



pennie®



# Pennie Community Workgroup

December 9, 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



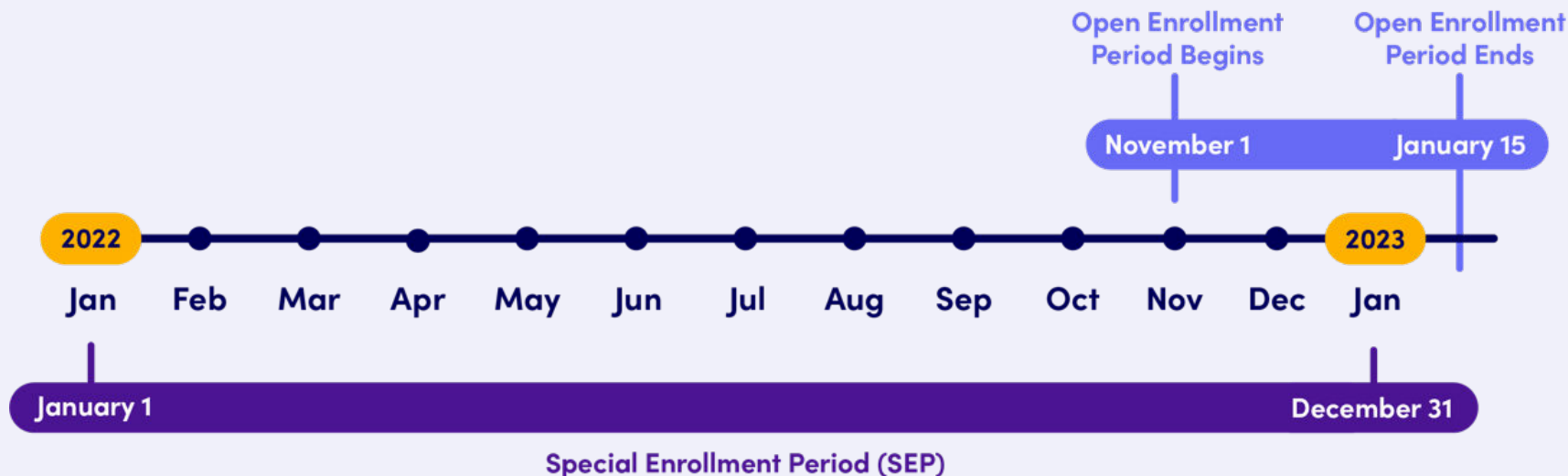
- **Pennie Community Updates**
- **Operations Updates & System Enhancements**
- **Questions & Feedback**



# **Pennie Community Workgroup Updates**

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

# Enrollment Timeline



# December 15 Deadline Awareness Push

## Owned Media

- Daily emails to customers with open and submitted applications – countdown to the deadline to enroll for 1/1 coverage
- Outbound calls to customers with submitted apps who are eligible for low-cost and no-cost plans
- Social Media Countdown Campaign

## Earned Media

- Extensive push for tv and radio interviews leading up to the 12/15. If you see a story, please share!
- Press Release about the deadline – distributing on 12/12

## Paid Media

- Increase in our advertising campaign leading up to the 12/15 deadline



## 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



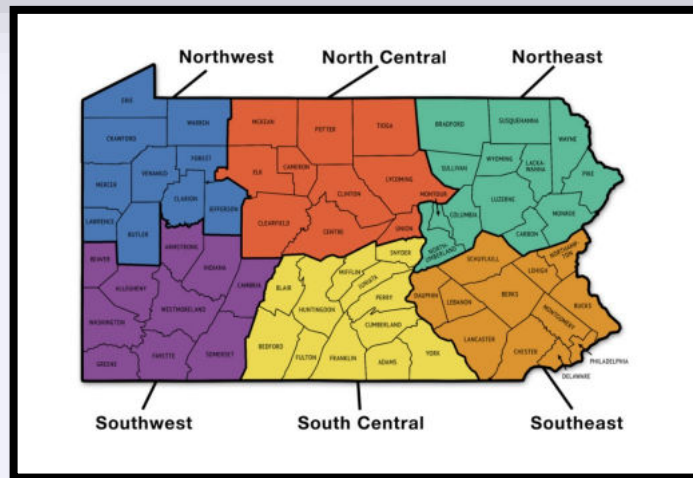
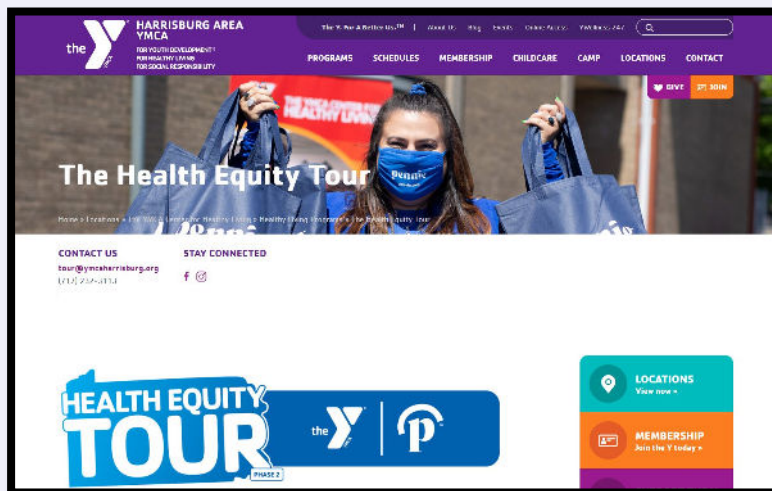
**1-844-844-8040**  
**Customers**

