



connecting Pennsylvanians to health coverage®

# 2022 ANNUAL REPORT

[pennie.com](https://pennie.com)

# A Letter from Pennie® Leadership

## The year at a glance

Upon entering another year of operations, Pennie strategically planned to balance preparing for upcoming national events which could significantly impact consumers, with proactively pursuing a strategic portfolio aimed at advancing the goals of health equity and operational excellence.

Planned for 2022 was the sunset of some key federal programs. The first was the end of the COVID-19 public health emergency (PHE) which allowed many Pennsylvanians to access coverage through Medical Assistance (MA), also known as Medicaid, even if they were no longer eligible. Pennie worked in close coordination with the Pennsylvania Department of Human Services (DHS), administrator of the MA program, to successfully prepare a smooth transition for those impacted by the end of the PHE. This partnership resulted in enhanced information sharing between the agencies, creation of co-branded communications in various mediums, and adoption of special policies to provide more time to enroll for impacted populations. This work set Pennsylvania on the right track to be able to provide a smooth consumer experience for these individuals, as well as attempt to keep as many people insured as possible.

The second federal program set to expire was the enhanced tax credits made available from 2021 to 2022 through the American Rescue Plan (ARP). As a result of these savings, more than 111,000 new consumers signed up through Pennie from January 2021 to January 2022. Pennie urged Congress to act to protect the affordability of health coverage for Pennsylvanians. Subsequently, the Inflation Reduction Act (IRA) was signed into law and preserved enhanced subsidies through 2025. These savings allowed Pennie to run another successful Open Enrollment Period for 2023 coverage that enrolled nearly 372,000 Pennsylvanians in a comprehensive health plan. Both programs provided peace of mind to many across the Commonwealth, and Pennie knew that preparedness in addressing them was crucial in protecting people from going uninsured.

Along with these preparations, Pennie also worked to advance a strong portfolio aimed at reducing barriers to coverage and enhancing the consumer and stakeholder experience. Pennie was able to move the needle

towards accomplishing these goals through deploying a new program called Path to Pennie™, which provides uninsured PA tax filers a pathway to coverage. Other initiatives include implementing a federal rule change to ensure that families with an offer of unaffordable employer coverage have access to affordable coverage through Pennie.

Pennie also recognized that in the years of building our agency, the marketplace, and consistently reacting to federal changes, we needed to carve out time and resources to mature our operations. The goal was to achieve a greater ease of doing business for consumers and stakeholders. These efforts include giving Customer Service Representatives (CSRs) the ability to conduct outbound calls and chat with consumers. Pennie also enhanced our application system to increase the education and communication to our key stakeholders: assisters, brokers, and insurers.

This report covers the successes for these key 2022 priorities. The progress made was due in large part to the hard work, support, and passion of the Pennie team. They embody the mission of Pennie to connect Pennsylvanians with affordable and accessible coverage with a smooth experience. In addition, we would like to recognize and thank our partners, stakeholders, and vendors for their continued commitment to our work of service to all Pennsylvanians. We also want to thank Pennie's inaugural leader, Zachary Sherman, who stepped down in the beginning of 2023. Read more about Pennie's appreciation to Zach Sherman on the next page. As always, Pennie gets you covered!

**Devon Trolley**  
Executive Director, Pennie®



**Michael Humphreys**  
Commissioner, PA Insurance  
Department



# Leadership Transition

## Bidding Farewell to Zachary Sherman

In late 2022, Pennie's first Executive Director Zachary Sherman announced he was leaving Pennsylvania to return home. Zach Sherman came to Pennsylvania from Rhode Island to establish the state-based marketplace in PA. He brought with him a wealth of health policy and management experience with the goal to ensure a stable and accessible individual insurance market, improve affordability, and enhance the quality of customer service for Pennsylvanians. Sherman led Pennie through its inception, oversaw Pennie's first three successful Open Enrollment Periods (OEP), and supported Pennie through the implementation of federal programs that ultimately increased access to affordable and quality health coverage for Pennsylvanians.



“Zachary Sherman is among those most responsible for Pennie being the great success it is today. With more than 370,000 Pennsylvanians receiving coverage through Pennie, the vast majority of whom receive substantial premium assistance, Zach's efforts have been invaluable,” said Insurance Commissioner Michael Humphreys.

Zach Sherman was recognized by the Pennie Board of Directors at the February 2023 Pennie Board of Director's meeting.

[Click here](#) to watch the recording of that meeting.

## Passing Baton to Devon Trolley

Upon Sherman's departure, the Pennie Board of Directors appointed Devon Trolley to serve as Pennie's new Executive Director.

Trolley joins Pennie with extensive Affordable Care Act (ACA) policy, operational, and leadership experience. Her most recent role prior to coming to Pennie was as the Director of Get Covered New Jersey, New Jersey's state-based marketplace that launched the same year as Pennie. Prior to her tenure in New Jersey, Trolley 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. Trolley developed health policy in the United States Senate during the passage of the ACA in 2010 and is an alumna of Penn State University. Devon Trolley's expertise and passion to ensure a smooth and rewarding consumer experience will ensure the marketplace's success for years to come.

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# Pennie's 2022 Strategic Goals

1

Ensure operational readiness for, and strategically maximize benefits and/or minimize harm of:

- Unwinding of the public health emergency (PHE)/ending of Medicaid Maintenance of Effort (MoE); and
- The outcome of American Rescue Plan (ARP) subsidies (extension or expiration)

2

Make the principles of diversity, equity, and inclusion general practice and partner with vulnerable communities to advance policies and practices that aim to reduce inequities

3

Mature exchange operations to achieve greater ease of doing business with Pennie for external stakeholders, consumers, and internal contributors

