



pennie®



Pennie Community Workgroup

February 17, 2023



MS Teams Live Conference Call



All attendees' lines are muted



All questions can be typed using the Q&A function.
Pennie Reps will answer them one-on-one, publish, or audibly address.

PCW Materials

Decks and Recordings for Pennie Community Workgroup Meetings:

Resource: <https://agency.pennie.com/pennie-community-workgroup/>




pennie Official Site of the Pennsylvania Health Insurance Exchange Authority

About Us ▾ Partners ▾ Resources ▾ **Workgroup** Visit Pennie

/ Pennie Community Workgroup

You are cordially invited:

Pennie Community Workgroup Meetings



Introducing the Pennie Community Workgroup

Pennie has decided to combine the Broker Workgroup, the Outreach and Education Workgroup, as well as the Broker and Assister Lunch and Learns to form one unified, expanded workgroup called the Pennie Community Workgroup.

This group will meet virtually, usually the second Friday of every month from 11:00 am to 12:00 pm. These meetings will focus on hot topics in the marketplace, system updates, and technical tutorials related to the Pennie platform.

Today's Agenda



Welcome and Community Partner Update

Operations Updates

- DMIs
- Medical Assistance Unwinding Ops
- Medical Assistance Unwinding Communications
- Independent Tax Filer (ITF) – New Functionality

Questions & Feedback

Community Partner Update

Pennie Board of Directors Meeting – February 24, 2023

Resource: <https://agency.pennie.com/agency-partners/board-meeting-materials/>



pennie Official Site of the Pennsylvania Health Insurance Exchange Authority

About Us Partners Resources Workgroup Visit Pennie

Board Meeting Materials

Our Board of Directors are leaders in their field and share Pennie's commitment to acting in the best interest of Pennsylvanians. Below you can find past-meeting materials, as well as information regarding upcoming meetings.

Board Meeting Materials

2023

- Feb 3rd, 2023: [Agenda](#) | [Meeting Link](#)
- Feb 13th, 2023: [Agenda](#) | [Meeting Link](#)
- Feb 24th, 2023: [Agenda](#) | [Meeting Link](#)
- Apr 27th, 2023: [Agenda](#) | [Meeting Link](#)
- July 27th 2023: [Agenda](#) | [Meeting Link](#)

English



Reminders

Customer Notice Preferences

Before We Begin

Steps

Start Your Application

Before We Begin

Get Ready

Primary Contact Information

Help Applying for Coverage

Help Paying for Coverage

About Your Household

Summary

Family and Household

Income Information

Additional Information

Privacy of Your Information

The privacy of
federal and sta
We will verify y
and state ager
We will not ask
information or

Important:

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Administration
agency, and/o
check your abi
your informati
changed.

To learn more,

Steps

Start Your Application

Before We Begin

Get Ready

Primary Contact Information

Help Applying for Coverage

Help Paying for Coverage

About Your Household

Summary

Family and Household

Income Information

Additional Information

Review and Sign

Primary Contact Information

Primary Contact Name

First Name* Pennie

Middle Name Enter Middle Name

Last Name* Test

Suffix Suffix

Date of Birth*
Month Day Year
01 01 1991

Email Address* pennietest@yopmail.com

☒ Send me important alerts to this email address.

Paper, email alert, text alert.

Customer Notice Preferences

Primary Contact Phone

Mobile Phone Number

(555) 555-5555

☐ By clicking this box, I consent to receiving calls or text messages, initiated by electronic means, including an automatic telephone dialing system by, or on behalf of, Pennie to the phone number provided. These calls or text messages may be for any purpose, including products and/or services that I have previously purchased, ones that I have not previously purchased, or general marketing. I acknowledge that I do not have to consent in order to receive assistance or services from Pennie and that my refusal to consent will in no way affect the availability of the amount of assistance or services I receive from Pennie. I also acknowledge that this consent may be removed at my request but that until such consent is revoked, I may receive calls or text messages from Pennie at my wireless number. Carrier charges may apply.

Pennie's privacy policy can be found [here](#)

Home Phone Number

(xxx) xxx-xxxx

Phone Extension

Ext.

Primary Contact Preferences

Preferred Spoken Language

English

Preferred Written Language

English

Preferred Method of Communication* ☒ Go Paperless
☐ Postal Mail

How do you wish to receive your 1095-A Form* [Learn more](#) ☒ Go Paperless
☐ Postal Mail

With Paperless option, notifications will always be delivered to your Secure Mailbox and you would get a text message or email informing you of the availability of the Notice. With Postal Mail option, apart from Secure Mailbox we also deliver a paper/hard copy of the Notice to your mailing address.

Back

Save & Exit

Save & Continue

Pennie Notices Alerts

How Do I Change My Mailing Preferences to Paperless in my Pennie Account? – pennie help

My Stuff

- My Dashboard
- My Applications
- My Eligibility Results
- My Enrollments
- My Inbox
- My Tickets
- My Preferences**

Quick Links

- Find Local Assistance

Next Steps

You missed the open enrollment period. You may have a Qualifying Life Event.

Overview

Your Application Status

2023 Application

My Stuff

- My Dashboard
- My Applications
- My Eligibility Results
- My Enrollments
- My Inbox
- My Tickets
- My Preferences

Quick Links

- Find Local Assistance

Communication Preferences

Alerts

Please select how you would like Pennie to alert you when you have a notice in your Secure Inbox.

Phone Number*

☐ By clicking this box, I consent to receiving calls or text messages, initiated by electronic means, including an automatic telephone dialing system by, or on behalf of, Pennie to the phone number provided. These calls or text messages may be for any purpose, including products and/or services that I have previously purchased, ones that I have not previously purchased, or general marketing. I acknowledge that I do not have to consent in order to receive assistance or services from Pennie and that my refusal to consent will in no way affect the availability of the amount of assistance or services I receive from Pennie. I also acknowledge that this consent may be removed at my request but that until such consent is revoked, I may receive calls or text messages from Pennie at my wireless number. Carrier charges may apply.