**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

# Pennie's Toolkit

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

Household / Family Size	Annual Income
Single	\$19,320
2 person	\$26,120
3 person	\$32,940
4 person	\$39,760

Now Available at Pennie! Throughout the year, including outside of Open Enrollment, Pennie members can enroll in or change their plan through Pennie if they experience a qualifying life event making them eligible for a Special Enrollment Period. (PA Department of Health)

When in Doubt, Reach out! Don't hesitate to reach out with questions. You can even find local support and work with a Pennie professional to help find the best plan for you.

To connect with Pennie support, visit [pennie.com/enroll](https://pennie.com/enroll) or call 1-844-844-8040.

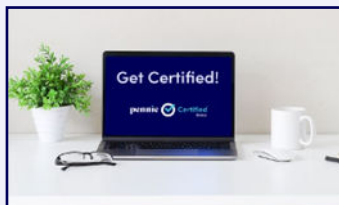
# Recertification Training Reminder

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!](https://agency.pennie.com/assisters/)

## 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?**

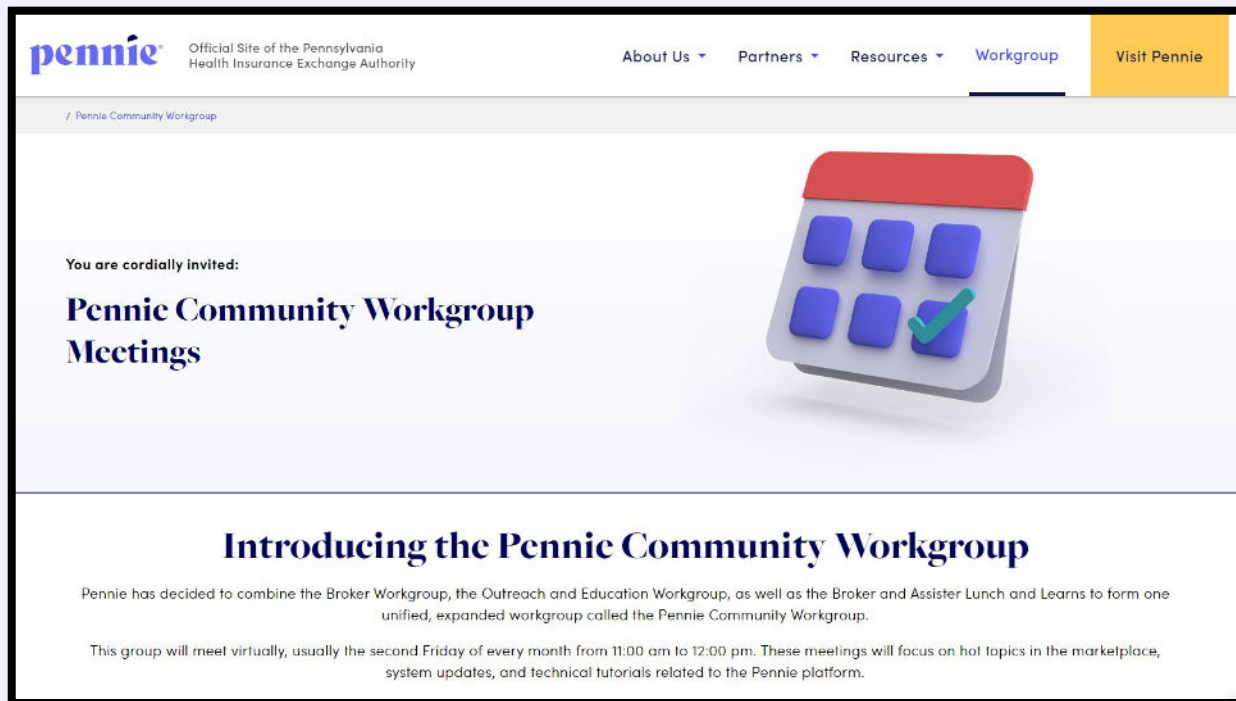
Please review carefully to be sure you take the right training for your situation. Our Trainings are not interchangeable. If you have any questions, please call our Pennie Broker Support team at 844-844-4440.

