



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 Board members.

A large, dark blue, curved graphic element in the top left corner of the slide, resembling a thick arc or a stylized 'P'.

Pennie Board of Directors Meeting

December 1, 2022

Agenda

- **Preliminary Matters**
- **Administrative Matters**
- **Public Health Emergency Update**
- **Open Enrollment 2023 Data and Progress Update**
- **Break**
- **Executive Session**
- **Adjournment**

Preliminary/Administrative Matters

Preliminary Matters

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

Administrative Matters

- BOD Member Announcements
- 2023 BOD Meeting Cadence and Dates

Date	Location	Time
Feb 24 th	In person (Harrisburg)	9am – 3:30pm
April 27 th	Virtual	12pm – 3:30pm
July 27 th	Virtual	12pm – 3:30pm
Oct. 19 th	Virtual	12pm – 3:30pm



Public Health Emergency Update



Public Health Emergency Timing Update

- The end of the PHE was not announced in November and as a result it is expected to be extended to mid-April 2023. Planning efforts will now rely on this end date as the working assumption.
- The Department of Human Services recently announced they are planning for a 12-month unwinding period, not a 6-month unwind.
- Readiness planning with these new working assumptions is underway at Pennie. Although we do not anticipate substantial impacts to our processes, one impact to note will be on CY2023 revenue projections. We anticipate a slight decrease in revenue due to the PHE end date being delayed and expect it to be manageable within the current budget.

PHE Unwinding – A Possible Timing Scenario w/ 12 Month Unwind

~This timeline is based on the assumption that the PHE ends 4/11 and will be adjusted if necessary~



* Exact date dependent on when DHS reprocessing activities officially conclude.





