



## Welcome to the first edition of the PenniE-Newsletter!

**Pennie** is Pennsylvania's new state-based health insurance marketplace and the PenniE -Newsletter is its new electronic newsletter ! This online publication will be the hub for everything you need to know about Pennie and marketplace coverage in Pennsylvania.

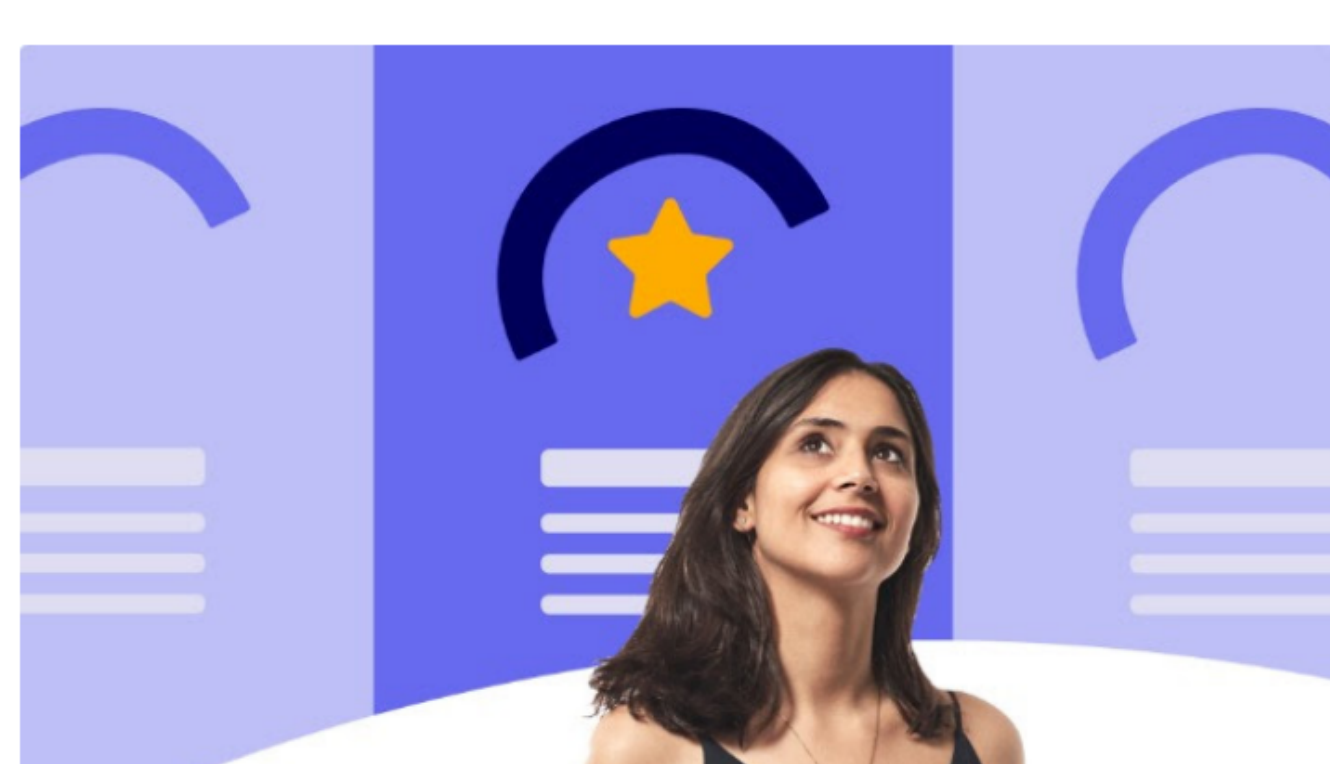
Every other month we will bring you information and tips on how to make the most out of your coverage and generally live a healthier life. In between issues, please visit [pennie.com](https://www.pennie.com) for more information!

## Updates on all things Pennie!

**So long, [healthcare.gov](https://www.healthcare.gov) and hello Pennie!**

**November 1<sup>st</sup> marked the first day of Pennie's Open Enrollment Period.**

Open Enrollment will run until January 15, 2021. But don't wait – December 15 is the deadline for coverage beginning January 1, 2021.