[I am New to Pennie](#)   [I am a Currently Active Pennie Certified Broker](#)   [I am a Previous Pennie Broker, Not Currently Certified](#)

# PCW Materials

## Decks and Recordings for Pennie Community Workgroup Meetings:

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



The screenshot shows the Pennie website's 'Pennie Community Workgroup' page. The header includes the Pennie logo, the text 'Official Site of the Pennsylvania Health Insurance Exchange Authority', and navigation links for 'About Us', 'Partners', 'Resources', 'Workgroup' (which is highlighted), and 'Visit Pennie'. Below the header, the breadcrumb trail reads '/ Pennie Community Workgroup'. The main content area features a 3D illustration of a calendar with a green checkmark on one of the dates. To the left of the calendar, the text reads: 'You are cordially invited: Pennie Community Workgroup Meetings'. Below this, a section titled 'Introducing the Pennie Community Workgroup' contains two paragraphs of text.

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

About Us ▾ Partners ▾ Resources ▾ **Workgroup** Visit Pennie

/ Pennie Community Workgroup

You are cordially invited:

## Pennie Community Workgroup Meetings

### 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.



# **Operations Updates & System Enhancements**

# Provider Search



When shopping for a health plan, Pennie's integrated provider search let's you see which plans your provider is in-network.

Provider search available in:

- Browse for Plans (no login required)
- Shop for Plan (within customer's account)

# Browse for Plans

## Connecting Pennsylvanians to health coverage.

Pennie is the only place that you can apply for financial help to lower the cost of your monthly premiums and out-of-pocket costs.

### LET'S GET STARTED



#### Browse for health & dental plans

Shop first, sign up later.



#### Register with access code

Use your access code to register for a new account.



#### Log in to existing account

If you already have an account, log in here.

### Which coverage year?

Select Coverage Year: \* 2023 ▼

### Where do you live?

Enter ZIP Code: \* 17109 Dauphin

### Who is in your household and do they need coverage?

Members

Birthdate \*

Tobacco Use

Native American

Seeking  
Coverage

Applicant

10/09/1976



+ Spouse

+ Dependent

Skip and Sign up

Browse Plans

There are two ways to access provider finder:

- Anonymous shopping
- Through the application process

# Search for Doctor

## Tell us about your healthcare needs

(Optional) Please answer the questions below: (1/4)

[Skip to View Plans](#)

Search for a Doctor that you would like to keep in your plan

mary davis

within 20 miles radius

of

17109

Dr. Mary Davies  
Internal Medicine

Mrs. Mary Purtle  
Physician Assistant

Mary Richards  
Psychologist

Mary Toomey  
Psychologist (Clinical)

Changes daily. Call your doctor or provider to be sure they belong

Here is an estimation of doctors and clinics only. The address displayed  
does not give service or reflect all of your doctor's office locations. If you do not have  
a doctor, please contact your insurance company after enrolling to locate in-network providers available in your  
area. Please check with your insurance company before service to ensure you have a full understanding of costs  
and provider networks.

[Back](#)

[Reset All My Responses](#)

[Next](#)

- Select the correct provider specialty
- Providers often show multiple locations, some locations may be in-network and other locations not.
  - Select the location you use.
  - If you go to multiple locations, search for the provider at each location

### Provider Addresses for Dr. Mary Davies

☒ 805 Sir Thomas Ct Fl 1  
Harrisburg PA, 17109  
717-657-3030  
717-703-5746  
717-988-0020

☐ 107 S Sporting Hill Rd  
Mechanicsburg PA, 17050  
717-943-1781

[Select Address](#)

**Note:** The default search radius is 20 miles from the CENTER of the zip code provided.



# Searching for Multiple Doctors / Facilities

Search for a Doctor ▼ that you would like to keep in your plan

Search by ☒ Doctor ☐ Facility within 20 miles radius ▼ of 17109

DOCTOR X

**Dr. Mary Davies**  
Internal Medicine  
717-657-3030  
805 Sir Thomas Ct Fl 1  
Harrisburg, PA 17109

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

You can search for any combination of providers AND facilities/hospitals  
(up to five total at a time)

# Search for Facility / Hospital

Search for a Facility ▼ that you would like to keep in your plan

within 20 miles radius ▼ of

- Family Medicine
- Spirit Physician Services, Inc.  
Neurological Surgery
- Holy Spirit Medical Center  
(Fka Geisinger Holy Spirit)**  
General Acute Care Hospital
- Spirit Physician Services Inc  
Psychiatry & Neurology (Neurology)

...s changes daily. Call your doctor or provider to be sure they belong

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.



