Can't see the Images? View As Webpage

June, 2022

pennie Navigator

Promote Health
Avoid Suspense
Peace of Mind

Pennie.com

Updates on all things Pennie

In This Edition:

- An exciting new Qualifying Life Event at Pennie
- Results from Pennie's second Open Enrollment Period including the 2021 Annual Report
- How Pennie is helping those who may be losing Medical Assistance coverage from the unwinding of the Public Health Emergency
- All stakeholder workgroups combined!

Read more to see how there is still a chance you or someone you know could qualify to enroll in health coverage through Pennie this year.

Uninsured Pennsylvanians can enroll in health coverage if they experience a Qualifying Life Event (QLE) and are eligible for a Special Enrollment Period.

There are several QLEs through Pennie, the most common are listed below:

New QLE – If your annual household income is equal to or below a certain threshold ($19,320 for 1 person/$39,750 for a family of 4), you can now automatically qualify for coverage AND financial savings through Pennie.

Loss of current health coverage

- Losing existing, qualified health coverage (including job-based coverage).
- Losing eligibility for Medical Assistance, also referred to as Medicaid and CHIP.
- Losing coverage through a parent's plan (i.e. turning age 26).

Changes in household

- Getting married or divorced.
- Having a baby or adopting a child.
- Passing of a family member.

Changes in residence

- Moving to a different area within PA.
- A permanent move from another state into PA.
- A student moving to or from the place where 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

- Changing income that affects qualifications for coverage.
- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder.
- Gaining a qualifying immigration status (a list of immigration statuses that qualify for Pennie coverage can be found at help.Pennie.com).
- Becoming newly eligible for financial savings based on a change in income.

For more details on these qualifying life events, visit pennie.com.

When in Doubt, Reach out!

Don't hesitate to reach out to Pennie if you are unsure if you have experienced a QLE. You can even find local support and work with a Pennie professional to find the best plan for you. To reach out for Pennie support, visit www.pennie.com/connect.

If you are not eligible for a Qualifying Life Event, you will be able to enroll in coverage through Pennie during Pennie's next Open Enrollment Period for 2023 coverage.

Savings *Still* to the Rescue for 2022!

The increased premium savings from the American Rescue Plan will continue to be available through Pennie for 2022 coverage. Pennsylvanians interested in affordable health coverage or in changing their plan to take full advantage of these savings can do so if they experience a QLE and are eligible for a Special Enrollment Period.

New Qualifying Life Event Announced at Pennie for Low Income Pennsylvanians

Available now! If your household income is equal to or below a certain threshold, the 150% federal poverty level (see chart below), you can now automatically qualify for coverage and financial savings through Pennie!

Household / Family Size	2022 Annual Income
Single	$19,320
2-person	$26,130
3-person	$32,940
4-person	$39,750

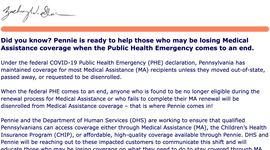
*Applicable for coverage during 2022. Income thresholds for 2023 will be different.

Steps to enroll in coverage under this qualifying life event:

- Go to pennie.com, click *Get Covered*, and submit an application.
- If you meet the criteria above, a Special Enrollment Period (SEP) will automatically open!
- Once the SEP opens, you will have 60-days to enroll into a plan through Pennie. Once enrolled, coverage will begin the start of the following month.

Letter from the Executive Director – Results from the 2022 Open Enrollment Period

In 2021, health coverage for Pennie customers was the most accessible and affordable it has ever been. Pennie provided an opportunity for uninsured Pennsylvanians to find and enroll in affordable health coverage throughout most of the year during both the COVID-19 Enrollment Period and the 2022 Open Enrollment Period. As a result, nearly 375,000 Pennsylvanians were enrolled through Pennie at the end of OEP 2022, an increase of 11 percent (around 37,000 customers) over the previous year's Open Enrollment. As shown in the below chart, 18 percent of those customers were new, 24 percent were existing customers who actively re-enrolled and 58 percent automatically re-enrolled.



This increase in new customers is in large part due to the historic subsidy savings provided by the American Rescue Plan. At the end of OEP, nearly 90 percent of the nearly 375,000 Pennsylvanians were receiving financial savings, which on average, was around $500 a month.

In 2021, Pennie took steps to make the marketplace easier to access and navigate. Pennie's online application and customers notices were translated into Spanish and pennie.com was made available in ten languages. Pennie also expanded the Assister network to reach, educate, and serve historically marginalized communities. We hope to build on this progress and look forward to continued improvements to our outreach and education to the uninsured and underinsured in 2022 and beyond.

