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October, 2022

Pennie.com

Updates on all things Pennie

In this edition: Acronym Soup!

- **OEP!?** Coming Soon: Pennie's Open Enrollment Period for 2023 coverage
- **IRA?!** YAY! An exciting update on the enhanced savings available at Pennie
- **DEI?!** Pennie Welcomes New Chief of Diversity, Equity, and Inclusion
- **PCW!?** Learn about the Pennie Community Workgroup OEP Launch Party & Stakeholder Toolkit Reveal

Pennie is only a few weeks away from the 2023 Open Enrollment Period (OEP). OEP runs from November 1, 2022, to January 15, 2023.

Great news! The enhanced savings are continuing at Pennie, ensuring health coverage plans are affordable and within budget. Here are a few important items to remember during OEP:

- You must enroll in coverage by December 15, 2022, for coverage beginning January 1st, 2023
- If you miss the December 15th deadline, you must enroll in coverage by January 15, 2023, for coverage beginning February 1st, 2023
- Most current Pennie customers will be automatically renewed into the same or similar plan for 2023 coverage. Pennie will be distributing two notices to most of the current customers, these include:

1. **Renewal Notice** – Details your 2023 health coverage plan for which most customers have been automatically renewed. The plan should be the same or similar to the plan you have currently. **If you are happy with your coverage, no action is needed.** Pennie encourages customers, though, to explore all plan options available to them during the upcoming Open Enrollment Period. If you have not been automatically renewed into a 2023 plan, this notice will explain why and what to do next to stay covered next year

2. **Eligibility Determination Notice** – Explains your eligibility for health coverage through Pennie as well as the financial savings for which you qualify to lower your 2023 premiums. This notice will also explain any Data Matching Issues or additional information Pennie may need to ensure you maintain your coverage or eligibility for financial savings. Take a good look over this notice and make sure the information is correct!

- Personalized, expert assistance is available all year round, including during Open Enrollment, visit pennie.com/connect to access local, Pennie-Certified support.
- Pennie encourages current customers and those interested in enrolling to carefully consider their plan options, to shop around and to review their financial savings information to see how much they can save on quality coverage!

Big Savings Stickin' Around

The increased premium savings from the American Rescue Plan will continue to be available through Pennie thanks to the Inflation Reduction Act (IRA), which was signed into law in August 2022. Click here for more details.

Pennie customers currently not receiving financial savings, because they did not provide Pennie permission to check their data or because they did not complete the full application, should revisit their application during Open Enrollment to see if they qualify for lower monthly premiums.

To receive qualified financial savings for 2023 coverage, take these steps below:

- **Log in to your Pennie account at** pennie.com
- **Update your Pennie application and check the box to provide permission for Pennie to check your eligibility for financial savings for 2023.**
- **Resubmit your application**

If the customer qualifies for financial savings, it will be applied to their coverage payments for 2023. Qualified customers won't pay more than 8.5 percent of their household income towards the cost of the benchmark plan and lower-income customers receive even more savings, resulting in low monthly payments, and in some cases no-cost coverage.

Pennsylvanians interested in affordable health coverage can do so by visiting pennie.com during Pennie's Open Enrollment Period.

Letter from the Executive Director – Moving Pennie forward with Diversity, Equity, and Inclusion

Core to Pennie's work trying to maximize the number of Pennsylvanians with quality health coverage is making sure the end goal, affordable and usable health insurance, is understandable and accessible.That's where Pennie comes in for so many Pennsylvanians, particularly those who aren't qualified for Medical Assistance and don't have health insurance through their jobs or Medicare. We provide unbiased assistance and support to those evaluating their health insurance needs as well as those signing up, and because health insurance can be expensive, we offer financial help, calculated based on what customers can afford, to lower their monthly cost. With our partners inside and outside government, we've already done a lot of good, but we still have a long way to go before we say we've achieved the goal of maximizing the number of Pennsylvanians enrolled in quality health coverage.

