



pennie®



Pennie Community Workgroup

3.10.2023



MS Teams Live Conference Call



All attendees' lines are muted

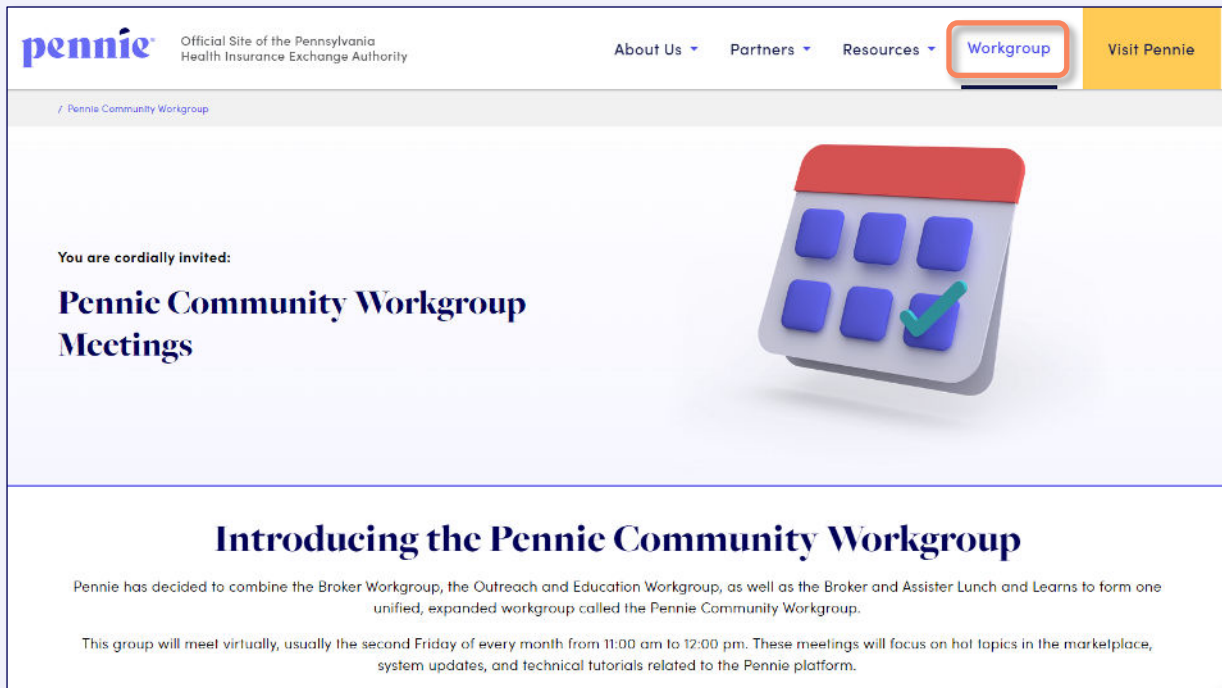


All questions can be typed using the Q&A function.
Pennie Reps will answer them one-on-one, publish, or audibly address.

PCW Materials

Decks and Recordings for Pennie Community Workgroup Meetings:

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



The screenshot shows the Pennie website's 'Pennie Community Workgroup' page. The header includes the Pennie logo, the text 'Official Site of the Pennsylvania Health Insurance Exchange Authority', and navigation links for 'About Us', 'Partners', 'Resources', 'Workgroup' (highlighted with an orange box), and 'Visit Pennie'. Below the header, the breadcrumb trail reads '/ Pennie Community Workgroup'. The main content area features the text 'You are cordially invited:' followed by the title 'Pennie Community Workgroup Meetings' in a large, bold font. To the right of the text is a 3D illustration of a calendar with a red cover and blue buttons, with a green checkmark on one of the buttons. Below this, the section 'Introducing the Pennie Community Workgroup' is followed by two paragraphs of text explaining the consolidation of workgroups and the meeting schedule.


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



- **Pennie Reminders and Updates**
- **Upcoming System Enhancements**
- **Operations Updates**
 - Periodic Data Matching (PDM)
 - Unwinding – Medicaid (MA) Renewals
- **Resources**
- **Questions & Feedback**



Reminders

Reminders

1. Triaging Questions via Pennie Contact Center:

- ✓ Pennie's dedicated Assister/Broker line: 844-844-4440
- ✓ Create a ticket.
- ✓ Best practices (noting ticket no. what it addresses, providing CB no. and best available time for CB).
- ✓ Ticket processing times (see [Feb. 2023 presentation](#) – slide 11)
- ✓ Escalations/Supervisor availability

2. Customer Communication Alerts:

- ✓ SMS/text/email alert options: Primary Contact Info (app) and My Preferences (portal)
- ✓ Paperless/postal mail options for Pennie notices and 1095-A forms

3. QLE/SEP/Path to Pennie season: [Jan. 2023 session](#) - SEP Refresher (22:51), [SEP Quick Reference Guide](#), & [FAQs](#)

Updates

1. Appeal Form Updates:

- ✓ Pennie has updated its Appeals form to include two new questions:
 - Step 4: Tell us what you are seeking from this appeal (i.e. what is your desired outcome?).
 - Step 7: Do you need an interpreter if a hearing is held in this matter?
- ✓ Pennie also added at the end of this form the "Appoint and Authorized Representative form" for easier access and completion.
- ✓ The new form will take effect April 1, 2023 and will be found under [Customer Resources](#) on that date.
- ✓ Reminder to use form on [Customer Resources](#) and not one saved to local drive.

