



pennie[®]



Pennie Community Workgroup

9/15/2023



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.

Today's Agenda



- **Pennie Community Updates**
- **Unwinding Update**
- **2024 Assister & Broker Recertification Training**
- **2024 Plan Shopping Enhancements**
- **Upcoming System Enhancements**
- **Policy Proposals & Update**
- **Questions & Feedback**



**Coming up in October
Community Workgroup – 10/6/2023**

October 2023 Community Workgroup

2024 Open Enrollment starts November 1, 2023 – just 6 weeks away!

October Community Workgroup will cover important information you need to be prepared for 2024 Open Enrollment including:

- Open Enrollment Refresher –
 - Key dates and activities
 - Customer notices and communications
 - Reviewing and updating customer applications
- Renewals –
 - How to determine why a customer was not autorenewed, or was autorenewed without financial assistance
 - Why some customers are renewed from a Bronze plan to a Silver plan (new for 2024)
 - Understanding why a customer's financial assistance and net premium changed
- Loss of Medicaid/CHIP & Open Enrollment –
 - How to help customers losing Medicaid/CHIP during Open Enrollment, including how to get the earliest possible effective date of coverage they are entitled to
- Qualifying Life Events (QLEs) During Open Enrollment –
 - How to report life events during open enrollment and shop for the desired coverage start date



Save the Date!

Friday Oct 6, 2023

11:00 am



Unwinding Update

Medicaid Unwinding Report

Since we last spoke...

- Pennie has been contacting households **via direct notices/mailers, emails, priority outbound calls, and texting!**
- Pennie participated in **13 press conferences in communities across PA** in partnership with the Department of Human Services (DHS) to raise awareness of the unwinding and assistance available through Pennie
- **Pennie published the following collateral for stakeholder use:**
 - Pennie Unwinding Webpage
 - FAQs
 - Explainer videos
 - Social media posts
 - Digital graphics
 - Robust stakeholder toolkit in coordination w/ DHS
- Pennie's **advertisement and media campaign** is running, targeting lower-income households, vulnerable populations, and non-English speaking audiences
- Pennie's outreach activities ongoing with partnerships from the Assister Network and YMCA health equity tour



2024 Assister & Broker Recertification Training

Assister Training – OEP 2024

Pennie's 2024 Assister Training is now Live!

Requests for Assister Training can be made under “Get Certified.” <https://agency.pennie.com/assisters/>

- Additional information on becoming a Pennie-certified Assister can be found here: [Registration Guide for Pennie Assisters.pdf](#)

New Assisters who recently took their 2023 new Assister Training **must take the refresher training** for OEP/PY 2024 to remain Pennie-Certified for 2024.

Emails will be sent to current Assisters as a reminder to complete the training before the deadline

Individuals with an existing Pennie training account who need password reset assistance should send an email to pennie.training@cognosante.com

Please allow up to **2 weeks** for the Assister certification status to be updated



IMPORTANT: Current Assisters who do not complete their Pennie Assister Training by deadline will be de-certified effective 12/31/2023 and all customers will be de-designated. Customers cannot be restored after decertification.

2024 Recertification Training

Pennie's 2024 Broker Training is now live!

New brokers can become certified **at anytime of the year**; certification through 12/31/2024.

Current Pennie-Certified Brokers **must** complete **2024 Recertification Training** by the deadline to continue as a Pennie-Certified Broker through 12/31/2024.

Once you have satisfied all requirements, your Pennie broker certification end date will update to 12/31/2024 confirming your recertification has been completed.

Allow **5-7 business days** after completing training for your Pennie to review your account, your eligibility for recertification, and your PA producer license status.



IMPORTANT: If recertification not completed by deadline, the broker will be decertified effective 12/31/2023 and all customers will be de-designated. Decertified brokers can become Pennie-certified again in the future by completing the full New Broker Certification Training. Their previous book of business **cannot be restored after decertification.**

See agency.pennie.com/brokercertification/ for more information on 2024 broker certification & recertification.
See agency.pennie.com/assisters/ for more information on 2024 assister recertification.



2024 Plan Shopping Enhancements

2024 Plan Shopping

Dental Plans:

- Reorder of Dental Benefits (new)
- Adult Dental Deductible (new)

Medical Plans:

- Medical Loss Ratio (MLR) (new)

Reorder of Dental Benefits

Dental benefits will be displayed with most common routine services first, similar to most insurer plan materials.