Open Enrollment 2023 Data and Progress Update



Open Enrollment Auto-Renewal Processing Highlights

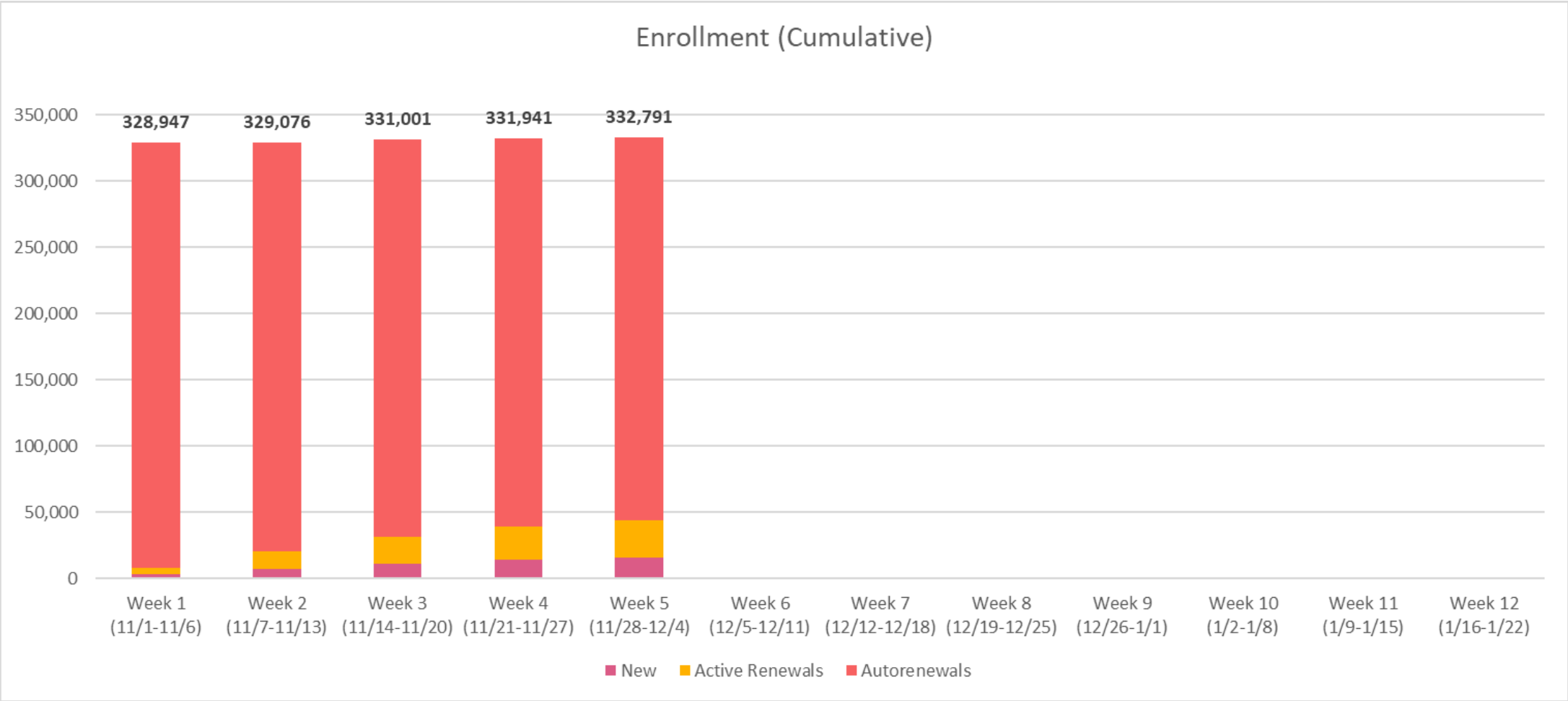
OEP Auto-Renewal Processing



Platform (Exchange) Metrics for 11/30/2022

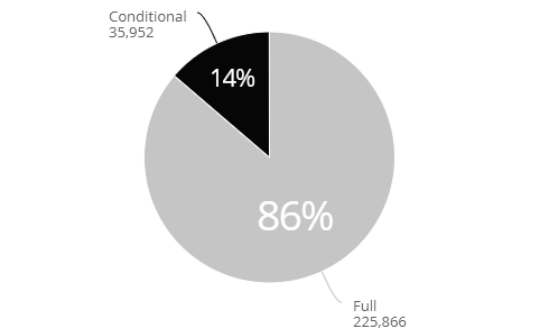
Plan Year 2023		Grand Total	Last Week (11/21 – 11/28)	Plan Year 2022 Comparison (SOD 11/29/21)
Accounts Created	Existing & Passive Accounts	874,780	(8,784)	628,977
	Existing & Active Accounts	60,759	8,784	45,505
	New Accounts	19,353	4,081	22,091
Applications Started	Existing Customer Applications	257,660	911	252,097
	New Applications	13,079	2,444	18,962
Medicaid Account Transfer Metrics	Medicaid Inbound	6,767	2,441	8,919
	Medicaid Outbound	33,065	2,074	23,769
Enrollment Metrics	Total enrollment	332,791	—	328,948
	Autorenewals	288,970	(6,462)	277,715
	Active renewals	27,704	4,430	36,342
	New enrollment	16,117	2,972	14,891

Enrollment Data: Trending throughout Open Enrollment

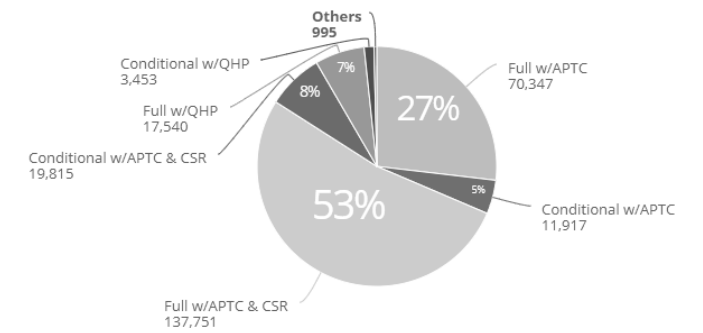


Conditional and Full Eligibility Determinations

Applications with conditional eligibility - Total

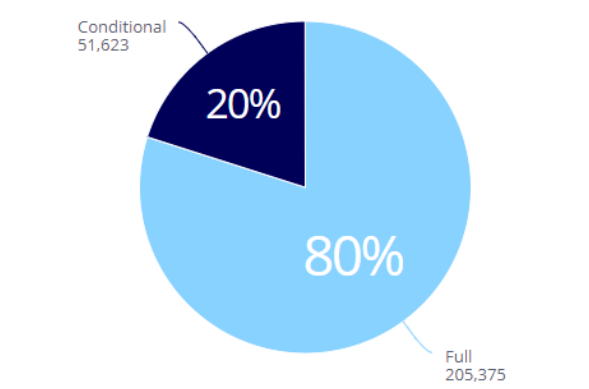


Applications by eligibility - Total

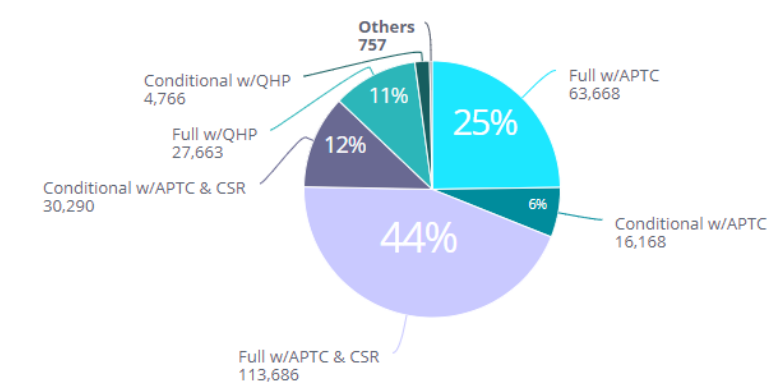


← Reference: SOD 11/29/2021

Applications with conditional eligibility - Total



Applications by eligibility - Total



Eligibility Type	2023 Count	SOD 11/29/21 Count	2023 Percentage	SOD 11/29/21 Percentage
Full w/ APTC	63,668	70,347	25%	27%
Conditional w/ APTC	16,168	11,917	6%	4%
Full w/ APTC & CSR	113,686	137,751	44%	53%
Conditional w/ APTC & CSR	30,290	19,815	12%	7%
Full w/ QHP	27,663	17,540	11%	6%
Conditional w/ QHP	4,766	3,453	2%	1%
Others*	757	995	<1%	<1%
Total	256,998	261,818	100%	100%