2. Board of Directors Meeting – 2/24/2023:

- ✓ Obtained BOD approval on final Plan Certification Policy for 2024, which we will cover in an upcoming session
- ✓ Resources: meeting agenda, deck, and recordings can be found on [Agency.pennie.com](#):
 - [Board Meeting Materials | PHIEA \(pennie.com\)](#)



Upcoming System Enhancements

Upcoming System Enhancements

Eligibility Application:

- Catastrophic plan shopping disclaimer for those eligible for APTC/CSR
- Updating FPLs for Medicaid/CHIP Eligibility

Assister & Broker Portals:

- Broker portal - Search/filter customers by DMI deadlines
- Assister portal - Ability to create Assister tickets
- Broker portal - Ability to create tickets for customers who have not claimed their user account

Phone, Chat, and Login Updates:

- Live Chat available within secure customer portal (intended for customers)
- Customer auto identification by case number
- Customer activation emails if “forgot password” but customer doesn’t have account yet

* Assister & Broker login – if you don’t login within 60 days, your login will be inactivated. Call to reactivate.
Security requirement for any non-customer accounts.

Catastrophic Plan Shopping

**For customers eligible for APTC/CSR who are enrolling in catastrophic plan:
Reminder that they are not taking advantage of the financial savings they are eligible for**

Confirm your Plan Selection

Did you know you can get more coverage for less? You may be able to enroll in a plan with more coverage for the same or even less cost than a catastrophic plan like the one you have selected. To take advantage of the financial savings you are eligible for, go back to plan shopping and compare plans at different metal levels (e.g. bronze, silver, gold). Catastrophic plans are not eligible for financial savings and require that you pay most routine medical expenses yourself.

Shop for Dental

Health Plan Young Person

Remove

Monthly Premium

\$238.65

Monthly Tax Credit (APTC)

-\$0.00

Catastrophic PPO 9100/0/0

Coverage Start Date: 04/01/2023

HEALTH MONTHLY PAYMENT

\$238.65

Cart Total

Health Monthly Payment

\$238.65

TOTAL MONTHLY PAYMENT

\$238.65

Continue Shopping

Sign Application

Search for Open DMIs/Verifications

Search by due date of open DMIs

Active Individuals

Q Search

Applicant Verifications

Select

Select

All Verified

Due within 15 days

Due within 30 days

Due within 60 days

Due within 90 days

Past Due

View status of customer's DMIs and due dates






Applicant Verifications		
Black Bird		
Verification Name	Status	Date
Income	Document Upload Required	75 days left
Social Security Number	Document Upload Required	15 days left
Blue Bird		
Verification Name	Status	Date
Residency	Verified	2/10/2023
Social Security Number	Document Upload Required	15 days left
Citizenship	Document Upload Required	15 days left
Close		

Customer outreach to create awareness and help them provide required documentation before Pennie DMI deadline.

Assister Ticket Creation

Ability to Create Assister Tickets:

Quick Links

-  Pending Delegation Requests
-  My Profile
-  My Delegation History
-  My Tickets
-  Add New Individual

Submit New Ticket

Ticket Id	Subject	Individual	Status	Created Date	Close Date
TIC-2966	Test for PCW	Assister Marie	New	03-10-2023	
TIC-2974					

Create a Pennie Ticket

Support Request for Black Bird

Request Type *
Enrollment

Subject *
Has not received member id cards

Request Sub-Type *
Enrollment Issue

Description *

Enter the following primary consumer information:
Application ID: 5986
Applicant's Last Name: Bird
Applicant's Date of Birth: Jan 20, 1983
Last 4 digits of the Applicant's SSN:

Enter the following issuer and plan information:

Cancel Submit

Note: Ticket is associated with Assister's account, not a specific customer's account

Assister Ticket Creation

View & Comment on Your Tickets

Quick Links

 Pending Delegation Requests

 My Profile

 My Delegation History

 My Tickets

 Add New Individual

Ticket History

[Submit New Ticket](#)

Ticket Id ↕	Subject ↕	Individual ↕	Status ↕	Created Date ↕	Close Date ↕
TIC-2966	Test for PCW	Assister Marie	New	03-10-2023	
TIC-2974	Customer doesn't have member id cards yet	Assister Marie	New	12-10-2022	

Ticket Summary: TIC-2974

Ticket Type Enrollment Issue

Created for Assister Marie

Date of Request Dec 10 2022

Status New

Description Enrolled and paid first month's premium two weeks ago and customer still doesn't have

