

February 2023 Community Workgroup Q&A

Customer Notice Preferences

- **Is it possible to include a description of the issue on the actual ticket notice/form?**
 - Thanks for the suggestion. We'll take that back and see what we can do to improve the notice so that it includes more context beyond the ticket number.
- **As a broker, when I'm in the Individual View and I create a ticket on a customer's behalf, I'm unable to view it through my broker portal. Where can I view these tickets?**
 - If the ticket is raised through the customer's account, the ticket is accessible to both the broker and customer through the customer's My tickets page. Previously, when the broker created the ticket on behalf of the customer and the customer didn't have an account created yet, the ticket would be accessible through the broker's portal only. In a recent release, tickets created by the broker on behalf of the customer are now available through the customer's account, even if the customer doesn't have an account created yet.
- **It would be helpful if the notices from Pennie were sent to the customer's personal email instead of the Pennie Secure Inbox.**
 - Pennie does not send the actual notice to the customer's personal email to prevent personal information being sent outside the Pennie secured inbox. Email and text alerts are meant to notify customers of notices sent, which would prompt the customer to login and review the notice. Due to the sensitive nature of information included in Pennie notices, customers will need to log into their Pennie account to view the message. The email sent serves as the alert and includes a hyperlink for the customer to login to view the Pennie notice.

Limited Extension of DMI ROP

- **Was the DMI document upload issue communicated to the Broker/Assister network and any affected consumers?**
 - Yes, Pennie sent an email to Assisters and Brokers. Notice of the limited 21-day extension of DMI ROP was also posted to customers' secure inboxes.

Income DMI Documentation and Document Upload

- **I have tried to upload income documents and self-attestation forms for my customers, but they frequently seem to get rejected. Do you have any suggestions?**
 - We recommend reviewing November 2022 community workgroup materials where we talked about Income DMIs extensively, as well as how you can (and cannot) use an income self-attestation form.
- **Who benefits from this new calculator tool? Projected income is often a best guess and there isn't documentation stating the exact income.**
 - The enhancement of entering the amount of each income supporting document was made to improve our ability of resolving the DMI on the first try. Entering the amounts that each document helps the customer know the income uploaded versus what is still needed to meet what was listed on the application. This approach helps decrease rejections.

- **What if a customer has is no income? What documentation can I provide besides a self-attestation form?**
 - You can find types of supporting documents that can be submitted alongside the self-attestation form here <https://help.Pennie.com/hc/en-us/articles/360051084873-Documents-to-confirm-your-household-income> and here <https://agency.Pennie.com/wp-content/uploads/2022/11/11.18.22-PCW-Deck.pdf>

- **What is the reason for the change in the document submission process?**
 - Pennie noticed a large number of Income DMI's being responded to without the appropriate documentation to support what was attested to on the customer's application. This resulted in the DMI submission being incomplete and therefore denied. This, in turn, resulted in ROP expiring triggering APTC being discontinued or even coverage being terminated. Pennie thought it prudent to put more rigor around what is being submitted initially to reduce the back and forth and ultimately the number of records where adverse action was taken. Since this is a relatively recent system change, it is too early to measure the success these additional controls are having on the goals above. Pennie staff appreciate the feedback.

- **If a customer is flagged for an Income DMI, then discontinues their coverage, are they still required to verify their income for the DMI?**
 - A customer's eligibility doesn't end when a customer voluntarily terminates their coverage through Pennie. If a customer terminates their coverage through Pennie and still has an open DMI, that DMI stays open for the remainder of the ROP and if no action taken, the customer's eligibility will be updated accordingly (e.g., loss of APTC/CSR, or loss of eligibility for coverage through Pennie). That updated eligibility will be in effect if the customer later tries to enroll in coverage through Pennie, unless they update their application for a new eligibility determination.

- **If the customer is unable to provide proof of income by the deadline, do they only lose financial assistance, or are they terminated from their health plan? What happens to any assistance they've received to date?**
 - For Income DMIs, the customer would lose financial assistance if documentation is not received and accepted prior to ROP. For all other non-Income DMIs, when ROP expires, the customer loses eligibility for coverage through Pennie and their current coverage will be terminated at the end of the month.