When searching for a hospital, select the '**General Acute Care Hospital**' facility type

# Search for Facility / Hospital

Search for a Facility ▼ that you would like to keep in your plan

Search by facility name  within 20 miles radius  of

Provider Addresses for Holy Spirit Medical Center (fka Geisinger Holy Spirit)

- ☐ 450 Powers Ave  
Harrisburg PA, 17109  
717-972-4900
- ☐ 4230 Crums Mill Rd  
Harrisburg PA, 17112  
717-972-4900
- ☐ 20 Capital Dr  
Harrisburg PA, 17110  
717-724-6397  
717-972-4900  
717-972-6821
- ☐ 2808 Old Post Rd  
Harrisburg PA, 17110  
717-920-4540
- ☐ 5 Capital Dr Ste 203  
Harrisburg PA, 17110  
717-972-4900
- ☐ 101 Erford Rd  
Camp Hill PA, 17011  
717-972-4900
- ☐ 205 Grandview Ave Ste 309  
Camp Hill PA, 17011  
717-972-4663
- ☐ 800 Poplar Church Rd  
Camp Hill PA, 17011  
717-724-6397  
717-763-0510

Hospitals often have many addresses  
Be sure to verify the address and/or search for multiple addresses

# Provider Search

Search for a Doctor ▼ that you would like to keep in your plan

Search by doctor name

within 20 miles radius ▼

of 17109

## DOCTOR

X

Dr. Mary Davies  
Internal Medicine  
717-657-3030  
805 Sir Thomas Ct Fl 1  
Harrisburg, PA 17109

## FACILITY

















X

Holy Spirit Medical Center (Fka  
Geisinger Holy Spirit)  
General Acute Care Hospital  
570-214-4375  
503 N 21st St  
Camp Hill, PA 17011

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

# Plan Shopping – Provider Search Results

LOWER EXPENSE \$	LOWER EXPENSE \$	LOWER EXPENSE \$	LOWER EXPENSE \$	LOWER EXPENSE \$
<b>Capital</b>  Bronze Capital Advantage EPO 7450/0/50	<b>Capital</b>  Bronze PPO 7450/0/50	<b>HIGHMARK</b> my Direct Blue EPO Bronze 8900	<b>UPMC HEALTH PLAN</b> UPMC Advantage Bronze \$6,700/\$0 - Premium Network	<b>Geisinger</b> Health Plan Geisinger Marketplace All-Access HMO Pharmacy First 8500
BRONZE EPO	BRONZE PPO	BRONZE EPO	BRONZE PPO	BRONZE HMO
<b>\$415.92</b> /month	<b>\$457.60</b> /month	<b>\$421.56</b> /month	<b>\$488.82</b> /month	<b>\$522.54</b> /month
PRIMARY CARE VISIT \$50 Copay GENERIC DRUGS No Charge after deductible DEDUCTIBLE \$7450 OOP MAX \$9100 OVERALL QUALITY Not Available RATING DR. MARY DAVIES  HOLY SPIRIT MED... 	PRIMARY CARE VISIT \$50 Copay GENERIC DRUGS No Charge after deductible DEDUCTIBLE \$7450 OOP MAX \$9100 OVERALL QUALITY  RATING DR. MARY DAVIES  HOLY SPIRIT MED... 	PRIMARY CARE VISIT No Charge after deductible GENERIC DRUGS No Charge after deductible DEDUCTIBLE \$8900 OOP MAX \$8900 OVERALL QUALITY  RATING DR. MARY DAVIES  HOLY SPIRIT MED... 	PRIMARY CARE VISIT No Charge after deductible GENERIC DRUGS \$30 Copay DEDUCTIBLE \$6700 OOP MAX \$9100 OVERALL QUALITY  RATING DR. MARY DAVIES  HOLY SPIRIT MED... 	PRIMARY CARE VISIT 0% Coinsurance after deductible GENERIC DRUGS \$25 Copay DEDUCTIBLE \$8500 OOP MAX \$8700 OVERALL QUALITY  RATING DR. MARY DAVIES  HOLY SPIRIT MED... 
<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>	<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>	<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>	<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>	<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>
<input type="button" value="ADD"/>	<input type="button" value="ADD"/>	<input type="button" value="ADD"/>	<input type="button" value="ADD"/>	<input type="button" value="ADD"/>

# Plan Details


EXPENSE ESTIMATE LOW \$

## Capital



Bronze Capital Advantage...

BRONZE EPO

**\$415.92** /month [Details](#)

**ADD** 

### Plan Highlights



Plan Name	Bronze Capital Advantage EPO 7450/0/50
Primary Care Visit	\$50 Copay
Generic Drugs	No Charge after deductible
Deductible	\$7450
OOP Max	\$9100
HSA-compatible	No
Overall Quality Rating	Not Available
Dr. Mary Davies	
Holy Spirit Med...	