Pennie's privacy policy can be found [here](#).

Email Address

☐ Send me important alerts to this email address.

Inquiries/Concerns/Escalations

- ✓ Pennie's Contact Center – 844.844.4440
- ✓ If a ticket is created, provide the best telephone number to receive a call back and the best availability to eliminate “phone tag” and repeated call back attempts.
- ✓ Ticket number – note it, what it addresses, and allow for processing time.
 - OEP:** Allow 5-7 business days of processing time; escalations 3-5 business days (unless urgent medical need)
 - Outside OEP:** Allow 3-5 business days of processing time; escalation 2-3 business days (unless urgent medical need)
 - NOTE:** Pennie prioritizes access issues or issues stopping a customer from enrolling
- ✓ Supervisor access
- ✓ Email: Assisters@pennie.com and Brokers@pennie.com

Inquiries/Concerns/Escalations

Good examples:

- ✓ I submitted an attestation form for John Doe (App ID: 23456) on 2/5 and am confused about the rejection.
- ✓ Jane Doe (App ID: 12345) called Pennie on Tuesday and said CSR Joe told her she is no longer eligible for tax credits.

Not-so-good examples:

- ✗ The customer got bad information.
- ✗ This form/letter is wrong.
- ✗ I tried submitting an application and it would not let me.

Include Specific Details:



- ✓ Customer Name
- ✓ Application ID
- ✓ Ticket Number
- ✓ Relevant Dates (i.e., date of call, notice date, etc.)
- ✓ Notice Title
- ✓ Supervisor Name
- ✓ Summarize Issue/Expected Outcome

When reporting customer service issues, provide specifics so we can take action (we want to investigate, but we cannot without specifics)

FAQs – Family Glitch

I have an offer of job-based insurance coverage for my family, but it's unaffordable. Can I get financial assistance to enroll my family in coverage through Pennie instead?

19 days ago · Updated

Family members with an offer of health insurance coverage through a spouse or parent's employer may now qualify for financial assistance as a result of changes made to Pennie's application. Starting with applications for 2023 coverage, family members who have an offer of job-based coverage through a spouse or parent that is unaffordable will qualify for financial assistance, even if "self-only" coverage for the employer is considered affordable.

For 2023 coverage, job-based coverage is unaffordable if the cost of self-only or family coverage is more than 9.2% of household income. Thresholds are updated annually.

If you have an offer of job-based coverage through a spouse or parent it is important that you include the premium information of the lowest cost family coverage (that is, the cost to cover the employee+spouse+any tax dependents) that meets minimum value standards to see if you are eligible for financial assistance.

(Note: The policies governing eligibility for financial assistance are set by the federal government, and not the Commonwealth of Pennsylvania or Pennie).

My family is eligible for job-based coverage but I'm not sure how to answer the questions about my employer's health coverage in the Employee Coverage Detail section of the application.

19 days ago · Updated

When you get to the Employee Coverage Detail section of the application, it is important to answer these questions correctly, so you are receiving the proper amount of financial savings for which you qualify.

Referring to this question in the application: *"What is the amount that (family member) would have to pay for the lowest-cost family plan available through (family member)'s company that provides coverage for (family member)?"*

When adding the cost of family coverage to determine the lowest cost premium that meets **minimum value standards**, be sure to use the premium amount necessary to cover the employee and ALL of their tax dependent family members.

See below for more details:

- Include the premium amount that would cover all family members regardless of whether they are seeking coverage through Pennie or not.
- Make sure that "Family" includes the employee, the employee's spouse (filing a joint tax return), and employee's tax dependents
- Do NOT include non-tax dependents offered employee sponsored coverage (e.g. adult children up to 26 who are independent tax filers)
 - Financial savings for an employee's non-tax dependents is based on ENROLLING in employee sponsored coverage, not just an offer of employee sponsored coverage.

January 2023 PCW– Q&A



January 2023 Community Workgroup Q&A

2022 Form 1095-A

- After completing their 2022 tax return, what do you recommend customers review and update on their 2023 application?
 - We recommend that customers review their 2023 application to confirm that their expected annual income is still accurate. This is especially important for customers who received more APTC in 2022 than premium tax credit (PTC) they were eligible for. Customers can update their projected income on their Pennie application at any time – Pennie will redetermine their eligibility and automatically update their annual APTC calculations. For more information about how APTC is calculated when reporting mid-year changes to income, see the [June 2022 Pennie Community Workgroup](#) where we reviewed mid-year income changes.
 - Reminder: Pennie allows customers to opt to apply only a portion of the maximum eligible APTC to their enrollment. Customers can adjust the amount of APTC applied to their enrollment at the end of the plan shopping experience. Why would someone want to use less than the maximum amount of APTC? This may be a good option for customers who have uncertainty about their 2023 projected annual income and want to protect against possibly having to pay back excess APTC on their tax return. If the customer is eligible for more PTC than APTC, they will be able to receive the additional PTC on their tax return.
- Will customers without APTC receive a 1095-A form?
 - Any customer enrolled in coverage through Pennie will receive a 1095-A, regardless of whether they received APTC during the year or not.