# 2022 Timeline - A Year in Review



# Strategic Goal 01

## Ensure operational readiness for, and strategically maximize benefits and/or minimize harm of:

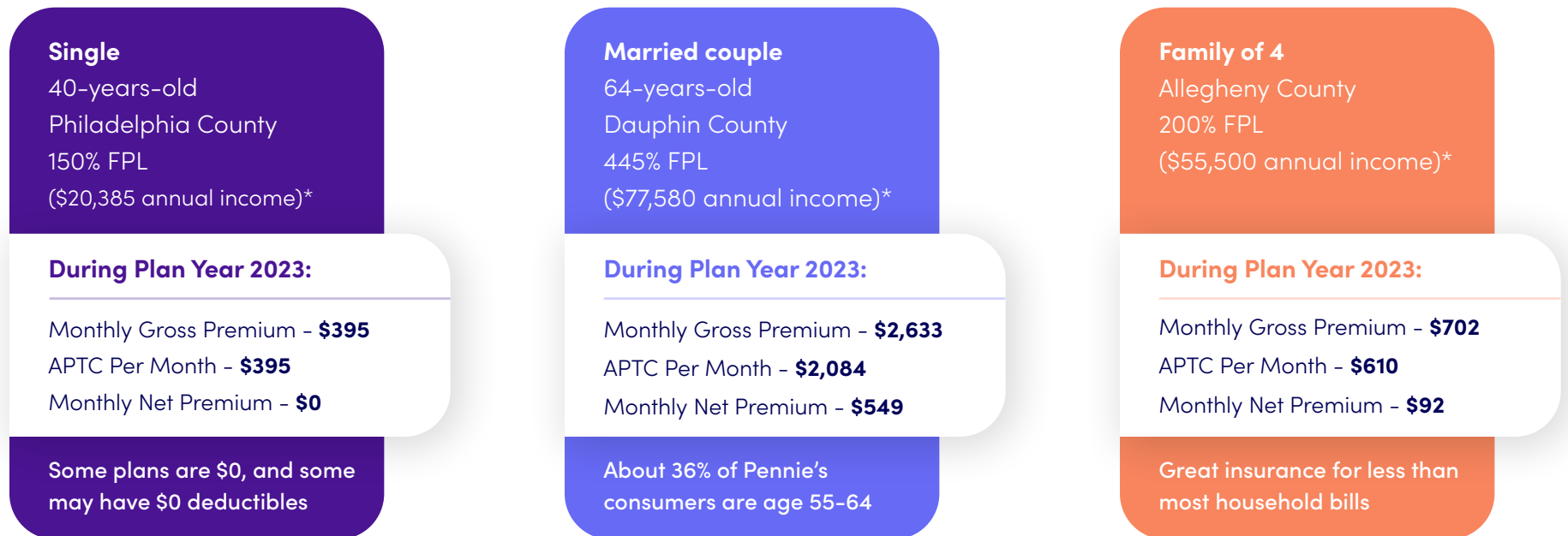
- Unwinding of the public health emergency (PHE)/ending of Medicaid Maintenance of Effort (MoE); and
- The outcome of American Rescue Plan (ARP) subsidies (extension or expiration)

### Outcome of the Expiration of the American Rescue Plan Subsidies

President Biden and Congress passed the American Rescue Plan in March of 2021, which significantly expanded the marketplace financial help, resulting in dramatically reduced costs for a broader population than ever before. As a result, nine out of 10 Pennie consumers received subsidies as of Open Enrollment 2023, which on average are \$500 a month.

Not only were families saving money on their health coverage premiums, some families used those savings to purchase higher quality coverage, getting more for less. The ARP expanded subsidies were set to expire at the end of 2022, meaning many Pennie consumers would see a significant increase in premiums beginning in 2023.

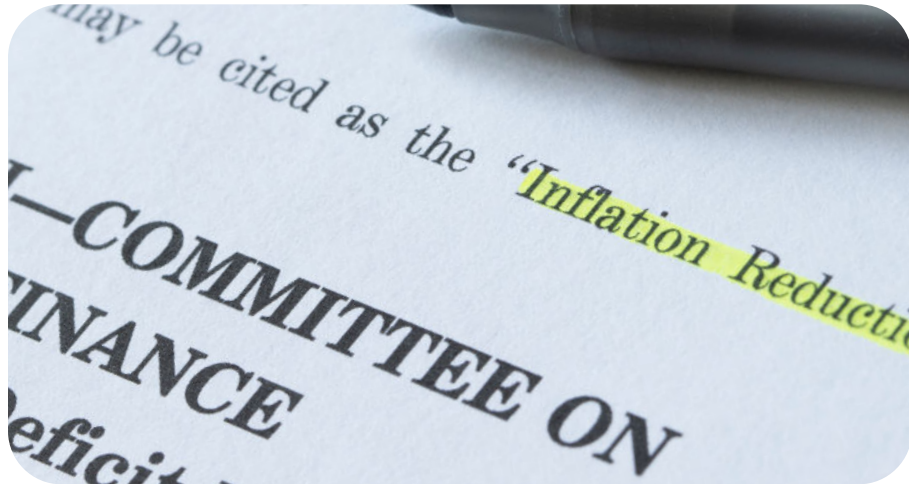
Below are some examples of the savings Pennie consumers receive with these enhanced subsidies.



\* Based on the cost of the benchmark plan (second-lowest cost silver plan) offered. Consumers enrolling in plan from a different metal tier may experience different out of pocket premium costs .

## Inflation Reduction Act

The Pennie team spent significant time preparing for these enhanced subsidies to potentially end while also urging federal legislators to pass legislation to maintain this critical affordability measure. Eventually this legislation became known as the Inflation Reduction Act (IRA), which was signed into law in August 2022. [Click here for more details.](#) The IRA protected the savings provided by the American Rescue Plan through 2025.



## End of the Public Health Emergency (PHE)

Pennie's attention throughout 2022 was also on the eventual end of the PHE. Under the PHE, Pennsylvania was allowed to maintain coverage for Medical Assistance (MA) and the Children's Health Insurance Program (CHIP) for most people even if they no longer qualified.

Once the PHE ended, the Pennsylvania Department of Human Services (DHS), which administers Medical Assistance (MA), had to return to normal eligibility processes. This means that all MA and Children's Health Insurance Program (CHIP) recipients must now complete an annual renewal to determine if they are still qualified for coverage. For those who no longer qualify for medical assistance based on their income, their information will be automatically and securely transferred to Pennie.

## Pennie and DHS Collaboration

Pennie and DHS began working in close coordination beginning in February 2022 to prepare for the ending of the PHE. The PHE was extended on several occasions throughout the year. Eventually an end date was determined due to new legislation in December 2022.

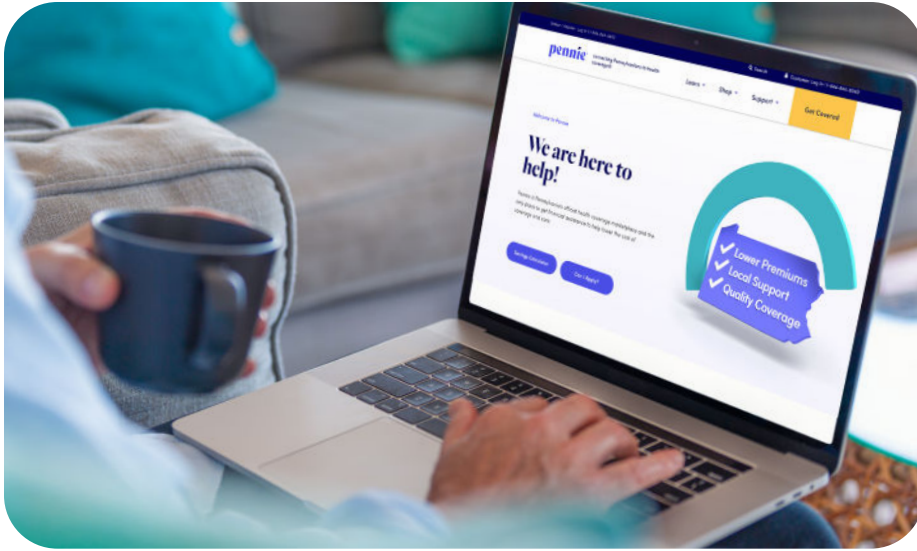
The Consolidated Appropriations Act of 2023 (CAA) set April 1, 2023, as the end of maintained MA and CHIP coverage regardless of eligibility.