### Benefits Resources

[Summary of Benefits and Coverage](#) [Download Plan Brochure](#)

[Provider Directory](#)


### Doctors and Facilities

<b>Dr. Mary Davies</b> Internal Medicine 717-657-3030 805 Sir Thomas Ct Fl 1 Harrisburg, PA 17109 <a href="#">edit</a>	 In-Network
<b>Holy Spirit Medical Center (Fka Geisinger Holy Spirit)</b> General Acute Care Hospital 570-214-4375 503 N 21st St Camp Hill, PA 17011 <a href="#">edit</a>	


(Insurer's Provider Directory)

LOCATION [Harrisburg, PA](#) PLAN [Capital Advantage EPO](#)


## Hello, What are you searching for today?




Doctors by name



Doctors by specialty



Places by name



Places by type

[Search all](#)

**Note:** Even though dental plans not included in the integrated provider search, plan details do have provider directory links.

## Helpful Hints

- Try searching by providers by full name. If unsuccessful, try adding middle initials.
- Be sure to verify the address you select is correct. Many providers/practices have multiple locations.
- Verify the specialty of the provider or facility you are selecting is correct as well.



Regardless of search results on Pennie or Insurer's site, **ALWAYS** contact your provider's office directly to confirm their participation.

## “Family Glitch” Fix – ESI Affordability

**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).

- The IRS recently finalized a rule to fix the “family glitch” starting in 2023– ESI affordability will be:
  - (for employee) the cost of self-only coverage (no change)
  - (for family members) the actual cost of family coverage (NEW)
- More individuals will be eligible for financial assistance under new ESI affordability rule
- Pennie’s 2023 application has been updated to implement these new 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.

See [September 2022 Community Workgroup](#) for more information on Family Glitch Fix & ESI Affordability.



# ESI Affordability

- Today, we're going to dive further into the following topics:
  - Customers with Multiple Offers of ESI
  - Minimum Value
  - Determining Cost for Family Coverage
  - Completing the new ESI Affordability Questions on Pennie application

See [September 2022 Community Workgroup](#) for more information on Family Glitch Fix & ESI Affordability.

## ESI Affordability – Multiple Offers of ESI

- Multiple Offers of ESI - How is ESI affordability calculated?
  - One or more offers of affordable minimum value ESI = ineligible for financial assistance
  - If one ESI is affordable & another ESI is unaffordable = ineligible for financial assistance



Always include every offer of ESI on the Pennie application!

Pennie will determine which ESI is affordable/unaffordable and determine the impact on eligibility for financial assistance.

See [September 2022 Community Workgroup](#) for more information on Family Glitch Fix & ESI Affordability.

# ESI Affordability – Minimum Value

- ESI is “Minimum Value” if the plan:
  - covers at least 60 percent of the expected total allowed costs for covered services, and
  - provides substantial coverage of in-patient hospitalization and physician services
- How do you know if ESI is Minimum Value?
  - Employers have requirements to notify their employees about whether ESI is minimum value by:
    - Summary of Benefits and Coverage (SBC), and
    - Notice to employees about their Marketplace options and their potential eligibility for a premium tax credit, including whether the employer offers minimum value ESI (employers subject to Fair Labor Standards Act)
  - If unsure, customers should contact their employer
- If ESI is Minimum Value (MV) for employees, does that mean it is Minimum Value for family members?
  - ESI that is MV for employees is considered MV for family members if the scope of benefits and cost sharing under the plan are the same for employees and family members.

See [Q12 of IRS Q&A on Premium Tax Credit](#) for more information on how you know if ESI is Minimum Value.

## ESI Affordability – Cost for Family Coverage

- What cost for family coverage should I use?
  - Amount the employee must pay to cover the employee and ALL of employee's "family" members offered ESI
    - Include all family members regardless if the tax dependent needs the ESI or is seeking coverage through Pennie.
  - "Family" includes the employee, the employee's spouse (filing a joint tax return), and employee's tax dependents
  - Do NOT include non-tax dependents offered ESI (e.g. adult children up to 26 who are independent tax filers)
    - Financial assistance for an employee's non-tax dependents is based on ENROLLING in ESI, not just an offer of ESI.
    - Financial assistance for an employee's tax dependents is based on an OFFER of ESI, regardless of whether they enroll in ESI
- What if the family members are offered ESI but unable to enroll because the employee did not enroll?
  - Family members would be ineligible for APTC because they have an offer of minimum value affordable ESI.
- What if the ESI includes multiple plan options?
  - Use the cost for the lowest-cost plan option that is minimum value



Do not calculate "cost of family coverage" as the cost to enroll family members minus the cost to enroll only the employee.

See [IRS Q&A on Premium Tax Credit](#) for more information on ESI affordability & eligibility for premium tax credits.