Current

▼ Adult Dental Coverage	
In Network	
Major Dental Care (Adult)	50% Coinsurance after deductible
Basic Dental Care (Adult)	20% Coinsurance after deductible
Routine Dental Services (Adult)	0% Coinsurance
▼ Child Dental Coverage	
In Network	
Orthodontia (Child)	50% Coinsurance after deductible
Major Dental Care (Child)	50% Coinsurance after deductible
Dental Check Up (Child)	0% Coinsurance
Basic Dental Care (Child)	20% Coinsurance after deductible

1. Ortho (child)
2. Major
3. Basic
4. Routine

2024

▼ Adult Dental Coverage	
In Network	
Routine Dental Services (Adult)	0% Coinsurance
Basic Dental Care (Adult)	20% Coinsurance after deductible
Major Dental Care (Adult)	50% Coinsurance after deductible
▼ Child Dental Coverage	
In Network	
Dental Check Up (Child)	0% Coinsurance
Basic Dental Care (Child)	20% Coinsurance after deductible
Major Dental Care (Child)	50% Coinsurance after deductible
Orthodontia (Child)	50% Coinsurance after deductible

1. Routine
2. Basic
3. Major
4. Ortho (child)

Adult Dental Deductible

- Currently, adult dental deductible was “Not Available” in plan details.
 - Customers would need to refer to plan brochure for this information.
- Starting in 2024, adult dental deductible will be displayed in the plan details.

Current

\$31.90 /month [Details](#)

Plan Highlights

Plan Name

Routine Dental (Adult) **\$0 Copay after deductible**
0% Coinsurance after deductible

Dental Checkup (Child) **\$10 Copay**

Deductible (Child) **\$75**

OOP Max (Child) **\$375**

Benefits Resources

[Summary of Benefits and Coverage](#) [Download Plan Brochure](#)

▼ Deductible & Out-of-Pocket

EHB Deductible (Family)	Not Applicable for single Member
EHB Deductible (Individual)	\$75 (Combined In & Out of Network)
Child Dental Out-Of-Pocket Maximum (Family)	Not Applicable for single Member
Child Dental Out-Of-Pocket Maximum (Individual)	\$375 (In Network)
Adult Deductible (Family)	Not Applicable for single Member
Adult Deductible (Individual)	Not Available

2024

\$31.90 /month [Details](#)

Plan Highlights

Plan Name

Routine Dental (Adult) **\$0 Copay after deductible**
0% Coinsurance after deductible

Dental Checkup (Child) **\$10 Copay**

Deductible (Child) **\$75**

OOP Max (Child) **\$400**

Benefits Resources

[Summary of Benefits and Coverage](#) [Download Plan Brochure](#)

▼ Deductible & Out-of-Pocket

EHB Deductible (Family)	Not Applicable for single Member
EHB Deductible (Individual)	\$75 (Combined In & Out of Network)
Child Dental Out-Of-Pocket Maximum (Family)	Not Applicable for single Member
Child Dental Out-Of-Pocket Maximum (Individual)	\$400 (In Network)
Adult Deductible (Family)	Not Applicable for single Member
Adult Deductible (Individual)	\$50 (Combined In & Out of Network)

Medical Loss Ratio (MLR) on Plan Details

Starting in 2024, Pennie’s plan shopping pages will display the insurer’s Medical Loss Ratio (MLR) on plan details pages for all medical plans. (Not applicable to standalone dental plans)

2024

What is Medical Loss Ratio (MLR)?

ACA requires individual market insurers to spend at least 80% of premiums on medical care. Insurers may be required to issue rebates to customers if they fail to satisfy MLR.

What period does this MLR represent?

The MLR displayed on 2024 plans was published in summer 2023, based on 2022 premiums and costs

The screenshot shows a 'Plan Details' page with the following elements:

- Plan Details Header:** EXPENSE ESTIMATE LOW \$
- Premium:** \$347.78 /month with a 'Details' link.
- Action:** A blue 'ADD' button with a shopping cart icon.
- Plan Highlights Table:**

Plan Name	
Primary Care Visit	0% Coinsurance after deductible
Generic Drugs	\$25 Copay
Deductible	\$8500
OOP Max	\$8700
HSA-compatible	No
Medical Loss Ratio	83%
Overall Quality Rating	★★★★☆
PROVIDER	Search
- Footer:** 'Benefits Resources' section with links for 'Summary of Benefits and Coverage', 'Download Plan Brochure', 'Provider Directory', and 'Drug List'.

