
smokers, Dauphin County, 450% FPL  
(\$82,395 annual income)\*

### During Plan Year 2022:

Monthly premium – \$555 (\$6,600/year)  
Percent of Income – 8.5%  
APTC- \$1,844 per month/\$22,131 per year

**About 36% of Pennie's  
customers are age 55-64**



## Example 3:

Family of 4, non-smokers,  
Allegheny County, 200% FPL  
(\$55,500 annual income)\*

### During Plan Year 2022:

Monthly premium – \$88 (\$1,060/year)  
Percent of Income – 2.0%  
APTC- \$965 per month/\$11,584 per year

**Great insurance for less  
than most household bills**

\* 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.

\*\* Does not include premiums paid for non-Essential Health Benefits (EHB), that by law, are not covered by advance premium tax credits (APTC).

# Subsidies Extension: Inflation Reduction Act

- Continuation of these subsidies allows for more incentives to draw in populations currently not on the exchange.
- **Discussion Questions:**
  - What types of populations should we be targeting who would benefit from the extension of subsidies?
  - What tactics should be utilized to reach and educate these populations of the affordable plans offered through Pennie?

# PHE Unwinding

Since we last spoke...

- In June, the Pennie Board of Directors adopted an earlier coverage effective date proposal for those who lose Medical Assistance (MA) or CHIP because of the PHE unwinding process. This policy will be effective only for the duration of the PHE unwinding process and the customer's option to select an earlier effective date will be limited to the first 60 days following a loss of MA or CHIP.
- In August, the federal government did not inform the states that the public health emergency was officially to end in mid-October. Because no notice was given, we will shift timing expectations for the PHE end to mid-January 2023.
- PHE technical functionality was deployed in September release while PHE marketing and outreach initiatives have been pushed back in alignment with PHE end.



# Open Enrollment 2023 and Beyond



## August

### Mid-August

- ✓ PA Insurance Department Communicates Any Rate Filing Changes Needed due to ARP Subsidy Extension.
- ✓ Pennie Receives Approved Insurer 2023 Plan Data from PA Insurance Department\*\*.

### Late-August

- ✓ Load 2023 Plans into Production for Insurer Review\*\*.
- ✓ 2023 Broker Training Available.
- ✓ Blackout Period Begins for Assister Training.

## September

### Early-September

- ✓ Insurers Review Plans in Pennie Portal.

### Mid-September

- ✓ PY2023 Assister Training Available.
- ✓ Health Equity Tour Begins.

### Late-September

- ✓ Release 22.9 Production Deployment.
- ✓ PID Finalizes 2023 Plans and Publishes Rates
- ✓ All 2023 Plans Certified.

## October

### Early-October

- ✓ Renewal Eligibility and Auto-Renewal Processing Begins.

### Mid-October

- OEP Awareness Marketing Campaign.
- OEP Email Campaign Begins.
- Auto-Renewal Enrollments Sent to Insurers.
- Stakeholder Toolkit Distributed.
- PHE Currently Set to Expire\*.

### Late-October

- Broker/Assister Recertification Training Deadline.
- Auto-Renewal and Eligibility Notices sent to Consumers.

## November

### Early-November

- Open Enrollment Begins.
- 2023 Anonymous Shopping Available.
- "Call to Action" Marketing Campaign Begins.

## December

### Mid-December

- Plan Shopping Deadline for January 1 Coverage.
- Catch-up Auto-Renewals Generated for New Consumers.

## January

### Early-January

- Potential PHE Catch Up Autorenewal Run\*.

### Mid-January

- Plan Shopping Deadline for February 1 Coverage.
- Conclusion of OEP.