HH Size: 4

## ESI Affordability – Example #1

HH Income: \$60,000	ESI via Evan's Company				Pennie Eligibility
	Min Value?	Cost (per month)	% of Income	Affordable?	
Evan	Plan #A2	\$ 200 (EE Only)	4%	Affordable	No APTC
Sam (spouse)	Plan #A2	\$ 600 (EE+Family)	12%	<b>Unaffordable</b>	APTC Eligible
Chris (Child)	Plan #A2	\$ 600 (EE+Family)	12%	<b>Unaffordable</b>	APTC Eligible
Casey (Child)	Plan #A2	\$ 600 (EE+Family)	12%	<b>Unaffordable</b>	APTC Eligible

ESI via Evan's Company	Plan #A1	Plan #A2
Is plan minimum value?	No	Yes
Employee cost (monthly):		
Employee Only	\$ 150	\$ 200
Employee + Spouse	\$ 450	\$ 500
Employee + Child(ren)	\$ 350	\$ 400
Family	\$ 550	\$ 600



HH Size: 4

## ESI Affordability – Example #2

HH Income: \$60,000	ESI via Evan's Company				ESI via Sam's Company				Pennie Eligibility
	Min Value?	Cost (per month)	% of Income	Affordable?	Min Value?	Cost (per month)	% of Income	Affordable?	
Evan	Plan #A2	\$ 200 (EE Only)	4%	Affordable	Plan #B1	\$ 888 (EE+Family)	18%	<b>Unaffordable</b>	No APTC
Sam (spouse)	Plan #A2	\$ 600 (EE+Family)	12%	<b>Unaffordable</b>	Plan #B1	\$ 333 (EE Only)	7%	Affordable	No APTC
Chris (Child)	Plan #A2	\$ 600 (EE+Family)	12%	<b>Unaffordable</b>	Plan #B1	\$ 888 (EE+Family)	18%	<b>Unaffordable</b>	APTC Eligible
Casey (Child)	Plan #A2	\$ 600 (EE+Family)	12%	<b>Unaffordable</b>	Plan #B1	\$ 888 (EE+Family)	18%	<b>Unaffordable</b>	APTC Eligible

Evan's Company	Plan #A1	Plan #A2
Is plan minimum value?	No	Yes
Employee cost (monthly):		
Employee Only	\$ 150	\$ 200
Employee + Spouse	\$ 450	\$ 500
Employee + Child(ren)	\$ 350	\$ 400
Family	\$ 550	\$ 600

Sam's Company	Plan #B1	Plan #B2
Is plan minimum value?	Yes	Yes
Employee cost (monthly):		
Employee Only	\$ 333	\$ 999
Employee + Spouse	\$ 777	\$ 1,999
Employee + Child(ren)	\$ 555	\$ 1,999
Family	\$ 888	\$ 1,999



## Steps

Start Your Application

Family and Household

Income Information

Additional Information

Household Members

Evan Example

Other Health  
CoverageReconciliation of  
APTCEmployer Coverage  
DetailState Employee  
Health BenefitAdditional  
Information

Sam Example

Chris Example

Casey Example

Summary

Review and Sign

# ESI Affordability – Application

Eligible for ESI?

Employer Details

Minimum Value?

Cost to Enroll?

## Employer Coverage Detail

Will **Evan Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about coverage offers that apply to **Evan Example** starting January 01, 2023.\*

☒ Yes☐ No

Employer Name

Employee Name

☐ Evan's Company

Evan Example

☐ Sam's Company

Sam Example

All employers listed,  
from Income section  
of application



## Steps

Start Your Application

Family and Household

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Other Health  
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Sam Example

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Summary

Review and Sign

## ESI Affordability – Application

Eligible for ESI?

Employer Details

Minimum Value?

Cost to Enroll?

Will **Evan Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about **coverage offers that apply to Evan Example** starting January 01, 2023.\*

☒ Yes☐ No

Employer Name

Employee Name

☒ Evan's Company

Evan Example

Add Employer Detail

Learn more

Phone\* (717) 555-5555

Address 1\* 8 Evan's Company Drive

Address 2 Address 2

City\* Harrisburg

Zip\* 17101

State\* Pennsylvania





## Steps

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Summary

Review and Sign

# ESI Affordability – Application

Eligible for ESI?

Employer Details

Minimum Value?

Cost to Enroll?

Will **Evan Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about **coverage offers that apply to Evan Example** starting January 01, 2023.\*

☒ Yes☐ No

Employer Name

Employee Name

☒ Evan's Company

Evan Example

Does Evan's Company offer a health plan that meets the minimum value standard?\* [Learn more](#)

A health plan meets the minimum value standard if it's designed to pay at least 60% of the total cost of medical services for a standard population, and its benefits include substantial coverage of physician and inpatient hospital services.