See [CMS Medical Loss Ratio](#), [HealthCare.gov Glossary](#), or [Rate Review & 80/20 Rule](#) for more information on Medical Loss Ratios (MLR).



Upcoming System Enhancements

Coming Soon! October 1

Upcoming System Enhancements

- Agency Manager can Promote Existing Broker Role to Agency Manager
- Removing Members from Household
- Broker and Assister Portals: Send Feedback
- Allow Uploading of Word Documents
- Minimizing Duplicate Account Creation
- Electronic (email/SMS) Notice to Customer when Returned Postal Mail Received

Change Broker -> Agency Manager

- Agency Managers can “promote” an active certified broker in their agency from Agent to Agency Manager role.

Steps to Change Role to Agency Manager:

1. Search for broker to be promoted
2. On Agent Information page, click on “Change Role”
3. On Change Role Confirmation page, click “Confirm”

What can Agency Manager do?

- Add new brokers to agency
- View customers for any brokers in agency
- Change customer designation to a different broker in the same agency
- Edit Agency Information (e.g. location, hours)
- Manage their own designated customers

Bob Simpson

Agent Information

First Name: Bob
Last Name: Simpson
Pennsylvania Agent License Number
Agent NPN
License Renewal Date
Individual Email
Primary phone number
Business Contact Phone Number
Preferred Method of Communication
Business Name: Simpsons
Federal Employer Identification Number (EIN)
Role: Agent **Change Role**
Business Address
Business address

Change role confirmation

Are you sure you wish to change the role of John Doe to Agency Manager?

Additional notes:

- Only Broker Admin will be able to reverse this action.
- Changing someone to an Agency Manager will provide them with access to the agency's Book of Business.

Cancel Confirm

- Brokers promoted to Agency Manager need to log out to receive their new role
- Contact Pennie to “demote” a user from Agency Manager to Agent user role

Removing Members from Household

- Important to understand the difference between removing a person from an application versus changing their status to not seeking coverage. Option you choose will impact customer's eligibility

	Remove Person from Application	Keep on Application, Not Seeking Coverage
Is the person seeking coverage through Pennie?	No	No
Is person a member of tax household for the coverage year?	No	Yes
Examples	<ul style="list-style-type: none"> • Death (in prior year) • Divorce (in prior year) 	<ul style="list-style-type: none"> • Enrolled in Other Coverage • Death/Divorce (in current year) and still part of tax household

- **NOTE:** Customers should consult a tax advisor to determine whether the deceased individual or the former spouse will be considered a member of the customer's tax household for the coverage year. If the person is a member of their tax household, the person should remain on the application as not seeking coverage.
- Household size for the tax year is used to determine a customer's eligibility for PTC, therefore incorrect household size will result in potential tax liability for the customer at the end of the year.

Removing Members from Household

- When customer edits application to remove a member from the application, they will be prompted to confirm if the member should be removed or marked as a non-applicant.
- If the member is being removed from the application, the system will then prompt the user to select a reason (death, divorce, other) along with a date of the event.

Remove Member

Why does **Barbara Bach** need to be removed?*

Barbara Bach does not need health and/or dental coverage

By selecting this option, you are updating this member to reflect that they are not seeking coverage on this application. This can be changed at any time.

Remove **Barbara Bach** from my application

Remove Member

Please select the reason for removal:*

Death

Month Day Year

Date of Death*

Divorce

Other



Removing Members: Scenarios

Scenario 1: Member of Household is Deceased and Will Not Be Claimed on Taxes

Expected Outcome: Remove member from application

- “Edit Application”, go to Household Members page
- Click “Remove Member”
- Confirm “Remove from application”, select “Death” as reason, and enter Date of Death

Scenario 2: Member of Household is Deceased, and Will Be Claimed on Taxes

Expected Outcome: Keep on application, not seeking coverage

- “Edit Application”, go to Household Members page
- Click “Remove Member”
- Select “Member does not need health/dental coverage”
- Member remains on application as Not Seeking Coverage

Broker and Assister Portal: Send Feedback

- Purpose: Pennie wants to receive your feedback on how to improve the usability of the Assister and Broker portals, including appearance, filtering capabilities for their books of business
 - Your feedback will help to guide future improvements for your respective portals
- The Feedback button to be displayed on all screens of the broker portal, and assister portal
- Clicking the Feedback button will open the feedback form in a new tab on the browser