## System Enhancements for Medical Assistance

Pennie worked throughout the year to ensure those losing MA will have the support, tools, and time to enroll in a quality health plan through Pennie. With that goal in mind:

- Pennie established two important policies to ease the transition for individuals found to be ineligible for MA:
  1. 120-day SEP: this extended enrollment window (compared to the usual 60 days) provides additional time to enroll through Pennie. This new SEP will be available for the duration of the redetermination period.
  2. Continuous coverage: Individuals enrolling after losing medical assistance will have the option of an earlier retroactive effective date for the first 60 days of the SEP to avoid a gap in coverage.
- Pennie also enhanced operations by giving individuals transferred from medical assistance an automatic eligibility determination. This removes several steps for consumers by creating a Pennie account, pre-filling the application, and providing an estimate of financial savings. The consumer can then simply choose a plan to stay covered.





## Communication and Outreach

Throughout 2022, Pennie worked very closely with the DHS communications team to coordinate the messaging and direction throughout the MA renewal journey and the process for those losing MA. These communications initiatives included:

- Targeted co-branded letters to consumers losing MA, including for those who respond to their renewal packets, are determined no longer eligible and transferred to Pennie, as well as for those who do not respond and lose their MA coverage.
- Outreach campaigns included co-branded direct mailers, emails, and outbound calls.
- Coordinated and consistent multilingual resources, providing consumers and stakeholders with FAQs, explainer videos, social and digital media content/toolkits.
- Coordinating a robust broad-based advertisement and media campaign to drive awareness and to reach those losing MA.

This suite of communication and outreach efforts are working to ensure that anyone losing MA is aware of Pennie as an option for affordable, quality health coverage.

## Pennie's 2023 Open Enrollment Period

While Pennie was highly focused on the preparation for the end of the MA continuous coverage policy, the success of the 2023 Open Enrollment Period was also an important priority. This marked Pennie's third Open Enrollment Period where nearly 372,000 Pennsylvanians were enrolled in a comprehensive health plan. Almost 245,000 Pennsylvanians were automatically renewed into a 2023 plan, another 61,000 existing consumers returned and shopped for a plan, and nearly 65,000 new enrollees joined the marketplace in 2023. Almost 90 percent of total consumers are receiving financial savings, which on average, is more than \$520 a month for those consumers. With these savings, over 32 percent of consumers pay less than \$50 a month for coverage, and over 50 percent of consumers pay less than \$150 a month.

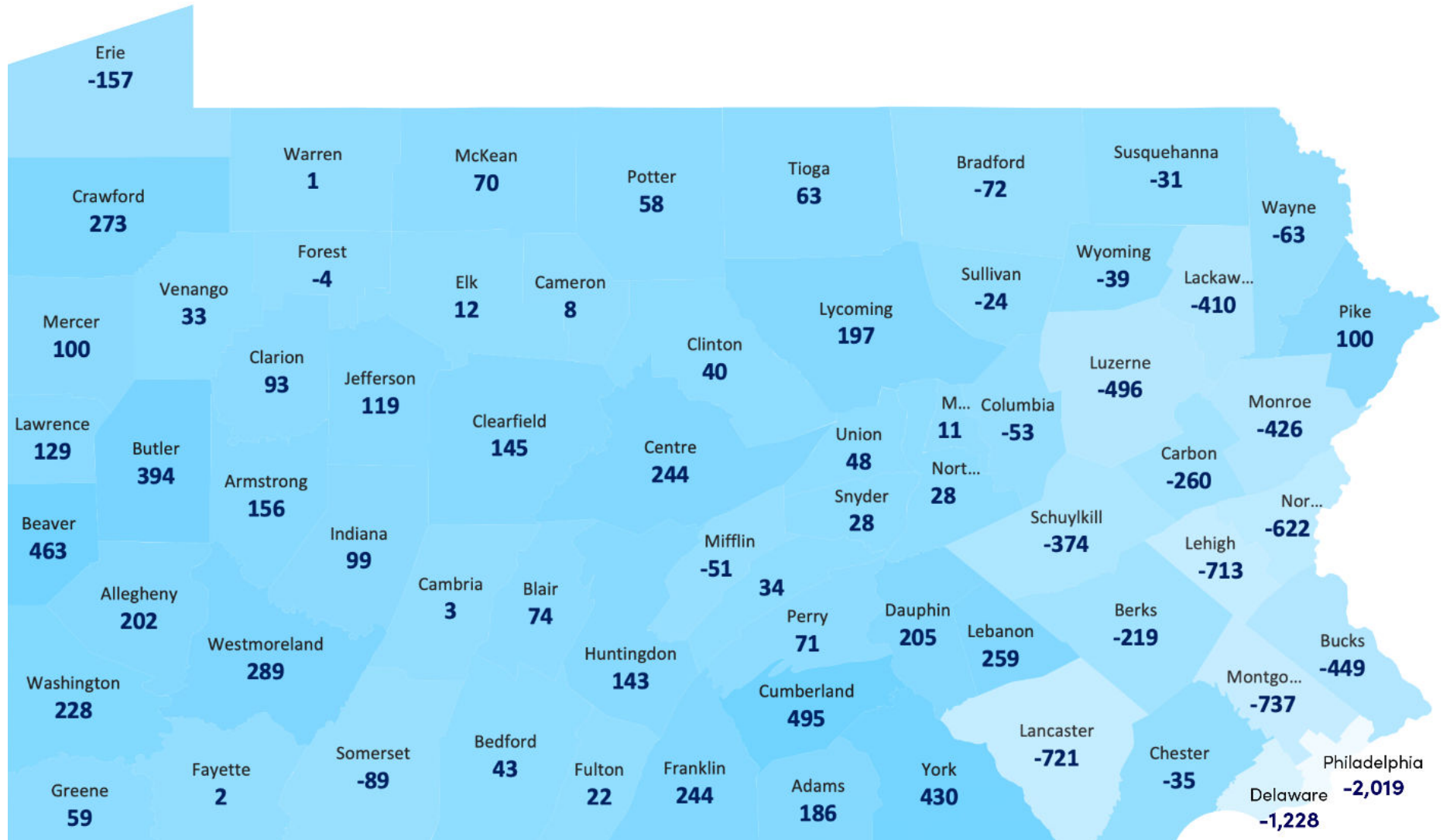
## Open Enrollment 2023 Results



(Data definitions can be found in the appendix)



