



**pennie**<sup>®</sup>



# Pennie Community Workgroup

November 18, 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



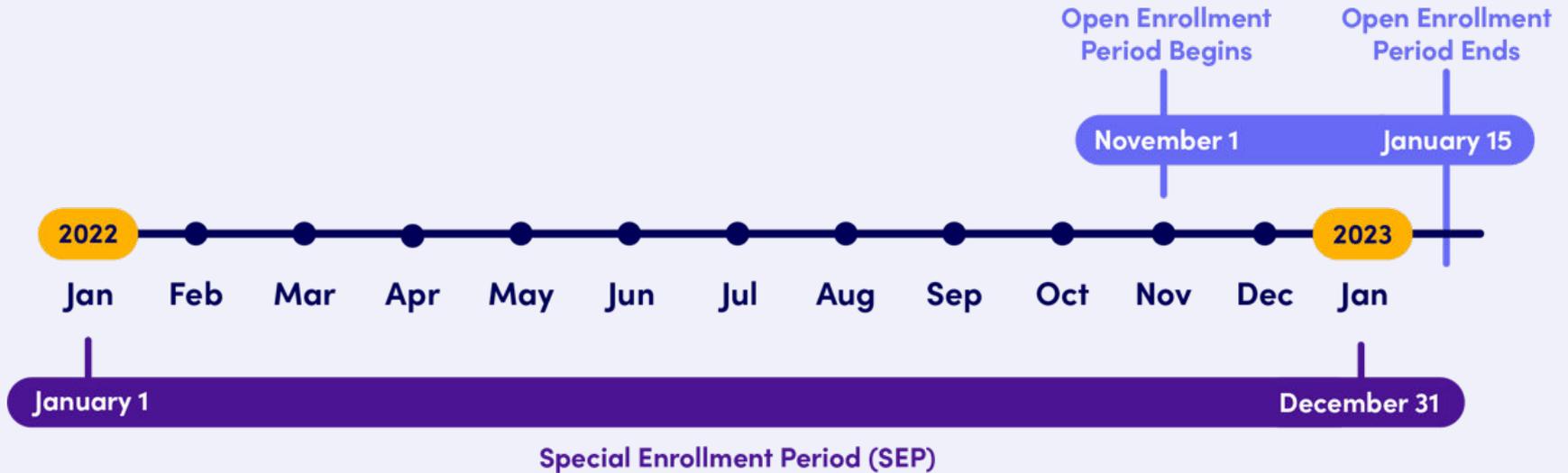
- **Pennie Community Updates**
- **PHE Update**
- **Operations Updates & System Enhancements**
- **Questions & Feedback**



# **Pennie Community Workgroup Updates**

[agency.pennie.com/pennie-community-workgroup/](https://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