Unwinding of Medicaid Continuous Coverage Requirement

- During the unwinding of the Medicaid Continuous Coverage Requirement (previously referred to as “PHE Unwinding”), I understand that there will be a significant number of people losing Medicaid coverage. Is there anything that can be shared with us about

Q&A:

- FAQs – Reasons for No APTC Eligibility
- SEP / Path to Pennie
- External Affairs
- 2024 Plan Certification Policy Proposal
- FAQs – DMI Resources
- FAQs - Income DMIs
- Miscellaneous

See [January 2023 Community Workgroup Q&As](#) for more information



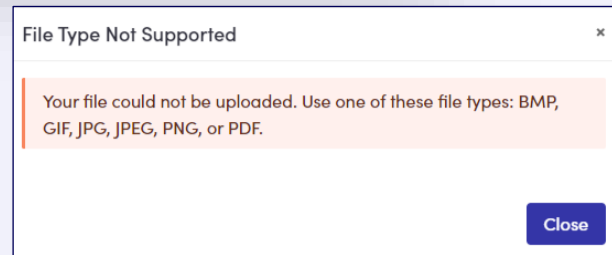
FAQs: Data Matching Issues (DMIs)

Limited Extension of DMI ROP

Between 1/12 and 1/31/2023, technical issue that prohibited some users from being able to upload documents to resolve their open DMI.

Issue fixed on 1/31/2023 – no further issues uploading DMI documents.

Pennie has extended the DMI Reasonable Opportunity Period (ROP) for any potentially-impacted customers.



Error message when trying to upload DMI documents, even though using an accepted file type

- **Who is eligible for ROP extension?** Any unresolved DMI (any type) opened before 2/1/2023, regardless of whether customer reported experiencing the document upload issue.
- **How long is DMI ROP extension?** 21 days
- **Has the ROP extension been applied?** Yes, eligible customers have already received the ROP extension, reflected in the "Action Required By" date on customer's Verifications page.
- **What if the DMI had already expired?** No issue. ROP was extended before any adverse action was taken.
- **Will customers receive a notice?** Yes, customers who receive the ROP extension will have a notice in their secure inbox shortly.

Income DMI ROP Extension through Unwinding

Until the end of the Medicaid Unwinding, Pennie is granting customers additional time to resolve income DMIs.

- **Income DMI ROP** has been extended **from 90 days to 150 days**
- All Pennie customers are eligible for the additional time, not just customers losing Medicaid due to unwinding
- Customers will see the extended income DMI ROP deadline in their Pennie account and notices
- If sufficient documentation is not received by end of the 150 day Income DMI ROP, customer will lose financial assistance, just like any expired income DMI.
- Note: ROP for non-Income DMIs will still be 90 days

Income DMI Document Upload

When uploading income documents, why do I have to enter dollar amount that each document represents?

- For each document you upload to resolve an Income DMI, you should select the type of document and enter the dollar amount of annual income that this document verifies.
- You will see a running total of the amount of income you have documented so far, along with the total amount of income on the application.
- You will not be able to submit your documents for review until you have uploaded documents representing close to the amount of income reported on the application.
- Purpose: To guide customers and avoid most common pitfalls that result in documents being rejected.
 - Ensure customers document total household income, not just one person's income.
 - Remind customers of income reported on their application that they need to verify
 - Show how much income they have provided documentation for so far (and how much is outstanding)
 - Clarify for Pennie the amount of income the customer intends the document to represent
 - Note: Especially important for documents like paystubs where we have to calculate an annual income amount from a document representing a short period of time where not all of required information is clear (e.g. pay frequency)
- Goal: Increase share of income DMIs resolved on first document upload.

Income DMI Documentation

Income DMI Documentation Upload

- DMI deadline
- Total income reported on application
- Running totals of:
 - income that has been documented
 - income that has not yet been documented
- “Submit” will be enabled when Total Income Documented close to Stated Income

Applicant Verifications

Income (Not Verified) - Action needed by 04/21/2023

Upload documents to support your stated income of \$44000 or update the amount included in your application, if necessary.

Note: You need to upload **all the necessary documents** at the same time. Progress cannot be saved.

Select Document Type *

Choose Document to Upload: Choose File

Annual Income amount this document represents: Add Document

Document Type	Document Name	Amount	
Pay stub	Pay Stub-20000.png	\$20000	
Social Security Administration Statements	Social Security Benefits Statement-12000.png	\$12000	
Annuity statement	Pension Benefits-12000.png	\$12000	
Total Income Documented:		\$44000	
Stated Income:		\$44000	
Remaining Income Not Yet Documented:		0	

Submit Cancel

Income DMI Document Upload

- For each type of income, upload document and enter annual income the document represents

Applicant Verifications

Income (Not Verified) - Action needed by 04/21/2023

Upload documents to support your stated income of \$44000 or update the amount included in your application, if necessary.

Note: You need to upload **all the necessary documents** at the same time. Progress cannot be saved.

Select Document Type: Pay stub

Choose Document to Upload: Choose File Pay Stub.png

Annual Income amount this document represents: 20000

Add Document

Submit Cancel

Applicant Verifications

Income (Not Verified) - Action needed by 04/21/2023

Upload documents to support your stated income of \$44000 or update the amount included in your application, if necessary.

Note: You need to upload **all the necessary documents** at the same time. Progress cannot be saved.

Select Document Type:

Choose Document to Upload: Choose File

Annual Income amount this document represents:

Add Document

Document Type	Document Name	Amount
Pay stub	Pay Stub-20000.png	\$20000
Total Income Documented:		\$20000
Stated Income:		\$44000
Remaining Income Not Yet Documented:		24000

Submit Cancel

- "Submit" will be enabled when Total Income Documented close to Stated Income

Income DMI Document Upload

- For each type of income, upload document and enter annual income the document represents

Applicant Verifications

Income (Not Verified) - Action needed by 04/21/2023

Upload documents to support your stated income of \$44000 or update the amount included in your application, if necessary.

Note: You need to upload **all the necessary documents** at the same time. Progress cannot be saved.

Select Document Type * Social Security Administration Stateme

Choose Document to Upload: Choose File Social Security Benefits Statement.png

Annual Income amount this document represents: 12000 Add Document

Document Type	Document Name	Amount
Pay stub	Pay Stub-20000.png	\$20000
Total Income Documented:		\$20000
Stated Income:		\$44000
Remaining Income Not Yet Documented:		24000

Submit Cancel

Applicant Verifications

Income (Not Verified) - Action needed by 04/21/2023

Upload documents to support your stated income of \$44000 or update the amount included in your application, if necessary.