- **Is there a way to see a more detailed record of all of the documents that have been submitted, the date the documents were submitted, and if they were rejected, a detailed explanation as to why they were rejected? It would be helpful for a record like this to appear in the "verification and documents" section.**
 - At this time, that detailed view is not available for stakeholder roles. We appreciate the suggestion and will take it in to consideration for future enhancement.
 - In a recent release, brokers will be able to filter their customers by due date of any open DMIs as well as see a status of any DMIs the customer has had, including the type of DMI, the current status, the due date, and the date of resolution.

- **Is it best to upload supporting documents and the self-attestation form together in one scan/upload, or should they be uploaded individually?**
 - To avoid any possible confusion, it would be best to upload separate documents with the file name reflecting the content of the document.

- **How should we handle clients who have income that fluctuates, or if their 2023 income will be different from their reported 2022 income?**
 - Customers can provide documents verifying their current income along with the self-attestation form. A list of documents that can be used to verify income can be found at <https://help.Pennie.com/hc/en-us/articles/360051084873-Documents-to-confirm-your-household-income>

- **Is there a certain number of times a self-attestation form needs to be submitted before it will be accepted?"**
 - Self-attestation forms can be submitted with the initial batch of documents as long as it serves to provide a more detailed explanation as to why the income reported on the application doesn't match what is reflected in the other supporting documents.
 - Self-attestation forms should always be submitted with supporting documentation.

- **For clients that are contracted or self-employed, what documentation can they use to resolve an Income DMI?"**
 - See Pennie FAQs for [a list of documents that can be used to verify income](#) and FAQs for [self-employed customers](#).

- **For individuals, specifically self-employed that have fluctuating income streams, it can be difficult to show expected income. If they want to add a buffer into the reported income to make sure they are not receiving more credit than they should, what would you require for verification?**
 - Customers may report more income on their application than what reflects on their income documentation. It is the under-reporting of income that causes concern, since this may result in a customer receiving tax credits that they are not eligible for.
 - For self-employed individuals, we recommend providing a self-attestation form along with other supporting documents and explaining in the self-attestation form why you've estimated what you have, including whether you've estimated higher income that you currently expect.

- **If we upload supporting documents to a DMI ticket which is ultimately rejected, is it possible to have a comment added explaining specifically why it was rejected? As of now, a fairly generic explanation is added and the ticket is closed, so it's not always clear why the ticket was rejected.**
 - We appreciate the suggestion and will review it for future consideration.

- **When we upload a self-attestation document, what document type should we pick from the drop-down since there is no option for self-attestation form?"**
 - There is an enhancement currently in the works to add self-attestation form as an option.

- **Is there a way to get a monthly list of our clients who have outstanding DMIs?**
 - Brokers can see what customers have open DMIs by reviewing the daily Book of Business Notice Summary to see which customers are receiving DMI Reminder notices.
 - In a recent release, brokers will be able to filter their customers by due date of any open DMIs as well as see a status of any DMIs the customer has had, including the type of DMI, the current status, the due date, and the date of resolution.

