



pennie®



# Pennie Community Workgroup

10/6/2023



# 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



- **Reminder: 2024 Assister & Broker Recertification Training Due!**
- **Customer Communication Preferences**
- **2024 Open Enrollment Renewals**
- **Enrolling due to Life Events during Open Enrollment**
- **Customer Communications / Target Audiences**
- **Open Enrollment Marketing Campaigns & Toolkit**
- **Message from the Executive Director – Devon Trolley**
- **Questions & Feedback**



**REMINDER:**  
**2024 Assister & Broker**  
**Recertification Training Due!**

# 2024 Assister & Broker Recertification Due!

## REMINDER: Complete your 2024 Assister/Broker Certification Now!

Pennie-Certified Assistors & Brokers must complete annual training to continue certification into 2024.



**IMPORTANT:** Current Assistors/Brokers who do not complete their Recertification 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 Assister Training: Go to “Get Certified:” <https://agency.pennie.com/assisters/>

- New Assistors who recently took their 2023 new Assister Training **must take the refresher training** for OEP/PY 2024 to remain Pennie-Certified for 2024.
- Need password reset assistance for your Pennie Assister Training Account? [pennie.training@cognosante.com](mailto:pennie.training@cognosante.com)
- Allow up to **2 weeks** for the Assister certification status to be updated

### 2024 Broker Training: <https://agency.pennie.com/brokercertification>

- After completing 2024 Broker Recertification courses, your Pennie broker certification end date will update to 12/31/2024 confirming your recertification has been completed. Allow **5-7 business days** for your account to be updated
- For help with your TrainPA account, contact Pennie’s Broker Support Team at (844) 844-4440

See [agency.pennie.com/brokercertification/](https://agency.pennie.com/brokercertification/) for more information on 2024 broker certification & recertification.  
See [agency.pennie.com/assisters/](https://agency.pennie.com/assisters/) for more information on 2024 assister recertification.

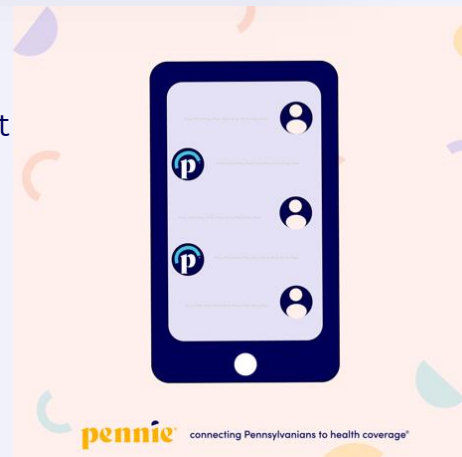


# Communication Preferences

# Customer Communication Preferences

## Pennie Communications Preferences

- Notices – Important messages from Pennie about your eligibility or enrollment
  - Postal Mail (default)
  - Paperless
- Alerts – Notification that important notice available in your Secure Inbox
  - Email
  - SMS / Text



Communication Preference	Notice		Alert that Notice Available		Notes
	US Mail?	In Secure Inbox?	Email?	SMS / Text?	
Postal Mail	✓	✓	✓ (optional)	✓ (optional)	Alerts recommended, not required
Paperless	✗	✓	✓ (optional)	✓ (optional)	Email or SMS required (can choose both)



# Customer Communication Preferences

## Application

### Steps

Start Your Application

Before We Begin

Get Ready

Primary Contact Information

Help Applying for Coverage

Help Paying for Coverage

About Your Household

Summary

Family and Household

Income Information

Additional Information

Review and Sign

## Notice Preference

### Primary Contact Preferences

Preferred Spoken Language English ▼

Preferred Written Language English ▼

Preferred Method of  
Communication\* ☒ Go Paperless  
☐ Postal Mail

How do you wish to receive your  
1095-A Form\* [Learn more](#) ☒ Go Paperless  
☐ Postal Mail

With Paperless option, notifications will always be delivered to your Secure Mailbox and you would get a text message or email informing you of the availability of the Notice. With Postal Mail option, apart from Secure Mailbox we also deliver a paper/hard copy of the Notice to your mailing address.

# Customer Communication Preferences

## Application

### Steps

Start Your Application

Before We Begin

Get Ready

Primary Contact Information

Help Applying for Coverage

Help Paying for Coverage

About Your Household

Summary

Family and Household

Income Information

Additional Information

Review and Sign

## SMS / Text Alerts

### Primary Contact Phone

Mobile Phone Number

By clicking this box, I consent to receiving calls or text messages, initiated by electronic means, including an automatic telephone dialing system by, or on behalf of, Pennie to the phone number provided. These calls or text messages may be for any purpose, including products and/or services that I have previously purchased, ones that I have not previously purchased, or general marketing. I acknowledge that I do not have to consent in order to receive assistance or services from Pennie and that my refusal to consent will in no way affect the availability of the amount of assistance or services I receive from Pennie. I also acknowledge that this consent may be removed at my request but that until such consent is revoked, I may receive calls or text messages from Pennie at my wireless number. Carrier charges may apply.

Pennie's privacy policy can be found [here](#)

## Email Alerts

### Primary Contact Name

First Name\*

Middle Name

Last Name\*

Suffix

Date of Birth\*

Email Address\*

☒ Send me important alerts to this email address.

# Customer Communication Preferences

## Dashboard

### My Stuff

 My Dashboard

 My Applications

 My Eligibility Results

 My Enrollments

 My Inbox

 My Tickets

 My Preferences

### Quick Links

 Find Local Assistance

## Communication Preferences

### Alerts

Please select how you would like Pennie to alert you when you have a notice in your Secure Inbox.