Note: You need to upload **all the necessary documents** at the same time. Progress cannot be saved.

Select Document Type *

Choose Document to Upload: Choose File

Annual Income amount this document represents: Add Document

Document Type	Document Name	Amount
Pay stub	Pay Stub-20000.png	\$20000
Social Security Administration Statements	Social Security Benefits Statement-12000.png	\$12000
Total Income Documented:		\$32000
Stated Income:		\$44000
Remaining Income Not Yet Documented:		12000

Submit Cancel

- "Submit" will be enabled when Total Income Documented close to Stated Income

Income DMI Documentation

Income DMI Documentation Upload

- DMI deadline
- Total income reported on application
- Running totals of:
 - income that has been documented
 - income that has not yet been documented
- “Submit” will be enabled when Total Income Documented close to Stated Income

Applicant Verifications

Income (Not Verified) - Action needed by 04/21/2023

Upload documents to support your stated income of \$44000 or update the amount included in your application, if necessary.

Note: You need to upload **all the necessary documents** at the same time. Progress cannot be saved.

Select Document Type *

Choose Document to Upload: Choose File

Annual Income amount this document represents: Add Document

Document Type	Document Name	Amount	
Pay stub	Pay Stub-20000.png	\$20000	
Social Security Administration Statements	Social Security Benefits Statement-12000.png	\$12000	
Annuity statement	Pension Benefits-12000.png	\$12000	
Total Income Documented:		\$44000	
Stated Income:		\$44000	
Remaining Income Not Yet Documented:		0	

Submit Cancel

Income DMI Documentation

What if the documents I have do not add up to the total amount of income on the application?

What if the income on the application varies from the amount shown in the documents?

- Provide all of the documentation you have along with the income self-attestation form explaining why you are reporting income that differs from the documentation and why documentation is not available for that portion of the income.
- **IMPORTANT:** If any documentation is available for any portion of the reported income, even if the reported income varies from the document, you need to provide that documentation in conjunction with an income self-attestation form.
- **Income self-attestation forms submitted without any supporting documents will be rejected.**

See [November 2022 Community Workgroup](#) for more information on resolving income DMIs, including when you can (and cannot) use the income self-attestation form.



Medical Assistance / Medicaid Unwinding Update

Medicaid Continuous Coverage Requirement

What is Medicaid Continuous Coverage Requirement?

- Cannot disenroll any beneficiary who was enrolled in Medicaid (MA) since start of Public Health Emergency (PHE) (March 2020)

When will Medicaid Continuous Coverage Requirement end?

- In December 2022, Congress passed law that:
 - **Ends the Continuous Coverage Requirement on April 1, 2023**
 - Uncoupled Medicaid Continuous Coverage Requirement from the PHE

What does the end of Continuous Coverage Requirement mean?

- Starting April 1, 2023, DHS will begin redetermining eligibility for all current Medicaid enrollees
- Redeterminations will be spread out over 12 months
- Many current Medicaid enrollees expected to lose Medicaid coverage, some eligible for Pennie coverage
- Extensive planning and collaboration has been underway between DHS, Pennie, MCOs, and QHP Insurers

<https://pennie.com/learn/loss-of-medical-assistance-coverage/>

**BECOME
A HELPER**

Sign up as a DHS Helper to stay up to date at: <https://www.dhs.pa.gov/PHE/Pages/Helpers.aspx>

DHS Continuous Coverage FAQs & Webinars: <https://www.dhs.pa.gov/PHE/Pages/PHE-FAQs.aspx>

Unwinding – MA Renewals

Each MA member will have a renewal date between April 2023 and March 2024 where their eligibility for MA will be redetermined

Today, we'll focus on the customer experience of MA renewals during Unwinding

- Communications before renewal due date
- MA Renewal Determination – possible outcomes
- Comparison of outcomes where MA coverage terminates



In next month's workgroup, we'll focus on Pennie plan shopping for individuals losing MA coverage.

- Enrolling with a Loss of Medicaid SEP:
- 120 day Loss of MEC/Medicaid SEP shopping period
- Option for earlier coverage start date (Loss of Medicaid/CHIP only)

Unwinding – MA Renewals

Notices to MA Members

Renewal Due

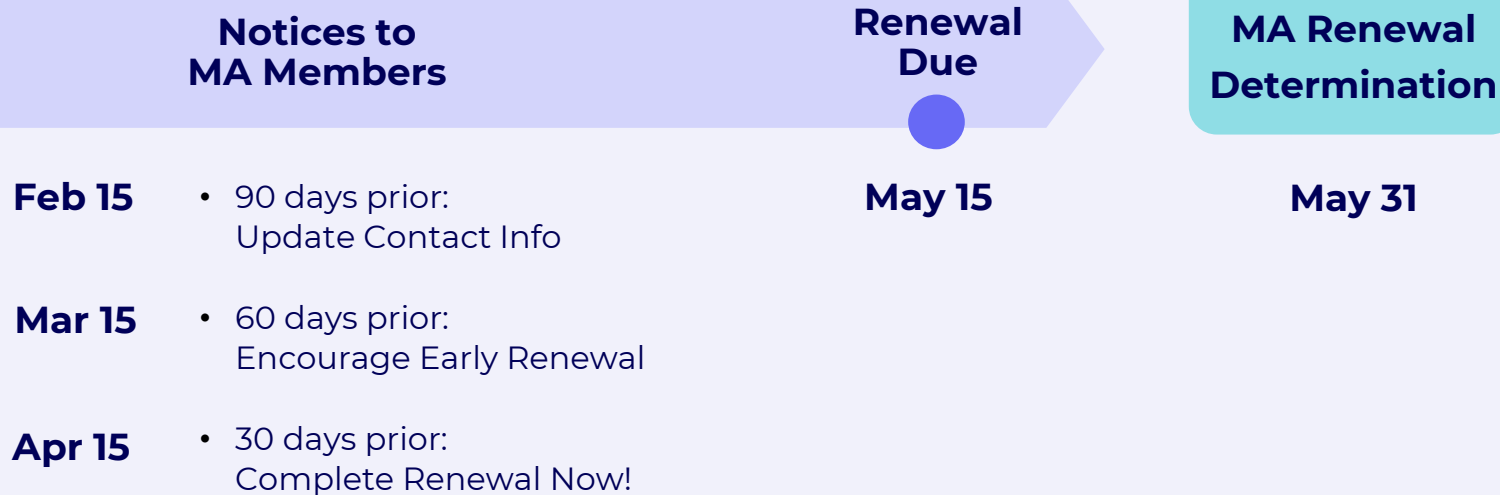
- 90 days prior:
 - Update Contact Info
 - Alert to Upcoming Renewal
- 60 days prior:
 - Encourage Early Renewal via COMPASS, phone, in person CAO
- 30 days prior:
 - Complete Renewal Now!
- Renewals scheduled across 12 months



