



pennie[®]



Pennie Community Workgroup

May 12, 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 them.

Today's Agenda



- **Devon Trolley Introduction**
- **Assister/Broker Escalation Path Reminder**
- **Medical Assistance Unwinding Update**
- **Serving Individuals coming from MA/CHIP**
- **Transition to Medicare**
- **QLE Document Verification Requirements**
- **Questions & Feedback**



**Pennie Executive Director
Devon Trolley**

Pennie Executive Director Devon Trolley

- Devon has most recently been the Director of GetCoveredNJ, New Jersey's state-based insurance marketplace, where she managed the launch and growth of the program since 2020.
- Devon worked for the federal government at the Centers for Medicare and Medicaid Services (CMS) on the implementation and stabilization of the federal health insurance marketplace (Healthcare.gov) in key strategic and policy roles.
- She also served as a Senior Advisor in the Office of the CMS Administrator working to address the opioid crisis and improve maternal health.
- Devon developed health policy in the United State Senate during the passage of the Affordable Care Act in 2010 and is an alumna of Penn State University.



Assister/Broker Escalation Path Reminder

Broker & Assister Inbox Update

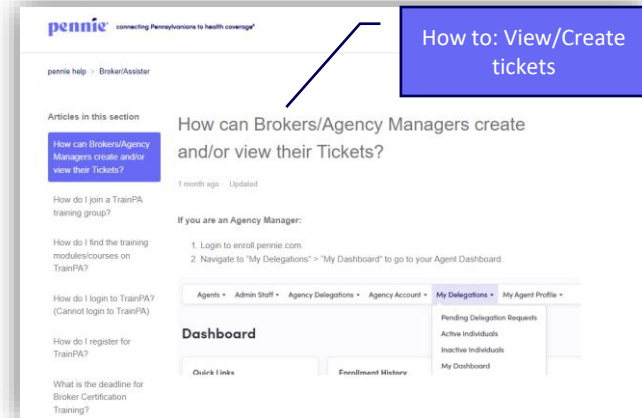
What's new?

- Certain requests submitted to Brokers@pennie.com or Assisters@pennie.com will be worked via CAP ticket
- In response to the initial email, you will receive a notice with the number of the ticket
- Status updates and notice of resolution will be done through the ticket, eliminating subsequent email communications

Purpose:

1. Improve response times to email requests
2. Expedite request processing
3. Increase progress tracking

Additional updates will be provided in the next PCW



Additional Resources

Pennie Contact Center

If a ticket is created:

- Provide the best telephone number and your availability for call back to eliminate “phone tag” and repeated call back attempts.
- Make note of the ticket number. Standard processing times are:
 - **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



1-844-844-8040
Customers

1-844-844-4440
Assister / Broker

Additional Resources

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)