Key to achieving this goal is reaching and connecting the remaining uninsured to health coverage. It should come as no surprise to hear that the uninsured is disproportionately made up of lower income populations, communities of color, immigrants, and residents whose primary language isn't English. We also know that many of the uninsured qualify for comprehensive coverage with low monthly premiums through Pennie, and in some cases, no-cost coverage through the Commonwealth's Medical Assistance program. And therein lies our challenge and our opportunity. To achieve our goals, we need to find new ways to reach and engage these communities in the interest of helping them navigate to coverage and access key healthcare services and financial security against the unforeseen.

As we enter our third Open Enrollment, we are determined to make progress. This year we have focused our efforts on breaking down barriers to coverage, providing a smooth and easy enrollment process for new and returning customers, and growing and maturing Pennie's organizational structure and culture. One of the biggest steps we have taken is to hire a Chief of Diversity, Equity, and Inclusion, and we're thrilled to announce Guerline L. Laurore has stepped into the role.

Guerline comes to Pennie with a wealth of experience. She earned a bachelor's degree in Psychology and a master' degree in Clinical Psychology and Psychopathology, both from the University of Provence. She received a Juris Doctor Degree from Widener University School of Law in Wilmington, Delaware, and a master's in public administration from the University of Pennsylvania Fels Institute of Government, summa cum laude. While at Penn, she served as the Graduate and Professional Student Assembly Director of Equity and Access and received the 2022 Fels Institutional Service Award for outstanding dedication to the Fels community and the University of Pennsylvania. Guerline is licensed to practice law before the United States Supreme Court and several other courts. She most recently served as the Director of Mediation and Policy and Intergovernmental Affairs for the PA Human Relations Commission (PHRC) before joining Pennie.

Guerline was appointed by President Biden to serve on the PA State Advisory Committee to the U.S. Commission on Civil Rights; sits on the board of the World Affairs Council of Harrisburg; is past President of NAACP Wilkes-Barre; and has served on several community organizations throughout the Commonwealth including the Governor's Advisory Commission on African American Affairs. She is fluent in English, French, Haitian Creole, and conversational in Portuguese, and Spanish. She also lives with her partner, children, and mini goldendoodle in Central Pennsylvania.

It's an understatement that we are thrilled and honored to have Guerline as our Chief of Diversity, Equity and Inclusion and cannot wait to see how her expertise and knowledge help us grow as an organization to best serve *all* Pennsylvanians.

As always, Pennie gets you covered.

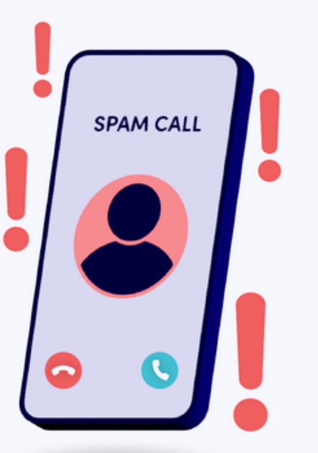
Zach Sherman

Did you know? Scammers are everywhere. Be on the lookout!

It's important to know what Pennie does, and just as important, to know what Pennie DOES NOT do.

Pennie communicates to customers via email, postal mail, and new to Pennie this year, phone calls. Below are some of Pennie's best practices when communicating with customers:

- When filling out the application, customers can provide permission to how they would like to be communicated from Pennie.
- All postal mail will include the Pennie logo.
- Pennie emails come directly from Pennie and the return email will show as no-reply@email.pennie.com.
- Customers can unsubscribe from Pennie emails at any time.
- All phone calls are courtesy calls for customer awareness.
- When Pennie calls customers, the number will either appear from "Pennie" directly or will show the Pennie Customer Service number as 1-844-844-8040.
- Customers are able to return the phone call by dialing the number right back to contact Pennie at the Customer Service Center.
- Pennie phone calls are conducted on a recorded line, with various procedures for sharing and verifying who is on the phone.