### How to shop with Pennie

Go to [pennie.com](https://www.pennie.com) for information on how to apply, shop, compare and purchase health plans through Pennie. Contact the Pennie Customer Service Center at 1-844-844-8040 for any questions.

[Learn more](#)

## Letter from the Executive Director:



**Dear PenniE-Newsletter readers,**

The way individuals and families access health coverage has changed in Pennsylvania. It is my great pleasure to welcome you to Pennie. Pennie is the state's new, self-sustaining health insurance marketplace and the home for high-quality, affordable health insurance plans. Our mission is to help Pennsylvanians get the coverage they need and to connect them with financial assistance to help lower their monthly costs. In the face of a global pandemic, this role is important, now more than ever.

We strive to spread awareness about Pennie to all Pennsylvanians through our public awareness campaigns, expanded outreach networks, customer service opportunities and in-person initiatives.

### [Send us a message](#)

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

Pennie is the *only* source for financial assistance to help lower the cost of coverage and care. Nearly 9 out of 10 customers qualify for financial assistance. Qualification is based on income and family composition , but a good rule of thumb is if you are an individual making less than about \$50,000, or a family of four making less than about \$105,000, you will likely qualify for financial assistance.

You can learn more about the financial assistance options at:

[www.pennie.com/shop/financial-assistance](https://www.pennie.com/shop/financial-assistance)

In addition, Pennie aims to increase the number of Pennsylvanians with coverage, regardless of their income. We operate a "*no wrong door*" policy to ensure those deemed eligible for programs like Medicaid or the Children's Health Insurance Program are connected to coverage.

Thank you for your interest in Pennie, we are excited to be providing this avenue of health insurance to all Pennsylvanians and remember, ***Pennie gets you covered.***

**Zachary W. Sherman**

## Did you Know?

### Delivering high-quality customer service is a priority for Pennie.

Pennie knows that health insurance can be overwhelming and confusing. There are 3 free avenues for customer assistance through Pennie.



**Customers can call the Pennie Call Center at 1-844-844-8040 and work with our customer service team.** The team is trained to help customers get the coverage that meets their needs. This multilingual team can answer tricky questions, direct customers to online resources and in-person specialists and of course, help customers navigate the application and enrollment process.



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



**Customers can find a Pennie-certified Broker.** Brokers are professionally trained to work with customers one-on-one and can help narrow down their options. Unlike other resources, Pennie-certified brokers can recommend the plan they feel is best suited for the customer and their family.

Visit [pennie.com](https://www.pennie.com) for more information or call **1-844-844-8040**.

## Pennie Myth Buster:

*Now that Pennsylvanians are purchasing health insurance through Pennie, the rate of the insurance from providers is going to increase.*

False! Pennie will help fund the Pennsylvania Reinsurance Program, a Pennsylvania Insurance Department program created by the historic, bipartisan legislation that also created Pennie. What is reinsurance? Let's break it down :

- 1 Save Pennsylvanians money by operating Pennie at a lower cost than Healthcare.Gov.
- 2 Invest the savings into reinsurance , a market stabilization program designed to mitigate high risk volatility, resulting in premium relief to consumers.
- 3 Lower 2021 individual market premiums by 5 percent from what they would've been without Pennie and the Pennsylvania Reinsurance Program .

## Calendar of Events: Pencil Us In

- **Fayette County**, Connellsville Medical & Dental. | 12/08/2020
- **Greene County**, Carmichaels Clinic. | 12/15/2020
- **Luzerne County**, Wilkes-Barre Family YMCA. | 12/15/2020
- **Washington County**, Washington Family Doctors. | 12/17/2020
- **Westmoreland County**, Greensburg YMCA. | 12/17/2020
- **Cumberland County**, Carlisle Family YMCA. | 12/18/2020
- **Lackawanna County**, Carbondale YMCA. | 2/19/2020

\* 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 [Here](#)

Interested in learning more about Pennie, health insurance and tips for living a healthy life, all while you are going on a run, driving to work or walking to the grocery store?

[Click Here](#) to check out the Pennie Podcast!



**pennie**



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No strings attached.

[Send us a message](#)

[About Pennie](#)

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[pennie.com](https://www.pennie.com)

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