Additional Resources



Get Help

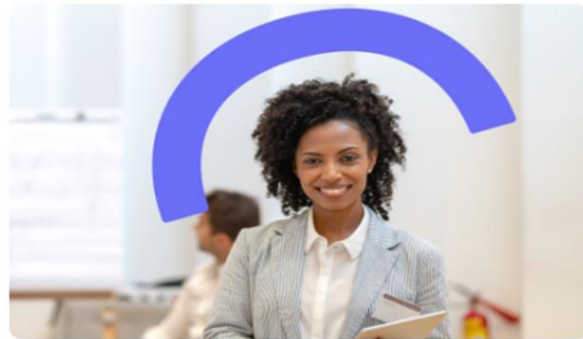
Create An Account

Broker FAQs

Call 1-844-844-4440

Watch: Broker Lunch & Learn Series

Request Certified Broker Logo



Get Help

Assister FAQs

Assister Resources

Pennie Community Workgroup

Call 1-844-844-4440

Watch: Assister Lunch & Learn Series

Additional Resources

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Manuals & Job Aids

Welcome to Pennie

1095-A Talking Points

Pennie's Tax Information Talking Points

Pennie Rebalancing Talking Points

Data Matching Issues Resolution Guide

Data Matching Issues Reference Sheet

Broker Commissions Information 2022

Broker Commissions Information 2023

How To Designate a Broker to a Customer

Path to Pennie Attestation Verification Process Talking Points

Path to Pennie Customer Experience Job Aid

SEP Reference Chart

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Manuals & Job Aids

- Assister Escalation Pathway
- 1095-A Talking Points
- Account Entity and Assister Account Claiming Guide
- Application Guide & Comparison Shopping Tool
- Claiming Your Pennie Profile Step-by-Step for Assisters
- DMI Job Aid
- DMI one-pager for Assisters
- Fillable PDF that will generate a Pennie-Certified Assister ID Badge (Name/Assister's registration number)
- Guide to Designating an Assister to a Customer
- Path to Pennie Attestation Verification Process: Stakeholder Talking Points
- Path to Pennie Customer Experience Job Aid
- Pennie Assister Manual
- Pennie Entity User Manual
- Pennie's Tax Information Talking Points
- Special Enrollment Period Quick Reference Guide
- Top 10 languages directing people to the call center to enroll

Additional Resources

Customer Resources

[Additional State Programs](#)

[Appeals Form](#)

[Appeals Form \(Spanish\)](#)

[Application & Comparison Shopping Guide](#)

[Application for a Hardship Exemption](#)

[Appoint an authorized representative for my appeal](#)

[Appoint an Authorized Representative \(general\)](#)

[Attestation of Non-ESI Minimum Essential Coverage](#)

[Frequently Asked Questions](#)

[Income Attestation Form \(fillable\)](#)

[Information on Data Matching Issues \(DMI\)](#)

[Media Release Form](#)

[Nondiscrimination Policy](#)

[Pennie Paper Application](#)

[Pennie Paper Application \(Spanish\)](#)

[Tax Filer SEP Attestation Form](#)

[Contact Us](#)

Partner Resources

[Assister Manuals & Guides](#)

[Broker and Assister FAQs](#)

[Broker Manuals & Guides](#)

[Broker Training and Certification](#)

[Get To Know Pennie One-pager](#)

[Information on Data Matching Issues \(DMI\)](#)

[Pennie Broker and Book of Business Transfer Request Form](#)

[Pennie Glossary Terms: English-Spanish](#)

[Request Assister Training and Certification Information](#)

[SEP Quick Reference Guide](#)



Medical Assistance Unwinding Update

Medical Assistance Unwinding Update

- **Customer Emails**

- Account Transfer emails have begun
- If no action is taken, customer will receive 16 emails, one a week over their SEP

- **Paid Media**

- Pennie TV Cable spot started in market in May
- Search and Social in market
- Lifestyle Ads (pharmacies, salons and barber shops), Publication ads and Transit ads underway

- **Earned Media**

- DHS/Pennie Press tour – Completed pressers in Allentown, Philadelphia, Lancaster, Pittsburgh, Reading
- Planned tour stops for York and Erie

- **Owned Media**

- Medical Assistance Unwinding Webpage – updated with explainer video
- Governor video added to homepage on pennie.com
- Social media campaign underway

**Meet
Pennie!**
**Stay
Covered!**

Pennie is here to help if you lose Medicaid coverage. Find low-cost or no cost quality health coverage at pennie.com