If you are offered affordable coverage that meets the minimum value standards, you will not be eligible for a premium tax credit. Most job-based plans meet this standard.

☐ Yes☐ No



## Steps

Start Your Application

Family and Household

Income Information

Additional Information

Household Members

Evan Example

Other Health  
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Sam Example

Chris Example

Casey Example

Summary

Review and Sign

# ESI Affordability – Application

Eligible for ESI?

Employer Details

Minimum Value?

Cost to Enroll?

Will **Evan Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about coverage offers that apply to **Evan Example** starting January 01, 2023.\*

☒ Yes☐ No

Employer Name

Employee Name

☒ Evan's Company

Evan Example

ESI via **own** employer

Does Evan's Company offer a health plan that meets the minimum value standard?\* [Learn more](#)

☒ Yes☐ No

What is the premium amount for the lowest cost plan available **only to Evan Example** that meets the minimum value standard?

Total amount\*

\$200.00

Employee Only Cost

How often?\*

Monthly

Frequency  
options:

Hourly  
Daily  
Weekly  
Every 2 weeks  
Twice a month  
**Monthly**  
Quarterly  
Yearly  
One time only

# ESI Affordability – Application

## Steps

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Will **Evan Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about **coverage offers that apply to Evan Example** starting January 01, 2023.\*

☒ Yes☐ No**Employer Name**☒ Evan's Company**Employee Name**

Evan Example

ESI via **own** employer☒ Sam's Company

Sam Example

ESI via **spouse's** employer[Add Employer Detail](#)[Learn more](#)

Phone\* (717) 555-1234

Address 1\* 7 Sam's Company Street

Address 2 Address 2

City\* Harrisburg

Zip\* 17101

State\* Pennsylvania

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Will **Evan Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about coverage offers that apply to **Evan Example** starting January 01, 2023.\*

☒ Yes☐ No**Employer Name****Employee Name**☒ Evan's Company

Evan Example

☒ Sam's Company

Sam Example

Does Sam's Company offer a family health plan that meets the minimum value standard and includes coverage for Evan Example?\* [Learn more](#)

☒ Yes☐ No

What is the amount that **Evan Example** would have to pay for the lowest-cost family plan available through Sam's Company that provides coverage for Evan Example?

Total amount\* \$888.00

How often?\* Monthly

ESI via **spouse's** employer

Employee + Family Cost

Sam



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Sam Example

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DetailState Employee  
Health BenefitAdditional  
Information

Chris Example

Casey Example

Summary

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# ESI Affordability – Application

Eligible for ESI?

Employer Details

Minimum Value?

Cost to Enroll?

## Employer Coverage Detail

Will **Sam Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about **coverage offers that apply to Sam Example** starting January 01, 2023.\*

☒ Yes

☐ No

Employer Name

☒ Evan's Company

☒ Sam's Company

Employee Name

Evan Example

Sam Example

ESI via **spouse's** employerESI via **own** employer

Sam



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Eligible for ESI?

Employer Details

Minimum Value?

Cost to Enroll?

Will **Sam Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about coverage offers that apply to **Sam Example** starting January 01, 2023.\*

☒ Yes

☐ No

Employer Name

Employee Name

☒ Evan's Company

Evan Example

ESI via **spouse's** employer

Does Evan's Company offer a family health plan that meets the minimum value standard and includes coverage for Sam Example?\* [Learn more](#)

☒ Yes

☐ No

What is the amount that **Sam Example** would have to pay for the **lowest-cost family plan** available through Evan's Company that provides **coverage for Sam Example**?

Total amount\*

\$600.00

Employee + Family Cost

How often?\*

Monthly



Sam's Company

Sam Example

Sam



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# ESI Affordability – Application

Eligible for ESI?

Employer Details

Minimum Value?

Cost to Enroll?

Will **Sam Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about coverage offers that apply to **Sam Example** starting January 01, 2023.\*

☒ Yes

☐ No

Employer Name

Employee Name

☒ Evan's Company

Evan Example

☒ Sam's Company

Sam Example

ESI via **own** employer

Does Sam's Company offer a health plan that meets the minimum value standard? [Learn more](#)

☒ Yes

☐ No

What is the premium amount for the lowest cost plan available **only to Sam Example** that meets the minimum value standard?

Total amount\*

\$333.00

Employee Only Cost

How often?\*

Monthly





# ESI Affordability – Application

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### Household Members

Evan Example

Sam Example

Chris Example

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Employer Coverage Detail

State Employee Health Benefit

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Will **Chris Example** be offered health coverage through a job (including another person's job, like a spouse or parent)? Tell us about coverage offers that apply to **Chris Example** starting January 01, 2023.\*

☒ Yes

☐ No

Employer Name

Employee Name

☒ Evan's Company

Evan Example

Does Evan's Company offer a family health plan that meets the minimum value standard and includes coverage for **Chris Example**?\* [Learn more](#)

☒ Yes

☐ No

What is the amount that **Chris Example** would have to pay for the lowest-cost family plan available through Evan's Company that provides coverage for **Chris Example**?