\*\*Without rate filing adjustments on extended subsidies

\*All PHE milestones included are subject to change if PHE is extended past 10/15



# OEP 2023 Overview of Changes

- **Broker/Assister Training:** Streamlined broker/assister training, with the addition of diversity, equity, and inclusion (DEI) modules
  
- **Technical/Operational Improvements:**
  - 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
  
- **Communications/Outreach:**
  - Usage of message testing for all communications and advertising
  - Small business flyer in the Pennie toolkit
  - Family glitch tactics
  
- Any questions on Open Enrollment 2023 pre-read materials? *(full slides can be found in appendix)*

# Forward Look to 2023: Family Glitch

**What is “family glitch”?** Employer-sponsored insurance (ESI) affordability was based on the cost of self-only coverage, not family coverage. If self-only coverage was affordable and family coverage was unaffordable, family members would be ineligible for financial assistance (even if the cost to enroll the family members in ESI was unaffordable).

- Earlier this year, the IRS issued a Proposed Rule to fix the "family glitch."
- If finalized, the ESI affordability calculation for family members will be based on the actual cost of family coverage. Employee’s affordability will still be based on cost for self-only coverage.
  - This fix will enable more family members with an offer of ESI through their spouse or parent's job to become eligible for financial assistance through Pennie.
- Assuming the Proposed Rule is finalized as written, beginning this fall Pennie’s ESI affordability question will be updated to collect additional information to implement the new proposed ESI affordability rules.
  - Current customers with access to ESI will be prompted to enter additional information next time they edit their application.
- For 2023, the [ESI affordability threshold](#) is 9.12% of annual household income.
- **Discussion:** What approach should Pennie take with public facing outreach and education for stakeholders regarding family glitch?

# Forward Look to 2023: Strategic Initiatives

- Path to Pennie enhancements
  - Engaging with all major tax vendors to support REV-1882; Working with DOR to improve the presentation of the electronic form in myPath; conditioning receipt of a file from DOR on the tax filer indicating they are uninsured
- National Committee for Quality Assurance (NCQA) Health Equity Accreditation Regulations
- **Discussion:** What support can stakeholders provide to make these programs a success? What support can Pennie provide to stakeholders that is not already contemplated?

**Adjourn**



# Appendix



# **Open Enrollment 2023 Processes and Improvements**



# Broker/Assister Recertification Changes – DEI Modules

- New Equity-Focused Training Modules for Assisters & Brokers
  - Required for all new and recertifying Assisters & Brokers
  - Working effectively with historically marginalized and underserved populations in PA, including:
    - Customers with low literacy
    - Customers with low health literacy
    - Older customers
    - Customers with disabilities
    - Rural communities
    - Black or African American Populations,
    - Hispanic or Latino Populations,
    - LGBTQ+ population,
    - American Indian and Alaska Natives (AI/AN),
    - Households that include immigrants
- 2023 Training for Assisters & Brokers
  - Comprehensive review and refresh of training modules
  - For broker recertification, focused on streamlining training to include new or updated policies (e.g. Path to Pennie, SEPs), key policies warranting annual refresher (e.g. eligibility rules), policies related to strategic goals (e.g. health equity), and any legally-required content (e.g. privacy & security training).
  - 2023 Broker Training: available mid-August
  - 2023 Assister Training: available mid-September

# Targets & Tactics

## Key Audiences

- Current Customers
- Customer Leads (submitted/open apps, leftover hc.gov accounts, etc)
- Those losing Medical Assistance Coverage
- Limited English Proficiency Populations
- The Uninsured/General Public/Low-Income Neighborhoods & Rural Areas/Faith-Based
- Stakeholders/Insurers/Hospitals/Health Centers/CAOs/PA CareerLinks/Non-Profits
- Customers/Customer leads impacted by ARP/IRA subsidy extension

## Marketing Strategy

- Weaving ARP/IRA Extension into all communications
- Paid Media – Robust Advertising Strategy
- Email/Mailing Campaigns
- Earned Media – Media interviews/Press Conference & Releases
- Owned Media – Social, Newsletter, Website
- Strategic Outreach Partnerships



# Communications and Outreach

## August

- OEP communication preparations
- PHE/ARP communication preparations
- Broker training & re-certification begins

