



**pennie**<sup>®</sup>



# Pennie Community Workgroup

January 20, 2023



# MS Teams Live Conference Call



All attendees' lines are muted

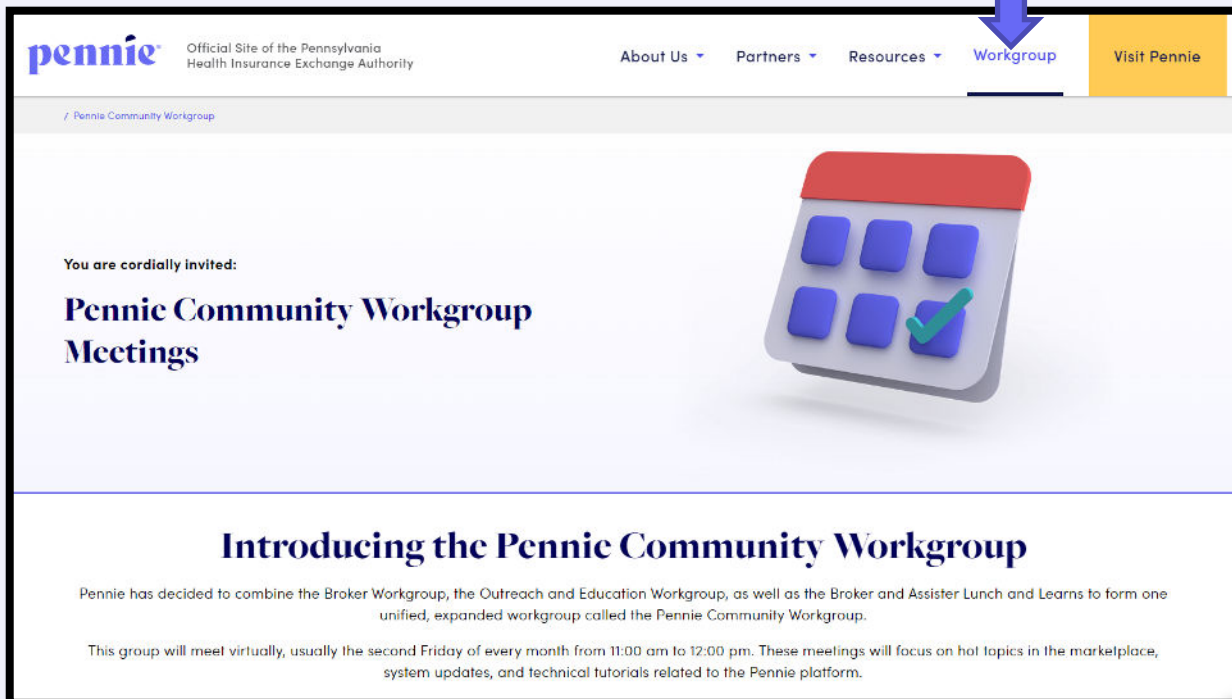


All questions can be typed using the Q&A function.  
Pennie Reps will answer them one-on-one, publish, or audibly address.

# 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

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.

# Today's Agenda



## Reminders

- Customer Service Hours
- Certification Training

## 2022 Form 1095-A

## Operations Updates

- PHE Unwinding
- FAQs – No APTC, DMIs,
- SEP Refresher
- Path to Pennie

## External Affairs Update

## 2024 Plan Certification Policy Proposal

## Questions & Feedback



**Reminders**

# Pennie Customer Service Hours

## During OEP: November 1 – January 15

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

## Outside of OEP: January 16 – October 31

Mon-Fri	8a-6p
Sat	Closed
Sun	Closed

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**Next Holiday Closing:** Mon., 2/20/23 - Presidents' Day



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


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

# Certification Training

Re-certification deadline, 12/15/2022. Get Pennie Certified at: [agency.pennie.com](https://agency.pennie.com)

## Assisters

[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

[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**





# 2022 1095-A Forms

# Form 1095-A

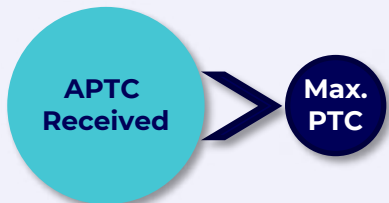
Customers who received APTC in 2022 MUST:

- file a federal tax return, and
- complete Form 8962

Pennie issues Form 1095-A by January 31st to help customer fill out their tax return.

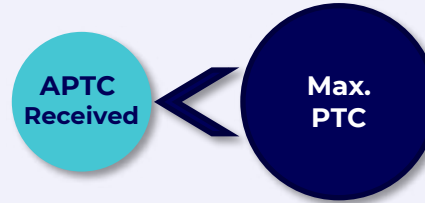
Tax return reconciles APTC received during the year with the premium tax credit the customer is eligible for, based on their actual household income.

If received more APTC than  
PTC they were eligible for...



**Pay back excess APTC received**

If received less APTC than  
PTC they were eligible for...



**Receive remaining PTC on tax return**

Note: **Anyone** enrolled in coverage through Pennie may complete Form 8962 to receive a premium tax credit, even if the customer did not apply for or **receive APTC**.

# Form 1095-A

## Part I: Recipient Information

- Primary tax filer name
- Insurance company name
- Coverage start and end date

Form <b>1095-A</b>		<b>Health Insurance Marketplace Statement</b>		<input type="checkbox"/> VOID	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service		Do not attach to your tax return. Keep for your records. Go to <a href="http://www.irs.gov/Form1095A">www.irs.gov/Form1095A</a> for instructions and the latest information.		<input type="checkbox"/> CORRECTED	<b>2022</b>
<b>Part I Recipient Information</b>					
1 Marketplace identifier Pennsylvania		2 Marketplace-assigned policy number 000000		3 Policy issuer's name Insurance Company Name	
4 Recipient's name Primary Tax Filer Name			5 Recipient's SSN		6 Recipient's date of birth
7 Recipient's spouse's name			8 Recipient's spouse's SSN		9 Recipient's spouse's date of birth
10 Policy start date 1/1/2022		11 Policy termination date 3/31/2022		12 Street address (including apartment no.)	
13 City or town		14 State or province		15 Country and ZIP or foreign postal code	

## Part II: Covered Individuals

- All enrollees covered under policy
- Each enrollee's coverage start and end date