## 2022-2023 Net Change In Enrollments By County

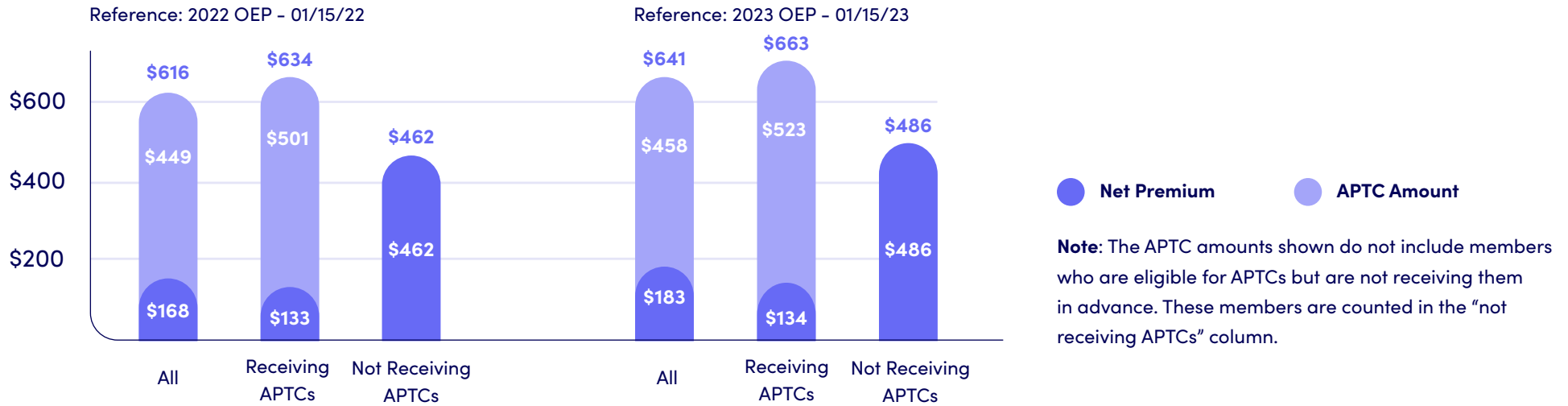


-2,000      0      2,000

2022 Data as of 1/22/22

2023 Data as of 1/15/23

## Monthly Net Premium and Advance Premium Tax Credits (APTCs) By Year



## No Wrong Door Policy

No matter how someone enters the marketplace, Pennie strives to make sure they receive the coverage they need. Pennie works closely with DHS, the Office of Income Maintenance (OIM), and CHIP to seamlessly transfer applications for those who are eligible for Pennsylvania’s MA and CHIP programs. In addition, applicants who are denied MA and are likely eligible for marketplace coverage are transferred by DHS to Pennie to apply and enroll.

During Open Enrollment 2023, over 47,000 households were sent to DHS from Pennie. In turn, DHS referred over 12,000 households to Pennie who were denied coverage.

	Sent to Medicaid	Accepted into Medicaid	Acceptance rate per response
<b>Households</b>	<b>47,063</b>	<b>15,231</b>	<b>41%</b>
<b>2022 Compare</b>	<b>43,395</b>	<b>14,373</b>	<b>47%</b>
	Received from Medicaid	Received from Medicaid & enrolled in Pennie	Conversion Rate HH enrolled in Pennie
<b>Households</b>	<b>12,024</b>	<b>1,989</b>	<b>17%</b>
<b>2022 Compare</b>	<b>23,659</b>	<b>6,019</b>	<b>25%</b>

Data is for account transfers made between 11/1/22 and 1/15/23. The responses are as of 2/3/23.

A transfer is counted as a response if Medical Assistance makes a determination for anyone in that household.

A transfer is counted as accepted if Medical Assistance determines that at least one applicant is eligible.





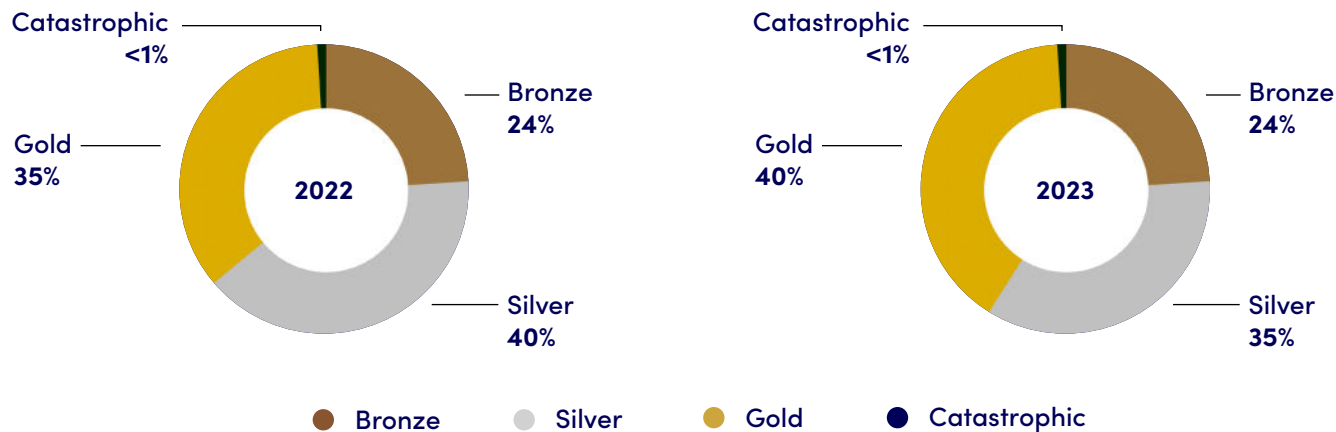
## Level Up: Plans through Pennie

Pennie provides different plan levels in categories often called “metal tiers.” In descending order, these are Gold, Silver, Bronze, and Catastrophic plans. These categories are based on how the cost of healthcare services are split between the insurance plan and the consumer. Generally, the lower the metal tier, the lower the premium and higher the deductible. The higher the metal tier, the higher the premium but lower the deductible and other out-of-pocket costs.

Cost-sharing reductions (CSRs) for eligible enrollees under 250% Federal Poverty Level (FPL) lower the out of pocket and deductible costs at the silver level of coverage. However, for the enrollees who receive lower levels of CSRs and those who do not receive any CSRs, the continuation of enhanced subsidies from the IRA allowed Pennie consumers to enroll in higher metal plan for less cost. Over the past two years, enrollment in gold plans has increased by 68 percent. Gold plans typically have lower point of service costs than silver and bronze plans, meaning consumers pay less out-of-pocket to access critical healthcare services.

Term	Definition
<b>Deductible</b>	The amount you pay for covered healthcare services before your insurance plan starts to pay a portion of these costs.
<b>Out-of-Pocket Maximum/Limit</b>	The most you have to pay for covered services in a plan year. After you spend this amount on costs such as deductibles, co-payments, and co-insurance, your health plan will pay 100% of the costs of covered benefits.
<b>Metal Tier</b>	The different plan levels offered by Pennie based on how you and your insurance plan split the cost of using healthcare services, not quality of care.
<b>Premium</b>	The amount you pay for your health insurance every month.