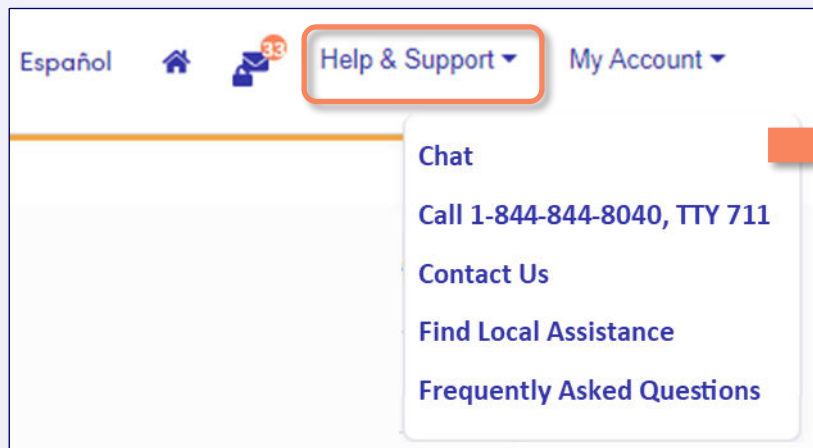
Comments

[Post Comment](#)

Live Chat – Customer Portal

Live Chat available within secure customer portal (intended for customers):

- Go to Help & Support menu in top right corner of Pennie portal
- Select the new “Chat” option
- Live Chat will open in new tab

A screenshot of the Live Chat form. The form has a blue header with a speech bubble icon and the text 'Live Chat'. Below the header, it says 'Thank you for contacting Pennie. Please complete this form and click Submit.' The form fields are: Name (required), Email, Phone, and 'What is your question?' (required). The 'What is your question?' field is a dropdown menu with the placeholder text 'Choose item from the list'. Below these fields is a large text area for 'Comments'. At the bottom is a blue 'SUBMIT' button.



Customer Phone Authentication

Customer auto identification on phone using Case ID number

My Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

2022

2023

We need additional information documents to confirm some of the data provided on your application. [Click here to upload documents.](#) If you have already uploaded the relevant documents, please wait for the documents to be approved.

Next Steps

If you would like to report a change in income, household members, or something else please click the 'APPLICATION' button below. You will have the option to enroll in a plan if the change reported by you is a qualifying life event.

[Edit Application](#)

Overview

Your Application Status (Your Case ID is **PA1100001761**) [View Application](#)

2023 Application For 4 members **Complete**

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

Current Applications for 2023

2023 Initial Application dated Feb 14, 2023, 11:56:36 AM

Application Status	Primary Contact	Date Created
COMPLETED		Feb 14, 2023, 11:56:36 AM
Coverage Year	Application ID	Date Submitted
2023	100006862	May 24, 2023, 5:45:36 AM
Type	Case ID	Max Household APTC
Initial Application	PA1100001761	\$1648.39 per month
		Cost Sharing Reductions
		CS4

To view your next steps, please return to your dashboard

[Go to Dashboard](#)

Actions you can take for this application

Cancel Application

View Eligibility

Verifications & Documents

View & Print Application Summary

Case ID number will also be added to Pennie notices

2023 FPL for Medicaid/CHIP Eligibility

- Change to income eligibility thresholds; coming in March 2023
- Eligibility for Medicaid and CHIP, use 2023 FPL Tables
- Eligibility for APTC and CSRs, continue to use existing 2022 FPL Tables (for remainder of 2023 plan year)

Common Eligibility Thresholds

2023 PY (Effective March 2023)	Eligibility (FPL)	Household Size				FPL Table Used
		HH 1	HH 2	HH 3	HH 4	
Medicaid	138%	\$20,120	\$27,214	\$34,307	\$41,400	2023
CSR 6	150%	\$20,385	\$27,465	\$34,545	\$48,705	2022
CSR 5	200%	\$27,180	\$36,620	\$46,060	\$55,500	2022
CHIP (no cost)	213%	\$31,055	\$42,004	\$52,952	\$63,900	2023
CSR 4	250%	\$33,975	\$45,775	\$57,575	\$69,375	2022
CHIP (low cost)	314%	\$45,781	\$61,921	\$78,060	\$94,200	2023

2022 FPL Table: \$13,590 (100%, HH 1), \$4,720 per additional HH member

2023 FPL Table: \$14,580 (100%, HH 1), \$5,140 per additional HH member



Periodic Data Matching (PDM)

Periodic Data Matching (PDM)

- PDM ensures customers receiving APTC and/or CSR are not enrolled ineligible due to:
 - Enrolled in non-ESI MEC
 - Deceased
- Exchanges are required to run the PDM process twice per calendar year
 1. Once as a part of the annual redetermination process
 2. Separate mid-year PDM process (end of March/early April)
- Pennie will identify those enrolled in coverage with APTC/CSR dually-enrolled in non-ESI MEC:
 - Medicaid (MA)
 - CHIP
 - Medicare
 - Tricare
 - VA Care
 - Peace Corps

Periodic Data Matching (PDM)

If an enrollee is flagged as being enrolled in Non-ESI MEC or deceased:

1. Warning notice sent, includes:

- Name of each enrollee who needs to provide documentation
- Type of DMI the enrollee has, including the specific type of non-ESI MEC (e.g. Medicaid, CHIP, Medicare)
- Adverse action that will occur if DMI is not resolved

2. Reasonable Opportunity Period (ROP) initiated – **30 days**

3. If DMI is not resolved when ROP expires:

- **Coverage will be terminated** end of the month
- Notice sent explaining ROP expired and adverse action taken
- Eligibility redetermined
 - No longer eligible for coverage through Pennie
 - Change made to prevent customers from being dually-enrolled



Unwinding of Medicaid Continuous Coverage Requirement

RECAP

Unwinding - Medicaid (MA) Renewals

Starting April 2023, Medicaid / Medical Assistance (MA) Renewals Resume

Each MA member will have a renewal between April 2023 - March 2024 where MA eligibility will be redetermined

What is “Unwinding”? Why does it matter?