<b>Part II Covered Individuals</b>					
	A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16	Primary Tax Filer Name			1/1/2022	3/31/2022
17	Spouse Name			1/1/2022	3/31/2022
18	Child Name			1/1/2022	1/31/2022

# Form 1095-A

## Ex. Coverage 1/1 – 3/31/2022

<b>Part III</b> Coverage Information			
Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January	1234.56	1111.11	1000.00
22 February	987.99	888.88	800.00
23 March	987.99	888.88	800.00
24 April			

## Ex. Coverage 1/1 – 3/31/2022 (Non-Pay Termination)

<b>Part III</b> Coverage Information			
Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January	1234.56	1111.11	1000.00
22 February	987.99	888.88	800.00
23 March			800.00

### Part III: Coverage Information

- For each month coverage:

- Premium
- SLCS
- APTC received

- If coverage non-pay terminated, last month *may* show:

- Premium = blank
- SLCS = blank
- APTC Received = \$\$

- Why? When receiving APTC, 3-month grace period before non-pay term coverage back 2 months.
- Result is one month of coverage for which premiums were not paid but APTC was paid.
- If past due balance later paid, update 1095-A with last month's premium & SLCS populated.

# Form 1095-A

## Who receives a 1095-A from Pennie?

Any customer enrolled in coverage through Pennie as long as that coverage was effectuated (i.e. binder payment made). If enrolled in multiple policies, separate 1095-As will be issued for each policy.

## How does Pennie deliver 1095-As?

All customers receive copy of 1095-A in their Pennie secure inbox. Customers who elected paper 1095-As will also receive forms by mail. Note: 1095-A electronic/paper preference is separate from regular notice preference.

## What if the 1095-A has incorrect information?

Contact Pennie with the details of why you think the 1095-A is incorrect. We will research and issue corrected 1095-A, if needed.

## What if a customer received too much APTC in 2022? How do they know how much they may have to payback?

**Form 8962** will indicate whether a customer received more APTC than PTC they are entitled to, based on their actual income. Form 8962 will also determine **how much they must pay back to the IRS**, based on their income. The lower the income, the lower the amount of the payback.



After completing 2022 tax return, customers should review their 2023 income to avoid excess APTC in 2023.



# **PHE Unwinding Update:**

**Medicaid Continuous Coverage Requirement**

# Medicaid Continuous Coverage Requirement

## What is Medicaid Continuous Coverage Requirement?

- Cannot disenroll any beneficiary who was enrolled in Medicaid (MA) since start of Public Health Emergency (PHE) (March 2020)

## When will Medicaid Continuous Coverage Requirement end?

- In December 2022, Congress passed law that:
  - **Ends the Continuous Coverage Requirement on April 1, 2023**
  - Uncoupled Medicaid Continuous Coverage Requirement from the PHE

## What does the end of Continuous Coverage Requirement mean?

- Starting April 1, 2023, DHS will begin redetermining eligibility for all current Medicaid enrollees
- Redeterminations will be spread out over 12 months
- Many current Medicaid enrollees expected to lose Medicaid coverage, some eligible for Pennie coverage
- Extensive planning and collaboration has been underway between DHS, Pennie, MCOs, and QHP Insurers

## How will the unwinding process work? What will the customer experience be?

- Detailed operational information about unwinding upcoming Community Partner Workgroup

**BECOME  
A HELPER**

Sign up as a DHS Helper to stay up to date at: <https://www.dhs.pa.gov/PHE/Pages/Helpers.aspx>

DHS Continuous Coverage FAQs & Webinars: <https://www.dhs.pa.gov/PHE/Pages/PHE-FAQs.aspx>



## **FAQs:**

- Reasons for No APTC Eligibility**
- DMI Resources**



# Why is customer not APTC eligible?

## Q: My customer was eligible for APTC last year. Why are they not eligible for APTC this year?

The most common reasons a customer may no longer be eligible for APTC are:

1. Potentially-eligible for Medical Assistance/CHIP for 2023
  - Check the customer's eligibility on your assister/broker portal or customer dashboard
  - Note: For 2022 applications, Pennie used 2021 federal poverty levels (FPLs). For 2023 applications, Pennie uses 2022 FPLs. Customers with 2022 income just above MA/CHIP eligibility thresholds may fall below MA/CHIP eligibility thresholds for 2023, even with the same income.
2. 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.
3. Edit the 2023 renewal application and review the answers
  - Potential reasons for loss of eligibility for financial assistance include:
    - Not filing a tax return, or filing separate tax returns when married
    - Indicating not reconciling APTC received in previous years ("Reconciliation of APTC" question)
    - ESI coverage affordable (review changes to ESI affordability questions for 2023 – [see Dec 2022 for more info](#))



Eligibility determinations are complex and involve many different criteria. If you have questions about a specific customer's eligibility, contact Pennie Customer Service.



# Data Matching Issues (DMIs)

## Resources:

- Resolving Income DMIs & Using Attestation Form (Nov 2022):
  - Common reasons uploaded documents do not resolve an income DMI
  - What to do if no documentation available for some or all reported income
  - How to use the Attestation of Income form, with examples
- Understanding, Resolving, & Troubleshooting DMIs (May 2022):
  - Types of DMIs
  - What happens if the DMI is not resolved by end of ROP
  - How to know if a customer has an open DMI
  - How to upload documents to resolve a DMI
  - How to know if uploaded documents successfully resolved DMI (or if further action required)
  - Troubleshooting why an uploaded document was rejected



# Special Enrollment Period (SEP) Refresher

**Outside Open Enrollment**, Pennsylvanians can enroll in or change a Pennie plan if they have a life event that qualifies you for a 60-Day **Special Enrollment Period**.



### Qualifying Life Event (QLE)

A change in your circumstances - like getting married, having a baby, or losing health coverage - that can make you eligible for a Special Enrollment Period, which allows you to enroll in health insurance outside the yearly Open Enrollment Period.

