

August 2023 Community Workgroup Q&A

Unwinding Update

- What is “Unwinding”?
 - Under special rules related to the COVID-19 Public Health Emergency, Medicaid agencies did not redetermine eligibility annually as they have in the past between early 2020 and early 2023, meaning that no one was disenrolled from Medicaid even if they were no longer eligible (i.e., income had increased). This policy, referred to as the Continuous Coverage requirement ended in April 2023. At that time, Medicaid began a process to redetermine eligibility for current enrollees over the course of 12-months to either confirm continued eligibility, or disenroll those who are no longer eligible. This is referred to as the “Unwinding.”
 - During the Unwinding (April 2023 through March 2024), all Medicaid enrollees will have to complete a Medicaid renewal to stay enrolled in Medicaid. If individuals do not complete the Medicaid renewal process, or are found no longer eligible for Medicaid, they will lose their Medicaid coverage and may sign up for coverage through Pennie.
 - For more information, including how many customers who lose their Medicaid coverage are automatically sent to Pennie to begin the process of enrolling in individual market coverage through Pennie, please see our previous [Pennie Community Workgroups](#) from [February 2023](#), [March 2023](#), and [April 2023](#).
- Medicaid has been cancelling members mid-month. Aren't members covered till the end of the month?
 - While the Medicaid end date on the Medicaid determination notice may be mid-month, Medicaid coverage is effective until the end of the calendar month.
- I had a customer who was enrolled through Pennie but their spouse/dependent recently lose Medicaid/CHIP coverage. When I tried to add the spouse/dependent, I couldn't find the “Loss of Medicaid/CHIP” QLE to add the spouse/dependent to the existing Pennie policy. How can I report the spouse/dependent's Loss of Medicaid SEP so that they can enroll with the earlier coverage start date (if they enroll in the first 60 days of their Loss of Medicaid SEP)?
 - If you are completing an application and cannot find the qualifying life event you need to report, contact Pennie Customer Service for assistance in reporting the right QLE to get the right coverage start date. You should never report the wrong QLE that the customer is not eligible for, even if it is self-attested or would result in the same coverage start date as the customer's correct life event.

2024 Broker Recertification Training

- What is the URL for the 2024 Broker Recertification Training?
 - <https://agency.pennie.com/brokercertification/>. This same URL will be included in the email you receive in the next week or so once the 2024 training is available.

- I am currently a Pennie-certified broker but when I log into my TrainPA account to try to take the recertification training, I only see last year's New Broker Certification training courses. How do I access the 2024 Recertification courses?
 - Once the 2024 recertification courses are available starting week of 8/21/2023, all current Pennie-certified brokers should see the 2024 recertification training in your TrainPA account (Module 1 is titled "PA-Pennie: Broker Recertification (2024) Module 1 – Overview"). If you do not see the 2024 recertification training in your TrainPA account, you can add the recertification course to your TrainPA account through the following steps:
 - Login to your TrainPA account at <https://www.train.org/pa/>
 - Go to your Profile
 - Click on Manage Groups
 - In the Join by Group Code field, enter pennierecert.
 - IMPORTANT: Only current Pennie-certified brokers should take the recertification training courses. If you are not currently a Pennie-certified broker, you will need to take the 2024 New Broker Certification courses. For more information, go to <https://agency.pennie.com/brokercertification/>

- Does a Broker have to have an active life/health designation to be Pennie-certified?
 - To be a Pennie-certified broker you must have an active health producer license. For more info, please see: <https://agency.pennie.com/brokercertification/>.

Transitioning to Medicare

- If a person is not eligible for Medicare, or is only eligible for Part A with a premium, can they be eligible for APTC?
 - Yes, customers can be eligible for APTC if they are not eligible for Medicare or if they are only eligible for Medicare Part A with a premium. Individuals are not eligible for APTC if they are eligible for premium-free Part A, even if they have not enrolled in Medicare.

- How is Pennie helping to educate customers turning age 65 so that they understand the need to terminate their Pennie coverage before their Medicare begins so that they don't get surprised by having to pay back APTC at the end of the year?
 - Pennie performs outreach (emails and calls) to enrollees who are approaching the age of 65. During this outreach, Pennie creates awareness and offers to terminate coverage. We also provide steps on how to self-service with guidance on how to terminate coverage at their convenience via their Pennie portal. Pennie Outreach also participates in many Medicare AEP and legislative community engagement events to help educate residents aging into Medicare and Medicare options with regard to their transition scenarios, along with the importance of staying in contact with Pennie as they transition into Medicare. Pennie also partners with PA MEDI to help those in that transitional space. Pennie also periodically checks fir Medicare coverage to avoid duplicate coverage.

Miscellaneous

- I find it nearly impossible to talk with all my renewing clients for 2024. Can my CSR's and other agents in my office update income info on Pennie after talking with my clients? Are they able to get their own log-ins?
 - Any Pennie-certified broker can help a customer who has designated them. This includes updating the application, or shopping for a new health plan during OE. If you have multiple Pennie-certified brokers that work together in the same company, you can organize the brokers within an Agency on Pennie. This allows you to support one another's customers. However, only individuals who are licensed producers and are Pennie-certified can have an account within your agency.
 - Reminder: You should never share your login credentials with anyone else. This would be a violation of privacy and security policies. Personal client information should not be shared with anyone for whom they have not provided consent.
- Is Pennie also requiring the new informed consent that is required in federal FFM states?
 - Those are CMS requirements that apply to HealthCare.gov states only – they do not apply to state-based marketplaces like Pennie. Pennie will notify brokers if we implement any policy changes that brokers would need to comply with.