Unwinding – Medicaid (MA) Renewals

- **Assume a client assigned a broker to their account in 2020 during the migration to Pennie from the FFM, then went on Medicaid. During the upcoming MA Unwinding, they are transitioned back to Pennie. Would the broker receive notification in the broker portal that the client’s MA has terminated so that we can reach out to those clients?**
 - If the customer designated the assister or broker on their Pennie account before they were transitioned to Medicaid, the customer’s notices should be visible to the broker when they are transitioned back, as long as neither the customer nor the assister/broker chose to terminate the designation.
- **What is being used to determine if people who are currently on Medicaid can stay on Medicaid?**
 - DHS will be sending a renewal packet to current Medicaid enrollees during the Unwinding process to gather updated information to allow DHS to make a determination as to whether the individual remains eligible to stay on Medicaid. For questions about how redeterminations of eligibility for Medicaid are made, please contact DHS.
- **If the person is clearly not eligible for Medicaid and that is why they did not respond, are they still eligible for the loss of coverage SEP?**
 - Yes, individuals who lose their MA coverage are eligible for a Loss of Coverage SEP through Pennie, even if they lost their MA coverage because they did not respond to the MA renewal packet.
- **Will the eligibility notices include information about assisters and brokers who can help navigate if needed?**
 - We have standard language in the eligibility notice which includes assister and broker help.
- **If someone is required to take Social Security early in order to remain on Medicaid, but chooses not to, are they able to receive APTC through Pennie?**
 - In general, if an applicant is denied eligibility for Medicaid, they may be eligible for APTC/CSR through Pennie if their income is at least 100% FPL. If an applicant has income less than 100% FPL, they can only be eligible for APTC/CSR through Pennie if they are denied Medicaid due to immigration status.
- **How is someone supposed to be able to pay full-price premium during the time they are being considered for Medicaid?**
 - Federal regulations prohibit customers from receiving APTC/CSR if they are potentially-eligible for Medicaid/CHIP.

- **If these individuals sign up for Pennie after losing their Medicaid coverage, will that be considered a life changing event?**
 - Loss of Medicaid (MA) coverage is a qualifying life event (QLE) just like any other Loss of MEC as long as it's timely reported after the coverage end date.
 - However, remember that simply being found ineligible for Medicaid/CHIP is not a QLE. The QLE is for losing coverage in Medicaid/CHIP.

- **Are the renewal packets being sent before the Unwinding end date of April 1st, or sent 90 days before their renewal date in the year?**
 - Renewal packets will be sent to current Medicaid enrollees starting 90 days before their MA renewal date. MA renewal dates will be spread out across the entire 12 month Unwinding period. For questions about a particular customer's MA renewal date, please contact DHS.

- **How will Brokers get leads for Medicaid clients losing eligibility?**
 - Broker referrals will be handled the same way they are during normal course of business with Pennie. At many points throughout the application process, Pennie provides customers with information on how to find a local assister or broker to help them apply and enroll in a plan.

- **Will a person that loses Medicaid have to upload documentation stating the loss of coverage in order to qualify for the SEP?**
 - Customers are able to self-attest to Loss of MEC QLEs, including loss of Medicaid/CHIP. Documentation is not required prior to shopping for a plan. As with all QLEs, Pennie may require a customer to provide documentation of their QLE at a later time.

Independent Tax Filers

- **Just to clarify for the child ITF, will this enroll them into the same plan so that they are collectively paying into 1 family deductible and 1 insurance premium payment? Or will there be a separate policy deductible and separate premium payment?**
 - Yes, the family will be on one policy together.

- **If a child turns 26 mid-year, can they stay on their parent's employer plan to the end of the plan year, or does that vary by employer?**
 - They should contact their employer for confirmation of when a child loses eligibility for coverage under their employer-sponsored coverage.
 - When a child loses eligibility through their parent's employer's health plan, that is a qualifying life event (QLE) to enroll in coverage through Pennie.

- **What would be the benefit of enrolling children under 26 on their parent's plan?**
 - The Affordable Care Act allows parents to cover children on their plan until they are 26 years of age. This benefits the customer and is ultimately aligned with the goal of keeping healthcare costs down for our shared customers.

Miscellaneous

- **I've been taking calls from clients that don't have insurance and missed Open Enrollment. If they complete the REV-1882 form when filing their PA Taxes, does this give them a way to enroll in Pennie?**
 - Yes, customers who submit REV-1882 with their PA tax return can qualify for an SEP to enroll in coverage through Pennie. To learn more about Path to Pennie, please visit <https://Pennie.com/learn/pathtoPennie/>.
- **Is there currently an issue with the APTC tool? I have heard clients who have had difficulty changing how much APTC they would like to use.**
 - There was a recent issue with the "APTC slider" which was resolved with our March release. Any stakeholders or customers still experiencing that issue can call Pennie Customer Service to have their APTC adjusted.