pennie Newsletter

pennie.com

Updates on all things Pennie

In this edition, we focus on the past, the present, the celebrations, and the future! Read more below!

Welcome to Pennie's Special Enrollment Period!

Pennie's COVID-19 Enrollment Period officially closed on August 15th. What happens now you ask?

Well, if you wish to enroll or change your plan, you can only do so now if you are experiencing a Qualifying Life Event and are eligible for a Special Enrollment Period. Beyond this, the next time you can change your plan is during Pennie's 2022 Open Enrollment Period which begins on November 1, 2021 and runs through January 15, 2022.

Open Enrollment will be here before you know it!

Important Reminder: If anything changes to your household size or income, make sure you let Pennie know so your eligibility status and financial assistance is up to date! You can do so by updating your Pennie application at pennie.com or by calling the Pennie Call Center at 1-844-844-8040.

Amazing Impacts from the COVID-19 Enrollment Period

Pennie is the only source of financial assistance for Pennsylvanians accessing coverage through the individual market, which is often the deciding factor between families having coverage and going without. The COVID-19 Enrollment Period provided uninsured Pennsylvanians and those impacted by the pandemic an opportunity to enroll in coverage through Pennie.

Since the COVID-19 Enrollment Period began on February 15th, more than 65,000 new customers have signed up for coverage through Pennie. Thanks to the American Rescue Plan,**90 percent of Pennie customers** are now receiving financial assistance, and the amount of financial assistance available statewide has *increased* by $49 million/month. About half of Pennie customers have no monthly payment and nearly 70 percent are now paying less than $50/month.

Premiums Under $1/month		Premiums Under $50/month	
Before ARP enhancements	After ARP enhancements	Before ARP enhancements	After ARP enhancements
10% of customers	51% of customers	20% of customers	69% of customers

Pennie worked closely with the Commonwealth's Department of Labor and Industry to connect the recently unemployed to coverage and to deliver a key American Rescue Plan benefit: providing maximum financial assistance to Pennie customers also receiving unemployment insurance in 2021. Through this collaborative partnership, Pennie was able to automatically deliver this benefit and connect tens of thousands of Pennsylvanians to plans with low to no monthly payment. Around 1 6 percent of customers are receiving this unemployment insurance benefit for the rest of the year, and on average, these customers are now savingover $606/ month.

For more data on Pennie and the results of the COVID-19 Enrollment Period including the savings from American Rescue Plan, click here.

Letter from the Executive Director - Pennie Turns Two!

This past July we celebrated our second anniversary of the passage of Act 42, the legislation that created Pennie with a bipartisan, unanimous vote through both chambers of the General Assembly. Over 340,000 customers have enrolled for coverage through Pennie and, as a result of the American Rescue Plan, health coverage has never been more accessible or affordable for those who are uninsured in Pennsylvania. Pennie's mission is to help Pennsylvanians get the coverage they need and provide access to financial assistance to help make that coverage more affordable.

Pennie Provides Help

Pennie was created on a promise to provide quality and accessible health coverage to the residents of Pennsylvania. In an effort to exceed expectations, Pennie established a state-of-the art virtual call center with trained customer service representatives, provided free assistance for customers through Pennie-certified brokers and assisters to help customers enroll in the best coverage for them, and developed a streamlined website, pennie.com, with easy access and understandable steps for customers to shop, compare and enroll in coverage.

Pennie Provides Options

Pennie has delivered on the promise for accessible coverage by providing more options for Pennsylvanians when it comes to choosing their health coverage insurance provider. Over the past two years, we have seen more insurers offering coverage throughout the Commonwealth. Beginning with Open Enrollment for 2022, every county in Pennsylvania will have at least two insurers offering coverage and for the first time ever, some counties will have six insurers offering coverage.

Pennie Provides Relief

We have also been able to provide Pennsylvanians ample time to enroll in coverage at Pennie. As a state-based exchange, we were able to extend Open Enrollment by an additional month, closing the Open Enrollment Period on January 15th and giving Pennsylvanians more time to learn about Pennie and more time to shop and enroll in coverage. Following the health and economic impact of the COVID- 19 pandemic, we were also able to open a broad-based enrollment period, allowing those impacted by the pandemic more time to protect their health by enrolling in coverage. During this enrollment period, we were also able to implement the American Rescue Plan changes for new and current customers, which allows for significant savings on premiums for the rest of 2021 and into 2022.

Pennie Provides Hope

These savings provided 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. These savings are still available for Pennsylvanians seeking affordable coverage and come November 1, we encourage anyone who is uninsured to come to Pennie to enroll in a plan for their 2022 coverage.

Always remember, Pennie gets you covered.

Zach 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.

T he YMCA and Pennie Health Equity Tour is coming to Western PA. These free, in-person events are being held throughout all counties of the Commonwealth and are now coming to Pennsylvania's western counties. 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.

HEALTH EQUITY TOUR

Most of these tour events also including the COVID-19 vaccinations for attendees. 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 will carry over to 2022?

This is true! The American Rescue Plan savings will carry over for 2022 coverage. Therefore, this upcoming Open Enrollment Period is so important. This Open Enrollment Period is the last broad-based opportunity to enroll in these savings for 2022 coverage.

However, there will still be some reasons why premiums may increase in 2022. These reasons include:

1. If you are someone who was eligible for unemployment insurance in 2021, then you have probably been receiving the maximum amount of financial assistance due to the American Rescue Plan. Unfortunately, this provision expires at the end of 2021 so while you may still be eligible to receive the American Rescue Plan savings in your 2022 premiums, they may be higher than your 2021 payments.

2. If you were enrolled in coverage through Pennie between January 1, 2021 and May 31, 2021 and were eligible for financial assistance, you likely received *additional* financial assistance to lower your monthly premium that started in June. This additional financial assistance was made available by Pennie to ensure you received the payments you were entitled to under the American Rescue Plan. This additional financial assistance was only available for 2021 and will not be applied to your 2022 coverage.

3. Every year at renewal time, some plans and premiums change and fluctuate. As a result, we highly recommend that every Pennie customer review their options to either confirm they are still in the best plan for their household budget and health needs or to consider other plans that may, based on year -over-year changes, be a better fit. This is also a good time to review, confirm and update, if necessary, your household information in the Pennie application. Pennie is here to help anyone in need of assistance or who has questions about the application, renewal, and shopping process.

Pennie is committed to ensuring customers are receiving the necessary financial assistance for the coverage that is best for them and their families. Pennie encourages all customers to take advantage of the 2022 Open Enrollment Period to shop and compare plans!

Healthy Tip of the Month

Did you know it is recommended to drink at least eight, 8 ounces of water a day?

Check out this article from Healthline on the benefits of drinking water.

Some of these benefits include helping to:

- Maximize your physical performance
- Improve energy levels and brain function
- Prevent and treat headaches
- Relieve constipation
- Treat kidney stones
- Prevent hangovers
- Lose weight

Next time you go for a drink, consider having some classic H2O!

Calendar of Events:

Sep 16, 2021 In Person Outreach And Education	**Sep 20, 2021** In Person Outreach And Education	**Sep 21, 2021** YMCA Health Equity Tour
Sep 21, 2021 In Person Outreach And Education	**Sep 24, 2021** In Person Outreach And Education	**Sep 28, 2021** In Person Outreach And Education
Oct 09, 2021 YMCA Health Equity Tour	**Oct 10, 2021** YMCA Health Equity Tour	**Oct 20, 2021** YMCA Health Equity Tour
Nov 02, 2021 YMCA Health Equity Tour	**Nov 17, 2021** YMCA Health Equity Tour	

* 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

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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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