# Special Enrollment Periods (SEP)

## Examples of Qualifying Life Events



### Loss of health coverage

- Losing existing health coverage, including job-based coverage, individual, and student plans
- Losing eligibility for Medicaid or CHIP
- Turning 26 and losing coverage through a parent's plan

### Changes in household



- Getting married or divorced
- Having a baby or adopting a child
- Death in the family



### Changes in residence

- Moving to a different service area within Pennsylvania
- A permanent move from another state into Pennsylvania
- A student moving to or from the place they attend school
- A seasonal worker moving to or from the place they both live and work
- Moving to or from a shelter or other transitional housing

### Other qualifying events



- Changes in your income that affect the coverage you qualify for
- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
- Gaining a qualifying immigration status
- Leaving incarceration (jail or prison)
- AmeriCorps members starting or ending their service

# Loss of MEC SEP

Loss of MEC is a common SEP reason for customers enrolling through Pennie outside OE so let's review.

## Availability:

- ✓ Individuals not currently enrolled through Pennie
- ✓ Current Pennie enrollees

## Duration of SEP:

- ✓ Up to 60 days before loss of coverage date
- ✓ Up to 60 days after loss of coverage date

*Note: Loss of MEC is one of the few qualifying life events that a customer can report in advance of the event.*

## Coverage Start Date:

- ✓ 1<sup>st</sup> of the month after event (if shopping prior to event), or
- ✓ 1<sup>st</sup> of the month after shopping (if shopping after the event)

## Documentation requirements?

- ✓ Self-attested, documentation not required prior to enrolling

		Availability		Coverage Effective Date Rule	Available up to 60 days		Documentation Required?	Additional Information
		Not Enrolled on Pennie	Current Pennie Enrollee		BEFORE event	AFTER event		
<b>Loss of or Change in Coverage</b>								
Loss of Minimum Essential Coverage (WEC)	✓	✓	1st of month (after event or after plan selection)	✓	✓	Self-Attested	<b>Includes:</b> <ul style="list-style-type: none"> <li>✓ Loss of Medical Assistance/CHIP</li> <li>✓ Loss of Employer Sponsored Insurance due to job loss</li> <li>✓ Exhaustion of COBRA coverage</li> </ul> <b>Does NOT include:</b> <ul style="list-style-type: none"> <li>✗ Loss of coverage due to non-payment of premiums</li> <li>✗ Voluntarily dropping COBRA coverage (unless employer ceases contributions after enrollment)</li> </ul>	
Loss of Other Qualifying Coverage	✓	✓	1st of month (after event or after plan selection)	✓	✓	Self-Attested	<b>Includes:</b> <ul style="list-style-type: none"> <li>✓ Loss of Medical Assistance for the Medically Needy</li> <li>✓ Loss of pregnancy-related coverage</li> <li>✓ Expiration of non-calendar year MEC</li> </ul>	

# Loss of MEC SEP

## Eligible Scenarios

- ✓ Involuntary loss of Employer-Sponsored Insurance (ESI) (e.g. job loss, change from full-time to part-time resulting in loss of eligibility for ESI)
- ✓ Loss of Medicaid (MA) / CHIP
- ✓ Exhaustion of COBRA coverage (or employer ceases contributions to their COBRA coverage)

## Ineligible Scenarios

- ✗ Termination of coverage due to nonpayment of premiums, including coverage through Pennie
- ✗ Termination of exchange coverage due to expiration of a DMI
- ✗ Voluntary termination of COBRA coverage prior to exhaustion, including nonpayment of premiums

## What happens if a customer attests to Loss of MEC SEP but was potentially ineligible?

- Pennie may request documentation to verify eligibility for an SEP, even if documentation not required initially
- If Pennie determines a customer attested to an SEP they were not eligible for, customer would risk a variety of consequences, including termination of coverage, retroactive cancelation of coverage, and other potential legal consequences such as perjury.
- If Pennie determines that the customer lied on their application at the direction of an assister or broker, that assister or broker could also face potential legal consequences for suborning perjury.

# Special Enrollment Periods (SEP)

## Resources

- [SEP Quick Reference Guide](#)
- [Loss of MEC SEP Refresher \(Aug 2022\)](#)
- [Reporting QLEs that require approval of documents prior to plan shopping \(Feb 2022\)](#)

**pennie** connecting Pennsylvanians to health coverage<sup>SM</sup> Special Enrollment Period Quick Reference Guide

	Availability		Coverage Effective Date Rule	Available up to (0) days:		Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee		BEFORE event	AFTER event		
<b>Add a Dependent</b>							
Birth	✓	✓	Event Date	✗	✓	Self-Attested	
Adoption	✓	✓	Event Date	✗	✓	Self-Attested	
Gain a court-appointed dependent	✓	✓	Event Date	✗	✓	Self-Attested	
<b>Change in Marital Status</b>							
Marriage	✓	✓	1st of month (after plan selection)	✗	✓	Approval of Documents Prior to Plan Shopping	At least 1 spouse must have had MEC for 1 of the 60 days prior to the event.
Divorce	✗	✓	1st of month (after plan selection)	✗	✓	Approval of Documents Prior to Plan Shopping	Event date is typically the date of divorce in court paperwork.
<b>Move/Change in Residence</b>							
New Pennsylvania Resident	✓	✓	1st of month (after event or after plan selection)	✓	✓	Approval of Documents Prior to Plan Shopping	
Moved, now eligible for different health plans	✓	✗	1st of month (after event or after plan selection)	✓	✓	Approval of Documents Prior to Plan Shopping	Moves within PA require documentation to verify eligibility for different QHP(s).
Moved, now eligible for different health plans	✗	✓	1st of month (after event or after plan selection)	✓	✓	Self-Attested (system-automated)	
<b>Income-Based SEPs</b>							
Change in income, with change in eligibility for financial help	✗	✓	1st of month (after plan selection)	✗	✓	Self-Attested (system-automated)	Includes: ✓ newly eligible for APTC that is greater than 50 ✓ newly eligible for APTC Does NOT include: ✗ Income change resulting in increase/decrease of APTC ② Customers can adjust the elected amount of APTC at any time.
Income reduction, with gain in eligibility for health care savings	✓	✗	1st of month (after plan selection)	✗	✓	Approval of Documents Prior to Plan Shopping	✓ newly eligible for APTC that is greater than 50
Change in income, with change in eligibility for health care savings	✗	✓	1st of month (after plan selection)	✗	✓	Self-Attested (system-automated)	✓ newly eligible (or newly ineligible) for cost-sharing reductions, ✓ eligible for a different cost-sharing variant
Income of 150% FPL or less	✓	✗	1st of month (after plan selection)	✗	✓	Self-Attested (system-automated)	Must be APTC-eligible
Income of 150% FPL or less	✗	✓	1st of month (after plan selection)	✗	✓	Self-Attested (system-automated)	Must be APTC-eligible Can only enroll in Silver plan