Phone Number\* 



By clicking this box, I consent to receiving calls or text messages, initiated by electronic means, including an automatic telephone dialing system by, or on behalf of, Pennie to the phone number provided. These calls or text messages may be for any purpose, including products and/or services that I have previously purchased, ones that I have not previously purchased, or general marketing. I acknowledge that I do not have to consent in order to receive assistance or services from Pennie and that my refusal to consent will in no way affect the availability of the amount of assistance or services I receive from Pennie. I also acknowledge that this consent may be removed at my request but that until such consent is revoked, I may receive calls or text messages from Pennie at my wireless number. Carrier charges may apply.

Pennie's privacy policy can be found [here](#)

Email Address 



Send me important alerts to this email address.

## SMS / Text Alerts

## Email Alerts

# Pennie Text Messages

The Department of Human Services has been texting individuals regarding renewals prior to being transferred to Pennie. Recently, Pennie has added text messages as a communication channel during the Medicaid Unwinding.

Texting completes the loop on our communication. It is modern and evolving. The Pennie Contact Center has higher volume and hits to our website. So far, we have sent over 100,000+ text messages. If an individual enrolls, they are removed from the list and do not receive any more messages.

## 1. Around the 10-day SEP mark

Lost Medicaid? Find affordable health plans through Pennie, PA's health insurance marketplace. Go to [pennie.com/MA](https://pennie.com/MA) or call 844-844-8040. Reply STOP to opt-out.

## 2. Around the 40-day SEP mark

ACT NOW: Avoid a gap in health coverage! Time is running out to enroll through Pennie. Visit [pennie.com/MA](https://pennie.com/MA) today or call 844-844-8040. Reply STOP to opt-out.

## 3. Around the 70-day SEP mark

Need health coverage? Pennie has affordable plans. Your deadline to enroll is coming. Visit us at [pennie.com/MA](https://pennie.com/MA) or call 844-844-8040. Reply STOP to opt-out.

## 4. Around the 100-day SEP mark:

Last chance for affordable health coverage! Your time to enroll in Pennie is ending. Visit [pennie.com/MA](https://pennie.com/MA) today or call 844-844-8040. Reply STOP to opt-out.

Pennie System  
Notice Sent



Pennie Emails



Text Message

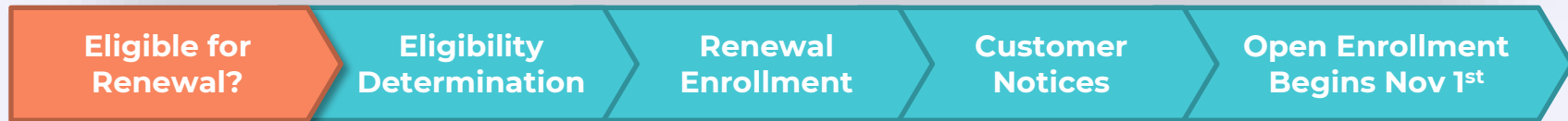


Pennie Phone Call



# **2024 Open Enrollment Renewals**

# 2024 Renewal Process



Prior to Open Enrollment on 11/1, Pennie processes renewals for upcoming plan year.

## Who is eligible for renewals?

- Current Pennie enrollees, active coverage in October 2023.

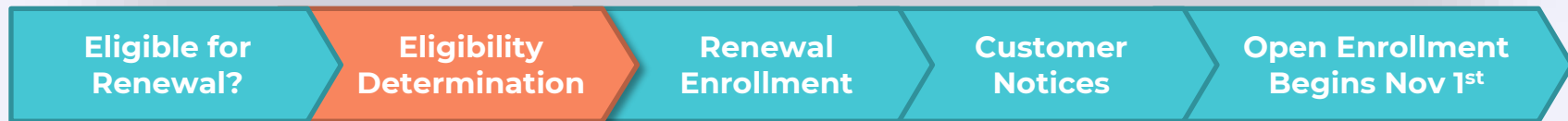
## What about customers who enroll after October renewals?

- Actively shop for a 2024 health plan during Open Enrollment
- May be eligible for catch-up autorenewals in early December or late January



When helping a customer enroll in 2023 coverage during Open Enrollment, enroll them in 2024 coverage at the same time to ensure continuous coverage.

# 2024 Renewal Process - Eligibility



## How is eligibility determined for renewals?

- 2024 renewal application created, based on the current 2023 application

## Will customer have to re-verify information on their application (i.e. DMIs)?

- Potentially yes. We check trusted data sources to verify application (see notice or dashboard for DMI details)
- New for 2024 – Improvements to reduce income DMIs:
  - No Income DMI if no data available from IRS, or if recently provided documents to verify income of same amount

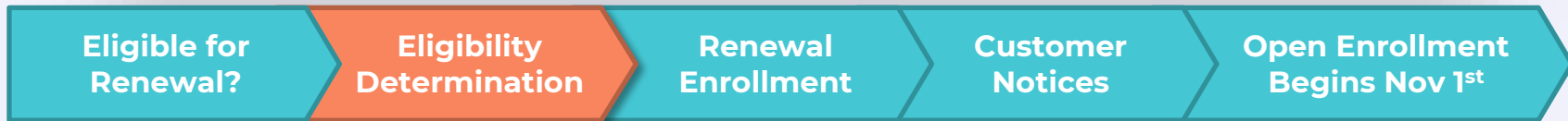
## Could renewal eligibility be potentially-eligible for Medicaid/CHIP?