Get Covered

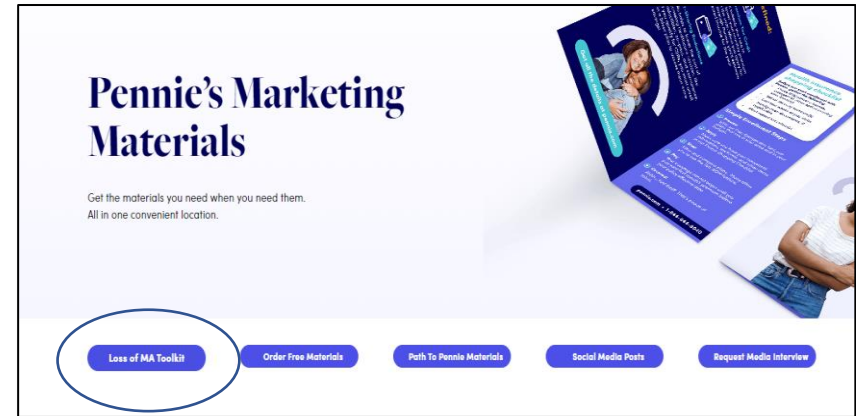


pennie connecting Pennsylvanians to health coverage*



Pennie's Unwinding Toolkit

- Pennie Specific Unwinding Toolkit - **NOW AVAILABLE!**
 - [Agency.pennie.com/toolkit](https://agency.pennie.com/toolkit)
 - Includes:
 - Social Posts & Graphics
 - Medical Assistance Collateral
 - Co-Branded Welcome to Pennie Mailer
- DHS/Pennie Co-Branded Toolkit
 - <https://www.dhs.pa.gov/PHE/Pages/Stakeholder-Resources.aspx>
 - Includes:
 - Collateral pieces, FAQs, Sample content
 - Digital banners & social graphics
- Dig deeper:
 - [Medical Assistance & CHIP Renewals \(pa.gov\)](https://www.dhs.pa.gov/PHE/Pages/Stakeholder-Resources.aspx)
 - [Loss of Medical Assistance Coverage | Pennie](#)
 - [MA Renewal Communications](#)



How Pennie Communicates

Reminder:

- Customer chooses their communication preference.
- All postal mail will include the Pennie logo
- Pennie emails come directly from Pennie
- Customers can unsubscribe from Pennie emails at any time
- All phone calls are courtesy calls for customer awareness
- When Pennie calls customers, the number will either appear from “Pennie” directly or will show the Pennie Customer Service number as 1-844-844-8040.
- Customers are able to return the phone call by dialing the number right back to contact Pennie at the Customer Service Center
- Pennie phone calls are conducted on a recorded line, with various procedures for sharing and verifying who is on the phone

Pennie does not repeatedly call customers and/or potential customers



Pennie Contact Center – MA Unwinding

Incoming Calls

- Pennie updated the Contact Center's Phone Interactive Voice Response system with new language and selections for loss of Medical Assistance callers.
- Reporting is in place to help identify trends with Account Transfers and Procedurally Terminated groups.
- Customer Service Representatives are trained with adequate tools and resources to help customers with the transition; the Contact Center is staffed appropriately in anticipation for increased call volume.

Outgoing Calls

- Pennie started placing outgoing calls to Account Transfers to facilitate the transition from Medical Assistance/CHIP to Pennie.
- Message of the call: Department of Human Services shared loss of coverage information; Pennie is here to help and invites customers to apply for potential financial savings.
- Reporting is in place to identify call outcomes, including messages left, dead-ends, and successful contacts.



Chat (Anonymous + Secure)

- Pennie added an additional question to the available dropdown chat list specific to Medical Assistance/CHIP Unwinding ("I lost Medical Assistance/CHIP coverage. Now what?"): [Loss of Medical Assistance Coverage | Pennie](#)
- Department of Human Services FAQ link is also included in the chat response: [Medical Assistance & CHIP Renewals \(pa.gov\)](#)

Assisters/Brokers

- Available Medical Assistance/CHIP Unwinding resources for Assisters and Brokers: [Pennie's Unwinding Toolkit](#) and [Pennie Stakeholder Talking Points](#)
- For questions, please call our Pennie Dedicated Assister/Broker Support line at 844-844-4440. Assisters and Brokers may also create an inquiry ticket via the Pennie platform instead of calling.