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## Holiday Closings

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

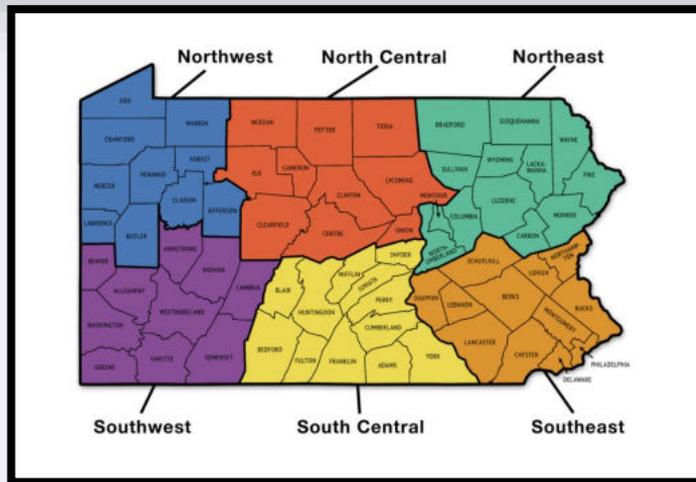


**1-844-844-8040**  
Customers

**1-844-844-4440**  
Assister / Broker

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

# Pennie & YMCA Health Equity Tour

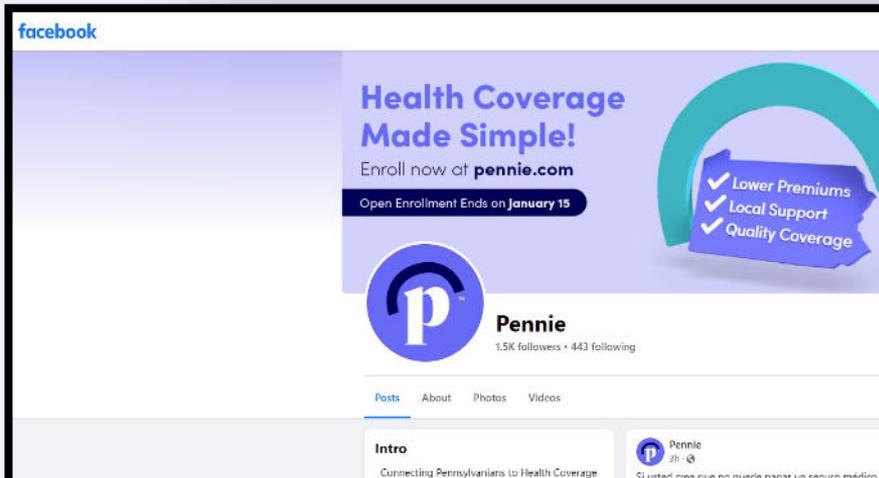


View Tour Stops at:  
<https://ymcaharrisburg.org/locations/ymca-center-healthy-living/programs/the-health-equity-tour/ymca-health-equity-tour-stops/>

Or

At pennie.com – right on our homepage

# Follow Pennie on Social & Share Materials



facebook

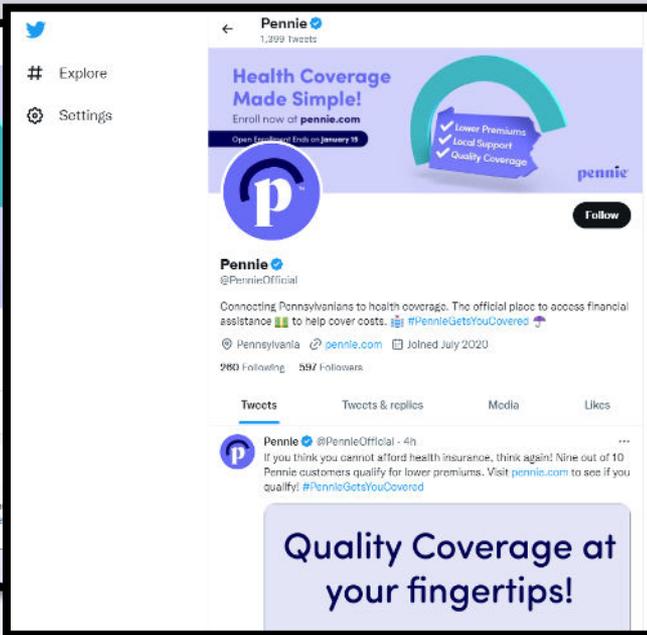
**Health Coverage Made Simple!**  
Enroll now at [pennie.com](https://pennie.com)  
Open Enrollment Ends on **January 15**

**Lower Premiums**  
**Local Support**  
**Quality Coverage**

**Pennie**  
1.5K followers • 443 following

Posts About Photos Videos

**Intro**  
Connecting Pennsylvanians to Health Coverage



Twitter

**Pennie** ✓  
1,399 Tweets

# Explore  
⚙ Settings

**Health Coverage Made Simple!**  
Enroll now at [pennie.com](https://pennie.com)  
Open Enrollment Ends on **January 15**

**Lower Premiums**  
**Local Support**  
**Quality Coverage**

**Pennie** ✓  
@PennieOfficial

Connecting Pennsylvanians to health coverage. The official place to access financial assistance 🇺🇸 to help cover costs. #PennieGetsYouCovered 🇺🇸