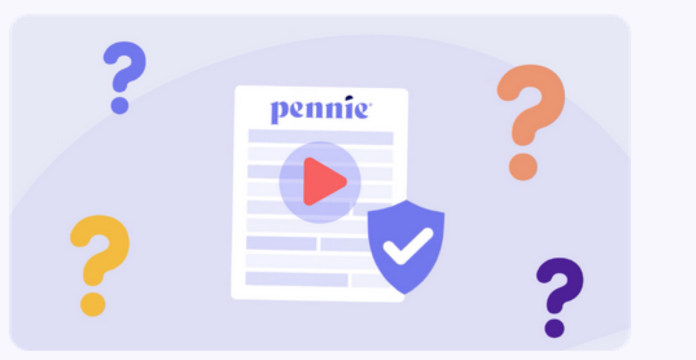


If you come across any questionable communications, call Pennie Customer Service at **1-844-844-8040** and ask the Customer Service Representatives if the communication is legitimate.

Pennie Myth Buster

Is it true that once you enroll through Pennie, you have more steps that must be taken before using your coverage?

Great question! There are a few things once you are enrolled to keep in mind. Check out the video below for more details:



ATTENTION ASSISTERS/BROKERS! – Open Enrollment Toolkit is Here!

During the October Pennie Community Workgroup meeting, the Team held a launch party in preparation for Open Enrollment. This meeting covered exciting system updates and a walk-through of the 2023 Open Enrollment toolkit, which can be found here.

To view a recording of the October meeting of the Pennie Community Workgroup, click here.

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.

New Operational and Pennie Platform Enhancements:

- New Chat Feature: Customers can now chat with a Customer Service Representative, available in both English and Spanish at https://pennie.com/connect
- Renewals: There are a variety of new enhancements coming to the annual renewal process that enable Pennie to automatically renew more customers. As a reminder, customers will receive their renewal notices at the end of October, right before Open Enrollment begins on November 1st.
- New Communication Options: Customers can opt into receiving important updates about their Pennie coverage from Pennie through text message or automatic calls. Text messaging and automatic phone calls provide additional avenues for receiving important updates about your Pennie coverage!
- Organ Donor and Voter Registration: Organ Donor and Voter Registration is now available right from your Pennie application. Registration is completely voluntary and has no impact on your eligibility for financial assistance. Organ and Tissue Donation Registration is provided in collaboration with Donate Life Pennsylvania. Voter Registration is provided through Pennsylvania Department of State.
- Updated Password Rules: Next time you update your password, you'll see new password rules. Privacy and security of your information is important to Pennie, so we are regularly reviewing and improving the Pennie system to ensure your information is protected to the highest standards.

Customer Testimonial:

> I moved to PA after losing my job and health insurance due to the pandemic. I contacted Pennie and the representative was knowledgeable, caring, empathetic and extremely helpful. I was given various options that were in my budget, and I was able to find an affordable plan.

Calendar of Events:

Oct 17, 2022 In Person Assister Enrollment Event: Dauphin County	**Oct 18, 2022** In Person Assister Enrollment Event: Dauphin County	**Oct 18, 2022** In Person Assister Enrollment Event: Lehigh County
Oct 19, 2022 In Person Assister Enrollment Event: Dauphin County	**Oct 19, 2022** In Person Assister Enrollment Event: Philadelphia County	**Oct 20, 2022** In Person Assister Enrollment Event: Dauphin County
Oct 21, 2022 In Person Assister Enrollment Event: Dauphin County	**Oct 21, 2022** In Person Assister Enrollment Event: Allegheny County	**Oct 22, 2022** In Person Assister Enrollment Event: Lancaster County
Oct 22, 2022 In Person Assister Enrollment Event: Dauphin County	**Oct 22, 2022** In Person Assister Enrollment Event: Lancaster County	**Oct 25, 2022** In Person Assister Enrollment Event: Berks County

* 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

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