Serving Individuals Coming from MA/CHIP

Serving Individuals coming from MA/CHIP

- Customers losing MA/CHIP during the unwinding may not be familiar with Pennie or commercial insurance, or may have had a negative experience in the past
- As the first point of contact for many new to Pennie, it is critical that you help customers feel at ease about their ability to enroll in quality and affordable coverage through Pennie
- This may require spending additional time helping these customers understand the Pennie application, their eligibility, Pennie communications, and their coverage options

Serving Individuals coming from MA/CHIP

- Individuals can lose MA/CHIP for a variety of reasons, including a change in income or aging out of eligibility
- The following groups are covered by PA's Medicaid/CHIP program:
 - All adults with household income up to 138 percent FPL
 - Pregnant women and children under age 1 with yearly household income up to 220 percent FPL
 - Children ages 1 -5 with household income up to 162 percent FPL
 - Children up to age 19 can enroll in no-cost, low-cost, or full-cost CHIP depending on household income (those eligible for full-cost CHIP can enroll in Pennie coverage with financial assistance)
 - Children who are recipients of adoption assistance and foster care under Title IV-E of the Social Security Act.
 - Former foster children (until age 26), regardless of what state's foster care system they were in, as long as:
 - They were in the foster care system and enrolled in Medicaid on their 18th birthday, OR
 - They aged out of the foster care system while enrolled in Medicaid.

Serving Individuals coming from MA/CHIP

Keep in mind: Many households will have mixed-eligibility statuses due to income and age thresholds & different immigration statuses

Ex.: Father, mother, Child age 4, Child age 15, 160% FPL, mother is pregnant:

- Father has QHP/APTC/CSR
 - Mother has MA
 - 4-year-old has MA
 - 15-year-old has CHIP
-
- In Pennsylvania, individuals who are not U.S. citizens must be lawfully present in the U.S. for five continuous years to be eligible for Medicare or Medicaid. This “five-year bar” does not apply to coverage through Pennie, and this population can get financial assistance for Pennie coverage if they otherwise qualify.
 - When parents not lawfully present in the U.S. give birth to a child in the U.S., that child is a U.S. citizen and may be eligible for health coverage.
 - People not lawfully present can still purchase coverage outside of the Marketplace may be eligible for emergency medical assistance from Medicaid.



Transition to Medicare & Impact to Pennie Coverage

Transitioning to Medicare

As they approach age 65, many individuals become eligible for Medicare.

Today we are going to focus on how Medicare eligibility can impact a customer's coverage through Pennie and what actions they may need to take.

- For simplicity, we will use the term eligible for “Medicare” to mean eligible for age-based Medicare with premium-free Part A.
- Same general rules will apply for individuals becoming eligible for premium-free Part A for other reasons, such as due to disability, or ESRD.

Transitioning to Medicare

Why does eligibility for (or enrollment in) Medicare impact coverage through Pennie?

- An individual eligible for premium-free Medicare Part A, or enrolled in Part A (whether with a premium or not) is considered eligible for minimum essential coverage (MEC)
- Individuals eligible for other MEC are not eligible for financial assistance through Pennie
- An insurer cannot knowingly sell a QHP to an individual enrolled in Medicare

When does Pennie know that a customer is eligible for Medicare?

1. Customer self-reports on their eligibility application
2. Pennie checks trusted data sources when submitting eligibility application
3. Pennie checks trusted data sources outside of application submission (e.g. Periodic Data Matching)

When does Pennie NOT know that a customer is eligible for Medicare?

1. Pennie enrollee becomes eligible for, or enrolls in, Medicare coverage mid-year

Transitioning to Medicare

When does Pennie know a customer is eligible for Medicare?

1. Customer self-reports on their eligibility application

If customer seeking coverage through Pennie self-reports they are enrolled in Medicare on application:

- Additional Information section >
- “Other Health Coverage” question

Individual will be ineligible for financial assistance*.