- Renewal eligibility for current Pennie enrollees will always be for marketplace coverage (see note below)
  - Some customers who MAY be potentially-eligible for Medicaid/CHIP will be sent to DHS in early November for a full determination of their eligibility for Medicaid/CHIP. If eligible for Medicaid/CHIP, Pennie coverage, along with any financial help they are currently receiving, would be terminated prospectively.

## Could current APTC customer be renewed without APTC?

- Potentially yes. If did not provide consent to check trusted data sources at renewal, renewed without APTC
  - Renewal consent expires if not re-authorized (max up to 5 years)

# 2024 Renewal Process - Eligibility



## 2024 Pennie Eligibility based on 2023 Federal Poverty Levels (FPL)

- Since 2023 income is copied to 2024 renewal application, same income = lower FPL for renewal eligibility
  - Example \$35,000 (HH size 1):
  - 2023 eligibility: 257% FPL (APTC but no CSR) -> 2024 eligibility: 240% FPL (APTC with CSR 4)

### Common Eligibility Thresholds – Annual Income

2024 PY	Eligibility (FPL)	Household Size				FPL Table Used
		HH 1	HH 2	HH 3	HH 4	
Medicaid	138%	\$ 20,120	\$ 27,214	\$ 34,307	\$ 41,400	2023
CSR 6	150%	\$ 21,870	\$ 29,580	\$ 37,290	\$ 45,000	2023
CSR 5	200%	\$ 29,160	\$ 39,440	\$ 49,720	\$ 60,000	2023
CHIP (no cost)	213%	\$ 31,055	\$ 42,004	\$ 52,952	\$ 63,900	2023
CSR 4	250%	\$ 36,450	\$ 49,300	\$ 62,150	\$ 75,000	2023
CHIP (low cost)	314%	\$ 45,781	\$ 61,921	\$ 78,060	\$ 94,200	2023

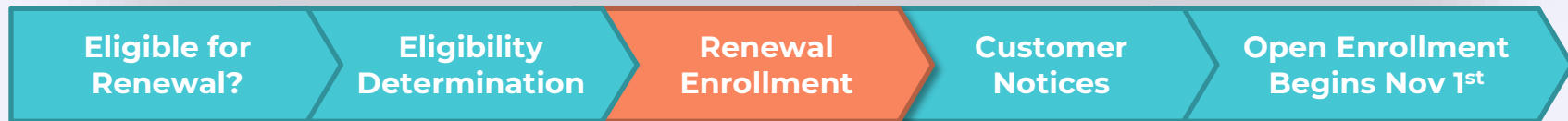
2023 FPL Table: \$14,580 (100%, HH 1), \$5,140 per additional HH member



Medicaid/CHIP eligibility is based on current monthly income, not annual income.



# 2024 Renewal Process - Enrollment



## How are autorenewals generated?

- Current enrollees re-enrolled in the same (or comparable) plan for 2024, if eligible
  - **(new)** Some customers may be autorenewed from Bronze to Silver CSR plan (more info coming up)

## How will premiums and APTC change for 2024?

- Premiums and APTC change each year, varies by county.
- APTC changes are based on changes to second lowest cost silver plan in your county, and your 2024 FPL.
  - Even if income same for 2023 and 2024, your FPL % will be different.

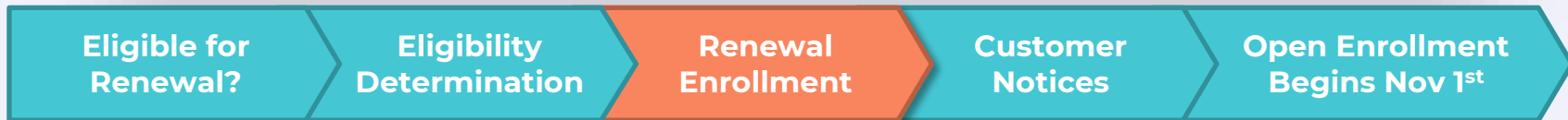
## Will APTC be automatically applied to renewal enrollment?

- 100% of eligible APTC is automatically applied to renewal enrollment, if eligible
  - Exception: If currently using \$0 APTC, \$0 APTC applied to renewal enrollment (can choose to increase APTC)

## Why would a current enrollee NOT have a renewal enrollment?

- Almost all current Pennie enrollees will be automatically renewed for 2024.
- Common reasons for not having a renewal enrollment:
  - Enrolled after the beginning of October (when Pennie renewal processes began)
  - Child turned age 26 in 2023, aged off parent's plan for 2024 (will need to enroll in own policy)

# 2024 Renewal Process - Enrollment



## Who will be renewed from Bronze into a Silver plan?

- **(new for 2024)** If customer currently in Bronze plan, MAY be autorenewed into Silver plan IF:
  - ✓ Eligible for Silver cost-sharing reductions (CSR), and
  - ✓ Same or lower cost (net premium) to enroll in 2024 Silver CSR plan versus 2024 Bronze plan
- Silver plan will have same product type (e.g. PPO, HMO) and provider network as Bronze plan

## Why are some customers being renewed from Bronze into Silver CSR plans?

- Maximize customer's financial savings by enrolling CSR plans when there is no additional cost to the customer
- Cost-sharing reductions (CSR) plans allow customers to get richer benefits for the same premiums

## Will other customers be automatically enrolled in Silver CSR plans?

- If already enrolled in a Silver plan, then automatically enrolled into Silver CSR plan when they become eligible
- For customers NOT enrolled in a Silver plan, no automatic benefit from CSR eligibility (until they change plans)