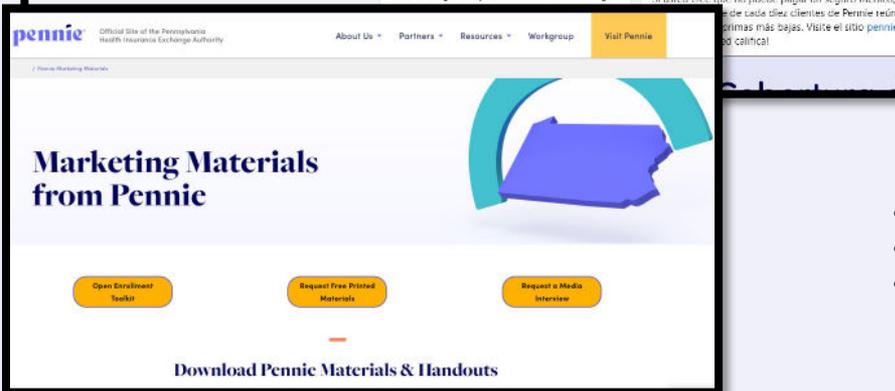
📍 Pennsylvania 🌐 [pennie.com](https://pennie.com) 📅 Joined July 2020

280 Following 597 Followers

Tweets Tweets & replies Media Likes

**Pennie** ✓ @PennieOfficial · 4h  
If you think you cannot afford health insurance, think again! Nine out of 10 Pennie customers qualify for lower premiums. Visit [pennie.com](https://pennie.com) to see if you qualify! #PennieGetsYouCovered

**Quality Coverage at your fingertips!**



**pennie** Official Site of the Pennsylvania Health Insurance Exchange Authority

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**Marketing Materials from Pennie**

Open Enrollment Toolkit  
Request Free Printed Materials  
Request a Media Interview

**Download Pennie Materials & Handouts**

- <https://agency.pennie.com/toolkit/>
- <https://twitter.com/pennieofficial>
- <https://www.facebook.com/PenniePa>

# Recertification Training Reminder

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

## Assisters

Recertification Deadline: 12/15

Get Pennie Certified at:  
[agency.pennie.com/assisters/](https://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!](#)

## Brokers

Recertification Deadline: 12/15

Get Pennie Certified at:  
[agency.pennie.com/brokerscertification/](https://agency.pennie.com/brokerscertification/)



**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 844-844-4440.

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

# 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](mailto: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](mailto: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

# PCW Materials

## Decks and Recordings for Pennie Community Workgroup Meetings:

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

**pennie** Official Site of the Pennsylvania Health Insurance Exchange Authority

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## 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](#)



# Public Health Emergency Update

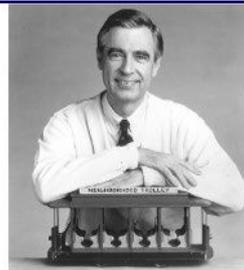
# Unwinding of the Public Health Emergency (PHE)

## It will take all of us!

- Estimated 400k-500k PA residents will lose Medical Assistance when eligibility redetermined after the PHE ends
- **When will PHE unwinding begin?**
- Currently, PHE scheduled to end **April 11, 2023**
  - Note: CMS has issued many 90-day extensions previously. CMS will provide states with confirmation 60 days in advance of the PHE end.
- PHE unwinding of the PHE is an "all hands-on deck" scenario – Pennie will need your help in making referrals to – Pennie Brokers, Assisters, Customer Service Representatives, and to pennie.com
- If you haven't joined DHS's "Helper" network, please do so - <https://www.dhs.pa.gov/PHE/Pages/Helpers.aspx>

"My mother would say to me, 'Look for the helpers. You will always find people who are helping.' To this day, especially in times of disaster, I remember my mother's words, and I am always comforted by realizing that there are still so many helpers — so many caring people in this world."