Last Updated - January 2022






# **Path to Pennie SEP ("Tax Filer SEP")**

# Path to Pennie

- Partnership with PA Department of Revenue (DOR)
- Connects uninsured Pennsylvanians with health coverage through Pennie
- Allows uninsured tax filers who complete tax form to enroll in coverage through Pennie
- REV-1882 'Health Insurance Coverage Information Request.'
- UPDATE: Almost all major tax preparer software platforms will support REV-1882 for 2022 tax year

For more information on Path to Pennie, visit <https://pennie.com/learn/pathtopennie/>



**pennsylvania**  
DEPARTMENT OF REVENUE

**Instructions for REV-1882**  
Health Insurance Coverage Information Request

REV-1882 IN (EX) 07-21

(800) 900-07-21 (PA)

GENERAL INFORMATION

LINE INSTRUCTIONS

The Pennie also known health insur with access partnered w establish a eligibili info Income Tax

**PURPOSE:** The purpose information ( with a way to this informa for enrollme For additi www.pennie

If you are un for health ins form. By con Pennsylvania) the Departm your return) Security num to Pennie.

2110010051

**REV-1882**

**HEALTH INSURANCE COVERAGE INFORMATION REQUEST** START → **20**

Name shown first on the PA-40 (if filing jointly) \_\_\_\_\_ Social Security Number \_\_\_\_\_

**PURPOSE:** The purpose of the REV-1882, Health Insurance Coverage Information Request, is to connect uninsured Pennsylvanians with information regarding their eligibility to enroll in health insurance coverage through the Pennsylvania Health Insurance Exchange Authority, also known as Pennie™. Pennie is Pennsylvania's health insurance marketplace. The Pennsylvania Department of Revenue and Pennie have teamed up to gather information from residents who do not have health insurance coverage, making it easier to apply and enroll in comprehensive health insurance through Pennie. By answering the questions below, you are giving permission for the Pennsylvania Department of Revenue to share information from your state tax return (such as your household size and income) with Pennie so that Pennie can evaluate your eligibility for no-cost or low-cost health care coverage.

Email Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

1. Select oval if you do not have health insurance coverage ..... 1.

2. Select oval if your spouse (if married, filing jointly) does not have health insurance coverage ..... 2.

3. Select oval if any dependents included on your federal tax return do not have health insurance coverage ..... 3.

4. Select oval if you consent to allow Pennie to communicate with you via telephone or email ..... 4.

5. Please provide your adjusted gross income from Line 11 of your federal tax return ..... 5.

6. Please provide the number of household members included on your federal tax return ..... 6.

7. Please provide the date of birth for yourself, your spouse (if married, filing jointly), and all tax dependents under age 25 within your household who do not have health insurance coverage.

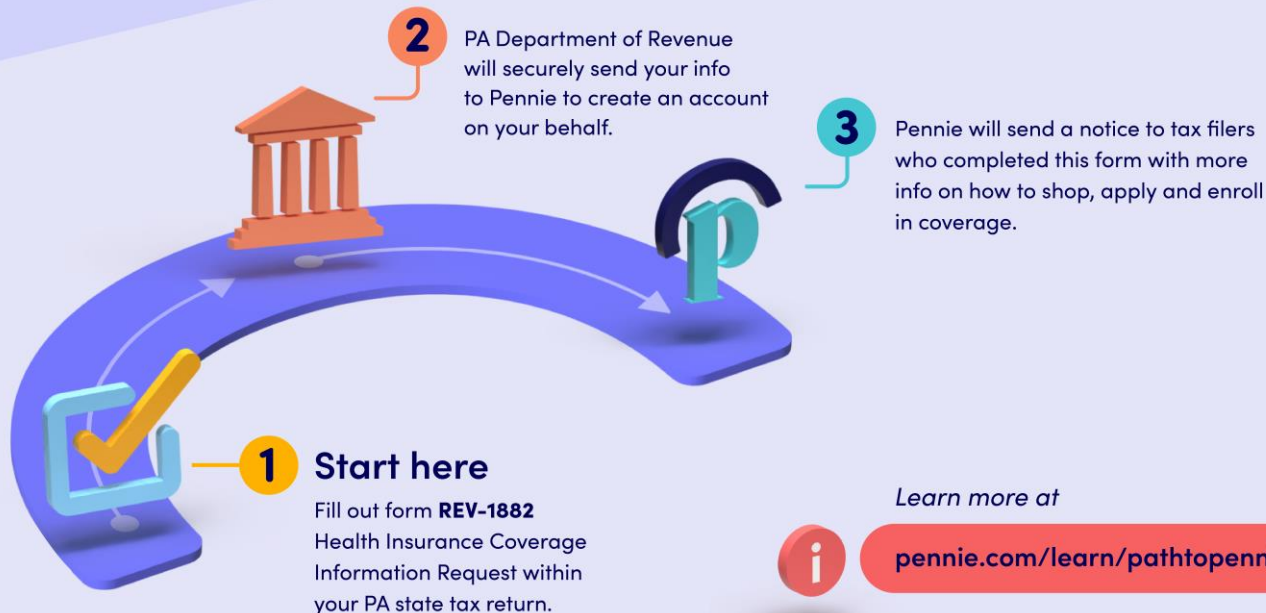
Taxpayer Date of Birth (MMDDYYYY)	Spouse Date of Birth (if married, filing jointly) (MMDDYYYY)
Dependent(s) Date(s) of Birth (MMDDYYYY)	

**NOTE:** You must provide the telephone number for contact.

www.revenue.pa.gov

# Path to Pennie

## Take the Path to Pennie at Tax time!



# Path to Pennie - Scenarios

## Scenarios

1. Customer Submits REV-1882, Receives Access Code
2. Customer Submits REV-1882, Missing Information
3. Customer Submits REV-1882, No Notice from Pennie (Pennie not yet received REV-1882)
4. Customer Did NOT Submit REV-1882, Form Not Available

Scenario	Submit REV-1882?	Notice from Pennie?	Account Creation?	Report Life Event?	SEP Duration? (60 days from...)
1	Yes	Yes (US mail & email alert)	Claim via SSN or access code	Automatic Tax Filer SEP	...date of notice
2	Yes	Yes (email alert only)	Create new, or use existing	Call Pennie (approved on phone)	...date of call
3	Yes	No	Create new, or use existing	Call Pennie (approved on phone)	...date of call
4	No (form unavailable)	No	Create new, or use existing	Call Pennie (wait on DOR verification)	...date of DOR verification

\*\* For scenarios 2-4, system will show "Exceptional Circumstances (Individual)" event.