Examples of all Member Communications [Available!](#)

Unwinding – MA Renewals

EXAMPLE: May Renewal



Unwinding – MA Renewals

Notices to MA Members

Renewal Due

- 90 days prior:
Update Contact Info
- 60 days prior:
Encourage Early Renewal
- 30 days prior:
Complete Renewal Now!



MA Renewal Determination

Did member complete renewal?

yes

1

Eligible
for Medicaid
or CHIP

Enrolled in
MA / CHIP

yes

2

Not Eligible
for Medicaid
or CHIP

**Term MA
Coverage**

To Pennie
(for APTC/CSR
Eligibility)

NO

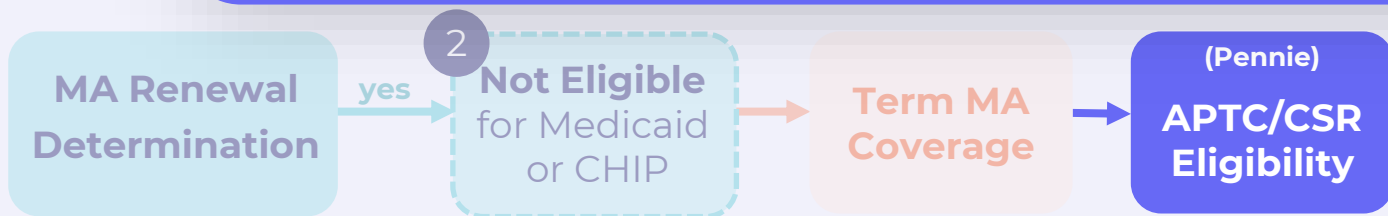
No Response
to Renewal
Packet

3

MA Closed
**No Eligibility
Determination**

**Term MA
Coverage**

Unwinding – MA Renewals



- MA determination notice will tell customer their application is being sent to Pennie
- Application information sent to Pennie
 - Updated information from MA renewal packet
 - Medicaid eligibility denial date
- Pennie automatically submits application to generate eligibility for QHP with APTC/CSR
 - Note: Some applications unable to automatically generate eligibility, they will receive notice asking to review their pre-populated application and submit to get eligibility determination
- Pennie sends notice to customer with their eligibility and instructions for how to shop for a plan
- “Loss of Medicaid/CHIP” SEP automatically applied to account
 - DHS provides Pennie with MA Coverage End Date = SEP Event Date

Unwinding – MA Renewals



- MA termination notice will outline options to get coverage:
 - submit late renewal to DHS for MA determination, **or**
 - apply directly to Pennie
- Application information NOT sent to Pennie – customer would need to apply directly to Pennie
- Member outreach DHS, MCO, & Pennie to ensure customer understands action required to get coverage
- When applying to Pennie, do NOT report recently denied Medicaid on application! Even though MA coverage ended, **member was NOT INELIGIBLE for MA**
 - Pennie may find potentially-eligible for Medicaid. Pennie will submit application to DHS for MA eligibility determination
- If QHP eligible through Pennie, customer must report “Loss of Medicaid/CHIP” SEP

Unwinding – MA Renewals

Comparison of MA Renewal Outcomes

2

Not Eligible
for Medicaid
or CHIP

3

MA Closed
No Eligibility
Determination

MA Renewal Submitted to DHS?	Yes	No
Loss of Medicaid Coverage?	Yes	Yes
Medicaid Eligibility Determination Made at MA Renewal?	Yes, ineligible for MA/CHIP	No, MA closed. No MA/CHIP eligibility determined
Application Sent to Pennie?	Yes, automatic eligibility determination for APTC/CSR	No, customer must apply to Pennie (or submit late Medicaid renewal)
Can Pennie application find customer potentially-eligible for Medicaid/CHIP?	No, since recently denied Medicaid/CHIP at MA renewal	Yes, since no Medicaid/CHIP determination at MA renewal
Eligible for Loss of Medicaid SEP through Pennie?	Yes, SEP automatically applied	Yes, customer must report SEP

Medicaid Assistance Unwinding Comms

Pennie Communications Enhancements:

- **Preparing communications** for Medical Assistance populations:
 - Those who respond to packets and are no longer eligible and transferred to Pennie
 - Those who do not respond and are losing coverage
- Will be receiving data for both populations and will be contacting them **via direct mailers, emails and outbound calls** through our Customer Service Center
- **Owned Media:**
 - Pennie Unwinding webpage, FAQs, explainer videos, social media posts and well as a robust stakeholder toolkit – COMING SOON
- **Paid Media:**
 - Creating a **full advertisement and media campaign** to reach those losing Medical Assistance and may be unaware of their options
- **Earned Media:**
 - Working with DHS for **joint press campaigns** throughout the entire 12 months of the unwinding



**Children Under 26 who are
Independent Tax Filers (ITF)**

Children who are Independent Tax Filers

What is an independent tax filer?