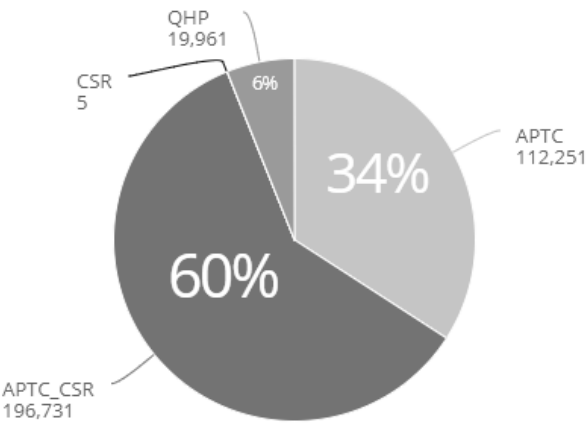
Note: Counts on this page are for applications that are enrolled, partially enrolled, or have eligibility received; therefore, they are a subset of “2023 Applications Started” shown on a prior slide. See Key Data Caveats slide for more information on these metrics.

The “Others” section includes:
Full w/CSR – 7
Conditional w/CSR – 2
Full w/Medicaid - 351
Conditional w/Medicaid – 397



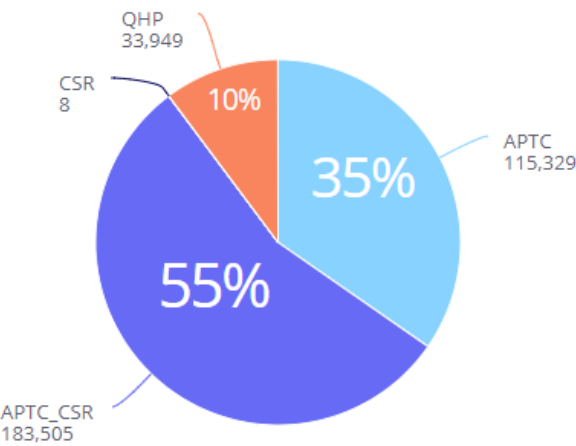
Enrollment Data: Financial Assistance

Enrollment Financial Assistance Breakdown - Total



← Reference: SOD 11/29/2021

Enrollment Financial Assistance Breakdown - Total

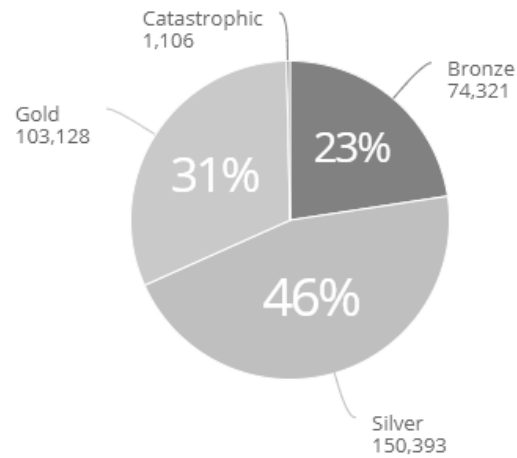


Financial Assistance Type	2023 Count	SOD 11/29/21 Count	2023 Percentage	SOD 11/29/21 Percentage
CSR	8	5	<1%	<1%
QHP	33,949	19,961	10%	6%
APTC	115,329	112,251	35%	34%
APTC_CSR	183,505	196,731	55%	60%
Total	332,791	328,948	100%	100%