Note: Starting July 1, customers self-reporting enrollment in Medicare on their Pennie application will not be eligible to enroll in Pennie coverage

The screenshot shows the 'Other Health Coverage' section of a Pennie application. On the left is a sidebar with navigation links: 'Steps' (Start Your Application, Family and Household, Income Information, Additional Information), 'Household Members' (Applicant 1, Applicant 2, Applicant 3), and 'Summary' (Review and Sign). Under 'Applicant 1', 'Other Health Coverage' is selected. The main form area has the title 'Other Health Coverage'. It contains a question: 'Is **Applicant 1** currently enrolled in health coverage that will extend beyond 60 days from today?' with a 'Learn more' link. Below this is a text box with the instruction: 'Select "Yes" only if your current coverage will extend beyond the start of this new coverage.' There are two radio buttons: 'Yes' (selected) and 'No'. A callout box points to the 'Yes' button. Below the radio buttons is another question: 'What type of coverage does **Applicant 1** have?' with a 'Learn more' link. It lists several options with checkboxes: CHIP, COBRA Coverage, Medicaid, Medicare (checked), Peace Corps, Retiree Health Benefits, TRICARE, Veterans Affairs (VA) Health Care Program, Other Coverage, and None of the Above. At the bottom of the form are three buttons: 'Back', 'Save & Exit', and 'Save & Continue'.

Transitioning to Medicare

When does Pennie know that a customer is eligible for Medicare?

2. Pennie checks trusted data sources upon submission of eligibility application

- Pennie is required by federal law to verify information on a customer's application against trusted data sources and flag inconsistencies, called Data Matching Issues (DMIs)
 - Checked every time an application is submitted
- Eligibility for Medicare is one of the items Pennie verifies against information from trusted data sources
- If an individual seeking coverage does not self-attest to eligibility for Medicare but federal data hub says they are eligible for Medicare, a Non-Employer Sponsored Insurance Minimum Essential Coverage (non-ESI MEC) DMI is generated
 - The individual must provide documentation that they do not have other coverage within 90 days. If no action is taken, the customer will be **disenrolled** from coverage through Pennie at the end of the month following the 90 day window (also referred to as a reasonable opportunity period).

Transitioning to Medicare

When does Pennie know that a customer is eligible for Medicare?

3. Pennie checks trusted data sources outside of application submission (e.g. periodic data matching)

- Exchanges are required to periodically verify customer eligibility against trusted data sources.
- Periodic Data Matching (PDM) ensures customers receiving APTC and/or CSR are not ineligible due to death or enrollment in Non-ESI MEC (e.g. Medicare, Medicaid, CHIP).
- If trusted data sources indicate customer eligible for Medicare, then:
 - Non-ESI MEC DMI is generated, and individual has 30 days to submit documentation proving they do not have other coverage
 - Remember: PDM DMIs have a shorter window than regular DMIs generated upon application submission
- If documentation is not provided within 30 days:
 - Coverage will be **terminated** end of the month after the window ends

Transitioning to Medicare

When does Pennie NOT know that a customer is eligible for Medicare?

- Pennie is not notified when a customer **becomes** eligible for, or newly enrolls in, Medicare
- Pennie coverage is not automatically termed when customer enrolls in Medicare

What should a current Pennie enrollee do when they become eligible for Medicare?

- Update their application indicating enrollment in Medicare or call the Pennie contact center
- Request termination of coverage through Pennie **BEFORE** Medicare start date
- If customer forgets to request termination before Medicare coverage begins, the earliest coverage end date will be end of the current month

Remember: Medicare can begin as early as the first day of the month in which an individual turns 65. Waiting to request termination until after a customer has turned 65 may result in individual being dually-enrolled for a period of time.

How can customer request termination of coverage through Pennie?

1. If no other enrollees on the policy, terminate the plan through their Pennie account
2. If other enrollees, update eligibility application through their Pennie account
3. Call Pennie Customer Service

Transitioning to Medicare

How can customer request termination of coverage through Pennie?

1. If no other enrollees on the policy, terminate the plan on their account

If the individual transitioning to Medicare is the only enrollee on the policy, you can terminate the entire policy.