See [April 2022 Community Workgroup](#) for more information on Path to Pennie SEP.

# Path to Pennie - Notices

## Scenario 1 – Access Code Notice (US mail) & Email Alert


On your Pennsylvania income tax return for 2021, you indicated that you or a family member were uninsured and interested in learning more about your health coverage options through Pennie™, Pennsylvania's state-based health insurance marketplace. The Pennsylvania Department of Revenue shared some of your tax return information, which was used to create your new Pennie account and estimate your eligibility for financial assistance to lower the cost of health coverage and care. This notice explains how to access health coverage through Pennie™ and any financial assistance you may be eligible to receive.

### Take action to enroll in coverage through Pennie

The Pennsylvania Department of Revenue has transferred information from your Pennsylvania income tax return to Pennie to make it easier to apply, shop, and enroll in health coverage that fits your needs. Simply follow the steps below! **Note: You have until 05/21/2022, to complete your application and enroll in coverage through Pennie™. You can apply for coverage through Medicaid (Medical Assistance) or the Children's Health Insurance Program (CHIP) any time throughout the year.**

Your Unique Access Code is:                     

### Meet Pennie! Next Steps to Health Coverage.

 <noreply@pennie.com>


Welcome to Pennie™! You are receiving this email because you indicated on your Pennsylvania income tax return that you or a family member were interested in learning more about Pennie, Pennsylvania's state-based health insurance marketplace.

You will receive an official notice from Pennie through U.S. mail over the next several days with details on how much your household may be able to save on health insurance, as well as the steps you can take to access your new Pennie account to apply, shop, and enroll in health insurance.

If you have any questions, or would like to start the application process, you can speak with a Pennie Customer Service Representative at 1-844-844-8040 or TTY 711. Make sure to mention you received this email! You can also head to [pennie.com](http://pennie.com) for more information about this program.

## Scenario 2 – Missing Information Email

### You Filled Out a Tax Form for Pennie – Information Needed

 <noreply@pennie.com>

**You filled out a tax form to receive more information about Pennie, PA's official Health Insurance Marketplace.**

**HOWEVER, due to missing information we were unable to automatically create your Pennie account and now need you to provide more information to get you covered!**

Below are steps to enroll in coverage through Pennie:

1. Call Pennie Customer Service at 1-844-844-8040
2. Explain that you filled out the tax form requesting about Pennie and have received this email about missing information.
3. Pennie will confirm you received this email and will open a Special Enrollment Period for you to enroll.

Note: You may qualify for a 60-day Special Enrollment Period to shop, compare plans, and enroll in 2022 coverage. Call today!

For local, expert support in finding the best plan for you, please visit [pennie.com/connect](http://pennie.com/connect)

See [April 2022 Community Workgroup](#) for more information on Path to Pennie SEP.

# Path to Pennie FAQs

## Who can use Path to Pennie SEP?

Any PA resident who files form REV-1882 with their PA tax return indicating at least one member of their household is uninsured.

## What is the coverage start date for Path to Pennie SEP?

Coverage is effective 1<sup>st</sup> of the month following plan shopping.

## Is Path to Pennie SEP available after the April tax filing deadline?

Yes. Whenever customer submits REV-1882 to DOR, Pennie will receive regular updates from DOR throughout the year and will trigger new scenario 1 or scenario 2 notices on a weekly basis.

## What if REV-1882 was available through tax preparer but customer didn't submit it because they didn't realize it was an option?

For 2022 tax year, almost all tax preparer software allows individuals to submit REV-1882 with their PA tax return. Therefore, the vast majority of individuals customer MUST submit REV-1882 to qualify for Path to Pennie SEP. If customer has already submitted their tax return, please consult your tax advisor about submitting an amended return.

If the individual's tax preparer did not support REV-1882, customer can qualify for Path to Pennie SEP if (1) customer submits attestation that REV-1882 was not available through their tax preparer, and (2) PA DOR verifies the customer submitted their PA tax return through a tax preparer that did not support REV-1882.

See [April 2022 Community Workgroup](#) for more information on Path to Pennie SEP.



# External Affairs Update

# Pennie External Affairs Update

- **1095-A Communications**

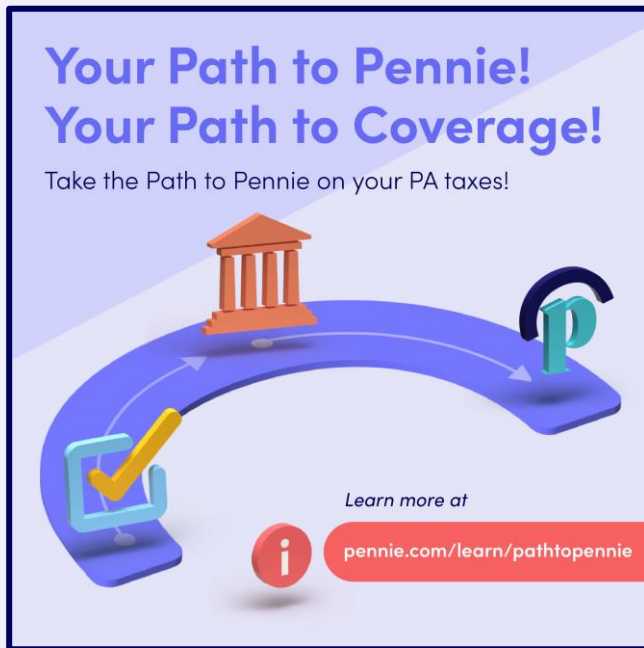
- Emails to stakeholders and customers

- **Path to Pennie Communications and Marketing**

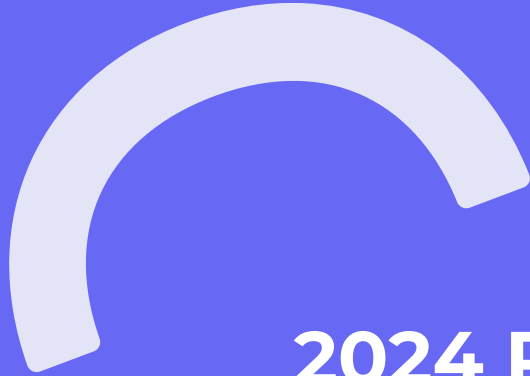
- Emails to stakeholders with toolkit coming soon
- Notice, emails and calls to those who sign up
- Path to Pennie Tax Professional Outreach/Webinar
- Advertisements/social campaign

- **Pennie Customer Communications**

- Customer Satisfaction Survey
- Pennie Newsletter
- Advertisements/social campaign







# **2024 Plan Certification Policy Proposal – Feedback Requested**

# Overview of PY24 Plan Certification

Each year, we set policy that establishes the requirements for plans offered through Pennie for the upcoming plan year.