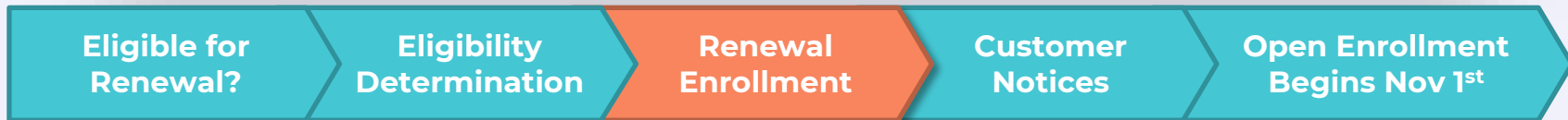
### PLAN FEATURES

- ✓ CSR Eligible  
.....  
includes special discounts

SILVER PPO CSR

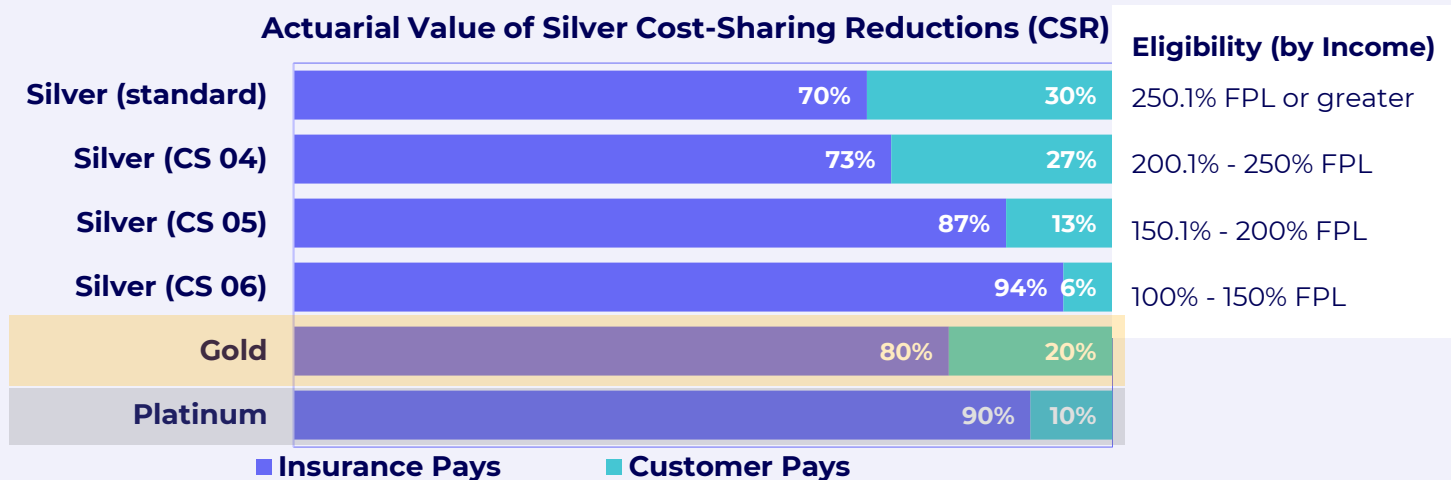
SILVER EPO CSR

# 2024 Renewal Process - Enrollment

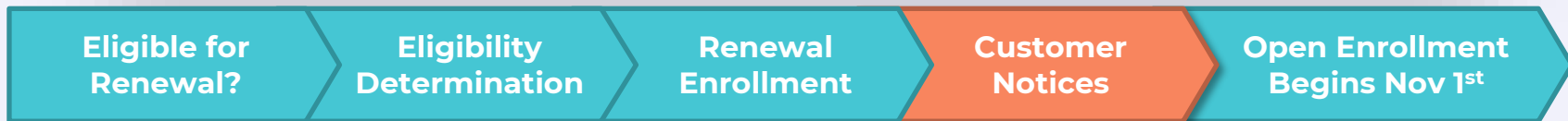


## What are Silver cost-sharing reductions (CSR) plans?

- For Silver plans, customers pay ~30% of cost for health care services (via deductibles, copays, coinsurance)
- CSRs increase the actuarial value of the plan by decreasing customer's cost-sharing
- For Silver CSR plans, customer pays Silver-level premiums for up to Gold/Platinum-level benefits



# 2024 Renewal Process - Notices



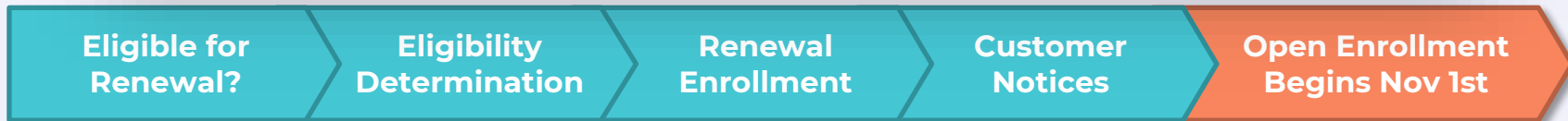
## What notices will customer receive about their 2024 renewal?

- From Pennie:
  - Renewal notice - who was (or was not) autorenewed, the 2024 plan, and 2024 net premium
  - Eligibility notice - 2024 eligibility for each household member, amount of APTC, and any data matching issues
  - When? Available in secure inbox before 11/1
  - Mailed? Sent via postal mail based on communication preference
- From Insurer:
  - Renewal notice – 2024 renewal plan, net premium\*\*, and details about changes to benefits
  - When? Available on or around 11/1
- Additional communications throughout Open Enrollment



Remember to review communication preferences with customers!