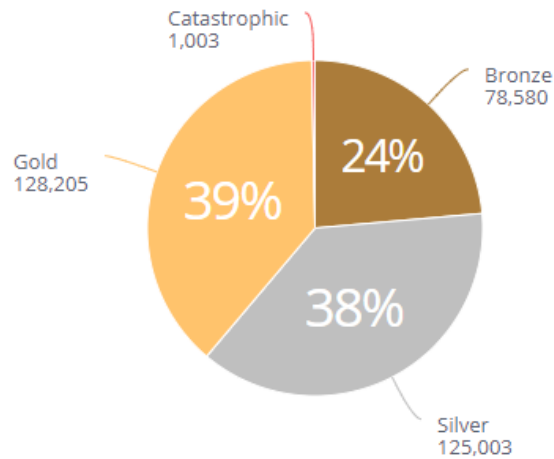
Enrollment Data: Metal Tier

Enrollment by Metal Tier - Total



← Reference: SOD 11/29/2021

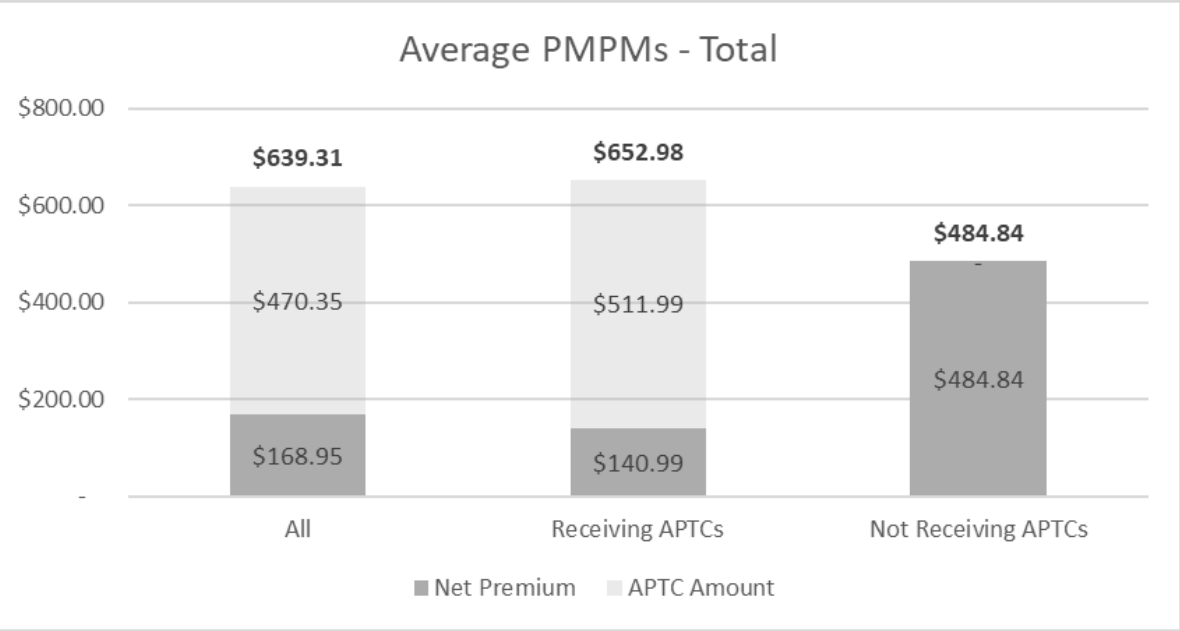
Enrollment by Metal Tier - Total



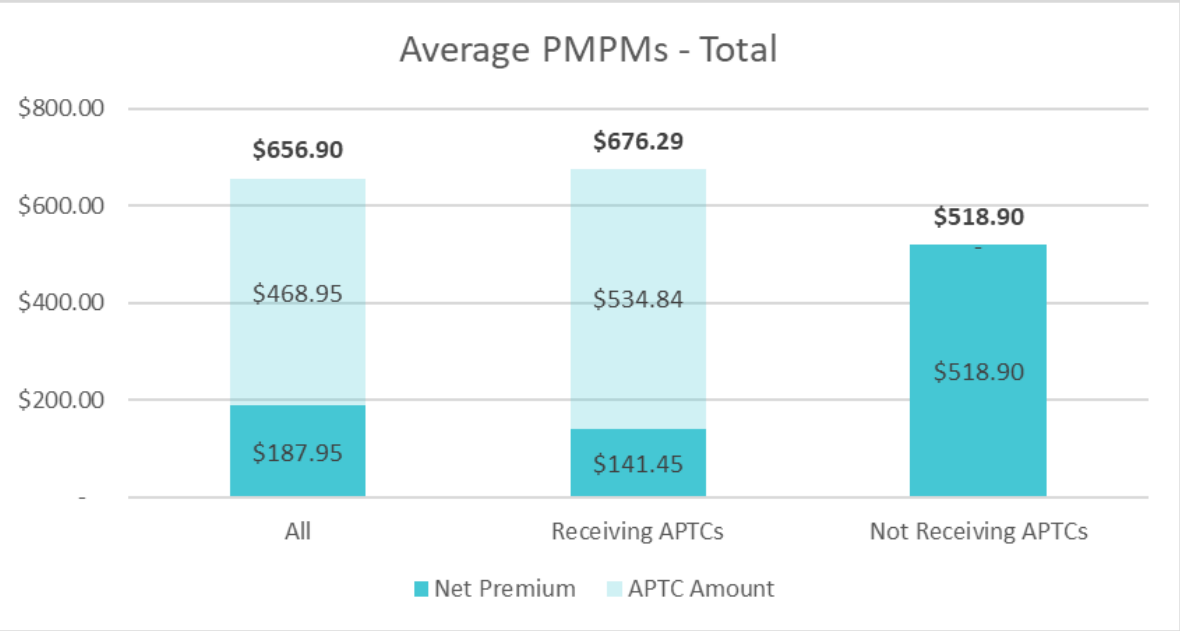
Metal Tier	2023 Count	SOD 11/29/21 Count	2023 Percentage	SOD 11/29/21 Percentage
Bronze	78,580	74,321	24%	23%
Silver	125,003	150,393	38%	46%
Gold	128,205	103,128	39%	31%
Catastrophic	1,003	1,106	<1%	<1%
Total	332,791	328,948	100%	100%



Per Member Per Month (“PMPM”) APTC and Net Premium Metrics



← Reference: SOD 11/29/2021



Note: The APTC amounts shown do not include members who are eligible for APTCs but are not receiving them in advance. These members are counted in the “not receiving APTCs” column.



Customer Service Metrics for 11/29/2022

Plan Year 2023		Total	Last Week (11/21 – 11/27)	Last Year Compare (EOD 11/29/21)
Call Volumes	Calls Offered	82,900	13,305	100,755
	Handled by IVR	20,392	2,992	26,022
	Handled by CSR	54,590	9,080	63,787
	Calls transferred	7,503	1,181	10,571
Call Handling Metrics	ASA (secs)	15.1	14.9	10.8
	AHT (mins)	12.68	12.69	13.07
	Call abandonment rate	0.10%	0.07%	0.25%

Note: Data shown is from 11/1/22 to 11/29/22 (EOD).