- Customer Portal
- My Enrollments
- “Disenroll from Health Plan” button
- Select Termination Date (up to 3 months in advance)

The screenshot displays the Capital Blue Cross Customer Portal. On the left, a sidebar menu includes 'My Dashboard', 'My Applications', 'My Eligibility Results', 'My Enrollments' (highlighted), 'My Inbox', 'My Tickets', and 'My Preferences'. The main content area shows the 'Health Plan' details for 'Capital BLUE Cross Silver PPO 6000/20/40'. A 'View Benefit Details' button is visible. Below this, the 'PLAN SUMMARY' and 'CONTACT YOUR INSURER' sections are shown. A 'Disenroll From Health Plan' button is located at the bottom right of the plan details. A modal window titled 'Select Termination Date:' is open, showing three radio button options: 'Last day of the current month (August 31, 2022)', 'Last day of next month (September 30, 2022)', and 'Last day of the month after next (October 31, 2022)'. At the bottom of the modal, there is a note: 'If you have questions about termination date selection, please contact 1-844-844-8040 or TTY 711 to disenroll.' and a 'Continue' button.

Select Termination Date:

☐ Last day of the current month (August 31, 2022)

☐ Last day of next month (September 30, 2022)

☐ Last day of the month after next (October 31, 2022)

If you have questions about termination date selection, please contact 1-844-844-8040 or TTY 711 to disenroll.

Continue

Transitioning to Medicare

How can customer request termination of coverage through Pennie?

2. If other enrollees, update eligibility application on their Pennie account

If there are other enrollees on the policy who want to continue coverage, you should not terminate the entire policy.

Update eligibility application:

- Start Your Application section
- About Your Household question
- “Are you seeking coverage?” = “No”

After submitting updated eligibility application, the individual who is no longer seeking coverage will be automatically terminated from the policy effective the end of the current month.

The screenshot shows the 'About Your Household' section of a web application. On the left is a sidebar with a list of steps: 'Start Your Application', 'Before We Begin', 'Get Ready', 'Primary Contact Information', 'Help Applying for Coverage', 'Help Paying for Coverage', 'About Your Household' (which is highlighted with a blue bar), 'Household Relationship', 'Household Addresses', 'Summary', 'Family and Household', 'Income Information', 'Additional Information', and 'Review and Sign'. The main content area is titled 'About Your Household' and includes a link 'Learn more about who to include'. Below this, it says 'Applicant 1'. A question 'Are you seeking coverage?*' is followed by two radio buttons: 'Yes' and 'No', with 'No' being selected. Below this are input fields for 'First Name*' (containing 'Applicant 1'), 'Middle Name' (empty), and 'Last Name*' (containing 'Applicant 1'). There is a 'Suffix' dropdown menu currently showing 'Suffix'. At the bottom, there are three input boxes for 'Date of Birth*' labeled 'Month', 'Day', and 'Year'.

IMPORTANT: Only termination option will be end of the current month. No option for future end dates.

Transitioning to Medicare

How can customer request termination of coverage through Pennie?

3. Call Pennie Customer Service

MUST call Pennie Customer service if:

- Other enrollees on the policy want to continue coverage, and
- Individual transitioning to Medicare wants coverage end date later than end of the current month

Transitioning to Medicare - FAQs

What if the individual disenrolling is the current subscriber of the policy? What happens to the other enrollees who want to continue coverage through Pennie?

- When the subscriber disenrolls from coverage, the remaining family members can continue their coverage:
 - A new policy is created with a new subscriber designated from the remaining family members (typically the spouse becomes the new subscriber).
 - The new policy will offer continuous coverage for the family members, with no re-rating
- Insurers will also create new policies in their systems under the new subscriber, potentially resulting in:
 - New member IDs
 - New member portal for the new subscriber
 - New autopay setup for coverage under the new member ID
- *Note: It's important that assisters and brokers are aware of the changes that happen when a subscriber disenrolls and that you help make customers aware of the potential for new member id cards and other important communications from their insurer that they need to review.*

Transitioning to Medicare - FAQs

Can an individual have Pennie coverage while eligible for Medicare?