Total amount\* \$600.00

How often?\* Monthly

☒ Sam's Company

Sam Example

Does Sam's Company offer a family health plan that meets the minimum value standard and includes coverage for **Chris Example**?\* [Learn more](#)

☒ Yes

☐ No

What is the amount that **Chris Example** would have to pay for the lowest-cost family plan available through Sam's Company that provides coverage for **Chris Example**?

Total amount\* \$888.00

How often?\* Monthly

ESI via **parent's** employer

Employee + Family Cost

ESI via **parent's** employer

Employee + Family Cost







HH Size: 4

## ESI Affordability – Example #3

HH Income: \$60,000	ESI via Evan's Company				Pennie Eligibility
	Min Value?	Cost (per month)	% of Income	Affordable?	
Evan	Plan #A2	\$ 200 (EE Only)	4%	Affordable	No APTC
Sam (spouse)	<b>Eligible, but not seeking coverage</b>	--	No Change to Family Cost		--
Chris (Child)	Plan #A2	\$ 600 (EE+Family)	12%	<b>Unaffordable</b>	APTC Eligible
Casey (Child)	Plan #A2	\$ 600 (EE+Family)	12%	<b>Unaffordable</b>	APTC Eligible



Cost for Family Coverage = cost to enroll all members of tax household, even if some family members not seeking coverage through Pennie.

Evan's Company	Plan #A1	Plan #A2
Is plan minimum value?	No	Yes
Employee cost (monthly):		
Employee Only	\$ 150	\$ 200
Employee + Spouse	\$ 450	\$ 500
Employee + Child(ren)	\$ 350	\$ 400
Family	\$ 550	\$ 600



HH Size: 3

## ESI Affordability – Example #4 & 5



HH Size: 2

HH Income: \$60,000	ESI via Evan's Company			Pennie Eligibility
	Cost (per month)	% of Income	Affordable?	
Evan	\$ 200 (EE Only)	4%	Affordable	No APTC
Chris (Child)	\$ 400 (EE+Children)	8%	<b>Affordable</b>	<b>No APTC</b>
Casey (Child)	\$ 400 (EE+Children)	8%	<b>Affordable</b>	<b>No APTC</b>

HH Income: \$60,000	ESI via Evan's Company			Pennie Eligibility
	Cost (per month)	% of Income	Affordable?	
Evan	\$ 200 (EE Only)	4%	Affordable	No APTC
Sam (spouse)	\$ 500 (EE+Spouse)	10%	<b>Unaffordable</b>	APTC Eligible

Evan's Company	Plan #A1	Plan #A2
Is plan minimum value?	No	Yes
Employee cost (monthly):		
Employee Only	\$ 150	\$ 200
Employee + Spouse	\$ 450	\$ 500
Employee + Child(ren)	\$ 350	\$ 400
Family	\$ 550	\$ 600

Change to tax household  
results in change to cost  
for family coverage



HH Size: 2



Children under 26

Not tax dependents

## ESI Affordability – Example #6

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HH Income: \$60,000	ESI via Evan's Company				Pennie Eligibility
	Min Value?	Cost (per month)	% of Income	Affordable?	
Evan	Plan #A2	\$ 200 (EE Only)	4%	Affordable	No APTC
Sam (spouse)	Plan #A2	\$ 500 (EE+Spouse)	10%	<b>Unaffordable</b>	APTC Eligible
Chris (Child, <b>Not tax dep.</b> )	--	--	--	--	--
Casey (Child, <b>Not tax dep.</b> )	--	--	--	--	--



Cost for Family Coverage = cost to enroll:

- Spouse (joint tax return)
- Employee's tax dependents

Do NOT include non-tax dependents offered ESI:

- Ex. Children under 26 not claimed as tax dependent

Evan's Company	Plan #A1	Plan #A2
Is plan minimum value?	No	Yes
Employee cost (monthly):		
Employee Only	\$ 150	\$ 200
Employee + Spouse	\$ 450	\$ 500
Employee + Child(ren)	\$ 350	\$ 400
Family	\$ 550	\$ 600



**Questions & Feedback**

# We Want to Hear From You



Questions & Feedback – Always Welcome



## Call Customer Service

+1 (844) 844-4440

Mon – Friday (OE)  
8:00 AM to 7:00 PM  
Sat – 8:00 AM to 1:00 PM



## Send Us Your Question

[brokers@pennie.com](mailto:brokers@pennie.com)

[assisters@pennie.com](mailto:assisters@pennie.com)