Customer Service Metrics for 11/29/2022

Plan Year 2023		Total	Last Week (11/21-11/27)
Chat Volumes	Total Chats Offered	1,554	230
	Handled by FAQ	523	88
	Handled by CSR	1,026	141
	Chat Abandons	5	1
	Chats to Calls *Subset of Handled	173	21
	Chat AHT (min)	9.00	9.72

Note: Data shown is from 11/1/22 to 11/29/22 (EOD).

Customer Service Metrics for 11/29/2022

Plan Year 2023		Total
Outbound Dialing Campaigns	Unique Outbound Campaigns	11
	Outbound Calls Made	8,388
	Percent of Outbound Calls Made With a Successful Outreach	22%
Tickets	Created	33,046
	Resolved	25,861
	Average Time to Resolve Tickets (days)	5

Tickets by Most Common Ticket Reason		
Ticket Reason	Count	Percent ▾
Verify Income	18,022	54.5%
Verify AIV	6,249	18.9%
Verify Citizenship	1,582	4.8%
RIDP	1,011	3.1%
Fax	813	2.5%
Grand Total	33,046	100.0%

AIV = Annual Income Verification

RIDP = Remote Identity Proofing

Note: Data shown is from 11/1/22 to 11/29/22 (EOD).

Broker and Assister Metrics for 11/30/2022

Plan Year 2022		Grand Total	Last Week Total (11/21 – 11/27)	Last Year Compare (SOD 11/29/21)
Account Claiming Metrics	Accounts recertified by brokers	4,001	8	2,760
	Accounts recertified by assisters	363	5	297
	Total accounts recertified	4,364	13	3,057
Designations	Number of households with broker designations	193,519	1,629	144,095
	Number of households with assister designations	4,800	31	3,715
	Number of enrollments with broker designations	113,950	1,112	98,758
	Number of enrollments with assister designations	2,488	36	2,572

OEP Readiness Timeline Update

August	September	October
<p>✓ Mid-August</p> <ul style="list-style-type: none"> • 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**. 	<p>✓ Early-September</p> <ul style="list-style-type: none"> • Insurers Review Plans in Pennie Portal. 	<p>✓ Early-October</p> <ul style="list-style-type: none"> • Renewal Eligibility and Auto-Renewal Processing Begins.
<p>✓ Late-August</p> <ul style="list-style-type: none"> • Load 2023 Plans into Production for Insurer Review**. • 2023 Broker Training Available. • Blackout Period Begins for Assister Training. 	<p>✓ Mid-September</p> <ul style="list-style-type: none"> • PY2023 Assister Training Available. • Health Equity Tour Begins. 	<p>✓ Mid-October</p> <ul style="list-style-type: none"> • OEP Awareness Marketing Campaign. • OEP Email Campaign Begins. • Auto-Renewal Enrollments Sent to Insurers. • Stakeholder Toolkit Distributed.
	<p>✓ Late-September</p> <ul style="list-style-type: none"> • Release 22.9 Production Deployment. • PID Finalizes 2023 Plans and Publishes Rates • All 2023 Plans Certified. 	<p>✓ Late-October</p> <ul style="list-style-type: none"> • Broker/Assister Recertification Training Deadline. • Auto-Renewal and Eligibility Notices sent to Consumers.
November	December	January
<p>✓ Early-November</p> <ul style="list-style-type: none"> • Open Enrollment Begins. • 2023 Anonymous Shopping Available. • "Call to Action" Marketing Campaign Begins. 	<p>Mid-December</p> <ul style="list-style-type: none"> • Plan Shopping Deadline for January 1 Coverage. • Catch-up Auto-Renewals Generated for New Consumers. 	<p>Mid-January</p> <ul style="list-style-type: none"> • Plan Shopping Deadline for February 1 Coverage. • Conclusion of OEP. • PHE Currently Set to Expire.

External Affairs Update

OEP 2023

Traditional Advertisements

35 Linear TV Channels

Network TV, Univision, Telemundo, etc. **Run of Schedule 11/28/22 - 1/15/23**
Inclusion of 6abc/WPVI-TV Philadelphia Thanksgiving Day Parade Float Sponsorship
Inclusion of Telemundo Philadelphia FIFA World Cup Sponsorship

90 Radio Stations

10% Spanish Language & 10% African American
Inclusion of Sports Radio: Philadelphia Eagles & Pittsburgh Steelers 9-10 regular season games with pre-game, in-game, post-game spots along with sponsorship billboards and digital