- Customers eligible for Medicare can enroll in stand-alone dental coverage (SADP) through Pennie
- Customers eligible, but *not enrolled*, in Medicare with premium can enroll in Pennie coverage with financial assistance
- Customers eligible, whether enrolled or not, for premium-free Medicare should be advised **not** to enroll in Pennie coverage as they will be ineligible for financial assistance and coverage is generally duplicative

Transitioning to Medicare - FAQs

Does Pennie send any notices or communications to individuals approaching Medicare eligibility?

- Yes! Pennie recently began an email and outbound call campaign to current Pennie enrollees starting 3 months before their 65th birthday.
- The goal of this email and call campaign is to help ensure customers know they need to terminate their Pennie coverage before their Medicare starts, to avoid unintended dual coverage or potential financial penalties due to receiving APTC while enrolled in Medicare.
- [Pennie FAQ: Changing from coverage through Pennie to Medicare](#)
- [Pennsylvania Medicare Education and Decision Insight - PA MEDI](#)

SUBJECT: Enrolling in Medicare soon?

Happy Birthday!

As you approach your 65th birthday, you may be hearing a lot about enrolling in Medicare. **In most cases, when you enroll in Medicare, you will no longer need your medical coverage through Pennie.**

To end your plan through Pennie, check out [this FAQ](#) or contact Pennie Customer Service at 1-844-844-8040.

****Important: To avoid overlapping coverage, terminate your coverage through Pennie before the first day of your Medicare.**

If you have dental coverage through Pennie, you can keep that coverage even after enrolling in Medicare.

If you have family members who are also enrolled in medical coverage through Pennie, don't worry, they can continue their coverage through Pennie.

To learn more about enrolling in coverage through Medicare, visit [medicare.gov](#) or [contact your counselors](#) for free unbiased Medicare education to help you make the most informed choice about the Medicare options available to you.

For any questions or assistance, call Pennie Customer Service at 1-844-844-8040.



Document Verification Requirements for Select Qualifying Life Events (QLEs)

QLE Document Verification Requirements

- NEW: Pennie has made updates to the QLE page to make it easier for customers to verify eligibility for QLEs that require documentation

Important: In order to qualify for a Special Enrollment Period, you need to take action promptly after experiencing your life event. If you recently lost your other health coverage, you may have up to 120 days after your coverage end date to enroll in a plan through Pennie. For all other life events, you have up to 60 days from the event date to enroll in a plan through Pennie.

Select your Qualifying Life Event and the date the event occurred

Qualifying Life Event *

Gain eligible immigration status

05/02/2023



☒ I have provided true answers to all of the questions to the best of my knowledge. I know I may be subject to penalties under federal law if I intentionally provide false information.

[Back to Dashboard](#)

[Continue](#)

⌚ You have 57 days left to enroll or change a plan.

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

Please provide supporting documents to confirm your life event. Once you have provided verification documents, you will have the ability to shop for plans.

[Upload Documents](#)

QLE Document Verification Requirements

- Customer will see a drop-down list of all acceptable documentation to verify their QLE & can easily upload the applicable document

Qualifying Life Event Document Verification

Luka Donic

Hide

Gain eligible immigration status

To qualify for this SEP, you must provide documentation verifying the change in your immigration status and the date of the change. Below is a list of documents you can provide. We will review these documents and notify you when a determination has been made.