Plan certification requirements are in addition to all federal and state regulations or other guidance related to offering QHPs and QDPs.

Process:

- Feedback will be sought from variety of stakeholders
- Staff will review feedback and prepare recommendations for Board
- Board will review and approve policy

# PY24 Plan Certification Policy Proposal

1. Coverage for COVID-19 (no change from PY23)
2. Advanced Notice of Producer Commissions before OE (no change from PY23)
3. Renewal Plan Mapping (update to PY23)
4. Renewal Plan Mapping – Bronze to Silver CSR (new)
5. Meaningful Difference (update to PY23)
6. Standard Plans (new)

Today, we'll focus on some of the proposed changes only.

Provide feedback no later than **February 15, 2023**.

Full policy proposal and links to the feedback form available at [agency.pennie.com/policies](https://agency.pennie.com/policies).

# #3: Renewal Plan Mapping

In prior plan years, Pennie has adopted the federal standard for renewal plan mapping with no modifications. For PY24, we are proposing to continue using the federal standard with two modifications.

## What is renewal plan mapping?

When a current customer is autorenewed for the upcoming plan year, renewal plan mapping tells us which plan to autorenew the customer into by identifying the same or most comparable plan to their current plan.

The goal of renewal plan mapping is to allow for customers to have continuous enrollment into the upcoming plan year with plan benefits, plan type, and provider network that are most comparable to current benefits.

Changes to premiums are not a consideration in renewal plan mapping.

## What is the current federal standard for renewal plan mapping?

If the customer’s current plan is offered in the upcoming plan year, they will be autorenewed in the same plan.

If the customer’s current plan is not offered in the upcoming plan year, there are a set of rules that define which plan is the most comparable plan to autorenew the customer into.

Proposal	Policy Goal(s)	Benefits	Challenges
Avoid disruption due to renewal plan mapping	Seamless autorenewals for customers into appropriate comparable plans	Ensure customers are autorenewed into the most appropriate comparable plan without surprises of significant changes	Limited experience to know which improvements needed to develop new standard



# #3: Renewal Plan Mapping

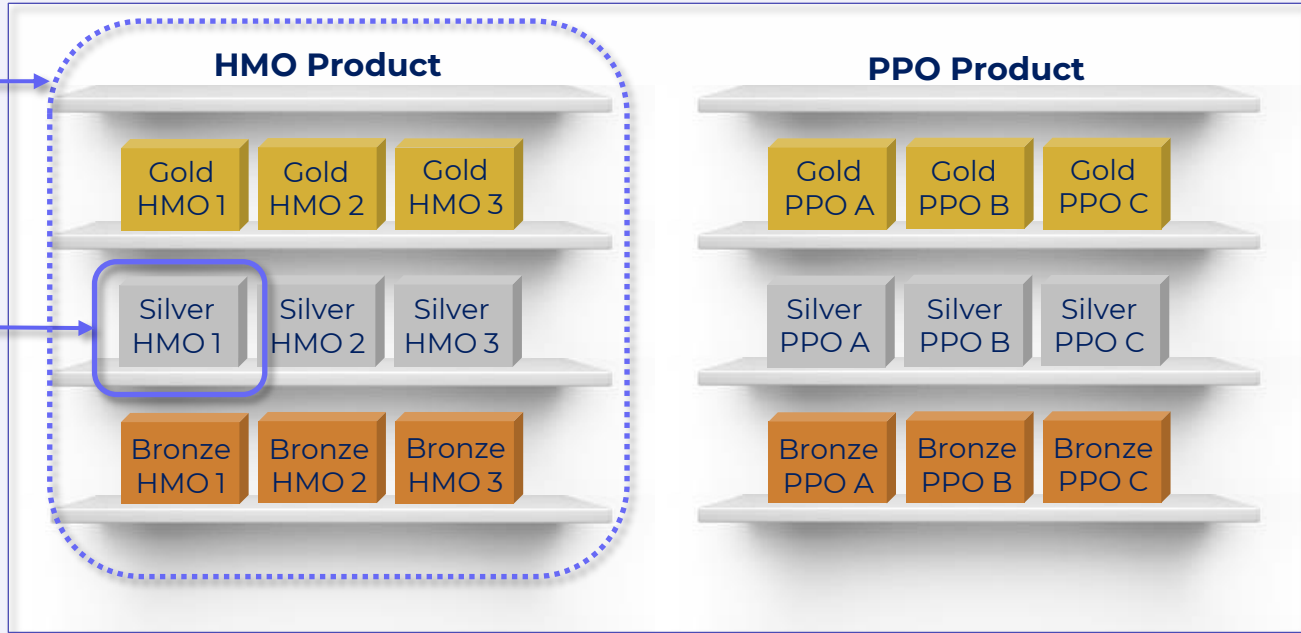
## Definitions

“Product” = Package of benefits offered via particular network type (e.g. PPO, EPO, POS, HMO)

“Plan” = the specific cost sharing for the product benefits

“Metal Level” = overall actuarial value of the plan (e.g. Gold, Silver, Bronze)