PAB TV & Radio

45 TV Stations & 175 Radio Stations statewide. Run of Schedule 11/7/22 - 12/4/22

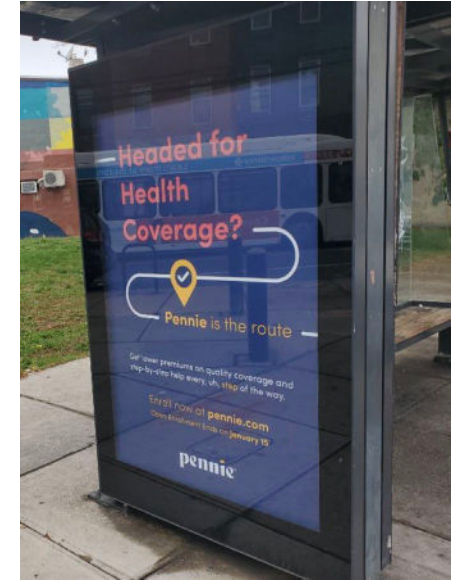
1,220 Units of Transit Ads

Throughout Pittsburgh and Philadelphia
150 Bus Shelters (English & Spanish)
120 Buses (Ultra Super Kings & Kings with English & Spanish)
875 Interior Bus & Subway Advertisements
50 Subway Platform Two-Sheet Posters
25 Poster Panels (25% Spanish Poster Panels in Phila.)

112 Lifestyle Ads

52 Laundromats (Posters, Floor Graphics & Washer Clings)
and 30 Pharmacies (Standees & Counter Clings)

100+ cable stations



External Affairs Update

OEP23 Digital Activity:

Streaming Video

YouTube

World Cup Homepage/Social Takeover

Programmatic Display

High Impact Display (Screen takeover)

Streaming Audio

Content Marketing

Social Media

Search

1 out of 4 Pennie customers pays less than

\$1 /day

Enroll now at **pennie.com**



Primas Reducidas en Cobertura Médica de Alta Calidad.

Inscríbese ya en el sitio **pennie.com**

El Periodo de Inscripción Abierta Finaliza el 15 de enero




Primas Reducidas en Cobertura Médica de Alta Calidad. ¡Es muy Sencillo!

Inscríbese ya en el sitio **pennie.com**




See your savings & get right back to scrolling

Enroll now at **pennie.com**
Open Enrollment Ends on **January 15**



Get Covered!



Digital Advertisement stats for OEP 2023 to be delivered ~12/15

External Affairs Update

- Pennie.com Stats

Pennie.com visitors

OE 2023 Progress Update

Website Visitors

Nov 1, 2022 - Nov 30, 2022

274,608

% of Total: 100.00% (274,608)



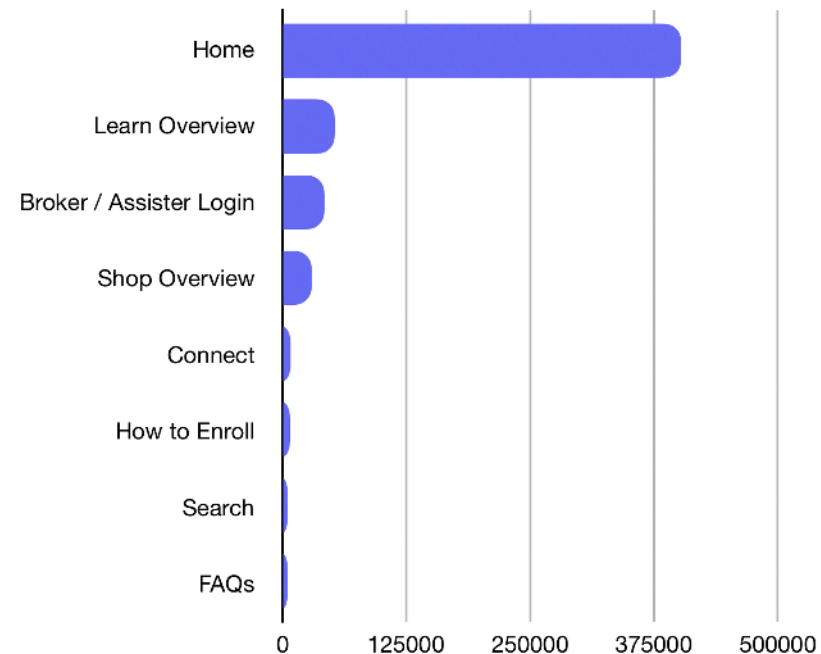
Nov 1, 2021 - Nov 30, 2021

242,707

% of Total: 100.00% (242,707)



