

pennie.com

Updates on all things Pennie

DEADLINE APPROACHING!

For coverage beginning August 1st, enroll on or before July 31st!

The COVID-19 Special Enrollment Period closes on August 15th!

Pennsylvanians who have not enrolled yet or are thinking about changing their plan, must do so before August 15th! If not, the next available time to enroll in health coverage will be Pennie's Open Enrollment Period which begins on November 1st!



Amazing Impacts for Pennie Customers Due to the American Rescue Plan

Since February 15th, nearly 42,000 new customers have signed up for coverage! That very coverage was made even more affordable after Pennie successfully implemented the American Rescue Plan, delivering its benefits to eligible Pennie customers for the next two years.

The preliminary results of the American Rescue Plan are in and they are showing some incredible impacts for the majority of Pennie customers. Thanks to the American Rescue Plan, 90 percent of customers are receiving financial assistance, and the amount of financial assistance available has *increased* by \$49 million/month.

More than half of Pennie customers have no monthly payment and 70% are now paying less than \$50 a month, up from 20% prior to the American Rescue Plan.

As a reminder, anyone receiving or simply approved to receive, unemployment compensation benefits for at least one week in 2021 will receive the maximum amount of financial assistance available, which means the option to enroll in a very low cost, or even no-cost insurance plan.

Right now, almost 15 percent of customers are receiving this unemployment insurance benefit, and on average, these customers are saving over \$600 per month. For more data on Pennie and the American Rescue Plan, click [here](#).

As always, [pennie.com](#) is open for those who are uninsured or those enrolled in off-exchange plans to come shop, apply, save on premiums and enroll in quality coverage. More information on these savings and the COVID-19 Special Enrollment Period can be found at [pennie.com](#) or by calling the Pennie Call Center at 1-844-844-8040.



Letter from the Executive Director:

We are extremely excited that the premiums savings created by the American Rescue Plan are now available through Pennie and the outcomes for our customers are even more substantial than we expected. These increases in financial assistance are helping to put money back into the hands of our customers, allowing for increased coverage and greater access to care.

One of the most rewarding and exciting parts of these new savings is hearing how they are affecting our customers. It is no secret it has been a hard year for many, and we are happy to share some positive stories for those saving money on their health coverage for this year and next with these new premiums.

Below are some real-life examples:

- One customer had been struggling to make her monthly payment and was considering withdrawing funds from her 401k to avoid losing coverage. After we recalculated her new monthly savings and premium, she realized withdrawing the funds was no longer necessary. She told us we had made her day.
- Another customer was previously paying \$1,700 per month for her premium. After the American Rescue Plan savings, the premium was reduced to \$15/month!
- Lastly, a customer called us after receiving an email from Pennie about the new savings. After talking it through and re-submitting her application, she & her spouse went from paying \$1,400/month down to just over \$100/month. They were thrilled, to say the least.

These savings provide a huge opportunity for many Pennsylvanians. For those who ever thought that health insurance was out of their reach or something they could never consider, they can think again. Having health coverage has never been more affordable or more within grasp.

We strongly encourage anyone interested in having affordable, quality health coverage to visit [pennie.com](#) and enroll in coverage to receive these new savings today. To get covered, all you need to do is apply for coverage and enroll using our current "COVID-19 Special Enrollment Period" that is open to all Pennsylvanians and runs until August 15th.

Always remember, Pennie gets you covered.

Zachary W. Sherman



Did you know? The YMCA Health Equity Tour is On the Move! Get Covered, get vaccinated and learn about your health service options today.

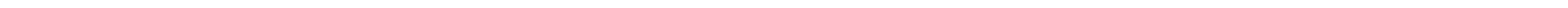
The YMCA and Pennie Health Equity Tour is coming to a town near you. These free, in-person events are being held throughout all counties of the Commonwealth. They are a great place for community members to learn about a variety of educational health services from the YMCA and to learn about Pennie and the additional savings afforded by the American Rescue Plan. Most of these tour events also including the COVID-19 vaccinations for attendees.



These types of grassroots events, which run throughout the year and touch all corners of the state, are incredibly important and key to educating and reaching community members about the importance and need for protecting your health and enrolling in coverage.

Check out the Health Equity Tour to learn more about Pennie and your health.

To learn more about the Pennie/YMCA Health Equity Tour event dates and locations, visit the [tour page at the Harrisburg Area YMCA website](#).

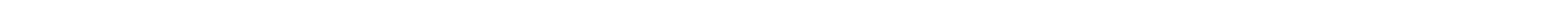


Pennie Myth Buster:

Is it true that the American Rescue Plan savings are retroactive from January 1, 2021?

This is true! Under the American Rescue Plan, customers may qualify for additional advance premium tax credits (APTC) to further lower the cost of health coverage through Pennie. This includes increased APTC in the months prior to the implementation of the American Rescue Plan through Pennie.

Starting in June, Pennie will be evenly distributing any past due APTCs across the remaining months of 2021. This will be in addition to the new subsidies. Any additional tax credits owed at the end of the year that were not applied to your current enrollment will be available to you through a tax refund when you file your 2021 federal tax return.

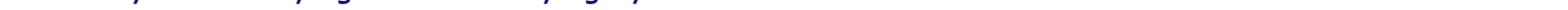


Healthy Tip of the Month

July is one of the hottest months of the year in Pennsylvania. It is important to stay out of the sun and stay hydrated. Check out this article from Healthline on the [best 5 ways to rehydrate](#)! These include:

1. Water (no surprise there)
2. Coffee and Tea
3. Skim and Low-Fat Milk
4. Fruits and Veggies
5. Oral Hydration Solutions

Be sure you are staying safe and staying hydrated this summer!

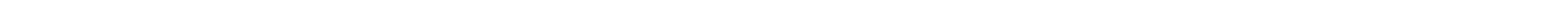


Calendar of Events:

Jul 22, 2021 Pennie Assister Event	Aug 12, 2021 Pennie Assister Event	Aug 17, 2021 Pennie Assister Event
Aug 26, 2021 Pennie Assister Event		

* All CDC and state guidelines will be followed. Events are subject to change – please confirm day of event.

More information about enrollment and education events can be found at [pennie.com/event-calendar](#)



Insurance can be a fuss. We're here to help you get the right plan. No strings attached.

[Send us a message](#)



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