### Insurer’s Health Plan Offerings

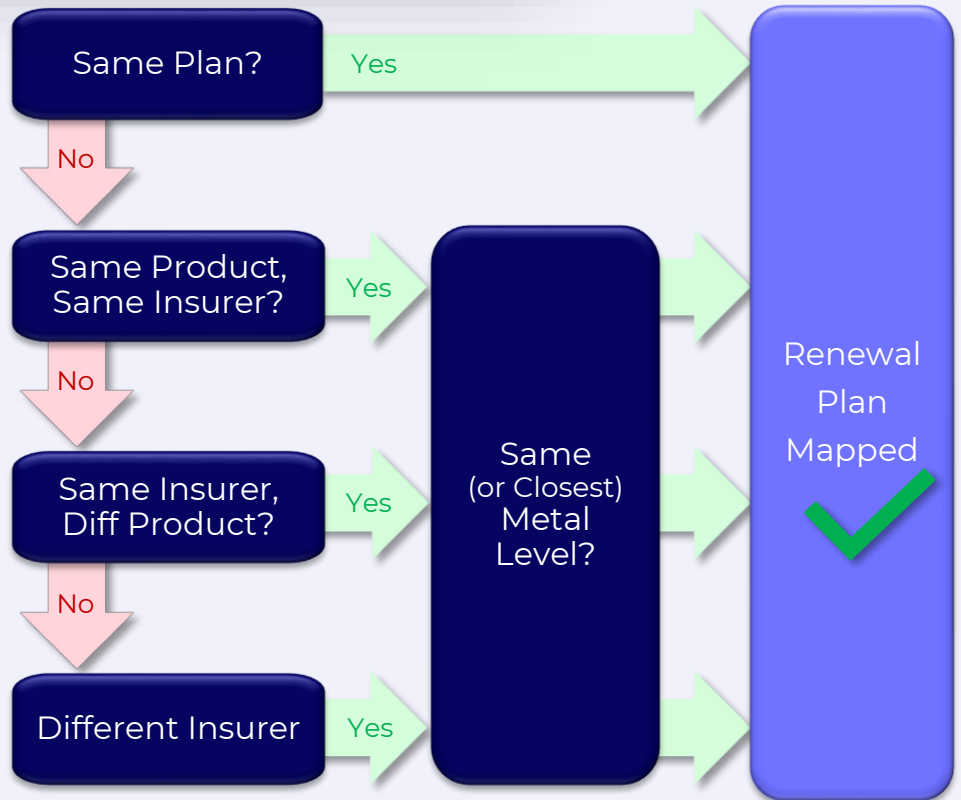


\*\*See 45 CFR 144.103 for definitions

# #3: Renewal Plan Mapping

Federal renewal mapping rules (45 CFR § 155.335(j)):

1. Same plan, if available (j)(1)(i)
2. Same product from same insurer, if available
  - a. Same product, same metal level (j)(1)(ii)
  - b. If current plan Silver, then different Silver product from same insurer (j)(1)(iii)(A)
  - c. If current plan Bronze/Gold, then same product at Silver level\*\* (j)(1)(iii)(B)
  - d. Same product, any metal level (j)(1)(iv)
3. Different product from same insurer, if available
  - a. Different product, same metal level (j)(2)(i)
  - b. Different product, +/- 1 metal level (j)(2)(ii)
  - c. Different product, any metal level
4. If insurer not available, different insurer (if permitted by state)



\*\*Since no Platinum plans have historically been offered through Pennie.

# #3: Renewal Plan Mapping

**Current Plan:** Gold EPO 1

Same plan? Not offered in renewal year

**Example 1:** Same Product, Same Metal Level

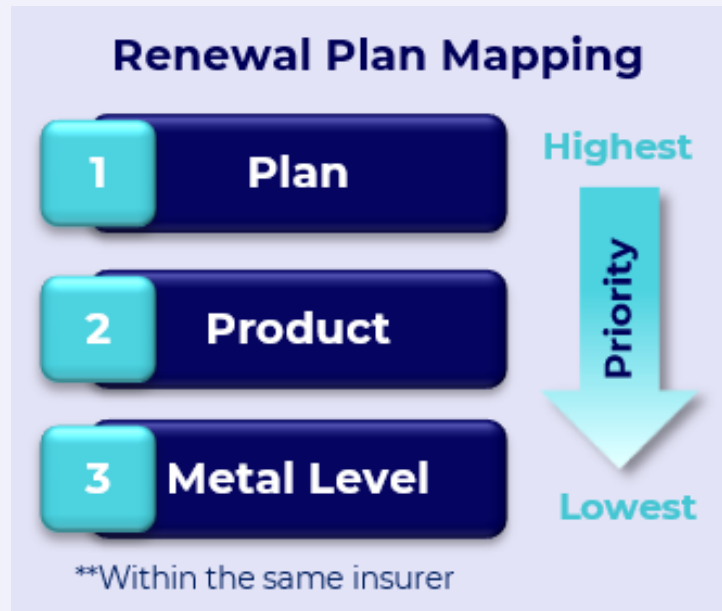
- Same product? Yes, other EPOs offered at all metal levels
- Renewal Mapping: Gold EPO **1** -> Gold EPO **2**

**Example 2:** Different Product, Same Metal Level

- Same product? No EPOs offered.
- Same metal level (different product)? Yes, Gold PPOs offered
- Renewal Mapping: Gold **EPO 1** -> Gold **PPO 1**

**Example 3:** Same Product, Different Metal Level

- Same product? Yes, other EPOs offered, only at Bronze metal level
- Renewal Mapping: **Gold** EPO 1 -> **Bronze** EPO 1

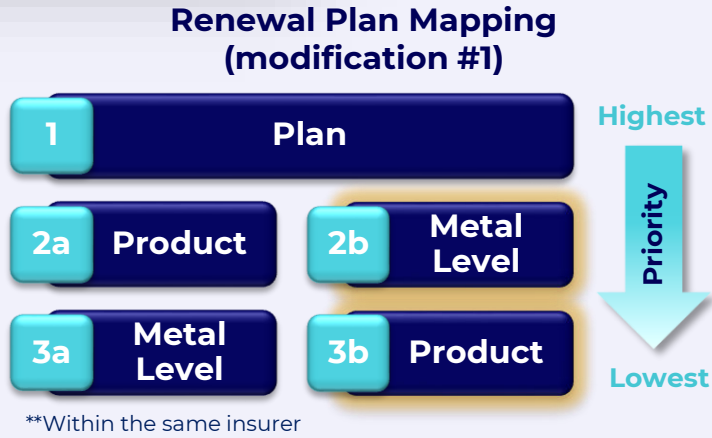


# #3: Renewal Plan Mapping

**Proposed Modification #1:** Prior to mapping same product two or more metal levels different (155.335(j)(1)(iv)), insurers should identify if a different product is available at the current metal level that has similar benefits and similar provider network as the current plan which would be more comparable renewal plan.