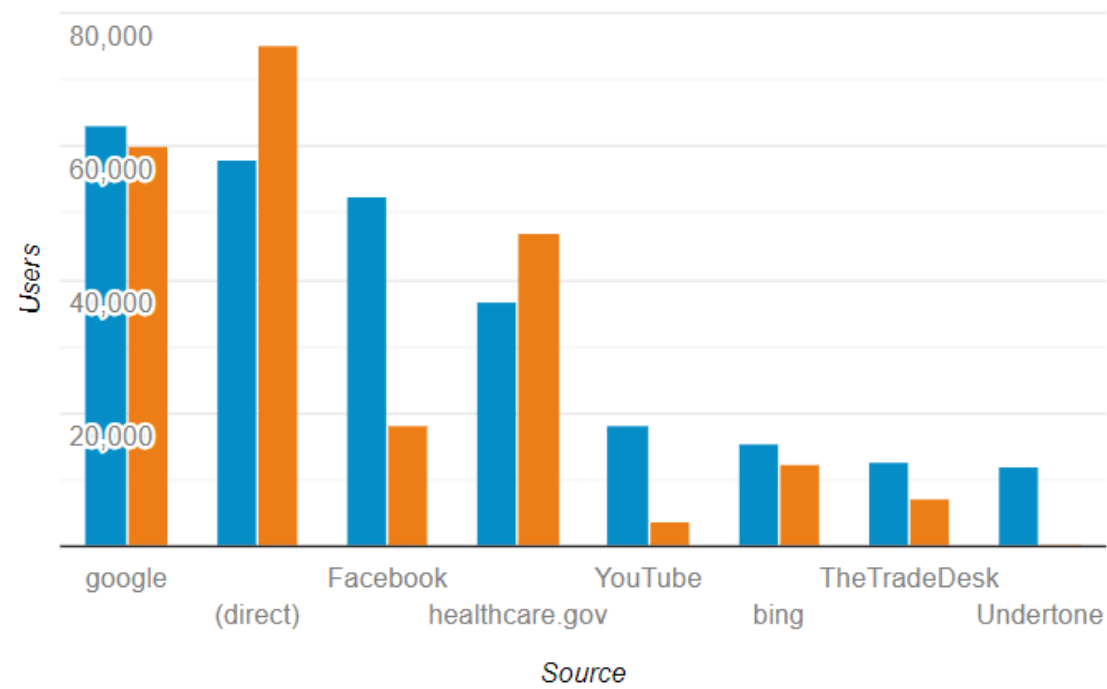
Most visited pages on Pennie.com



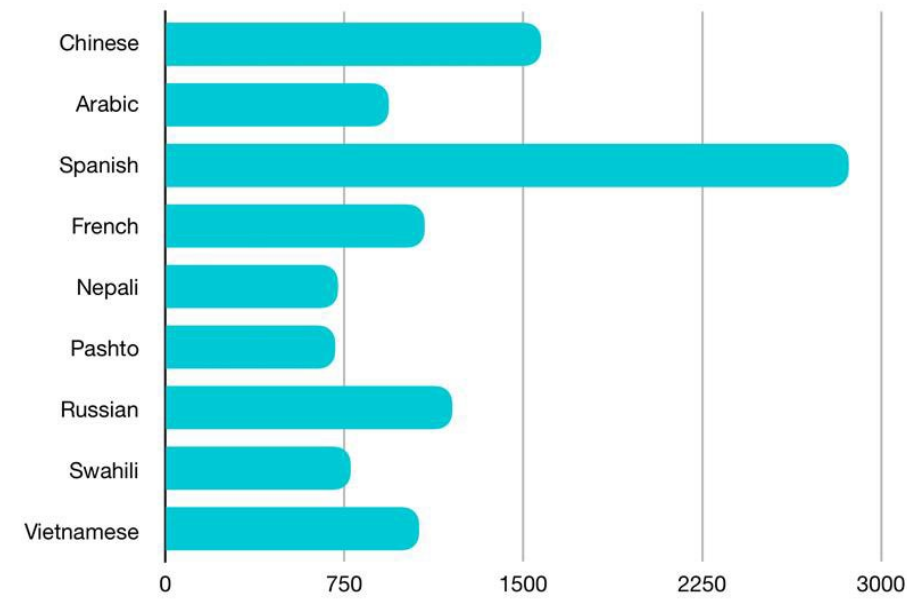
External Affairs Update

- Pennie.com Stats

Sources of traffic:
Blue – 2022
Orange - 2021



Translation requests



Total: 10,945

External Affairs Update

• Outreach Initiatives

- Since Nov. 1 – Pennie Assistors have 32 enrollment events that have been conducted throughout the state with 85 scheduled events on the horizon
- The 2022/2023 Pennie/YMCA Health Equity Tour was officially kicked off at Camp Curtin in Dauphin County – this year's tour is focusing on engaging lower-income communities (partnering with housing authorities, food banks, etc.) to educate residents during OEP but also prior to the unwinding of the PHE about their options with Pennie
- Pennie Outreach and Director Sherman are working with small business partners like the DCED's Small Business-One Stop Service Centers, Pennsylvania's statewide network of SBDCs, Penn State Launch Box network, and various chamber groups to promote Pennie options for small business owners and their employees
- Since November 1st - Pennie Outreach has engaged the Pennsylvania Association of County Drug & Alcohol Administrators, Planned Parenthood, various PA Forward Libraries, the PA Dem. Senate Caucus, PA Labor & Industry, AARP, the SW PA Registered Nurses Association, and the SW PA Area Health Education Center, the SE PA and NE PA Healthcare Financial Management Association, and the American Association of Healthcare Administrative Management (AAHAM)



Technology and Operations Update

- **Catch-up run implementation**

- GetInsured is preparing to complete an auto-renewal catch-up run for customers who have enrolled in 2022 coverage since the initial auto-renewal run. The catch-up run will happen on the evening of December 12, 2022.

- **1095-A preparation**

- Educational materials will be available on Pennie.com and included with the forms themselves.
- Pennie anticipates sending in excess of 325k forms broken up over several batches throughout January, with the first batch starting on January 17th. The Pennie call center will have specific materials and FAQs available to handle customer questions and issues.