- Since March 2020, MA has not disenrolled or redetermined eligibility for any Medicaid enrollees
- Regular MA renewals (redeterminations) resume starting April 2023, spread out over 12 months
- Many current Medicaid enrollees expected to lose Medicaid coverage, some eligible for Pennie coverage



Last month's workgroup, we focused on customer experience of MA renewals during Unwinding

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

Today, we'll focus on Pennie plan shopping for individuals losing MA coverage.

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

Pennie Policies during Unwinding

Pennie Policies Applicable during MA Unwinding Period *(April 2023 – March 2024)*

1. Income DMI Reasonable Opportunity Period (ROP) Extended to 150 Days
2. Loss of Coverage Special Enrollment Period (SEP) Extended to 120 Days
3. Earlier Coverage Start Date Option for Loss of MA/CHIP During first 60 Days of SEP

Unwinding – Income DMI ROP Extended to 150 Days

Pennie Policies Applicable during MA Unwinding Period *(April 2023 – March 2024)*

Until the end of the Medicaid Unwinding, Pennie is granting customers additional time to resolve income DMIs (i.e. Reasonable Opportunity Period or ROP)

- **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

Unwinding – Loss of MEC SEP Extended to 120 Days

Pennie Policies Applicable during MA Unwinding Period *(April 2023 – March 2024)*

Loss of MEC SEP Extended from 60 days to 120 days

- MEC coverage end date must occur during Unwinding
- Any Pennie customer with Loss of MEC Prior coverage could be any type of coverage, not just MA
- System will automatically grant extension based on QLE event date (i.e. end date of prior coverage)

Ex 1: Loss of MEC outside of Unwinding

Loss of Coverage on	Plan Selected on	Coverage Start Date
		1 st of month following plan shopping (default)
3/31/2023	3/17/2023	4/1/2023
	4/17/2023	5/1/2023
	5/17/2023	6/1/2023
	6/17/2023	No SEP Available (more than 60 days from coverage end date)
	7/17/2023	
	8/17/2023	

Ex 2: Loss of MEC during Unwinding

Loss of Coverage on	Plan Selected on	Coverage Start Date
		1 st of month following plan shopping (default)
5/31/2023	5/17/2023	6/1/2023
	6/17/2023	7/1/2023
	7/17/2023	8/1/2023
	8/17/2023	9/1/2023
	9/17/2023	10/1/2023
	10/17/2023	No SEP Available (more than 120 days from coverage end date)

Note: Examples applicable for any type of Loss of MEC, including MA/CHIP, employer-sponsored coverage, etc.

Unwinding – Loss of MEC SEP Extended to 120 Days

Pennie Policies Applicable during MA Unwinding Period (April 2023 – March 2024)

- “Loss of Minimum Essential Coverage (MEC)” QLE
- “Loss of Medicaid / Medical Assistance (MA) or CHIP” QLE
- Event date must occurring during Unwinding

Next Steps

You have successfully completed your application and reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.

Confirm Event and Shop

Life Change Reporting Qualifying Life Event

Select your Qualifying Life Event and the date the event occurred

Qualifying Life Event *

--- Select ---

Loss of Medicaid/Medical Assistance (MA) or CHIP

Loss of Minimum Essential Coverage (MEC)

mm/dd/yyyy



to penalties

☐ I have provided true answer under federal law if I interfere

Back to Dashboard

Continue

If losing MA, must use
“Loss of Medicaid / CHIP” event

Use “Loss of MEC” for any
coverage other than MA/CHIP

Unwinding – Earlier Coverage Start (Loss of MA/CHIP)

Pennie Policies Applicable during MA Unwinding Period *(April 2023 – March 2024)*

Earlier Coverage Start Date Option for Loss of MA/CHIP During First 60 Days of SEP

- Only available to individuals losing MA or CHIP
- MA/CHIP coverage end date must occur during Unwinding
- If Pennie plan shopping completed within first 60 days after coverage end date, customer can choose coverage effective retro to 1st of month after coverage end date OR normal prospective shopping
- If plan shopping completed during day 61-120 of SEP, only prospective shopping available

EXAMPLE: Loss of MA on 5/31/2023

Loss of Coverage on	Plan Selected on	Coverage Start Date	
		1 st of month following plan shopping (default)	Choice of earlier coverage start date? (First 60 days only)
5/31/2023	5/17/2023	6/1/2023	--
	6/17/2023	7/1/2023	6/1/2023
	7/17/2023	8/1/2023	6/1/2023
	8/17/2023	9/1/2023	--
	9/17/2023	10/1/2023	--
	10/17/2023	No SEP Available (more than 120 days from coverage end date)	

Unwinding – Earlier Coverage Start (Loss of MA/CHIP)

Pennie Policies Applicable during MA Unwinding Period *(April 2023 – March 2024)*

Earlier coverage start date automatically offered if:

- QLE = “Loss of Medicaid / Medical Assistance (MA) or CHIP”
- MA/CHIP Coverage End Date is during Unwinding period
- Plan shopping completed no later than 60 days from MA/CHIP coverage end date

Next Steps

You have successfully completed your application and reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.