# 2024 Renewal Process - Notices



## When is 2024 Open Enrollment?

- November 1, 2023 – January 19, 2024
- Because 1/15/2024 is a holiday, Pennie is extending OE through Fri 1/19/2024 for this year only

## What are the enrollment deadlines?

- By Dec 15<sup>th</sup>, for coverage starting January 1<sup>st</sup>
- By Jan 19<sup>th</sup>, for coverage starting February 1<sup>st</sup>

## When will catch-up autorenewals be run?

- Catch-up autorenewals are for new 2023 enrollees who were not enrolled during October renewals
- For 2024 OE, two catch-up autorenewal runs: Early December 2023, & late January 2024
- Don't wait for catch-up autorenewals – shop for 2024 coverage when enrolling in 2023 coverage!
- More info on catch-up autorenewals in next month's community workgroup

## Do changes to 2023 applications automatically apply to 2024?

- No, if you want a change to apply to 2023 & 2024, you must make the update on BOTH plan years!

# 2024 Plan Year Updates

## Updated Affordability Threshold for Employer-Sponsored Insurance

- Individuals may be eligible for financial assistance if their employer's health coverage is not affordable.
- For 2024, the affordability threshold is 8.39% (down from 9.12% for 2023).
- For more information on the affordability threshold of employer-sponsored coverage, see [December 2022 Pennie Community Workgroup](#) for a detailed walkthrough with examples.

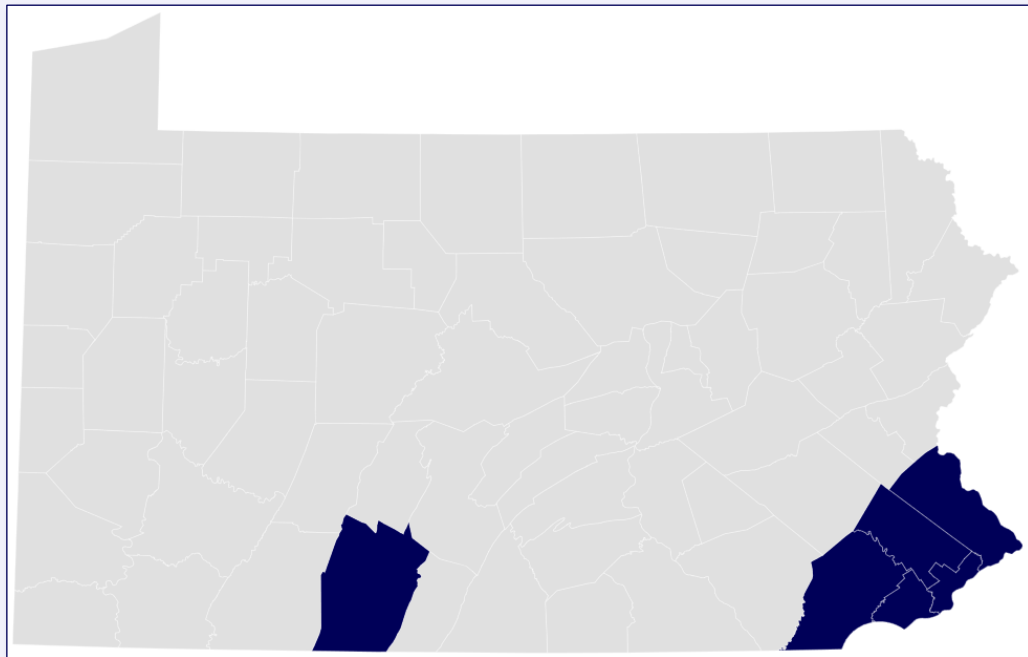
## Medicaid/CHIP Denials >90 Days in Past

- When an application meets the criteria for potentially-eligible for Medicaid/CHIP, Pennie must send the application to DHS for a Medicaid/CHIP determination before determining eligibility for APTC/CSR.
- However, if the customer was denied Medicaid/CHIP eligibility in past 90 days, we can skip sending the application to DHS and immediately determine eligibility for APTC/CSR.
- If the previous Medicaid/CHIP denial is MORE than 90 days in the past, and their application meets the criteria for potentially-eligible for Medicaid/CHIP, Pennie must send the application to DHS for a new Medicaid/CHIP determination. If denied, then Pennie will determine eligibility for APTC/CSR.

# 2024 Plan Year Updates

For 2024, several counties will have access to health plans from new insurers through Pennie:

- Geisinger:
  - Bedford County
- Highmark:
  - Bucks County
  - Chester County
  - Delaware County
  - Montgomery County
  - Philadelphia County
- Jefferson Health Plan (new Pennie insurer)
  - Bucks County
  - Montgomery County
  - Philadelphia County
- Solstice - New dental insurer offered in a number of PA counties



# 2024 Open Enrollment – Assisters & Brokers

## During OE, Assisters and Brokers should reach out to your Pennie customers:

- Check in to see if what has changed – could impact eligibility or health needs
- Review changes in cost for coverage, explain why premiums and APTC change each year
- Assess whether they want to shop for another plan or stay enrolled in their renewal plan
  - Change in health care needs or providers?
  - Enroll in Silver CSR plan (if eligible & enrolled in Bronze)?
  - Look at new plans/insurers available for 2024?
  - Add dental coverage?
- Update their application to ensure correct eligibility
  - Income changes?
  - Access to other coverage (e.g. job-based, Medicare)?
  - Contact information?
  - Communication preferences?