- An Independent Tax Filer (ITF) is a person's child (up to age 26) who is their own tax filer but wants to enroll in the same policy as their parent. The child is an ITF, and the parent is the primary tax filer (PTF) and the primary contact for the application.
 - ITF must be a child of the PTF who meets the normal age 26 eligibility rules (see appendix for recap)
- The ITF child may be married and/or have children in the ITF's tax household.
 - An ITF's spouse or children are not able to enroll with the ITF's parents.
 - If the ITF's spouse and children need coverage, the ITF should create their own account and apply/enroll separate from the ITF's parent(s).

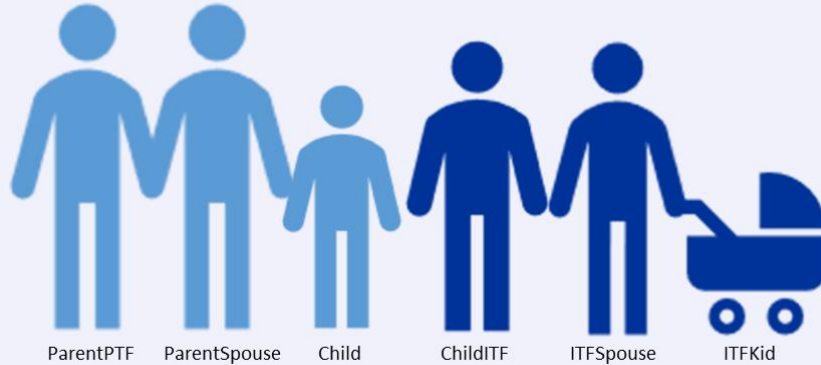
What is purpose of ITF functionality?

- The purpose of ITF functionality is to allow an eligible child up to age 26 to enroll in the same policy as their parent(s), even though the child is not part of the parent's tax household. The ITF's eligibility is determined completely separate from the eligibility of the parent's tax household, even though they are on the same application.

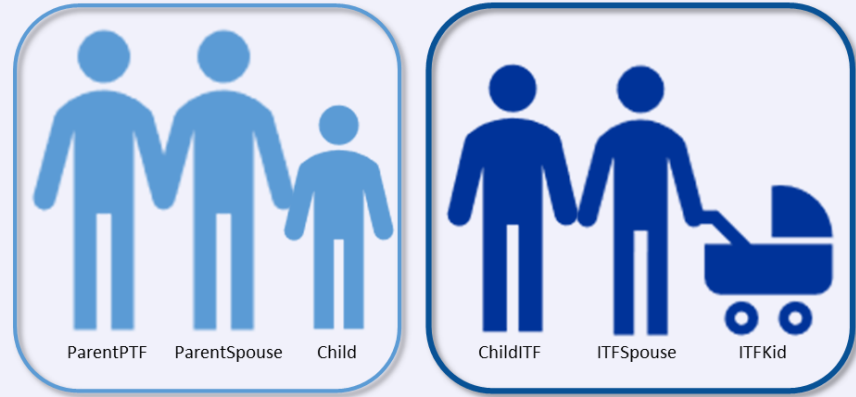
Independent Tax Filers (ITF)

Example Household with Child ITF

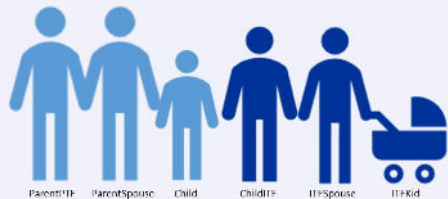
Application Members



Tax Households on Application



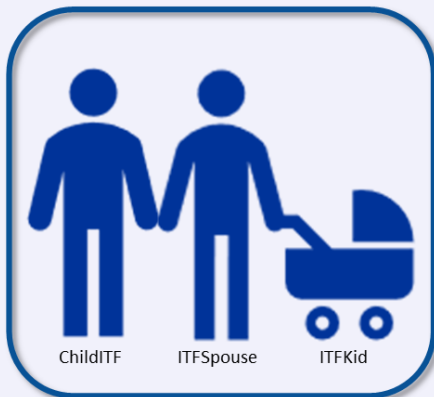
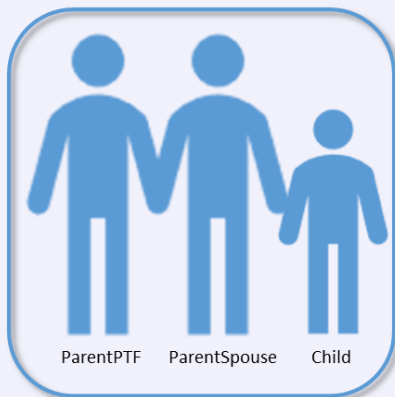
Name	Relation	Date of Birth	Seeking Coverage
ParentPTF Test	Self	10/10/1980	Yes
ParentSpouse Test	Spouse	09/09/1979	Yes
Child Test	Child (son or daughter)	07/07/2017	Yes
ChildITF TestITF	Child (son or daughter)	01/01/2000	Yes
ITFSpouse TestITF	Son-in-law or Daughter-in-law	02/02/2002	No
ITFKid TestITF	Grandchild (grandson or granddaughter)	02/22/2022	No



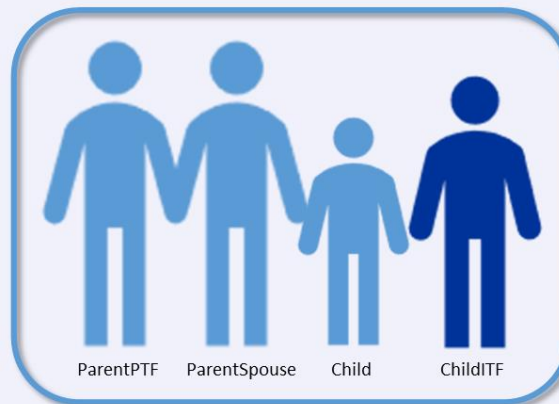
Independent Tax Filers (ITF)

Example Household with ITF

Tax Households on Application



Application Members Able to Enroll



** ITF's spouse and children are not eligible to enroll through PTF's application. If they need coverage, ITF should apply separate from PTF.