## Open Enrollment 2022/2023 Metal Tier Selections



2022 Data as of 1/22/22  
2023 Data as of 1/15/23

## Metal Tier Selection by Age

Age	OEP 2023	Bronze	Silver	Gold	Catastrophic
<b>Total</b>	<b>371,516</b>	<b>89,443</b>	<b>131,739</b>	<b>148,944</b>	<b>1,390</b>
<b>0 - 17</b>	6%	6%	5%	6%	8%
<b>18 - 25</b>	7%	7%	7%	6%	23%
<b>26 - 34</b>	16%	17%	16%	15%	69%
<b>35 - 44</b>	16%	16%	17%	15%	0%
<b>45 - 54</b>	18%	17%	20%	17%	0%
<b>55 - 64</b>	37%	36%	33%	40%	0%
<b>65+</b>	1%	1%	2%	1%	0%

### Key Takeaway:

The age distribution for Bronze and Silver consumers are fairly similar. Gold consumers tend to be older.

## Metal Tier Selection by Financial Assistance Eligibility

Financial Assistance	OEP 2023	Bronze	Silver	Gold	Catastrophic
<b>Total</b>	<b>371,516</b>	<b>89,443</b>	<b>131,739</b>	<b>148,944</b>	<b>1,390</b>
<b>APTC</b>	36%	50%	13%	48%	28%
<b>APTC_CSR</b>	54%	34%	84%	40%	8%
<b>QHP</b>	10%	16%	3%	12%	64%

### Key Takeaway:

Bronze/Gold are less likely to be eligible for aid as compared to Silver consumers. For those that select Silver, 97% are eligible for financial assistance.

## Metal Tier Selection by Income

Income	OEP 2023	Bronze	Silver	Gold	Catastrophic
<b>Total</b>	<b>371,516</b>	<b>89,443</b>	<b>131,739</b>	<b>148,944</b>	<b>1,390</b>
<b>0% - 100%</b>	2%	1%	3%	1%	13%
<b>100% - 150%</b>	17%	6%	38%	5%	6%
<b>150% - 200%</b>	21%	13%	34%	15%	3%
<b>200% - 250%</b>	15%	15%	10%	20%	3%
<b>250% - 400%</b>	26%	34%	11%	34%	16%
<b>400%+</b>	11%	17%	3%	15%	16%
<b>Unknown</b>	8%	13%	2%	10%	42%

### Key Takeaway:

Those with Silver plans tend to have lower FPLs. Those with Bronze/ Gold tend to have higher FPLs.



## Dental Coverage through Pennie

In addition to medical plans, Pennie consumers can enroll in commercial dental plans. While some medical plans include dental benefits, consumers can enroll in separate dental plans that cover a range of services.

Pennie allows consumers to enroll in dental without requiring them to also enroll in a medical plan. This is important for Pennsylvanians who already have medical coverage, such as through an employer or Medicare, but still need access to dental coverage.

## Open Enrollment 2023 Medical/Dental/Dental Only enrollments by Age

Age	Medical OEP 2023	Dental OEP 2023	Dental Only
<b>Total</b>	<b>371,516</b>	<b>82,908*</b>	<b>9,050</b>
<b>0 - 17</b>	6%	6%	8%
<b>18 - 25</b>	7%	7%	7%
<b>26 - 34</b>	16%	22%	26%
<b>35 - 44</b>	16%	18%	19%
<b>45 - 54</b>	18%	17%	13%
<b>55 - 64</b>	37%	28%	16%
<b>65+</b>	1%	2%	11%

### Key Takeaway:

Dental enrollees tends to be younger than Medical.

Those with Dental and no Medical plans are less likely to be ages 45 to 64.

## Open Enrollment 2023 Medical/Dental/Dental Only Enrollments by Income

Income	Medical OEP 2023	Dental OEP 2023	Dental Only
<b>Total</b>	<b>371,516</b>	<b>82,908*</b>	<b>9,050</b>
<b>0% - 100%</b>	2%	3%	8%
<b>100% - 150%</b>	17%	13%	11%
<b>150% - 200%</b>	21%	21%	15%
<b>200% - 250%</b>	15%	15%	13%
<b>250% - 400%</b>	26%	25%	20%
<b>400%+</b>	11%	11%	9%
<b>Unknown</b>	8%	12%	23%

### Key Takeaway:

Total Dental tends to have a higher FPL than Medical.

Dental with no Medical has more disparate FPLs (under 100% or over 400%, or unknown).

More than half of the "400%+ or ?" is for unknown FPL.

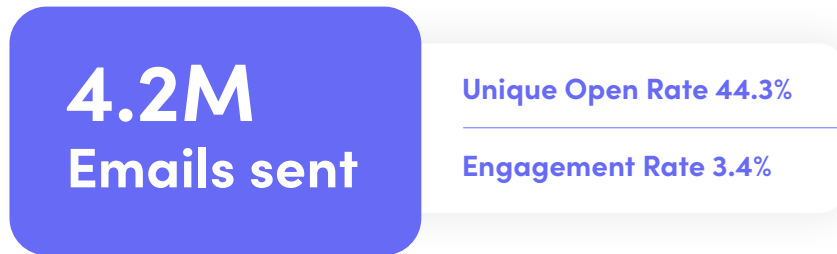
*\*This number is inclusive of both dental only consumers and medical/dental consumers.*



## Spreading the Word: Low Monthly Payments on Quality Health Coverage

During Open Enrollment 2023, Pennie sent a total of 4.2 million emails encouraging consumers to review their current health plans and take advantage of their savings and coverage options. Pennie worked to encourage consumers to shop for plan options with more coverage that may be of similar cost to their current plan. Below is a breakdown of Pennie’s email campaign data throughout Pennie’s 2023 Open Enrollment Period.

### OEP 2022 Consumer Emails



**Pennie.com** is the welcome lobby for all things Pennie. It’s the initial landing spot that serves as an educational source for consumers. Once informed and ready for the next step, consumers can click the *Get Covered* button to enter the Pennie shopping and account portal. During Open Enrollment 2023, Pennie saw over 1.7 million page views, with nearly 700,000 unique visitors.



## Pennie’s Social Presence

Pennie significantly ramped up its social media activity throughout Open Enrollment 2023. Posts included everything from important Pennie announcements to upcoming deadline reminders and health tips and tricks. Pennie is actively engaged on Facebook and LinkedIn, as well as Instagram and Twitter through both organic content and paid advisements.

### Social Media stats

	Follower Growth	Impressions	Engagements
f Facebook	13%	1,890,624	+500%
🐦 Twitter	3%	33,300	+3%
in LinkedIn	11%	1,389,736	+500%
📷 Instagram	47%	1,815,491	-

*Percentages are as compared to OE 2022 Results of Paid and Organic Growth*

*Engagement - The total number of interactions (reactions, comments, and shares) received.*

*Impressions - The number of views on any of your Pages’ posts (link clicks, photo views, video plays, story views)*

## Consumer Research leading to Pennie Promotion

Throughout 2022, Pennie conducted various surveys to help gauge brand awareness and targeted messaging with both Pennie consumers and potential consumers. These surveys were designed to measure awareness of Pennie and the insurance marketplace as a whole. They also were a message test to see how language resonated with our target audience.