If customers do not need 2024 coverage through Pennie, cancel autorenewal plan by Dec 31<sup>st</sup>

## Community Outreach to Uninsured, Historically Marginalized & Underserved Populations

- Many Pennsylvanians losing Medicaid coverage due to Unwinding, continuing into 2024
- For more information working with historically marginalized & underserved populations in PA, see Diversity Equity & Inclusion module from Assister/Broker Certification Training



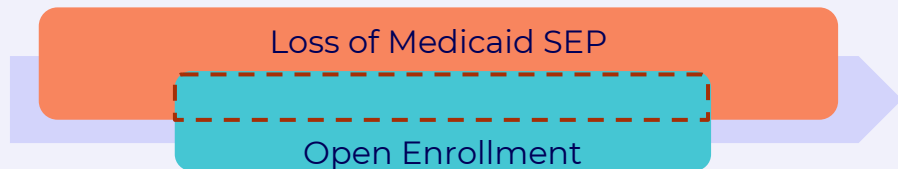


**Enrolling due to Life Events  
During Open Enrollment:**

**Loss of Medicaid/CHIP SEP**

# Life Events during Open Enrollment

- Customers can experience qualifying life events (QLE) at anytime during the year
- QLEs allow a customer to enroll through a Special Enrollment Period (SEP)
- When the SEP overlaps with Open Enrollment, customers may be confused about how to enroll to get their desired coverage start date
- Medicaid Unwinding adds additional potential for confusion due to the:
  - long 120-day shopping period, and
  - option to enroll retroactive during the first 60-days of the SEP
- Because of the unique nature of Medicaid Unwinding, we're going to review how to enroll through an SEP during OE with a focus on Loss of Medicaid/CHIP SEPs to illustrate the process and considerations
  - Other SEPs with retroactive coverage start dates: Birth, Adoption
  - Other SEPs with long 120-day shopping period: Loss of MEC (event date before 3/31/2024)



# Life Events during Open Enrollment

During OE, customers can enroll using EITHER:

- Open Enrollment rules (shop by 12/15 for coverage 1/1; shop by 1/19 for coverage 2/1)
- Special Enrollment rules (effective dates vary based on event)
- When reporting a life event, think of what **coverage start date** you want to shop for
- For 2023 coverage start date, update 2023 application, report life event, and shop for plan.
- For 2024 coverage start date, update the 2024 application.
  - If shopping on 12/15 or earlier, you can shop for coverage starting 1/1/2024 without reporting life event.
  - If shopping 12/16 or later, you will be able to report a life event for coverage starting 1/1/2024 (or shop for 2/1/2024 coverage start date without reporting life event).
- **IMPORTANT:** Enrollment changes to 2023 coverage are not automatically made to 2024 coverage. If you want the same change to apply to 2024 coverage, you'll need to update the 2024 application and enrollment accordingly.
  - Example: On 11/3/2023, you report a marriage on 2023 application to add spouse effective 12/1/2023. To enroll spouse in 2024 coverage, add spouse to 2024 app and enrollment.

# Life Events during Open Enrollment

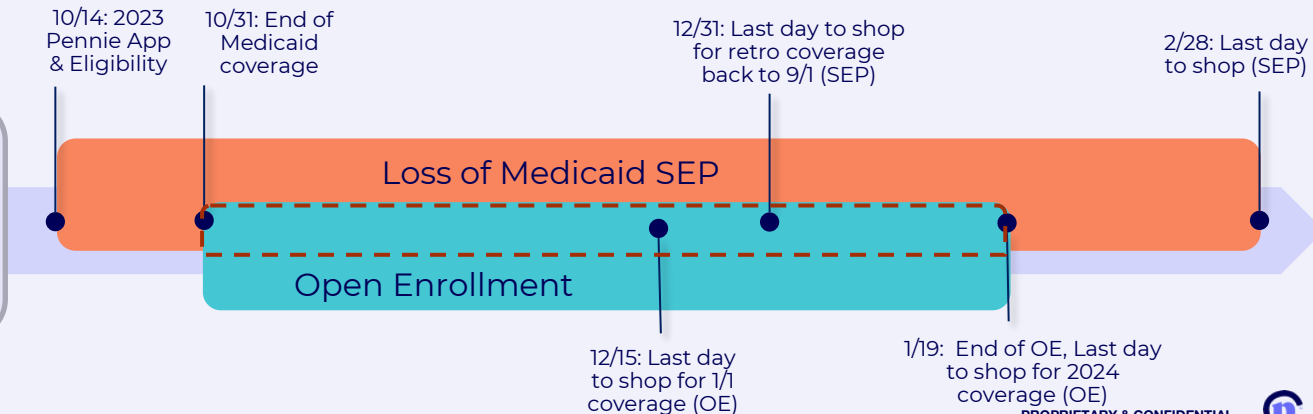
Due to Medicaid Unwinding, many enrolling due to Loss of Medicaid/CHIP SEP during OE

- Loss of Medicaid/CHIP SEP = 120 days
- Enroll in first 60 days to have coverage retro to Medicaid end date (no gap in coverage)

When helping a customer losing Medicaid, be sure to explore BOTH OE & SEP shopping options

## Customer Example: Jessica

- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
  - through 2/28/2024
  - (by 12/31 for coverage starting 11/1/2023)



# Life Events during Open Enrollment

## Scenario 1: Plan shopping 11/20/2023

To maximize coverage for the customer:

1. Enroll in 2023 coverage via SEP (effective 11/1/2023)
2. Submit 2024 application (copied from 2023 application)
3. Enroll in 2024 coverage via OE (effective 1/1/2024)