– Fred Rogers





# **Operations Updates & System Enhancements**

# Operations Updates & System Enhancements

- **2023 Renewals – Customers with No APTC**
- **Reporting Life Events During Open Enrollment**
- **Resolving Income Data Matching Issues (DMIs)**
- **Broker Portal “Search for Existing Customers” Functionality**

## 2023 Renewals – Customers with no APTC

**REMINDER: Some renewed customers need to take action to receive APTC for 2023 coverage.**

How can you know why a customer was renewed without APTC for 2023?

1. Did not apply for financial assistance in 2022
2. Potentially-eligible for Medical Assistance/CHIP for 2023
  - Check the customer's eligibility on your assister/broker portal or customer dashboard
  - Note: Pennie uses 2022 federal poverty levels (FPLs) for 2023 applications. Customers with income just above MA/CHIP eligibility thresholds in 2022 may fall below MA/CHIP eligibility thresholds for 2023 with the same income.
3. No consent to check trusted data sources at renewal
  - Edit the 2023 renewal application and navigate to the signature page to see their consent to check data sources at renewal.
  - Note: Pennie is sending separate emails and outbound calls to these customers throughout OE
4. Edit the 2023 renewal application and review the answers
  - Potential reasons for loss of eligibility for financial assistance include:
    - Not filing a tax return
    - Filing separate tax returns when married
    - Indicating not reconciling APTC received in previous years ("Reconciliation of APTC" question)

See [October 2022 Community Workgroup](#) for more information on 2023 renewals.

# Reporting Life Events During Open Enrollment

For 2023 Open Enrollment, we implemented system enhancements to make it easier report life events during Open Enrollment.

During OE, customers can enroll using EITHER:

- Open Enrollment rules (shop by 12/15 for coverage 1/1; shop by 1/15 for coverage 2/1)
- Special Enrolment rules (effective dates vary based on event)

When customer has a life event during OE, ask yourself these 3 questions:

- **Step 1: What is coverage start date for the life event?**
- **Step 2: Do I need to make same change to the other year's application?**
- **Step 3: How do I report the life event?**

# Reporting Life Events During Open Enrollment

ENHANCED Self-Service Reporting Life Events during Open Enrollment

## Step 1: What is coverage start date for the life event?

- Coverage start date determines whether to use 2022 or 2023 application
- 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).

# Reporting Life Events During Open Enrollment

ENHANCED Self-Service Reporting Life Events during Open Enrollment

## Step 2: Do I need to make same change to the other year's application?

- **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.
- If you need to update 2022 and 2023 coverage, the order you do it doesn't matter.

# Reporting Life Events During Open Enrollment

## ENHANCED Self-Service Reporting Life Events during Open Enrollment

### Step 3: How do I report the life event?

- You may see different system prompts depending on your situation.
- Apps **submitted 11/1/2022 – 12/15/2022:**

### 2022 apps: Confirm Event and Finalize Plans

2022 Coverage Start Dates (based on life event)

2022	2023
<p><b>Next Steps</b></p> <p>You have successfully 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.</p> <p><a href="#">Confirm Event and Finalize Plans</a></p>	

### 2023 apps: Shop for Plans

- Shop for Plans** (for 1/1/2023 coverage)
- Confirm Life Event** (2023 coverage, based on life event)

2022	2023
<p>ⓘ You have 58 days to enroll before the open enrollment period ends on 01/15/2023. If you are reporting a change to your 2022 enrollment click on the 2022 tab to update your enrollment.</p>	
<p><b>Next Steps</b></p> <p>You have successfully completed your application for health insurance and provided your financial information. You can now shop and enroll in plans that best meet the needs of your family.</p> <p><a href="#">Shop for Plans</a></p>	

2022	2023
<p><b>Next Steps</b></p> <p>You have successfully 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.</p> <p><a href="#">Confirm Event and Finalize Plans</a></p>	

# Reporting Life Events During Open Enrollment

## ENHANCED Self-Service Reporting Life Events during Open Enrollment

### Step 3: How do I report the life event?

- You may see different system prompts depending on your situation.
- Apps **submitted 12/16/2022 – 1/15/2023:**

