

## April 2023 Community Workgroup Q&A

### Medical Assistance Unwinding Recap

- If a person loses their Medicaid coverage in July 2023, can they wait until October 2023 to enroll in a plan and not be subjected to the standard 60-day limit to enroll in a plan?
  - Yes, someone losing Medicaid (or any other coverage) in July 2023 will have up to 120 days (4 months!) after their coverage end date to be able to enroll in a plan through Pennie. BUT, the coverage start date is always 1st of the month after plan shopping so they would have a gap in coverage if they waited until the end of the 120-day SEP window. That's why for folks losing MA, we strongly encourage them to enroll as soon as possible (no later than the first 60 days after losing their MA) so that they can choose the earlier coverage start date to avoid a gap in coverage between their MA and their coverage through Pennie.
- How do we get the retroactive start date?
  - If the customer is eligible for the retroactive start date due to Loss of Medicaid (during the Unwinding period), they will be presented with a choice of coverage start dates at the beginning of their plan shopping. The default plan shopping date is prospective coverage (1st of the month following plan shopping). But they can choose the earlier coverage start date to avoid a gap in coverage. *Note: If the earlier coverage start date is chosen, customer is responsible for paying all monthly premiums owed for coverage to begin.*
- For the 120-day window for Loss of MEC including employer coverage, does the date of loss have to be after 4/1/23?
  - Yes, to qualify for the 120-day Loss of MEC SEP, the person's previous coverage must have ended between 4/1/2023 and 3/31/2024 (i.e. the Unwinding period). If their previous coverage ends in March 2023 or earlier, they would only be eligible for the traditional 60-day SEP window.
  - Remember: To qualify for the Loss of Medicaid SEP, the customer must have been enrolled in Medicaid and have their Medicaid coverage end. Applying for and being denied eligibility for Medicaid is not an SEP since they were not actually enrolled in Medicaid coverage. It's an important distinction that we sometimes see confusion about.
- For people that do not have email addresses, how would they access their new Pennie app?
  - They can create a Pennie customer account using their access code or using their SSN. If the customer doesn't have computer access and wants help with their application, they can always work with an assister/broker to help with their application or can call Pennie Customer Service for help over the phone.
- How will the members be notified that they are eligible?
  - Pennie's eligibility notices are mailed to these new customers coming to us after losing their Medicaid coverage if they are received through the automated eligibility process. Those who submit an application to Pennie, will receive an eligibility determination notice either electronically or postal mail, in accordance with their attested preference, as they do today. We do other types of outreach to customers including supplemental email communications and a range of outbound call campaigns.

- How do Brokers get referrals for these applicants?
  - All of Pennie's notices to customers include information about how customers can get help from assisters and brokers to help them through the application and enrollment process. In addition, customers can call Pennie Customer Service and our representatives can help them find an assister/broker as well.
- How will members receive their access code? Are they sent in the mail?
  - Yes, these notices are mailed to the customer.

### Pennie Unwinding Outreach

- Are brokers able to attend community outreach events or only assisters may attend?
  - Absolutely – both Pennie Brokers and Assistors are welcome to attend any Pennie/YMCA Health Equity Tour stops in their area. You can view tour stops on the Pennie Event Calendar at [pennie.com](http://pennie.com). If you see a tour stop that you would like to attend, please email [tour@ymcaharrisburg.org](mailto:tour@ymcaharrisburg.org). For participation in any other outreach or community engagement initiatives – you are always welcome to reach out to Pennie's Outreach team by emailing Scott Yeager at [scoyeager@pa.gov](mailto:scoyeager@pa.gov) or by submitting a "Let's Talk More" form at Pennie's Community Partner website - <https://pennie.com/community-partners/>

### Miscellaneous

- Will Path to Pennie be discussed today? I have several clients that have sent in REV-1882 form and are yet to hear from Pennie. My understanding is a customer that doesn't have coverage will still get SEP privileges even though they missed open enrollment.
  - If a customer submitted a completed REV-1882 form (indicate themselves or another member of their household is uninsured and consent to having their information sent to Pennie) as part of their PA-40 state income tax return, and have yet to receive a notice from Pennie, it is likely that they will receive a notice with information about how to access their new Pennie account within the next few weeks. There is a lag time between when a tax filer completes the REV-1882 form and when Pennie receives their file from the Department of Revenue (DOR). Customers who submit a completed REV-1882 have access to a 60-day 'Tax Filer' SEP that automatically opens upon Pennie's receipt of the customer's file from DOR.
  - *Note: Customers should not submit REV-1882 to Pennie. This form is available to customers when filing their state income tax with vendors that support the form.*