The results of these surveys led Pennie to the creation of a robust advertisement campaign for Open Enrollment 2023, which included a mix of traditional, digital, and out-of-home tactics. One tactic in particular was the creation of an evergreen commercial and radio spot to help build the brand awareness throughout the year. In general, these ad campaigns helped raise statewide brand awareness for those seeking affordable, high-quality health coverage through Pennie.



## Resonating Language When Describing:

### Customer Service

“Simplicity” was the highest performing word.

### Cost

“Lower Premiums” solves the consumer problem.

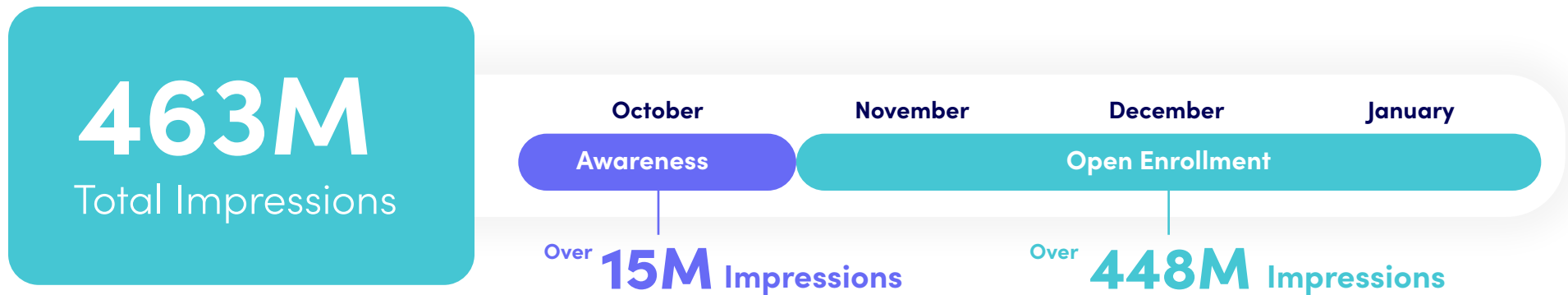
### Plans

“High-Quality” & mention broad range of plans options.

### Eligibility

For most demographics, be specific with who Pennie is for: Citizens, US nationals, qualified immigration status. Be broad with who Pennie is for: all PA residents who are not covered by their employer or another program like Medicaid/Medical Assistance.

## Advertising Campaign Data



Through the efficient implementation of many strategies, processes, and new initiatives, Pennie was able to execute on the first strategic goal while providing accessible and affordable coverage to hundreds of thousands of Pennsylvanians through the Open Enrollment Period. Pennie also made strides toward the goal of advancing programs and practices to reducing barriers of inequities for those seeking health coverage.



# Strategic Goal 02

## **Make the principles of diversity, equity, and inclusion general practice and partner with vulnerable communities to advance policies and practices that aim to reduce inequities**

### **Providing New Focus on Vulnerable Communities**

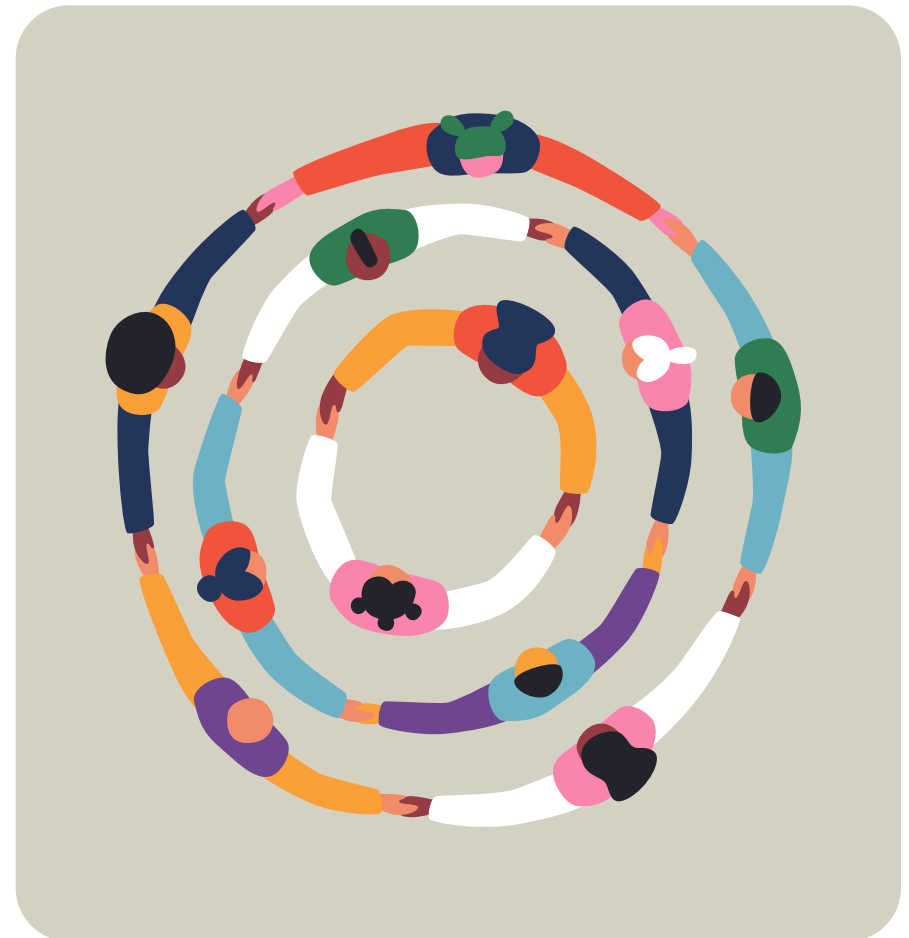
Pennie was created by Pennsylvanians for Pennsylvanians. Throughout 2022, Pennie worked to create and implement innovative initiatives to increase access to coverage for vulnerable communities. In early 2022, Pennie created an office of Diversity, Equity, and Inclusion (DEI) including the hire of a Chief of DEI. Other initiatives include the Path to Pennie program, an additional low-income Special Enrollment Period, and the fix to an issue relating to families with an offer of unaffordable employer coverage being able to receive subsidies.

### **Pennie’s New Chief Of Diversity, Equity, and Inclusion**

Pennie welcomed Guerline Laurore as the Chief of DEI in June 2022. Guerline comes to Pennie with a wealth of experience. She earned a bachelor’s degree in Psychology and a master’s degree in Clinical Psychology and Psychopathology, both from the University of Provence. She received a Juris Doctor Degree from Widener University School of Law in Wilmington, Delaware, and a master’s in public administration from the University of Pennsylvania Fels Institute of Government.