Check out our 2021 Annual Report to learn more about how Open Enrollment went and to dig into Pennie's 2021 strategic initiatives and goals.

As always, Pennie gets you covered.

Zach Sherman

Did you know? Pennie is ready to help those who may be losing Medical Assistance coverage when the Public Health Emergency comes to an end.

Under the federal COVID-19 Public Health Emergency (PHE) declaration, Pennsylvania has maintained coverage for most Medical Assistance (MA) recipients unless they moved out-of-state, passed away, or requested to be disenrolled.

When the federal PHE comes to an end, anyone who is found to be no longer eligible during the renewal process for Medical Assistance or who fails to complete their MA renewal will be disenrolled from Medical Assistance coverage – that is where Pennie comes in!

Pennie and the Department of Human Services (DHS) are working to ensure that qualified Pennsylvanians can access coverage either through Medical Assistance (MA), the Children's Health Insurance Program (CHIP), or affordable, high-quality coverage available through Pennie. DHS and Pennie will be reaching out to these impacted customers to communicate this shift and will educate those who may be losing coverage on what they need to do to stay covered through MA, CHIP or Pennie.

More details and FAQs will be available on the DHS and Pennie websites.

Pennie Myth Buster

Is it true that Pennie offers local and professional support outside of the Open Enrollment Period?

It is true! Pennie's expert support is available to those seeking to enroll in health coverage all year long. Below are three options for support.

1

Schedule an appointment with a Pennie-certified Assister. Our assisters are available to walk you through the shopping and enrollment process and have been trained to assist you both in-person or virtually.

2

Contact a Pennie-certified Broker. Brokers are professionally trained to work with you one-on-one and can help narrow down options. Unlike other unbiased resources, Pennie-certified brokers can recommend the plan they feel is best suited for you and your family.

Both brokers and assisters can be found on the Connect page at pennie.com.

3

Call Pennie Customer Service at 1-844-844-8040. Our team is trained to help you get the answers you are looking for. This multilingual team can answer tricky questions, direct you to online resources, and connect you to a Pennie-certified Broker or Assister to help you pick and pay for coverage. Pennie Customer Service is open from 8 am to 6 pm.

For more information, visit pennie.com/connect.

ATTENTION BROKERS/ASSISTERS! – New Pennie Workgroup

Pennie has a decided to combine the Broker Workgroup, the Outreach and Education Workgroup and the Pennie Lunch and Learn meetings to form the Pennie Community Workgroup. This group will meet virtually the second Friday of every month from 11:00 am to 12:00 pm *(times and dates are subject to change to work around holidays, etc. – make sure you check the schedule!)*. These meetings will focus on hot topics, system updates and technical tutorials related to the Pennie platform and resources.

The Microsoft Teams link for these meeting and workshop details can be found on the Pennie Workgroup page at Community Partners (pennie.com)

Be Sure to Follow Us on Social:

Pennie can be found on **Facebook**, **Twitter**, **LinkedIn** and **Instagram!**

Check out our social sites every Wednesday for Wellness Wednesday, with tips and tricks on living a health life.

Customer Testimonial:

> I just wanted to say thank you again for all your help getting us insured! I was just hoping for a lower premium and was not expecting a better policy let alone a better policy with no premium. I cannot tell you what a blessing this is for us or how big of a weight you helped lift off us. I appreciate your patience, kindness and eagerness to help! Our community are so lucky to have you on our side. Thank you, Thank you, Thank you!

Calendar of Events:

Jun 16, 2022 In Person Assister Enrollment Event Pike County	**Jun 16, 2022** In Person Assister Enrollment Event Philadelphia County	**Jun 16, 2022** In Person Assister Enrollment Event Philadelphia County
Jun 16, 2022 In Person Assister Enrollment Event Philadelphia County	**Jun 16, 2022** In Person Assister Enrollment Event Allegheny County	**Jun 16, 2022** In Person Assister Enrollment Event Bucks County
Jun 21, 2022 In Person Assister Enrollment Event Lehigh County	**Jun 22, 2022** In Person Assister Enrollment Event Bedford County	**Jun 22, 2022** In Person Assister Enrollment Event Fayette County
Jun 23, 2022 In Person Assister Enrollment Event Susquehanna County	**Jun 25, 2022** In Person Assister Enrollment Event Bucks County	**Jun 25, 2022** Pennie And YMCA At The Lehighton Farmers Market

* 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

pennie

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

Send us a message

Pennie
312-318 Market St, Bowman Tower, Floor 3, Harrisburg, PA, 17101

pennie.com

Pennie™ is the official health insurance marketplace for the Commonwealth of Pennsylvania. Copyright 2020 All trademarks or service marks appearing in this site are property of their respective owners.