Independent Tax Filers (ITF)

ITF Process: Before vs. Now

- BEFORE this release/enhancement, ITF children were NOT allowed to be on the same application as their PTF parent - ITF was advised to apply separately.
- AFTER this release: ITF child up to age 26 can be included on their parent's Pennie application and enroll in a health plan together with the following key differences from an application with only a single tax household:

Comparison of Current Applications to Applications with ITF

	Application with 1 tax household (current, most common)	Application with 2 or more tax households (NEW, uncommon)
# of Tax Households on Eligibility Application	1	2 or more
# of Accounts / Household IDs on Pennie	1	1
Eligibility determinations for QHP/APTC/CSR	Per person	Per person
Who can receive an eligibility determination?	Anyone on application seeking coverage	Anyone on application seeking coverage EXCEPT for ITF's spouse and ITF's child(ren)
Amount of APTC	Combined for all APTC-eligible individuals	SEPARATED by tax household
Income DMIs	1 per application	1 per tax household
Non-Income DMIs	Per person	Per person
Form 1095-A	1 per policy	1 per policy per tax household
QHP Enrollment	All QHP-eligible individuals can enroll together	All QHP-eligible individuals can enroll together (even if separate tax household members)

Independent Tax Filers (ITF)

Eligibility Determinations

- Eligibility for Financial Assistance: Based on normal eligibility rules, the system is looking only at ITF's tax household size and FPL. PTF's tax household size and income are not included in ITF's eligibility.
- APTC: Amount of APTC is separate for each tax household. PTF members cannot use ITF's APTC dollars, and ITF cannot use PTF household's APTC dollars.
 - APTC amounts will be listed separately on eligibility determinations.
 - Behind the scenes, the system will ensure PTF & ITF households only use APTC available to their own tax household.
- Eligibility Results page will show an indicator for ITF member and some messaging that the eligibility was determined based on ITF's income only.
 - See How to identify ITFs – Eligibility Summary and How to identify ITFs – Member Dashboard for screenshots.

Application Updates & Income Changes

- When application is updated, eligibility redetermined for all tax households on the application.

Independent Tax Filers (ITF)

Plan Shopping

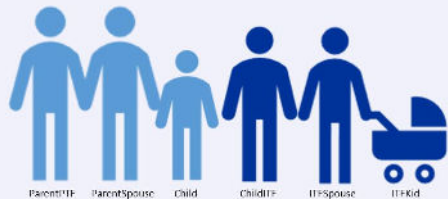
- Plan shopping flow will validate that the consumed APTC by each household does not exceed each household's portion of the gross premium.
- If the eligibility APTC is more than the household's portion of the gross premium, the system will cap the APTC amount so that consumed APTC for each household does not exceed its portion of the gross premium.

Notices

- All notices on the Pennie account will be directed to the primary contact / PTF. ITF does not receive separate notices (except for separate 1095-As).

1095-As

- ITF will receive their own separate 1095-As for each policy they are enrolled in, reflecting only their own coverage and not any members of any other tax household that are enrolled in the same plan.
- ITF can provide a separate mailing address for ITF's 1095-As.
- PTF will receive 1095-As as normal but without the ITF listed (if the ITF is enrolled on the same policy as anyone in PTF's tax household).



Example Household with ITF

Do **ParentPTF Test** and **ParentSpouse Test** plan to file a joint federal income tax return for 2023?*

☒ Yes
☐ No

Do **ChildITF TestITF** and **ITFSpouse TestITF** plan to file a joint federal income tax return for 2023?*

☒ Yes
☐ No

Please select which of the tax filers below should be considered the primary applicant for this application (if filing a joint return, this would be the Primary Tax Filer)*

☒ ParentPTF Test
☐ ParentSpouse Test
☐ ChildITF TestITF
☐ ITFSpouse TestITF

Who are the dependents that will be claimed by the tax filer(s) on his/her/their income tax return?

Dependents of **ParentPTF Test** and **ParentSpouse Test**:

☒ Child Test
☐ ChildITF TestITF
☐ ITFSpouse TestITF
☐ ITFKid TestITF

Dependents of **ChildITF TestITF** and **ITFSpouse TestITF**:

☐ ParentPTF Test
☐ ParentSpouse Test
☐ Child Test
☒ ITFKid TestITF

Independent Tax Filers (ITF)

ITF Application Process – Tax Filers

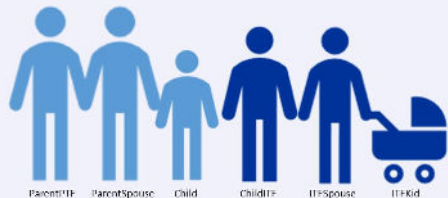
- PTF & ITF households are identified from the “Who plans to file a tax return” question on app.
- Before proceeding, a pop-up message clarifies that ITF will have separate eligibility from PTF tax household, ITF will receive separate 1095-As, and ITF’s family members can only enroll if ITF applies separate from PTF

Information About Your Household ✕

You have indicated that **ChildITF TestITF** will be filing their own separate tax return.