Guerline was appointed by President Biden to serve on the PA State Advisory Committee to the U.S. Commission on Civil Rights; sits on the board of the World Affairs Council of Harrisburg; is the past President of NAACP Wilkes-Barre; and has served on several community organizations throughout the Commonwealth including the Governor’s Advisory Commission on African American Affairs. She is fluent in English, French, Haitian Creole, and conversational in Portuguese and Spanish. She also lives with her partner, children, and mini goldendoodle in Central Pennsylvania.

Guerline has taken strides as the Chief of DEI and has showcased her expertise and knowledge to help Pennie grow as an organization to best serve all Pennsylvanians.



## Enhancing the Marketplace

### Path to Pennie™

Path to Pennie is a program piloted in March 2022. The Path to Pennie program was created to easily connect uninsured tax filers with health coverage offered through Pennie, as well as financial savings to reduce premiums on quality plans. Pennie worked in coordination with the Pennsylvania Department of Revenue to allow uninsured Pennsylvanians to indicate they are without health insurance through an optional tax form called, REV-1882 'Health Insurance Coverage Information Request.'

The program resulted in Pennie sending around 8,600 notices, which resulted in 817 claimed accounts, 324 household plan selections, 443 enrollees and 200 households sent to MA. Pennsylvania is one of three states that has deployed this type of accessible and equitable program.



### New Income-based Special Enrollment Period

In early 2022, Pennie created a new Special Enrollment Period (SEP) for those for those who have household incomes that are equal to or below the 150 percent Federal Poverty Level (FPL). In 2022, the FPL was approximately \$19,000 for one individual and \$39,000 for a four-person family. This SEP, which is automatically applied, allows for those with lower incomes to shop their plan options for the best coverage for them and their families.

This is especially helpful for Pennsylvanians caught in the “Medicaid Churn,” where their income varies throughout the year which can change their eligibility between plans through Pennie and MA. During its first year, around 8,537 household applications qualified for this SEP and 6,150 households enrolled using this SEP.

### Expanding Access for Families

In 2022, a change in federal policy improved the affordability of health insurance for families who are offered unaffordable insurance through their work. Beginning in November 2022, Pennsylvanians who have to pay more than 9.2 percent of their household income for their employer family health plan, can instead come to Pennie to enroll in coverage and receive premium savings to reduce their cost of coverage.

Pennie swiftly implemented this improvement to ensure that families were not locked out of affordable coverage.

### New Pennie Enhancements for Diversity, Equity, and Inclusion

Pennie consistently strives to make its products, services, and information more accessible to more Pennsylvanians. This was accomplished in 2022 through a variety of initiatives.

- Significantly increased the amount of website information available in other languages, now includes Spanish, French, Simplified Chinese, Russian, Arabic, Pashto, Nepali, Swahili, Vietnamese, Ukrainian, Korean, Indonesian, and Portuguese: Nine explainer videos translated, 56 FAQs translated, and 3,300 web-page visits to Spanish FAQs.
- Materials related to eligibility of legally present, non-citizens were created and shared with embassies within New Jersey, Pennsylvania, and Maryland.
- In coordination with external partners, organ donor support information was added to the Pennie application and pennie.com

### Open Enrollment Period 2022/2023 Demographics by Age

Age	OEP 2022	OEP 2023
<b>Total</b>	<b>374,776</b>	<b>371,516</b>
0 - 17	5%	6%
18 - 25	7%	7%
26 - 34	16%	16%
35 - 44	16%	16%
45 - 54	18%	18%
55 - 64	36%	37%
65+	1%	1%

### Open Enrollment Period 2022/2023 Demographics by Income

Income	OEP 2022	OEP 2023
<b>Total</b>	<b>374,776</b>	<b>371,516</b>
0% - 100%	2%	2%
100% - 150%	16%	17%
150% - 200%	23%	21%
200% - 250%	17%	15%
250% - 400%	26%	26%
400%+	9%	8%
Unknown	7%	12%

### Open Enrollment Period 2022/2023 Demographics by Financial Assistance

Financial Assistance	OEP 2022	OEP 2023
<b>Total</b>	<b>374,776</b>	<b>371,516</b>
APTC	36%	36%
APTC_CSR	56%	54%
QHP	8%	10%

\*APTC - Advance Premium Tax Credit

\*CSR - Cost Sharing Reductions

\*QHP - Qualified Health Plan

Learn more about all financial savings basics [here](#)

More data definitions can be found in the appendix - **Page 30**

### Open Enrollment Period 2022/2023 Demographics by Race

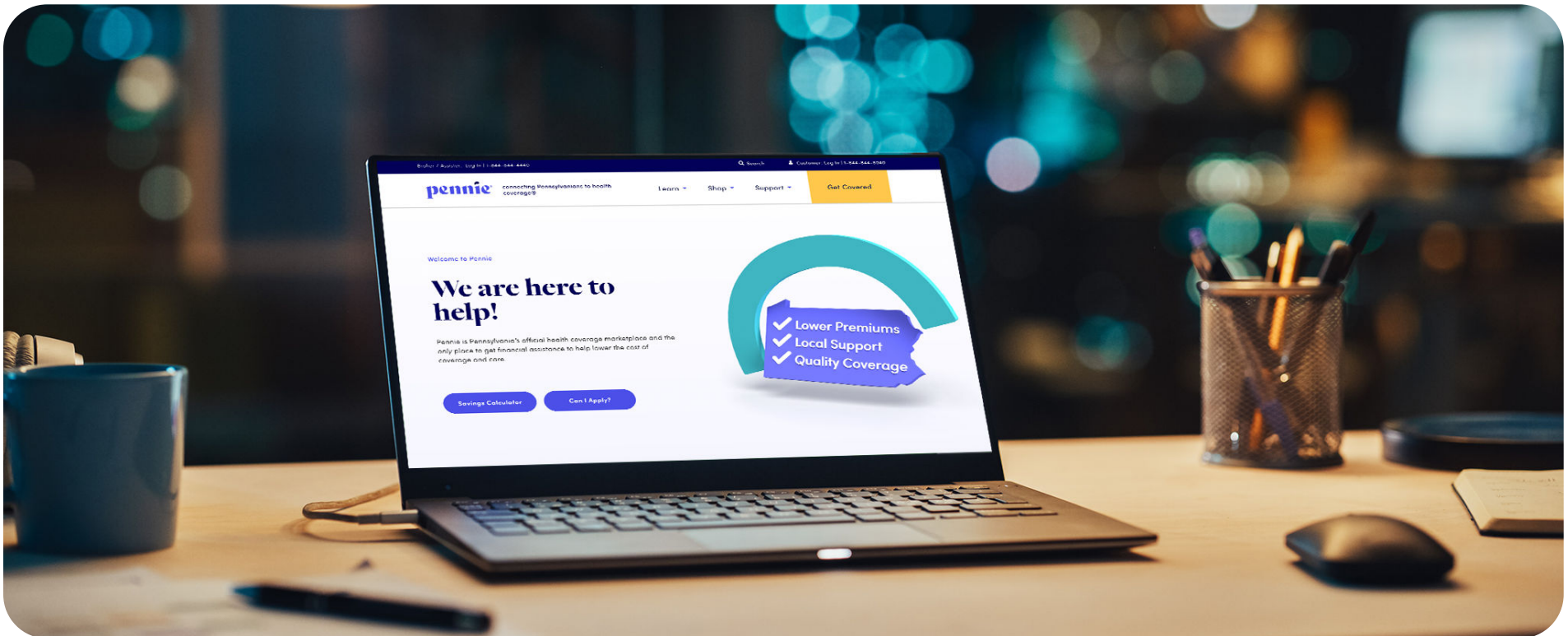
Race	OEP 2022	OEP 2023
<b>Total</b>	<b>374,776</b>	<b>371,516</b>
White	65%	64%
AA	4%	3%
Asian	7%	7%
NH/PI	<1%	<1%
AI/AN	<1%	<1%
Other	2%	1%
Mixed	1%	1%
N/A	21%	23%