### 2022 apps: Confirm Event and Finalize Plans

2022 Coverage Start Dates (based on life event)

2022	2023
<p><b>Next Steps</b></p> <p>You have successfully 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.</p> <p><a href="#">Confirm Event and Finalize Plans</a></p>	

### 2023 apps: Shop for Plans

- Shop for Plans** (for 2/1/2023 coverage)
- Confirm Life Event** (for other 2023 coverage dates) **(NEW)**

2022	2023
<p>You have 29 days to enroll before the open enrollment period ends on 01/15/2023. If you are reporting a change to your 2022 enrollment click on the 2022 tab to update your enrollment. If you have a qualified life event that would grant you an earlier effective start date than 02/01/2023, then click the following link <a href="#">Confirm Life Event</a></p>	
<p><b>Next Steps</b></p> <p>You have successfully completed your application for health insurance and provided your financial information. You can now shop and enroll in plans that best meet the needs of your family.</p> <p><a href="#">Shop for Plans</a></p>	

2022	2023
<p><b>Next Steps</b></p> <p>You have successfully 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.</p> <p><a href="#">Confirm Event and Finalize Plans</a></p>	

# Reporting Life Events During Open Enrollment

## Example 1 – Marriage on 12/2/2022 (submitted on 12/10/2022)

Step 1. What is coverage start date? 1<sup>st</sup> of month following 12/2/2022 event = 1/1/2023 coverage

Step 2. Do I need to make changes to multiple years? No

Step 3. How do I report the life event?

- Update 2023 application to add spouse
- Click on Shop for Plans (for 1/1/2023 coverage)

2022      2023

🕒 You have 58 days to enroll before the open enrollment period ends on 01/15/2023. If you are reporting a change to your 2022 enrollment click on the 2022 tab to update your enrollment.

**Next Steps**

You have successfully completed your application for health insurance and provided your financial information. You can now shop and enroll in plans that best meet the needs of your family.

[Shop for Plans](#)

# Reporting Life Events During Open Enrollment

## Example 2 – Marriage on 12/2/2022 (submitted on 12/20/2022)

Step 1. What is coverage start date? 1<sup>st</sup> of month following 12/2/2022 event = 1/1/2023 coverage

Step 2. Do I need to make changes to multiple years? No

Step 3. How do I report the life event?

- Update 2023 application to add spouse
- Click on Confirm Life Event to report Marriage
  - (Since current date is after 12/15, Shop for Plans would result in 2/1/2023 coverage, not 1/1/2023 coverage.)
- After life event approved, Shop for Plans (1/1/2023)

# Reporting Life Events During Open Enrollment

## Example 3 – Loss of MEC on 2/5/2023 (submitted on 12/20/2022)

Step 1. What is coverage start date? 1<sup>st</sup> of month following 2/5/2023 event = 3/1/2023 coverage

Step 2. Do I need to make changes to multiple years? No

Step 3. How do I report the life event?

2022 2023

You have 29 days to enroll before the open enrollment period ends on 01/15/2023. If you are reporting a change to your 2022 enrollment click on the 2022 tab to update your enrollment. If you have a qualified life event that would grant you an earlier effective start date than 02/01/2023, then click the following link

[Confirm Life Event](#)

**Next Steps**

You have successfully completed your application for health insurance and provided your financial information. You can now shop and enroll in plans that best meet the needs of your family.

~~Shop for Plans~~

2022 2023

**Next Steps**

You have successfully 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 Finalize Plans](#)

- Update 2023 application
- Click on Confirm Life Event to report Loss of MEC
  - (Since current date is after 12/15, Shop for Plans would result in 2/1/2023 coverage, not 3/1/2023 coverage.)
- After life event approved, Shop for Plans (3/1/2023)

**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 • Loss of Minimum Essential Coverage (MEC) 02/05/2023

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](#)

# Reporting Life Events During Open Enrollment

## Example 4 – Birth on 1/5/2023 (submitted on 1/10/2023)

Step 1. What is coverage start date? Date of event = 1/5/2023 coverage

Step 2. Do I need to make changes to multiple years? No

Step 3. How do I report the life event?