- ChildITF TestITF** may be included in the same application and enrollment as their parents, but **ChildITF TestITF** will have their eligibility for financial help considered separately.
- ChildITF TestITF** will receive a separate 1095-A form at the end of the year, if enrolled on this application. **ChildITF TestITF** will need to include this form on their own separate tax return.
- Other members of **ChildITF TestITF**'s household will not be able to enroll on this application. They will need to apply for coverage separately.

Cancel Save



Independent Tax Filers (ITF)

Example Household with ITF

How to identify ITFs – Member Dashboard:

- "Your Household Eligibility" will include a line between tax households.
- APTC is listed separately for each tax household.

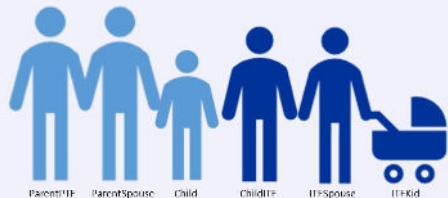
Your Household Eligibility This eligibility is conditional. [See more details to upload the required documents.](#)

Household members that are eligible for Medicaid/CHIP should contact Pennsylvania's Department of Human Services for questions regarding their Eligibility and Enrollment. Please call 1-877-395-8930 for any further questions.

ParentSpouse Test	Advanced Premium Tax Credit \$1014.31 per month
ParentPTF Test	One or more members of your household are eligible for Cost Sharing Reductions
Child Test Potentially CHIP eligible	Not eligible to enroll in a plan on the exchange
ChildITF TestITF	Advanced Premium Tax Credit \$269.86 per month
ITFKid TestITF Not seeking coverage	One or more members of your household are eligible for Cost Sharing Reductions
ITFSpouse TestITF Not seeking coverage	Not eligible to enroll in a plan on the exchange

Separate APTC (per tax household)

Line separating tax households



Independent Tax Filers (ITF)

How to identify ITFs – Application Summary:

- Tax filing status – more than one person or married couple filing taxes

ParentPTF Test (Primary Contact)	
Are you planning to file a tax return this year?	Yes
Are you planning to file a joint federal income tax return?	Yes
Dependant claimed by tax filer	Child Test
ParentSpouse Test	
Are you planning to file a tax return this year?	Yes
Are you planning to file a joint federal income tax return?	Yes
Dependant claimed by tax filer	Child Test
Child Test	
Are you planning to file a tax return this year?	No
ChildITF TestITF	
Are you planning to file a tax return this year?	Yes
Are you planning to file a joint federal income tax return?	Yes
Dependant claimed by tax filer	ITFKid TestITF
ITFSpouse TestITF	
Are you planning to file a tax return this year?	Yes
Are you planning to file a joint federal income tax return?	Yes
Dependant claimed by tax filer	ITFKid TestITF
ITFKid TestITF	
Are you planning to file a tax return this year?	No

PTF Tax Filer

ITF Tax Filer

ITF is Child of PTF

Name	Relation	Date of Birth	Seeking Coverage
ParentPTF Test	Self	10/10/1980	Yes
ParentSpouse Test	Spouse	09/09/1979	Yes
Child Test	Child (son or daughter)	07/07/2017	Yes
ChildITF TestITF	Child (son or daughter)	01/01/2000	Yes
ITFSpouse TestITF	Son-in-law or Daughter-in-law	02/02/2002	No
ITFKid TestITF	Grandchild (grandson or granddaughter)	02/22/2022	No

ITF's Spouse & ITF's Child not eligible to enroll on PTF Application

Pennie's Child Age 26 Eligibility Rules



Child is **eligible** to enroll with parents if:

- Child less than or equal to age of 26 as of the end of the plan year (12/31)
- If child is disabled, no age limit applies

Child **ineligible** to enroll with parents if:

- Child age 27 or more as of the end of the plan year (12/31)



Examples:

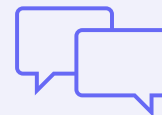
- Ex A. Chris (DOB 10/1/1997) wants to enroll on parent's health plan through Pennie for 2023 plan year. Applying on 3/3/2023, Chris is 25 years old at time of application. Chris will be 26 years old on last day of plan year (12/31/2023). Chris is eligible to enroll on parent's health plan at any time during 2023 plan year.
- Ex B. Same scenario as above except Chris is applying on 10/31/2023 for coverage in 2023 plan year. Chris is 26 years old at time of application and will be 26 years old on last day of plan year (12/31/2023). Chris is eligible to enroll on parent's health plan at any time during 2023 plan year.
- Ex C. Same scenario as above except Chris is seeking coverage for 2024 plan year. Chris will be 27 years old on last day of plan year (12/31/2024). Chris is ineligible to enroll on parent's health plan at any time during 2024 plan year. Chris would need to apply separately through Pennie.
- Ex D. Dylan (DOB 4/4/1994) wants to enroll on parent's health plan through Pennie for 2023 plan year. Dylan is a disabled tax dependent of their parent(s). Applying on 6/30/2023, Dylan is 29 years old at the time of application and will be 29 years old on last day of plan year (12/31/2023). Because Dylan is a disabled tax dependent of their parent(s), Dylan is eligible to enroll on parent's health plan for 2023 plan year and any future plan years since there is no age limit for disabled children.



Wrap-Up

How You Can Help – Current Communications

- Share Pennie's information on your social media accounts and help us spread the word about current and upcoming initiatives
- Help us to educate customers about new ways to enroll in coverage
- Help us inform current customers about changes or any call to actions they need to take to update their applications
- Request printed materials at agency.pennie.com/toolkit



What Programs to Currently Communicate:

- **Path to Pennie program – Happening now during tax season!**
- **Income Qualifying Life Event – Equal to or below 150% FPL**
- **COMING SOON: Medical Assistance Unwinding**



We Want to Hear From You



Questions & Feedback – Always Welcome



**Call Customer
Service**

+1 (844) 844-4440

Mon – Friday
8:00 AM to 6:00 PM



**Send Us Your
Question**

brokers@pennie.com

assisters@pennie.com