[Confirm Event and Shop](#)

Life Change Reporting Qualifying Life Event

Select your Qualifying Life Event and the date the event occurred

Qualifying Life Event *

Loss of Medicaid/Medical Assistance (MA) or CHIP ▼

mm/dd/yyyy



- ☐ [By checking the box], I attest that all of the answers I have provided, or information included in this application is truthful and accurate to the best of my knowledge and understanding. I acknowledge that I understand that Pennie may verify that myself, or a member of my household, has lost Medical Assistance/Medicaid or CHIP with the Pennsylvania Department of Human Services. I further affirm the accuracy of the information provided and any assertions made herein, under penalty of perjury, pursuant to 28 U.S.C. § 1749 and 18 Pa.C.S. § 4904.

[Back to Dashboard](#)

[Continue](#)

Unwinding – Earlier Coverage Start (Loss of MA/CHIP)

Pennie Policies Applicable during MA Unwinding Period (April 2023 – March 2024)

Earlier coverage start date automatically offered if:

- QLE = “Loss of Medicaid / Medical Assistance (MA) or CHIP”
- MA/CHIP Coverage End Date is during Unwinding period
- Plan shopping completed no later than 60 days from MA/CHIP coverage end date

Next Steps

You have successfully completed your application and confirmed life event. Please click on the button below to start shopping.

[Shop for Plans](#)

Select Coverage Start Date

X

Your 120-day shopping period begins on May 31, 2023.

- ☒ Your coverage is currently scheduled to begin (August 1, 2023)

You may choose to have your coverage start earlier to avoid a gap in coverage.
Important note: If you choose this earlier date, you will have to pay multiple monthly premiums to start your coverage.

- ☐ Earlier coverage effective date (June 1, 2023)

[Continue](#)

53 Health Plans

Estimated Monthly Savings

\$1,193.84/month For Customer Name, Spouse, and Child in ZIP code 17101.

Coverage will start on 8/1/2023 [Go to Dashboard to change coverage start date](#)

SORT BY

LOWER EXPENSE \$

RECAP

Unwinding – MA Renewals

Notices to
MA MembersRenewal
Due

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

MA Renewal
DeterminationDid member
complete
renewal?

yes

1

Eligible
for Medicaid
or CHIPEnrolled in
MA / CHIP

yes

2

Not Eligible
for Medicaid
or CHIP**Term MA
Coverage**To Pennie
(for APTC/CSR
Eligibility)

NO

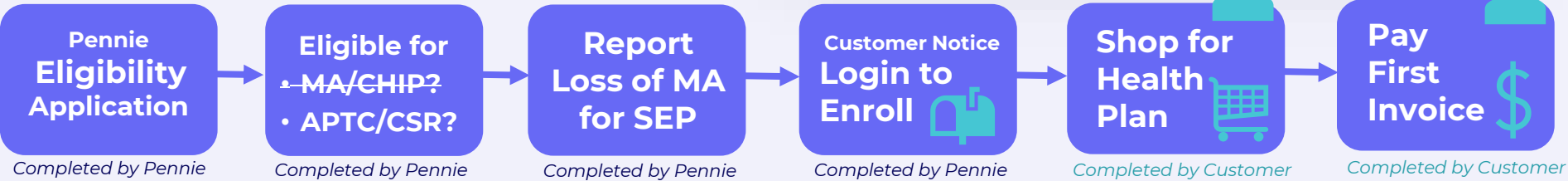
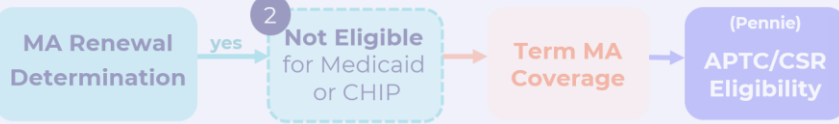
No Response
to Renewal
Packet

3

MA Closed
**No Eligibility
Determination****Term MA
Coverage**

See [February 2023](#) Community Workgroup for more information on Unwinding MA Renewals and scenarios that will result in loss of MA coverage.

Unwinding – MA Renewals



- MA notice that application being sent to Pennie
- Pennie will:
 - Process application (recently updated at MA renewal),
 - Determine eligibility for QHP with APTC/CSR,
 - Open Loss of Medicaid/CHIP SEP, and
 - Send Login to Enroll notice
- Customer will:
 - Shop for a health plan (up to 120 days after end of MA coverage), and
 - Pay first invoice

Sample Customer Notice

Subject: Eligibility Information

Re: Your 2023 Plan Year Application

Dear [Customer Name],

You are receiving this notice because the Department of Human Services (DHS) has determined that one or more members of your household do not qualify for Medicaid, otherwise known as Medical Assistance (MA) in Pennsylvania, or the Children's Health Insurance Program (CHIP). DHS has transferred your eligibility application information to Pennie®, the Commonwealth of Pennsylvania's official health insurance marketplace. Pennie is the place to apply for, shop, and enroll in the health coverage that fits you and your family's needs, and the only source of financial assistance to help lower the cost of health coverage and care. You should have also received a notice from DHS communicating that your application would be sent to Pennie.