1. Proof of Citizenship or Lawfully Present Status

Choose any 1 document below


U.S. Passport	Choose this
Certification of citizenship or naturalization	Choose this
I-551 (permanent resident card)	Choose this
I-94 (arrival/departure record)	Choose this
I-94 (arrival/departure record) in unexpired foreign passport	Choose this
U.S. citizen ID card	Choose this

Upload Document

Document Type

U.S. Passport

Attach documents



Drag and drop here

OR

Browse files

Accepted file types: png, jpg, pdf

5.00 MB max file size

Close

QLE Document Verification Requirements

Starting April 1, customers will now also need to demonstrate enrollment in other minimum essential coverage (MEC) for at least 1 of the previous 60 days for the following QLEs:

- Income Reduction, with Gain in Eligibility for Financial Help
- Marriage
- New Pennsylvania Resident or move within PA
- Survivor of Domestic Abuse or Spousal Abandonment

QLE Document Verification Requirements

- Customers will need to demonstrate:
 - They qualify for the QLE using the appropriate documentation for the QLE Selection
 - They had prior coverage in the last 60 days.
- All documents submitted will go through the regular review / approval process.
- Once documents have been approved customer will have plan shopping opened for them.
- Coverage starts the first month following plan selection

Note: Survivor of Domestic Abuse or Spousal Abandonment only requires proof of prior coverage in the last 60 days.

Qualifying Life Event Document Verification

Luke Test Hide

Marriage

To qualify for this SEP, you must provide documentation verifying your marriage and the date of the marriage. You will also have to verify that the person(s) who experienced this life event had coverage for at least 1 day in the 60 days prior to the date of marriage. Below is a list of documents you can provide. We will review these documents and notify you when a determination has been made.

1. Proof of Marriage

Choose any 1 document below

Marriage Certificate or License Choose this

2. Proof of Prior Coverage

Choose any 1 document below

Private Insurance Choose this

Government Health Program (Medical Assistance (Medicaid), CHIP, Medicare, TRICARE, Veterans Affairs, Peace Corps) Choose this

Employer-sponsored coverage, including COBRA Choose this

Pay stub showing deduction for health coverage Choose this

Insurance purchased through another state's Marketplace Choose this

Student Health Coverage Choose this

Submit Documents

REMINDER

QLE Quick Reference Chart

- Pennie has a comprehensive QLE Quick Reference Chart for Download at Pennie.com.
- You can find this chart under broker / assister resources
- The Chart was recently updated with information regarding the Medicaid / CHIP Unwinding.
- Includes information on the previously mentioned QLEs and new documentation requirements.

	Availability		Coverage Effective Date Rule	SEP Available BEFORE Event?	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee				
Change in Marital Status						
Marriage	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for at least 1 spouse, required
Move/Change in Residence						
New Pennsylvania Resident	✓	✓	1st of month (after event or plan selection, if later)	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.
Moved, now eligible for different health plans	✓	✗	1st of month (after event or plan selection, if later)	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.
Other						
Survivor of domestic abuse or spousal abandonment	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.

pennie Special Enrollment Period Quick Reference Guide

Revised March 30, 2023

Special Enrollment Period (SEP) allows customers to enroll in coverage through these outside of the annual Open Enrollment Period. In general, SEPs allow for plan shopping on or before the date of the qualifying event. Customers must enroll within 60 days of the date of the qualifying event. Customers must also provide documentation of the event. Customers must also provide documentation of the event. Customers must also provide documentation of the event.

Event	Available to Current Pennie Enrollees	Available to Non-Pennie Enrollees	Documentation Required	Additional Information
Change in Marital Status				
Marriage	✓	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for at least 1 spouse, required
Divorce	✓	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for at least 1 spouse, required
Legal separation	✓	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for at least 1 spouse, required
Widow	✓	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for at least 1 spouse, required
Move/Change in Residence				
New Pennsylvania Resident	✓	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.
Moved, now eligible for different health plans	✓	✗	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.
Other				
Survivor of domestic abuse or spousal abandonment	✓	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.

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Questions & Feedback

We Want to Hear From You



Questions & Feedback – Always Welcome



Call Customer Service

+1 (844) 844-4440

Monday-Friday
8:00 AM to 6:00 PM

Saturday-Sunday
Closed



Send Us Your Question

brokers@pennie.com

assisters@pennie.com