### Coverage Outcome – No Gaps:

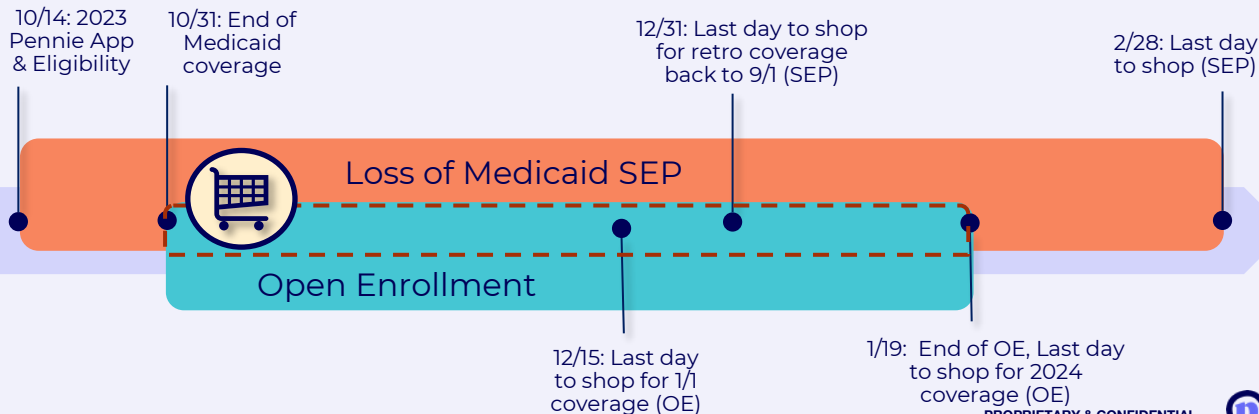
Through 10/31/2023: Medicaid

11/1 – 12/31/2023: Pennie

1/1 – 12/31/2024: Pennie

### Customer Example: Jessica

- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
  - through 2/28/2024
  - (by 12/31 for coverage starting 11/1/2023)



# Life Events during Open Enrollment

## Scenario 2: Plan shopping 12/20/2023

To maximize coverage for the customer:

1. Enroll in 2023 coverage via SEP (effective 11/1/2023)
2. Submit 2024 application (copied from 2023 application)
3. Enroll in 2024 coverage via SEP (effective 1/1/2024)

*(if enroll 2024 via OE, coverage effective 2/1/2024 = gap in coverage)*

### Coverage Outcome – No Gaps:

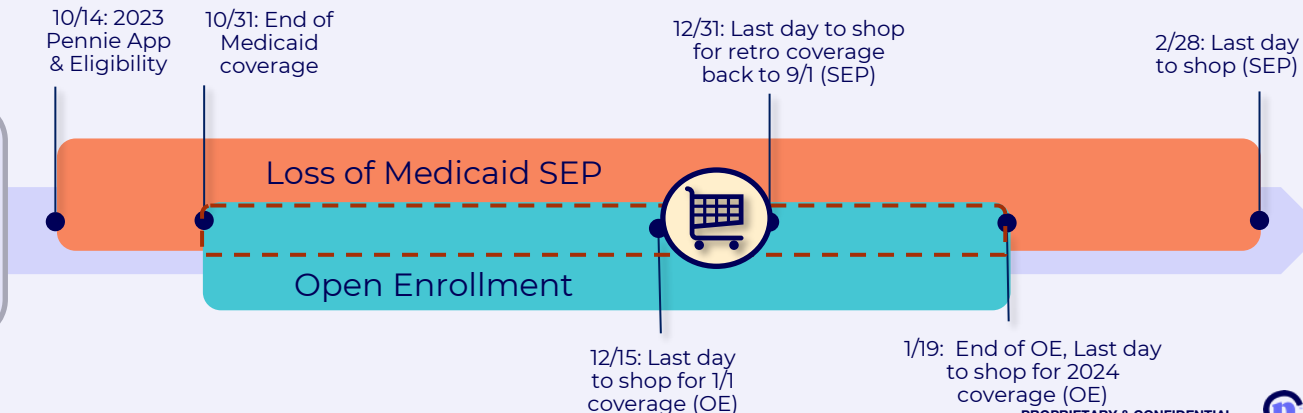
Through 10/31/2023: Medicaid

11/1 – 12/31/2023: Pennie

1/1 – 12/31/2024: Pennie

### Customer Example: Jessica

- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
  - through 2/28/2024
  - (by 12/31 for coverage starting 11/1/2023)



# Life Events during Open Enrollment

## Scenario 3: Plan shopping 1/10/2023

To maximize coverage for the customer:

1. Submit 2024 application (copied from 2023 application)
2. Enroll in 2024 coverage via OE/SEP (effective 2/1/2024)  
*(no option to enroll 2023 because 12/31/2023 was last day for retro coverage via SEP)*

### Coverage Outcome:

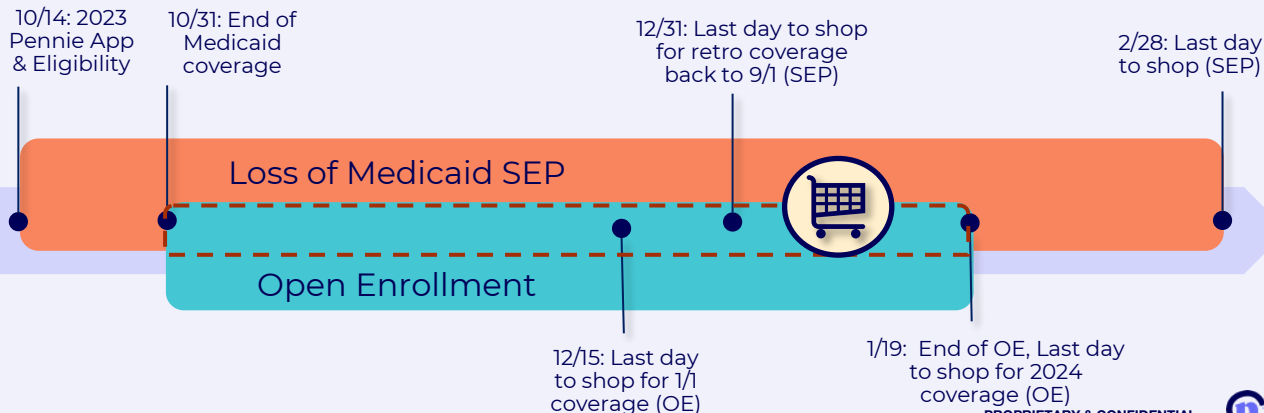
Through 10/31/2023: Medicaid

11/1 – 1/31/2024: **No Coverage**

2/1 – 12/31/2024: Pennie

### Customer Example: Jessica

- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
  - through 2/28/2024
  - (by 12/31 for coverage starting 11/1/2023)