Take action to enroll in coverage through Pennie

Based on the information included in your application, Pennie has determined your eligibility for coverage, including any financial assistance you may be eligible to receive. Please complete the following steps either online, or over the phone, to claim your new Pennie user account and enroll in health coverage. All you need is your Unique Access Code to get started.

IMPORTANT!

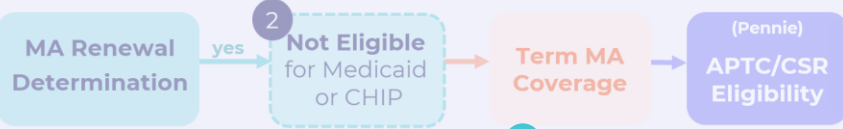
Your Unique Access Code is: [ABCD1234]

Follow these steps to enroll either online or over the phone:

Your Eligibility Summary

Household Member(s)	Eligibility Results
[Customer Name]	<ul style="list-style-type: none"> You are eligible for health coverage through Pennie Credits (APTC). See 'Enroll in Coverage' for more details. You are eligible for financial assistance to help lower the cost of health coverage through Pennie Credits (APTC).

Unwinding – MA Renewals



**Customer Notice
Login to
Apply &
Enroll**

Completed by Pennie

**Pennie
Eligibility
Application**

Started by Pennie
Completed by Customer

**Eligible for
• MA/CHIP?
• APTC/CSR?**

Completed by Pennie

**Report
Loss of MA
for SEP**

Completed by Customer

up to 120 days

**Shop for
Health
Plan**

Completed by Customer

**Pay
First
Invoice**

Completed by Customer

Sometimes, Pennie unable to automatically generate eligibility.

- MA notice that application being sent to Pennie
- Pennie will:
 - Prepopulate application, and
 - Send Login to Apply & Enroll notice
- Customer will:
 - Review and submit application, receive eligibility for QHP with APTC/CSR,
 - Report Loss of Medicaid/CHIP SEP (self-attested),
 - Shop for a health plan (up to 120 days after end of MA coverage), and
 - Pay first invoice

Sample Customer Notice

Subject: Eligibility Information

Re: Your 2023 Plan Year Application

****No Eligibility Summary Included**

Dear [Customer Name],

You are receiving this notice because the Department of Human Services (DHS) has determined that one or more members of your household do not qualify for Medicaid, otherwise known as Medical Assistance (MA) in Pennsylvania, or the Children's Health Insurance Program (CHIP). DHS has transferred your eligibility application information to Pennie®, the Commonwealth of Pennsylvania's official health insurance marketplace. Pennie is the place to apply for, shop, and enroll in the health coverage that fits you and your family's needs, and the only source of financial assistance to help lower the cost of health coverage and care. You should have also received a notice from DHS communicating that your application would be sent to Pennie.

Take action to enroll in coverage through Pennie

Based on the information included in your application, Pennie has determined your eligibility for coverage, including any financial assistance you may be eligible to receive. Please complete the following steps either online, or over the phone, to claim your new Pennie user account and enroll in health coverage. All you need is your Unique Access Code to get started.

IMPORTANT!

Your Unique Access Code is: [ABCD1234]

Follow these steps to enroll either online or over the phone:

MA Renewal
Determination

NO

No Response
to Renewal
Packet

3

MA Closed
No Eligibility
Determination

Term MA
Coverage


Unwinding – MA Renewals

33

Informational Communications after MA Closed

- MA and CHIP Recipient Targeted Mailing 2 (DHS)
 - They can still submit their renewal or verification to DHS for reconsideration of their medical benefits within 90 days of the closure with no lapse in coverage
- Pennie Mailing (Pennie)
 - Educational mailing informing recipients about Pennie's marketplace
 - If an individual submits an application to Pennie and is found potentially-eligible for MA or CHIP, the application will be forwarded to DHS for processing.
 - Application information NOT sent to Pennie – would need to apply directly to Pennie

OIM Operations
P.O. Box 2675
Harrisburg, PA 17105-2675

 **pennsylvania**
DEPARTMENT OF HUMAN SERVICES

IMPORTANT:
ACT NOW TO RESTORE YOUR HEALTHCARE COVERAGE

Dear [Recipient Name First] [Recipient Name Last]:

Our records show that your Medical Assistance (MA) or Children's Health Insurance Program (CHIP) coverage ended because we did not get the information or documents required for your renewal. If you want to restore your MA and/or CHIP, you must send us the missing information and documents no later than 90 days after the MA and/or CHIP end date on the closure notice we sent to you so the County Assistance Office (CAO) can process your renewal. If the CAO finds you are still eligible, your MA and/or CHIP will reopen with no gap in coverage. If your child is not eligible for MA, they may be reviewed for CHIP coverage, but only if the renewal and other required documents are submitted.

What do I need to do?

Complete your renewal online, by phone, by mail, or at the CAO **as soon as possible**.

Renew Online: You can complete your renewal online even without your renewal packet. There are directions on the back of this page on how to log into COMPASS to complete your renewal online using your Social Security number and this information:

County:
Case Record Number:
Renewal Date:


Renew by Mail or In-Person: You should have received a renewal packet in the mail about 30 days before your renewal was due. If you still have that packet, fill it out and return it along with any other required documents to your local CAO in one of the following ways:


- Use the envelope provided
- Drop it off at your local CAO

If you do not have your renewal packet, you can also complete your renewal at the Service Center at 1-877-735-7353.