2022 2023

You have 29 days to enroll before the open enrollment period ends on 01/15/2023. If you are reporting a change to your 2022 enrollment click on the 2022 tab to update your enrollment. If you have a qualified life event that would grant you an earlier effective start date than 02/01/2023, then click the following link

[Confirm Life Event](#)

**Next Steps**

You have successfully completed your application for health insurance and provided your financial information. You can now shop and enroll in plans that best meet the needs of your family.

~~Shop for Plans~~

2022 2023

**Next Steps**

You have successfully 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 Finalize Plans](#)

- Update 2023 application to add child
- Click on Confirm Life Event to report Birth
  - (Since current date is after 12/15, Shop for Plans would result in 2/1/2023 coverage, not 1/5/2023 coverage.)
- After life event approved, Shop for Plans (1/5/2023)

### 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 • Birth ▼ 01/05/2023 📅

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](#)

# Reporting Life Events During Open Enrollment

## Example 5 – Birth on 11/25/2022 (submitted on 1/10/2023)

Step 1. What is coverage start date? Date of event = 11/25/2022 coverage

Step 2. Do I need to make changes to multiple years? **Yes**, need coverage starting 11/25/2022 & 1/1/2023

Step 3. How do I report the life event?

- Update **2022** application to add child
- Report life event, and Shop for Plans (11/25/2022)
- Update **2023** application to add child
- Click on Confirm Life Event to report Birth
- After life event approved, Shop for Plans (1/1/2023)

# Resolving Income Data Matching Issues (DMIs)

## What is a Data Matching Issue (DMI)?

- Pennie is required by federal law to verify information on a customer's application against trusted data sources and flag inconsistencies, called Data Matching Issues (DMIs)
  - Checked every time an application is submitted
- If application information inconsistent with trusted data sources:
  - DMIs will be generated for each inconsistency found
  - Customer "conditionally eligible" for coverage for 90-day reasonable opportunity period (ROP)
  - Inconsistencies must be resolved before end of ROP or else adverse action taken
- Since eligibility is determined at the individual family member level, most DMIs are applicable to a specific person not the entire household.
  - HOWEVER, since income is for the entire household, income DMIs are based on the entire household's income (even though we list the income DMI under the primary tax filer's name)
- If Income DMI not resolved by end of ROP, APTC/CSR terminated for entire household effective last day of month on or after ROP expires (90 day ROP + 15 days)

See [May 2022 Community Workgroup](#) for more information on preventing, resolving, and troubleshooting DMIs.



# Resolving Income Data Matching Issues (DMIs)

## How to Resolve a DMI?

- Upload documents through customer portal that are appropriate for the type of DMI
- List of acceptable documents are available on Document Upload Pages, DMI reminder notice, & Pennie FAQs

[FAQ: Documents to confirm household income](#)

## Unique Challenges Verifying Income

- Application requires customer to estimate their **expected annual household income at end of the current year**
  - If income on application is less than actual income at end of year, customer at risk for repayment of APTC on tax return
- Challenges with estimating household income for current year
  - Difficult to predict changes in employment status, periods of unemployment, or changing jobs
  - Variability of income for hourly and seasonal workforce
  - Unpredictability of self-employment income

Limited data sources available to verify projected annual income

- Trusted data sources look at income from 1-2 years prior (IRS) or credit bureau data (Experian)

Pennie applies generous thresholds to compare income with data sources before triggering DMIs

- If income on application greater than income from data sources, no DMI
- If income on application less than income from data sources, is difference within thresholds?
  - Current threshold for triggering DMI: Up to 40% or \$20,000, whichever is lower

\* Current thresholds subject to change

# Resolving Income Data Matching Issues (DMIs)

## Common Issues with Documentation to Resolve Income DMIs

1. Income documentation provided for only one person, not all household members with income on the application
2. Income documents do not add up to income provided on application
3. Documents (e.g. pay stubs) missing frequency, name, or other critical information

## What if no documentation is available for some or all reported income?

- Customer must make good faith effort to find all available documentation for any portion of reported income.
- Only after ensuring documentation is not available can customer provide income attestation form
- Note: If documentation available for some income but not all, provide that documentation with the attestation form and an explanation for why documentation is not available for the remaining portion of reported income.