The image shows two screenshots of a web portal. The left screenshot is a 'Dashboard' with a sidebar containing 'Quick Links' (Pending Individuals, My Profile, My Tickets, Search Existing Consumers) and a main area with an 'Enrollment History' bar chart titled 'Your Enrollments - Past 30 Days'. The bar chart shows enrollment counts for categories: EXPANDED/BLIND, GOLD, LOW, SILVER, PLATINUM, BRONZE, CATASTROPHIC, HIGH, and MEDICAL. The right screenshot is the 'Active Individuals' page, featuring a search bar, a table with columns for ID, HOLD, STATUS, and COVERAGE, and detailed information for two individuals: CYRUS WHITAKER and LORELA MORAN. Two green circular buttons with a feedback icon are located at the bottom of each screenshot, with orange arrows pointing from a central point above the right screenshot to each button.

Other Changes

- Allow Word Documents in File Upload – “.doc” and “.docx” Word documents will be allowed.

Allowed	Not Allowed
<ul style="list-style-type: none"> ✓ DMI Document Upload ✓ QLE/SEP Document Upload ✓ Customer creating new ticket ✓ Assister/Broker creating new ticket for themselves 	<ul style="list-style-type: none"> ✗ Assister/Broker creating a new ticket on behalf of a customer

- Improved Logic for Reducing Duplicate Accounts
 - Better identification of duplicates for applications without an SSN
 - Additional duplicate account prevention on applications received from Medicaid/CHIP
 - On duplicate enrollment warning message at end of plan shopping, improved messaging to allow Pennie CSRs to more easily find the erroneous duplicate enrollment and allow customer to complete new plan shopping
- Notice when Returned US Mail
 - When a customer’s postal mail is returned, Pennie will trigger an electronic message (SMS/email) to notify them to update the mailing address.
 - Pennie CSRs will also be notified so they can request updated mailing address when customer calls
 - Customer’s communication preferences will not be updated. Notices will continue to be delivered via postal mail.





Policy Proposals & Updates

Policy Proposal Feedback

- Pennie is seeking feedback from stakeholders on two proposals affecting Special Enrollment Periods (SEP)
- 2024 Notice of Benefit and Payment Parameters (NBPP) outlines several SEP options available to state-based exchanges.
 1. Loss of Minimum Essential Coverage (MEC) Special Enrollment Period (SEP) – Earlier Effective Date option for certain enrollees
 2. Loss of Medical Assistance (MA) / Children’s Health Insurance Program (CHIP) SEP – Permanent 90-day SEP

Proposal 1: Earlier Effective Date option for certain enrollees

- 2024 NBPP provides states the option to offer earlier coverage effective dates for those attesting to a future Loss of Minimum Essential Coverage (MEC).
- Earlier effective date option would be specific to:
 - Customers who enroll in Pennie coverage in the month prior to the month they attest to having a mid-month Loss of MEC.
- This proposal would remove coverage gaps for those who proactively enroll in a Qualifying Health Plan with a future mid-month termination.
 - Currently, if an individual enrolls in QHP on Aug 29 with an attested Loss of MEC on Sept. 12, the individual would be given an Oct. 1 QHP effective date. If adopted, this policy would provide the individual with the option to enroll in QHP with an effective date of Sept 1.

NOTE: A prospective effective date would remain the default option for customers, customers would need to select the earlier effective date and pay all necessary premiums.

Proposal 2: Loss of Medicaid/CHIP - Permanent 90-day SEP

- 2024 NBPP provides states the option to extend the Special Enrollment Period for those losing Medicaid or CHIP coverage from 60-days after the loss of coverage date to 90-days.
- The change would align with PA Medicaid's current 90-day reconsideration period.
- During the unwinding, customers have 120 days after their Medicaid/CHIP end date to enroll. This policy would revert to a permanent 90-day enrollment period instead of reverting to 60 days following the unwinding period.

Scenario 1: Customer has a Medicaid end date of March 31, 2024 (during unwinding) – 120-day enrollment period begins April 1, 2024.

Scenario 2: *If approved* - Customer has a Medicaid end date of April 30, 2024 (outside of unwinding) – 90-day enrollment period would begin May 1, 2024.

Scenario 3: *If not approved* - Customer has a Medicaid end date of April 30, 2024 (outside of unwinding) – Customer requests reconsideration and is found ineligible on day 80 – customer is no longer able to enroll in Pennie coverage.