Renew by Phone: You can call the Service Center at 1-877-735-7353, Monday through Friday, 8:00 a.m. to 4:30 p.m.

How do I submit my renewal?

 **pennie**
connecting Pennsylvanians to health coverage

 **pennsylvania**
DEPARTMENT OF HUMAN SERVICES


Lost Your Medical Assistance Health Coverage? Pennie is Here to Help!

Did you recently lose your health coverage through Medical Assistance (MA)?

You may be able to *get low-cost or even no-cost health coverage through Pennie™!*

Pennie is Pennsylvania's *official health and dental insurance marketplace* and is the only place where you can get help to reduce the cost of health coverage and care.

Pennie is not an insurance company. Pennie is the place where you can choose a health plan that is best for you and your family.



Unwinding – MA Renewals

MA Renewal
Determination

NO

No Response
to Renewal
Packet

3

MA Closed
No Eligibility
Determination

Term MA
Coverage

Customer Notice
How to
Apply &
Enroll

Completed by Pennie

Pennie
Eligibility
Application

Completed by Customer

Eligible for
• MA/CHIP?
• APTC/CSR?

MA or CHIP
Eligibility (DHS)

Report
Loss of MA
for SEP

Completed by Customer

up to 120 days

Shop for
Health
Plan

Completed by Customer

Pay
First
Invoice

Completed by Customer

- Pennie will:
 - Send info about how to apply for coverage (30-45 days after MA closed)
- Customer will:
 - Submit eligibility application **(IMPORTANT: Not recently denied MA!)**
 - Receive eligibility, either:
 - Potentially-eligible for MA/CHIP ?
 - QHP with APTC/CSR?
 - If QHP eligible, report Loss of Medicaid/CHIP SEP (self-attested),
 - Shop for a health plan (up to 120 days after end of MA coverage), and
 - Pay first invoice

Sample Mailing to Individuals Recently MA Closed

pennie
connecting Pennsylvanians to health coverage™

pennsylvania
DEPARTMENT OF HUMAN SERVICES

Lost Your Medical Assistance Health Coverage? Pennie is Here to Help!

Did you recently lose your health coverage through Medical Assistance (MA)?

You may be able to get low-cost or even no-cost health coverage through Pennie™!

Pennie is Pennsylvania's official health and dental insurance marketplace and is the only place where you can get help to reduce the cost of health coverage and care. Pennie is not an insurance company. Pennie is the place where you can choose a health plan that is best for you and your family.

Pennie will help you find the best plan for you. Go to pennie.com and click the "Get Covered" button to shop for health coverage.

Pennie lets you:

- ✓ Compare health plans in your area by the monthly cost after financial help;
- ✓ Review each plan's benefits; and
- ✓ See what you would pay for health care services

Pennie is here every step of the way to help you through the application and enrollment

RECAP

Unwinding – MA Renewals

Comparison of MA Renewal Outcomes Resulting in Term MA Coverage

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 120-day Loss of MA SEP through Pennie?	Yes, automatically applied	Yes, customer must report SEP
Eligible for Earlier Coverage Start Date (if shop within first 60 days of Loss of MA SEP)?	Yes	Yes



Pennie Resources

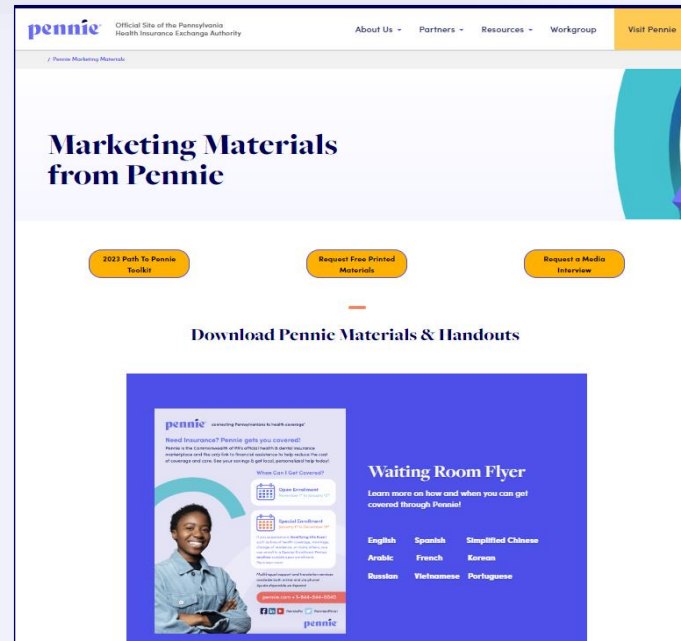
Pennie Resources

Marketing and Communication Resources can be found: agency.pennie.com/toolkit

- Pennie collateral and print materials
- Sample social posts/content
- Path to Pennie toolkit
- Medical Assistance Unwinding Pennie Toolkit – COMING SOON
- Medical Assistance Dept. of Human Services toolkit:
<https://www.dhs.pa.gov/PHE/Pages/Stakeholder-Resources.aspx>

Pennie Assister and Broker Resources can be found: agency.pennie.com/assisters/ and agency.pennie.com/broker

- Frequently Asked Questions
- Manuals and Guides
- Workgroup materials
- Past Lunch and Learn materials



**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>



Wrap-Up

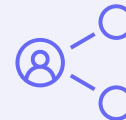
How You Can Help – Current Communications

- 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



Appendix

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



Medical Assistance / Medicaid Unwinding Update

Excerpt from February 2023 Pennie Community Workgroup

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

Notices to MA Members

Feb 15

- 90 days prior:
Update Contact Info

Mar 15

- 60 days prior:
Encourage Early Renewal

Apr 15

- 30 days prior:
Complete Renewal Now!