# Resolving Income Data Matching Issues (DMIs)

## Updated Attestation of Income Form

- Customer must be able to demonstrate that they attempted to obtain proper documentation before using attestation.

### 1. Check the appropriate scenario

Please check the box next to the scenario below that applies to you:

- Customers with partial documentation should still submit those documents in addition to this form and provide explanation in the space provided below.
- Customers who have submitted documents, but those documents have been rejected due to not matching your attested income on your application, submit this form in addition to those documents providing explanation in the space provided below.
- For business owners and investors whose income might fluctuate may submit this form in addition to any supporting documentation and providing background in the space provided below.



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

### 2. Provide detailed explanation for why unable to provide proper documentation (required)

**Required\*** In the box below, please provide a detailed explanation why you are submitting this form and/or why you are unable to obtain proper documentation showing your full anticipated annual income (if more space is needed, attach additional document to this form).

**Attestation form will be rejected if not completed in full or without valid detailed explanation.**

# Resolving Income Data Matching Issues (DMIs)

## Why do I have to collect documents? Why can't I just submit the income attestation form?

- Attestation forms should NOT be first document submitted, except in very limited circumstances, per federal rule
- Remember the purpose of DMIs :
  - Federal rules require Pennie to verify each eligibility criteria that customer attests to on their application.
  - Pennie first tries to validate using trusted data sources.
  - If trusted data sources cannot verify the application information, customer has opportunity to provide documentation to verify what they have already attested to on their application.
  - Submitting another attestation to “verify” information attested to on the application **is not verification**.
  - That is why Income Attestation is the last resort only when no other documentation exists.
- Most customers should be able to submit some documentation of their income.
- If that documentation is not sufficient to verify all of the income, or if the documents don't reflect future changes, then use the attestation form as a **supplement** to the original documentation

# Resolving Income Data Matching Issues (DMIs)

## Example 1

- Total HH Income on Application: \$50,000
  - \$10,000 – Social Security, Member 1
  - \$3,000 – Pension Benefits, Member 1
  - \$12,000 – Social Security, Member 2
  - \$25,000 – Retirement/Investments, Member 2
- Member 2 plans to retire 1/1/2023 so has not begun taking retirement/investment income.

## Q. Can HH just submit a self attestation form?

A. No.

- HH should submit documentation for Social Security (Member 1), Social Security (Member 2), and Pension Benefits (Member 1).
- Attach attestation form to the other documentation with explanation of why documentation not available for Retirement/Investment income (Member 2). “Member 2 is planning to retire 1/1/2023 and will be receiving retirement income through withdrawals on investments. Since withdrawals have not yet started, documentation is not yet available. Documentation of all other income sources is attached to this attestation.”

# Resolving Income Data Matching Issues (DMIs)

## Example 2

- Total HH Income on Application: \$30,000
  - \$20,000 – Part-Time Job, Member 1
  - \$10,000 – Seasonal Job, Member 1
- Member has been employed at Part-Time Job for several years but has recently reduced hours.
- Member has worked at Seasonal Job for several years but expects to work more hours to make up for reduced part-time job hours.

## Q. Can HH just submit a self attestation form?

A. No.

- HH should submit recent 2022 paystubs for Part-Time Job (Member 1) and Seasonal Job (Member 1).
- Attach attestation form to the other documentation with explanation of why income from these jobs will be different in 2023. “Member 1 will be working reduced hours at Part-Time Job for 2023. During 2022, paystubs reflect working 30 hours per week, but hours will be 20 hours per week for 2023. Member 1 will be increasing hours worked at Seasonal Job for 2023 by about 25%. Seasonal Job 2022 pay stubs reflect \$8,000 income, therefore with 25% increase in hours for 2023, Seasonal Job 2023 income is expected to be \$10,000.”

