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Updates on all things Pennie

Savings to the Rescue! Welcome to the World of More for Less



As a result of the American Rescue Plan, also known as the COVID-19 relief package that was signed by President Biden on March 11, 2021, an increase in savings are now available to those enrolling in Pennie and for current Pennie customers for the next two years! Customers can now see more coverage for less money!

More for less? What do you mean? The American Rescue Plan included more than just a sizeable stimulus check, it also affected those enrolling or those who are already enrolled in coverage through Pennie. This includes significant and potentially life-altering savings. These savings provide real relief to those current customers and can provide the additional assistance needed to get thousands of uninsured Pennsylvanians coverage.

For the next two years, no one needs to pay more than 8.5% of their household income towards health insurance. So, what this means is that the greater your assessed need for financial assistance, the more you will receive, which could result in tens of thousands of customers being eligible for a no-cost monthly payment! You read that right, no-cost monthly payments! Like we said, more for less!

Pennie has also gone ahead and extended the current COVID-19 Enrollment Period to August 15th, so customers have plenty of time to shop, enroll in coverage, and take advantage of these savings. Pennie is committed to getting Pennsylvanians coverage as soon as possible, so what that means is that your coverage will take effect the first day of the following month in which you enroll in coverage. So, if you enroll by midnight on May 31st, your coverage will begin June 1st.

Read on to learn about how the American Rescue Plan impacts various audiences:

New Customers Coming to Pennie:

- If you are uninsured and looking for affordable, quality coverage, look no further than pennie.com. Pennie's website has been updated to show shopping customers the savings resulting from the American Rescue Plan. Those seeking coverage can enroll in the COVID-19 Special Enrollment Period. The sooner you enroll, the sooner you will see these savings. Health coverage has never been more affordable or more within your grasp!



Current Customers:

- By no later than mid-June, Pennie will be re-running eligibility for our current customers to automatically update their plans with the enhanced savings. Leading up to this process, Pennie will be letting customers know, through mailers and emails, when these changes will be made available, and will explain what steps they will need to take to receive them, if necessary.

NOTE: If you are a customer who did not originally apply for financial savings through Pennie by providing your income information, *Pennie does need you to take action*. By submitting the full Pennie application, Pennie can connect you to the premium savings now available to more Pennsylvanians!

Those Eligible for Unemployment Benefits in 2021:

- 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. This provision provides direct relief for those who have been unemployed this year due to the pandemic. If you are, or were, approved to receive unemployment benefits for one week in 2021, be sure to submit that information on your Pennie application.

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 believe they can help provide coverage to those who are currently uninsured or underinsured due to affordability concerns. These increases in financial assistance will put money back into the hands of customers, allowing for increased coverage and greater access to care.

This unique opportunity has increased and expanded savings through Pennie, creating a pathway to affordable coverage and financial protection to more Pennsylvanians. Our top priority is to connect Pennsylvanians to quality, affordable health coverage; and there has never been a better opportunity to do so.

In fact, there are hundreds of thousands of uninsured Pennsylvanians who can benefit from the increased financial assistance provided through the American Rescue Plan. This includes an estimated 266,000 Pennsylvanians with incomes between 150% and 400% of the federal poverty level (FPL), which amounts to approximately \$40,000 to \$105,000 for a family of four, who now qualify for *additional* advance premium tax credits (APTC) from the American Rescue Plan. In addition, nearly 110,000 Pennsylvanians who were previously ineligible for financial assistance because their income was above the 400% FPL threshold can now receive financial assistance to find the coverage that best meets their needs at a price they can afford through Pennie.

This law also has significant impacts on the over 300,000 current Pennie enrollees. Most current Pennie customers will also see additional savings due to the American Rescue Plan. The nearly 90% of Pennie's customers who currently receive financial assistance will see it increase, currently estimated at nearly \$270 million in 2021 premium savings. This is in addition to the nearly \$1.6 billion they were expected to receive prior to the passage of the American Rescue Plan.

Already, we have seen Pennsylvanians taking advantage of these new savings. Since April 16, we have seen nearly 13,000 new and existing customers sign-up for health insurance plans and the average net monthly premium for those customers is decreasing by over 30%.

Overall, these savings provide a significant opportunity for many in Pennsylvania. If you ever thought that health insurance was out of your reach or something you could never consider, 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. 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 15.

Always remember, Pennie gets you covered.

Zachary W. Sherman

Did you know?

Did you know that an exciting and educational wellness event is coming to a town near you?

An exciting partnership has developed between Pennie and the Harrisburg Area YMCA. This year, the Harrisburg YMCA will be hosting a Health Equity Tour. Pennie will be represented at these tours to help educate and promote the importance of health coverage. This partnership will help spread the word about affordable and quality health coverage at Pennie for those who are uninsured in Pennsylvania.



This Health Equity Tour will be held in-person throughout all counties in Pennsylvania. The tour was kicked off last week on May 1 in Dauphin County.

The primary goal of this 12-month tour is to promote the YMCA evidence-based chronic disease management programs. During this tour, there will be educational materials about COVID-19, oral health and water fluoridation resources, how to combat senior social isolation, and the harmful effects of tobacco use and vaping. In addition, the Tour will work with food banks and pantries to distribute food to those attending the event and will coordinate blood drives. Some of the Tour's events will include COVID-19 testing and vaccinations.

To learn more about the Pennie/YMCA Health Equity Tour event dates and locations, visit the [tour page at the Harrisburg Area YMCA website](https://pennie.com/tour-page-at-the-harrisburg-area-ymca-website).

Pennie Myth Buster:

I have to enroll in a specific plan to receive the lower premiums from the American Rescue Plan.

False! You can enroll in any plan and apply the amount of advance premium tax credits (APTC) you qualify for to the plan of your choice. The American Rescue Plan calculates the amount of the reduction using the cost of the second lowest-cost silver bracket plan, your income, and your age to determine how much APTC you qualify for. Please note, if you enroll in a different plan from the benchmark plan in your area, you may see a different premium amount.

Healthy Tip of the Month

May is National Mental Health Month! Check out these [10 tools to make you feel stronger and more hopeful](https://pennie.com/10-tools-to-make-you-feel-stronger-and-more-hopeful) from Mental Health America. These tools include:

- Connections with others
- Stay positive
- Get physically active
- Helping others
- Get enough sleep
- Create joy and satisfaction
- Eat well
- Take care of your spirit
- Deal better with hard times
- Get professional help if you need it!

Calendar of Events:

May 08, 2021 Pennie Attends Feria Latina Festival	May 11, 2021 Health Equity Tour Stop – Lebanon Valley YMCA	May 13, 2021 Health Equity Tour Stop – Lancaster Family YMCA
May 13, 2021 Pennie Assister Event – Cornerstone Care Health Center Burgettstown	May 22, 2021 Pennie Assister Event – Community Health Center Of Washington	May 27, 2021 Pennie Assister Event – Cornerstone Care Greensboro
Jun 10, 2021 Pennie Assister Event	Jun 24, 2021 Pennie Assister Event	Jul 08, 2021 Pennie Assister Event
Jul 22, 2021 Pennie Assister Event	Aug 12, 2021 Pennie Assister Event	Aug 17, 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](#)

Pennie
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