Break

Executive Session

pennie

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WEB

pennie.com



Appendix

Key Data Caveats

- This dashboard is intended to show directional trends that will indicate overall consumer activity and call center performance.
- Caution should be taken when trying to compare numbers across categories for a variety of reasons:
 - Consumers may not cleanly flow from one step to the next (i.e., application to plan selection as not all consumers who apply will be eligible).
 - Some numbers are at a household level (like application) where others are at an individual level (like members enrolled).
 - Duplication may exist at some steps (i.e., consumers may create more than one account unintentionally), and consumers may show up in multiple places (i.e., mixed household eligibility will show up in account transfer and plan selection).
- This dashboard is inclusive of medical plan information only. Unless otherwise indicated, dental plan information is not included.
- This dashboard reports plan selections as enrollments.
- Finally, call center information is inclusive of all calls received during call center normal business hours.
- OE 2023 Caveats:
 - Data shown is as of 3am of the given date, which is slightly different from last year's 4am of the given date.
 - Call Center chat data is new for OE 2023. There is no prior-year data to compare.

Dashboard Definitions

Platform (Exchange) Metrics

Existing & Passive Accounts	Count of unique households, created before 11/1/2022 and not updated since 11/1/2022
Existing & Active Accounts	Count of unique households, created before 11/1/2022 and updated since 11/1/2022
New Accounts	Count of unique households, created after 11/1/2022
Existing Customer Applications	Count of household applications, given the household record was created before 11/1/2022 and the application was for Coverage Year 2023
New Applications	Count of household applications, given the household record was created since 11/1/2022 and the application was for Coverage Year 2023
Medicaid Inbound	Count of unique application referrals from the Medicaid system to Pennie since 11/1/2022
Medicaid Outbound	Count of unique applications that had at least one individual assessed as potentially Medicaid eligible and were therefore transferred to the Medicaid system for determination, since 11/1/2022
Autorenewals	Count of unique enrollees on enrollment records created before 11/1/2022 that did not come in and actively shop since 11/1/2022
Active Renewals	Count of unique enrollees on enrollment records created after 11/1/2022, given they were covered by health insurance through Pennie during Nov '22 or Dec '22
New Enrollment	Count of unique enrollees on enrollment records created after 11/1/2022, given they were <u>not</u> covered by health insurance through Pennie during Nov '22 or Dec '22

Dashboard Definitions (Plan Year 2022)

Platform (Exchange) Metrics

Existing & Passive Accounts	Count of unique households, created before 11/1/2021 and not updated since 11/1/2021
Existing & Active Accounts	Count of unique households, created before 11/1/2021 and updated since 11/1/2021
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New Enrollment	Count of unique enrollees on enrollment records created after 11/1/2021, given they were <u>not</u> covered by health insurance through Pennie during Nov '21 or Dec '21

Dashboard Definitions

Customer Service Metrics

All calls	Total number of calls received. Note: the calls handled will not sum to this number as they don't include abandons or transfers. Only calls started during call center business hours have been included
Calls Handled by IVR	Number of calls handled by the interactive voice response
Calls Handled by CSR	Number of calls handled by a call center representative
IVR Call Transfers	Number of calls transferred by the interactive voice response to the reported destination (HC.GOV, Medicaid, Insurers, other)
ASA	Average speed to answer measured in seconds
AHT	Average handle time measured in minutes
Call Abandonment Rate	Percentage of total calls that a customer dropped before a CSR picked up the call to provide service
Number of abandoned calls	Number of calls that a customer dropped before a CSR picked up the call to provide service
Total Chats Offered	Total number of chats presented to the ACD for routing
Handled by FAQ	Total number of chats where the question was answered by the FAQ article presented, and the customer did not request to speak with a CSR
Handled by CSR	Total number of chats where the customer requested to work with a CSR and was successfully connected
Chats to Calls *Subset of Handled	Total number of chats that were converted to an actual phone call

Dashboard Definitions

Customer Service Metrics

Unique Outbound Campaigns	The number of distinct outbound campaigns led by the Call Center	
Outbound Calls Made	The number of unique phone calls made related to outbound campaigns	
Percent of Outbound Calls Made With a Successful Outreach	The proportion of unique phone numbers with a positive final disposition code. If multiple calls were made to a phone number, only the final call's disposition is considered	
Tickets: Created	Number of tickets that were created since 11/1/22, without counting cancelled tickets	
Tickets: Resolved	Number of tickets that were created and resolved since 11/1/22, without counting cancelled tickets	
Average Time to Resolve Tickets	The average number of days from ticket creation to ticket resolution	

Dashboard Definitions

Broker and Assister Metrics

Accounts claimed by brokers	Number of user accounts claimed by brokers and agency managers. The daily count is determined by subtracting today's total from yesterday's total
Accounts claimed by assisters	Number of user accounts claimed by assisters and entities. The daily count is determined by subtracting today's total from yesterday's total
Total accounts claimed	Total of the user accounts claimed by brokers and assisters
Number of households with broker designations	Count of the households which have an active designated a broker
Number of households with assister designations	Count of the households which have an active designated an assister
Number of enrollments with broker designations	Count of active enrollments with a broker attached (this metric is removing canceled and terminated enrollments)
Number of enrollments with assister designations	Count of active enrollments with an assister attached (this metric is removing canceled and terminated enrollments)