# Resolving Income Data Matching Issues (DMIs)

## Example 3

- Total HH Income on Application: \$60,000
  - \$10,000 – Rental Income, Member 1
  - \$50,000 – Self-Employment Income, Member 2
- Member 2's Self-Employment Income for 2022 was \$100,000 but member has changed their sales model for 2023 and projects income for 2023 to be \$50,000.

## Q. Can HH just submit a self attestation form?

A. No.

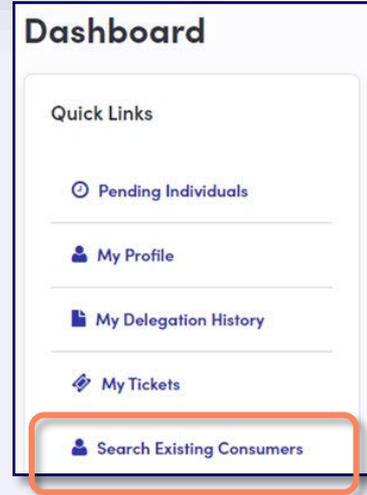
- HH should submit recent documents showing Rental Income (Member 1), 2022 Self-Employment Income (Member 2), and other business documents showing why 2023 expected Self-Employment Income will vary.
- Attach attestation form to the other documentation with explanation of why 2023 Self-Employment Income is different from 2022 Self-Employment Income and how the other documents provided support that change. "Member 2 Self-Employment Income for 2023 reflects a change in business model from 2022 that will require additional investments in the company and reduction in total sales due to restructuring as shown in the attached documents, therefore the projected self-employment income of \$50,000 for 2023."

# Broker Portal - “Search Existing Customers”

Refresher on enhancement deployed October 2022

## Previous “Add a new individual” Tool:

- Assister/broker can create a new household on behalf of a customer who has never applied through Pennie before; Assister/broker is automatically designated to the new household record
- Limitations of “Add a new individual” functionality:
  - Creation of duplicate household records for certain customers
  - No self-service method for the assister/broker to designate to an existing customer’s account (other than customer logging into their account or calling Pennie)



## NEW Broker “Search Existing Customers” Tool:

- (SAME) Brokers can create a new household for customer who never applied through Pennie before.
- (NEW) Checks for existing household record before creating a new household record (to avoid duplicates)
- (NEW) Broker can designate themselves to that existing household record, if one already exists.

See [September 2022 Community Workgroup](#) for more information on “Search Existing Customers” enhancement.

# Broker Portal - “Search Existing Customers”

## NEW Broker “Search Existing Customers” Tool:

### • Step 1. Verify Identity

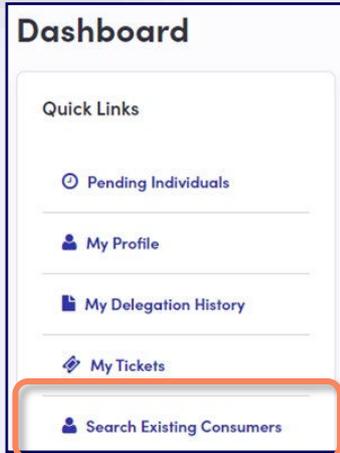
- Enter the document type you used to verify identity, & enter document number
- Document upload not required; Many options, including documents already needed for application.

### • Step 2. Search by SSN

- For customers without an SSN, use existing methods for designation (e.g. customer portal, phone).

### • Step 3. Search Results

- **No Match Found** – No existing household records on Pennie. Next Step: Start new application.
- **One Match Found (Already Your Customer)** – Next Step: Go back to your Active Individuals.
- **Multiple Matches Found** – Multiple household records on Pennie. Next Step: Designation by customer login or phone
- **Customer Found** – Existing household record on Pennie. Next Step: Designate yourself as customer’s broker.
  - Customer sent notice of broker change, and directing them to call Pennie if they think designation was made in error.



See [September 2022 Community Workgroup](#) for more information on “Search Existing Customers” enhancement.



**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**

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