Example 3. Current Plan: Gold EPO 1

- Current Mapping: **Gold** EPO 1 -> **Bronze** EPO 1
- Per Modification #1: Gold **EPO** 1 -> Gold **PPO** 1
  - Gold PPO has very similar benefits & provider network to Gold EPO, and same metal level.



Proposal	Policy Goal(s)	Benefits	Challenges
Avoid disruption due to renewal plan mapping	Seamless autorenewals for customers into appropriate comparable plans	Ensure customers are autorenewed into the most appropriate comparable plan without surprises of significant changes	Adds subjectivity to some potential mapping scenarios

**Feedback:**

- Are there any other considerations beyond similarity of benefits and provider network that should be taken into account when assessing whether it's better to map a customer to a different product rather than map to same product two metal levels different?



# #4: Renewal Plan Mapping – Bronze to Silver CSR

In 2024 Notice of Benefit and Payment Parameters (NBPP) proposed rule, CMS proposes a new renewal plan mapping rule for HealthCare.gov that would be based on a customer’s eligibility for cost sharing reductions (CSR).

Purpose: Autorenewing into plans with richer benefits and lower out-of-pocket costs with the same or lower cost would lower health insurance costs for lower-income customers

Proposed New Renewal Plan Mapping:

- If currently enrolled in Bronze plan AND CSR-eligible...
- Then autorenew into a Silver plan...
- But ONLY if Silver plan’s net premium after APTC is same or lower than Bronze plan

Note: This rule would apply even if the customer’s current Bronze plan is available for autorenewal.



\*\*Within the same insurer

\*\*2024 NBPP proposed rule does not require states to adopt the new rule for renewal mapping based on CSR eligibility



# #4: Renewal Plan Mapping – Bronze to Silver CSR

Examples (Customer CSR-Eligible)

Ex 1	Current Plan	Renewal Plan Mapping	
		(Current Rules)	(Bronze to Silver CSR Rule)
Insurer	HealthCo	HealthCo	HealthCo
Product	EPO	EPO	EPO
Metal Level	Bronze	Bronze	Silver (CSR)
Net Premium	--	\$50 <span style="color:red">✗</span>	\$20 <span style="color:green">✓</span>

*Renew in Silver CSR since net premium less than Bronze renewal*

Ex 2	Current Plan	Renewal Plan Mapping	
		(Current Rules)	(Bronze to Silver CSR Rule)
Insurer	HealthCo	HealthCo	HealthCo
Product	EPO	EPO	EPO
Metal Level	Bronze	Bronze	Silver (CSR)
Net Premium	--	\$75 <span style="color:green">✓</span>	\$80 <span style="color:red">✗</span>

*Don't renew in Silver CSR since net premium \$5 more than Bronze renewal*



\*\*Within the same insurer



# #4: Renewal Plan Mapping – Bronze to Silver CSR

Due to premium rating rules and APTC calculation rules, we expect few customers would have Silver plan with same or lower net premium and therefore limited customers would benefit from the rule, as proposed.

We are proposing an **alternative** that would allow mapping to Silver CSR plan if the net premium is **no more than \$10 more per month more** than the Bronze net premium. The small increase in net premium would result in significantly richer benefits.

Reminder, customers always have the ability to actively change plans during open enrollment if they don't like their autorenewal plan.

Ex 2 – Alternative Proposal	Current Plan	Renewal Plan Mapping	
		(Current Rules)	(Bronze to Silver CSR Rule)
Insurer	HealthCo	HealthCo	HealthCo
Product	EPO	EPO	EPO
Metal Level	Bronze	Bronze	Silver (CSR)
Net Premium	--	\$75 <b>✗</b>	\$80 <b>✓</b>

*Renew in Silver CSR since net premium only \$5 more than Bronze renewal*



\*\*Within the same insurer

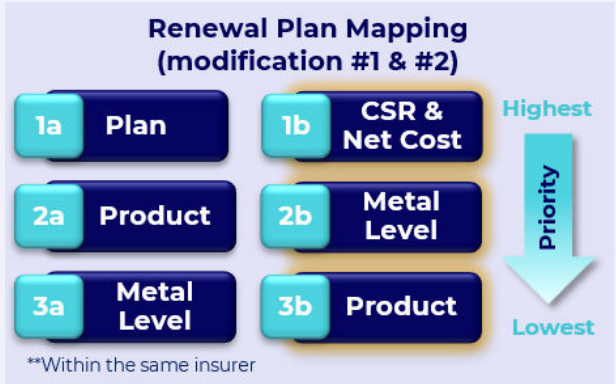
# #4: Renewal Plan Mapping – Bronze to Silver CSR

**Proposed Modification #2:** Similar to 2024 NBPP proposed rule, autorenew CSR-eligible customers currently enrolled in Bronze to a Silver plan with the same product, the same insurer, and the net premium is no more than \$10 more per month, regardless of whether the enrollee’s current plan is available.

Proposal	Policy Goal(s)	Benefits	Challenges
Autorenew customers currently in Bronze to Silver CSR if net premium up to \$10 more than Bronze autorenewal	Seamless autorenewals for customers into appropriate comparable plans  Help customers maximize financial assistance to lower their costs	Autorenewing customers into plans with richer benefits and lower out-of-pocket costs with the same or lower cost would lower health insurance costs for lower-income customers	Change to current mapping rules  Mapping would be based on customer eligibility  System implementation LOE

**Feedback:**

- Do you think there will be any customer abrasion due to autorenewing into Silver CSR plan instead of the same Bronze plan (regardless of net premiums)?
- Do you prefer the 2024 NBPP proposed rule approach which would only map Bronze to Silver CSR when the net premium is no more than the net premium to renew into Bronze plan?
- Is there a different amount of net premium increase that would be a better threshold than \$0 increase (2024 NBPP proposed rule approach) or Pennie’s alternative \$10 increase?
- Do you have any other proposals for how we can help customers enrolled in Bronze plans leverage the benefits of CSR eligibility?





**Wrap-Up**

# We Want to Hear From You



Questions & Feedback – Always Welcome



**Call Customer  
Service**

+1 (844) 844-4440

Mon – Friday  
8:00 AM to 6:00 PM



**Send Us Your  
Question**

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

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