Feedback Form

Pennie is seeking feedback by October 6th

<https://forms.office.com/g/Zfxpqihyh4>

PENNIE Stakeholder Feedback
September 2023



PENNIE Stakeholder Feedback September 2023

Pennie is seeking feedback from stakeholders on two proposals regarding Special Enrollment Period (SEP) options available to state-based marketplaces as outlined in the Centers for Medicare and Medicaid Services (CMS) Final Notice of Benefit and Payment Parameters (NBPP) for Plan Year 2024.

1. Loss of Minimum Essential Coverage (MEC) Special Enrollment Period (SEP) – Earlier Effective Date option for certain enrollees
2. Loss of Medical Assistance (MA) / Children's Health Insurance Program (CHIP) SEP – Permanent 90-day SEP

Please read through each proposal in full and provide feedback or comments in the space provided.

Pennie appreciates and values your feedback, and we look forward to hearing your input in the coming days.

Please provide your response by September 29th, 2023.

* Required

Loss of Minimum Essential Coverage Special Enrollment Period - Earlier Effective Date

Pennie is seeking feedback from stakeholders on a policy proposal that would allow certain customers experiencing a Loss of Minimum Essential Coverage (MEC) qualifying life event, to have the option to enroll in coverage with an earlier effective date to avoid a gap in coverage.

The 2024 Final Rule modifies 45 CFR § 155.420(b)(2)(iv) to allow states the option to offer earlier coverage effective dates specifically for those attesting to future Loss of MEC mid-month, who enroll in Pennie coverage in the month prior to the month they are going to lose coverage.

Pennie is proposing to allow customers who will experience a mid-month Loss of MEC qualifying life event to enroll in coverage effective on the first of the month in which they are losing coverage. This change would remove existing coverage gaps for those who proactively enroll in QHP with a future mid-month termination date.

NOTE: A prospective effective date would remain the default option for customers, customers would need to select the

Medicaid/CHIP Customer Communication

- Pennie has identified a group of customers who are enrolled through Pennie but likely qualify for Medicaid/CHIP. These members will be autorenewed into PY24 coverage, if they otherwise qualify.
- In November, Pennie will send these applications to DHS for a full Medicaid/CHIP eligibility determination without impacting their PY24 Pennie coverage or their eligibility for financial help.
- If eligible for Medicaid/CHIP, Pennie coverage, along with any financial help they are currently receiving, would be terminated prospectively.
- On Sept. 5, Pennie sent an email communication informing these customers of this action, as well as instructions for how to apply for Medicaid/CHIP now, if they so choose.

You or members of your household may qualify for free health coverage through Pennsylvania Medicaid (also known as Medical Assistance or MA).

In November, Pennie will send information from your application to the Pennsylvania Department of Human Services (DHS) to confirm your household's eligibility for Medicaid.

If DHS determines that members of your household qualify, they will tell you how to enroll in coverage.

What can I do now to get Medicaid for myself or my household members?

- o You can apply for Medicaid directly if you want to see if you or others in your household can enroll in Medicaid now. There are different ways to apply for Medicaid:
 - o **Online:** Use the COMPASS website at compass.state.pa.gov.
 - o **By Telephone:** Call the Consumer Service Center for Health Care Coverage at 1-866-550-4355.
 - o **On Paper:** Mail a paper application to your local County Assistance Office (CAO) or visit your local CAO to apply in person. A CAO staff member can help you fill out the application, if needed.
 - You can download an application or find your local CAO at this link: dhs.pa.gov
- o If you or members of your household qualify for Medicaid, you or they will be enrolled in Medicaid coverage for health insurance.
- o **Important Note:** *If you are enrolled in Medicaid, you must end your Pennie coverage.*

Why is Pennie sending me this now?

- o At Pennie, we want to make sure you have the best coverage for your health and your budget.
- o Based on information from your last Pennie application, you or your household members may qualify for free coverage through Medicaid instead. Only DHS can decide that. Pennie will send your information to DHS in upcoming months to see if you qualify for Medicaid, but you may apply for Medicaid sooner.
- o Make sure your Pennie application at enroll.pennie.com includes the most up-to-date information, such as your current income.

What if I have questions?

- o Pennie is available to answer any questions you may have about this email and what it means for your Pennie coverage at 1-844-844-8040.



Questions & Feedback

We Want to Hear From You



Call Customer Service

+1 (844) 844-4440

Monday – Friday
8:00 AM to 6:00 PM



Send Us Your Questions

1. Login
2. Go to My Tickets
3. Submit New Ticket



Questions & Feedback – Always Welcome