Renewal Due

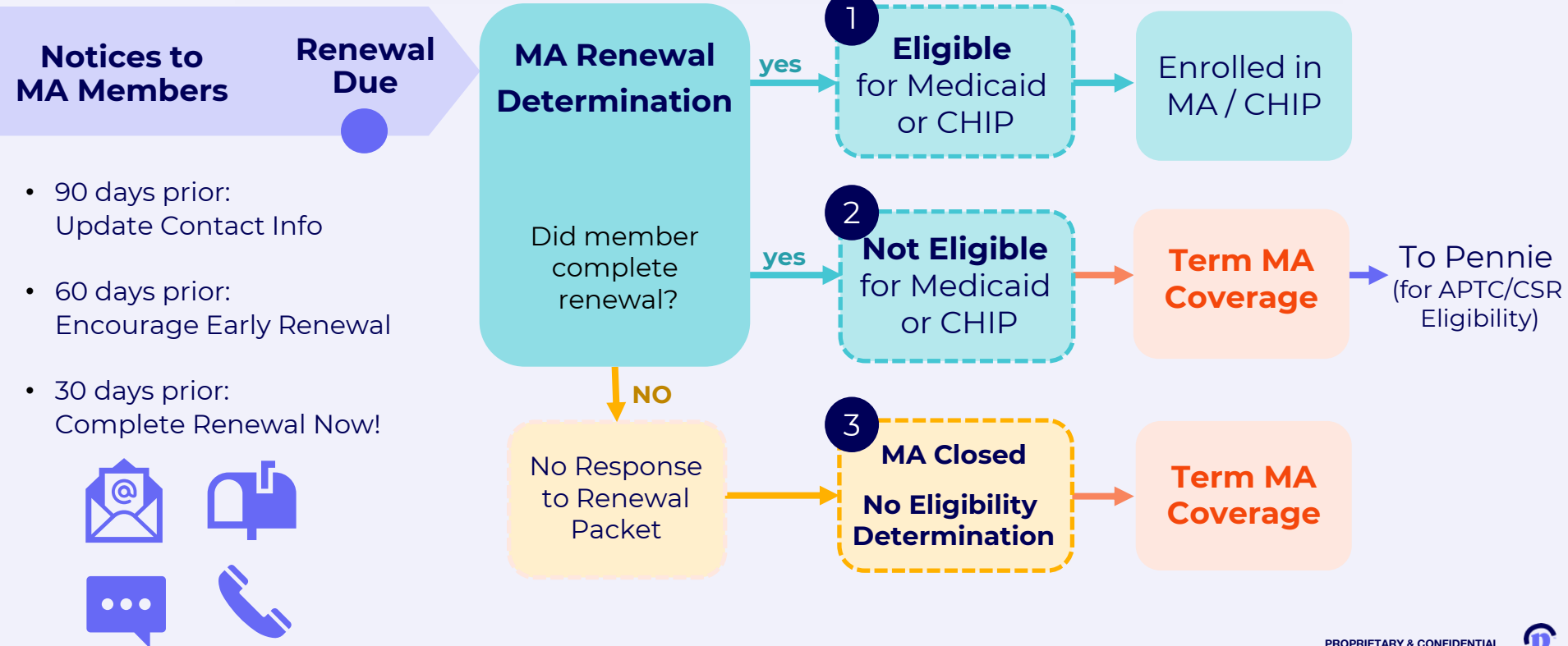
May 15

MA Renewal Determination

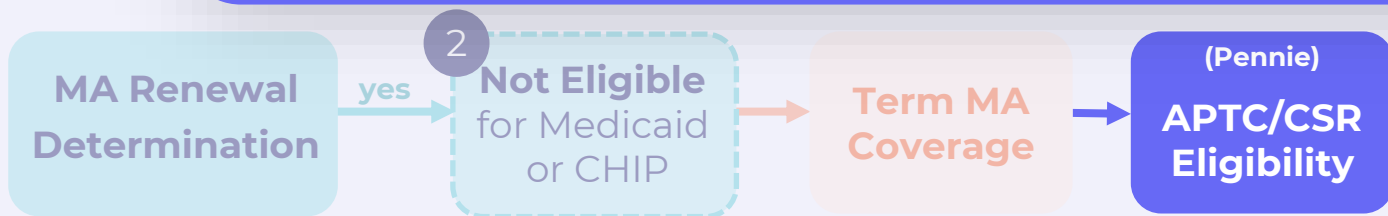
May 31



Unwinding – MA Renewals



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