# Life Events during Open Enrollment

## Scenario 4: Plan shopping 2/10/2023

To maximize coverage for the customer:

1. Submit 2024 application (copied from 2023 application)
2. Enroll in 2024 coverage via SEP (effective 3/1/2024)  
*(no option to enroll 2023 because 12/31/2023 was last day for retro coverage via SEP)*

### Coverage Outcome:

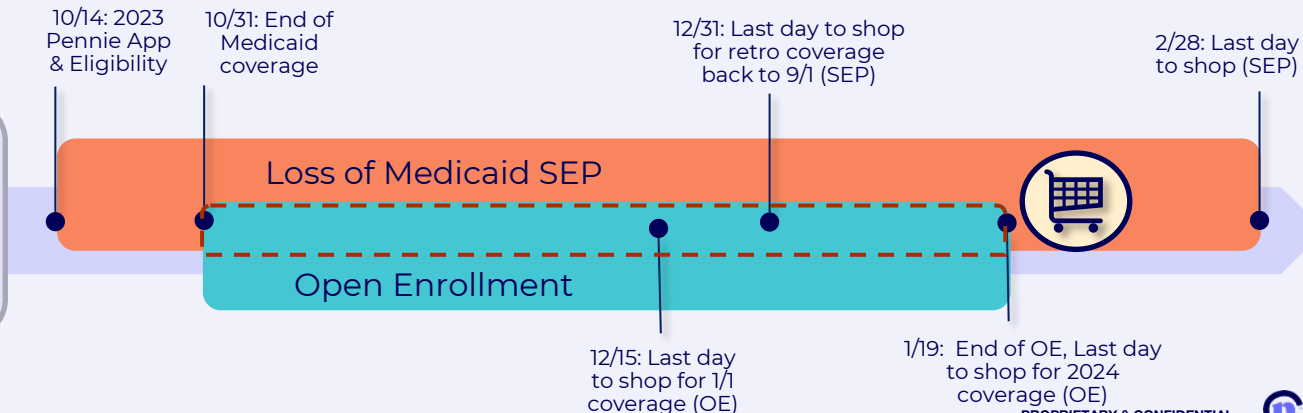
Through 10/31/2023: Medicaid

11/1 – 2/28/2024: **No Coverage**

3/1 – 12/31/2024: Pennie

### Customer Example: Jessica

- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
  - through 2/28/2024
  - (by 12/31 for coverage starting 11/1/2023)





# Life Events during Open Enrollment

## Important Reminders During Open Enrollment

- Does customer have a qualifying life event?
  - If yes, what's the earliest coverage start date.
- Does the SEP result in earlier coverage start date than Open Enrollment?
  - If yes, shop by reporting the life event first.
  - If no, shop for 2024 coverage as any other OE enrollment
- Changes to 2023 coverage are NOT automatically applied to 2024 – report change in both plan years



**Save the Date!**

**Friday Nov 17, 2023**

**11:00 am**

More details on reporting life events during Open Enrollment in November's Community Workgroup!



# **Customer Communications / Notifications**

# Customer Comms/Target Audiences

- Tactics: emails, outbound calls, text messages

## Stakeholders

- OEP toolkit/notice awareness (mid-October)
- OEP customer comms webpage for stakeholder awareness (audience, message, cadence and communication format)
- Reminder of deadlines

## Current Customers

- Pre-OE: Notices forthcoming
- Renewal Notice 1/3 sheet Insert
- OE has arrived
- Action needed from customer
- Autorenewals/catch-up runs
- Bronze buy-up

## Potential Customers

- Submitted & open apps
- CRM contacts – high level OEP messaging
- Daily deadline reminders



# **Open Enrollment Marketing Campaigns & Toolkit**

# Marcomm Tactics

## Owned Media

- Customer Comms: emails, outbound calls, text
- Stakeholder Toolkit: collateral, social content, digital ads, talking points
- Website updates
- Social media campaign
- PenniE-Newsletter

## Earned Media

- Press Conference & Releases beginning of OEP and around deadlines
- Media interviews leading up to deadlines



# Paid Media & Creative Campaign

- Heavy focus on southeast Pennsylvania
- Large/Medium Metros
- Statewide coverage

## Paid Tactics

- Paid search/social media including social influencers
- TV/Radio
- Transit
- Pharmacy/Laundromats/Grocery Store
- Steelers/Eagles Radio
- Print ads in various community publications
- Event Sponsorships

## Creative

### Focus

- Explain the value & feeling that comes with health coverage
- Pennie is a trusted source
- Lowest costs on high quality coverage

# Pennie Toolkit

COMING SOON!

- Updated Collateral for 2024/Specific targeted collateral
- Spanish Translation for all collateral
- Social Content, Graphics, Animations
- Stakeholder talking points and sample newsletter language





# Message from the Executive Director – Devon Trolley







**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