## September

- Assister training & re-certification
- State agency partner updates – PA CareerLinks, PA Libraries, L&I, Pa Department of Corrections and Community & Learn Economic Development

## October

- Pre-OEP advertising begins
- Distribute stakeholder toolkit

## November

- OEP advertising and media campaign
- Legislative townhalls, community education center events, health fairs

- Pennie PHE Landing page (if ending 10/15)
- Hospital and Health Center Engagement
- Creative vendor conducting message testing

- Receive message testing results – implement into OEP creative
- Finalizing creative concept and media buy plan

- Auto-Renewal reminders/ARP awareness begins
- Municipal Leaders, CAOs, Faith-based partners

- OEP outreach events begin in conjunction with stakeholders and legislature
- ARP awareness continues

# New & Updated Materials for the Pennie Toolkit

- 2021 Annual Report
- Fully updated Existing Collateral for 2023 – brochures, palm card, flyers
- English-Spanish Glossary
- Social Graphics, Animations, Explainer Videos
- Waiting Room Flyer
- Small Business Flyer
- Pennie Palm Card translated into 9 languages
- Immigrant-focused Flyer

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

**Need Insurance? Pennie gets you covered!**

Pennie is the Commonwealth of PA's official health & dental insurance marketplace and the only link to financial assistance to help reduce the cost of coverage and care. See your savings & get local, personalized help today!

**When Can I Get Covered?**

**Open Enrollment**  
November 1<sup>st</sup> to January 15<sup>th</sup>

**Special Enrollment**  
January 1<sup>st</sup> to December 31<sup>st</sup>

If you experience a Qualifying Life Event such as loss of health coverage, marriage, change of residence, or many others, you can enroll in a Special Enrollment Period, anytime outside open enrollment. [Click to learn more.](#)

Multilingual support and translation services available both online and via phone! [A Spanish disponible en Español](#)

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**pennie**

## Waiting Room Flyer

Learn more on how and when you can get covered through Pennie!

English

Spanish

# Plan Certification Process

## August

- PA Insurance Department Communicates Any Rate Filing Changes Needed due to ARP Subsidy Extension.
- Pennie Receives Approved Insurer 2023 Plan Data from PA Insurance Department \*\*
- Load 2023 Plans into Production for Insurer Review.\*\*

## September

- Insurers Review and Finalize 2023 Plan Data in Pennie Portal.
- PID Finalizes 2023 Plans and Publishes Rates.
- All 2023 Plans Certified.

## October

- Producer Commission Schedules for OEP Provided to Pennie & Brokers.

## November

- 2023 Plans Available on Pennie Anonymous Shopping.

\*\*Without rate filing adjustments on extended subsidies

# Technology and Operational Improvements

Fall Release - High Level Scope

SSAP Updates, Verbiage Changes to Notices, Medicaid/Medical Assistance (MA) and CHIP 120-day SEP with earlier start date, Subscriber Swap fix, Additional Insurer ticketing enhancements, Functionality to support Family Glitch rule change.

## August

- User Acceptance Testing - August 29, 2022 – September 22, 2022
- Conduct Chat Pilot – Initially only displayed on Pennie.com FAQ page. Based on this experience we will develop additional canned responses for expeditious customer responses.

## September

- Release Approval – September 22, 2022
- Release Implementation – September 29, 2022
- Implement Chat – TBD based on pilot experience. Chat will be prominently displayed on Pennie.com home page. Goal is to be available for OE23. Future integration within the secure customer portal is being planned.

# Autorenewal Activities

## August

- Auto-Renewal Testing.

## September

- Auto-Renewal Dry-Run with Production Enrollment Data.

## October

- Production Run of Renewal Processes.
- Send 834 Auto-Renewal Files to Insurers.
- Distribute Notices and Emails to Consumers about Auto-Renewal and Eligibility
  - **Other efforts:** Notice stuffer(s), Explainer videos, Stakeholder toolkit, pennie.com FAQs

## December

- Catch up Auto-Renewals generated for 2022 SEP enrollees after the first Auto-Renewal batch.