## Open Enrollment Period 2022/2023 Demographics by Ethnicity

Ethnicity	OEP 2022	OEP 2023
<b>Total</b>	<b>374,776</b>	<b>371,516</b>
<b>Hispanic/Latino</b>	3%	3%
<b>Not Hispanic/Latino</b>	88%	80%
<b>No Response</b>	9%	16%

Through the education expansion and new strategic initiatives, Pennie was able to communicate the benefits of enrolling in health coverage and significant savings to new communities across Pennsylvania. Pennie will continue to spread the word to reach a wide range of communities throughout all regions of the Commonwealth, while also expanding on the third strategic goal of enhancing the maturity of operations for both consumers and stakeholders.



# Strategic Goal 03

## **Mature exchange operations to achieve greater ease of doing business with Pennie for external stakeholders, consumers, and internal contributors.**

### **Ease of Doing Business**

Providing a seamless and smooth operation for consumers and partners is key to the success of the marketplace. Pennie implemented several new initiatives in 2022 to improve the enrollment process and consumer experience. These initiatives include outbound calling, consumer chat, and enhancements to the auto-renewal process and partner system functionality.

### **Outbound Calling**

For the 2023 Open Enrollment Period, Pennie Customer Service conducted outbound calls to consumers and potential consumers to encourage them to finish or update their application for better coverage for plan year 2023. Outbound calling was conducted in both English and Spanish and 144,769 outbound calls were dialed over a nine-month period allowing a personal and smoother process to improve consumers' experiences.

### **Consumer Chat Feature**

Pennie added a new chat function during the 2023 Open Enrollment Period. This feature allows consumers to ask questions online either through one of Pennie's FAQs or directly chatting with a Customer Service Representative. This feature allows another avenue for consumers to ask questions and connect with expert assistance that is more convenient for them. This chat functionality was available in both English and Spanish with 4,659 chats offered in four months: 1,588 chats handled by FAQs and 3,057 chats connected to a Customer Service Representative.

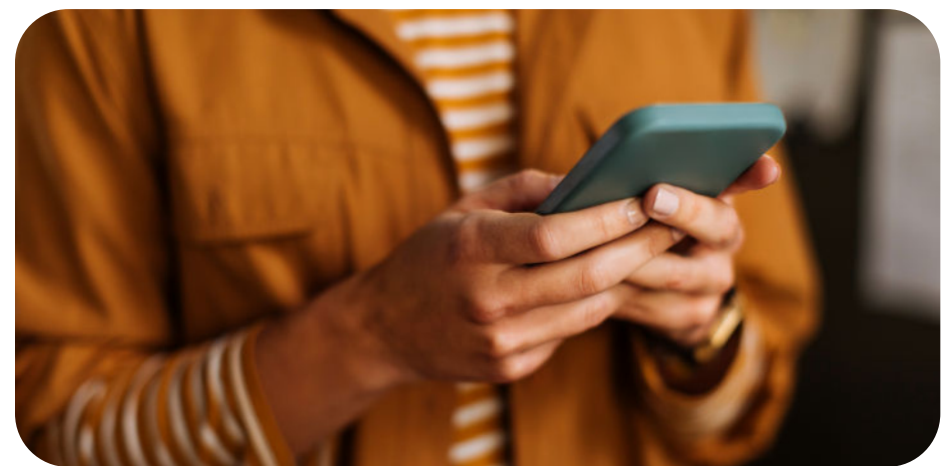
### **Pennie-Certified Experts**

Pennie Assistors and Brokers are vital to the Pennie ecosystem. These experts are professionally trained to work with consumers one-on-one and can help answer questions throughout the enrollment process. Pennie developed several enhancements to improve the process for those who work closely with consumers.

These enhancements include:

- The ability to view additional enrollment details and transactional history with insurers.
- For Pennie Brokers, a new self-designation functionality to allow consumers to get assistance more easily from a Pennie broker, while also preventing the creation of duplicate records.

Beginning in 2022, Pennie held a monthly webinar to educate assistors, brokers, and other stakeholders on updates and new system enhancements called the Pennie Community Workgroup. The session is recorded and provided on [agency.pennie.com](https://agency.pennie.com) for awareness and reference.



## 2022/2023 Pennie-Certified Stakeholders

**3,257**  
Brokers

- **2,217** Retained from '22 (74% of '22)
- **1,040** New for '23

### Language:

- **24%** Responded to the language question
- **8%** Language other than English (*most prominent: Spanish*)

**291**  
Assisters

- **160** Retained from '22 (58% of '22)
- **131** New for '23

### Language:

- **100%** Responded to the language question
- **35%** At least 2 languages
- **28%** Spanish

## 2022/2023 Pennie-Certified Stakeholder Enrollments

	Total	Broker	Assister	Active and New Consumers	
				Broker	Assister
OE 2022 (#)	374,776	149,239	3,276	78,524	1,620
OE 2022 (%)	100%	40%	0.9%	21%	0.4%
OE 2023 (#)	371,516	165,317	3,054	64,795	1,373
OE 2023 (%)	100%	44%	0.8%	17%	0.4%

### Key Takeaway:

17% of consumers who were actively shopping for coverage were aided by a broker, down from 2022's 21%; 44% of consumers overall had a broker-associated enrollment for 2023; Nearly 1% of enrollments were associated with an assister.

## 2023 Stakeholder Assistance and Age

Age	OEP 2023	Broker	Assister	Active and New Consumers	
				Broker	Assister
<b>TOTAL</b>	<b>269,987</b>	<b>116,189</b>	<b>2,319</b>	<b>45,042</b>	<b>1,049</b>
0 – 17	0%	0%	0%	0%	0%
18 – 25	4%	4%	4%	5%	5%
26 – 34	19%	14%	12%	16%	16%
35 – 44	16%	14%	13%	14%	14%
45 – 54	18%	18%	19%	18%	20%
55 – 64	41%	49%	49%	45%	43%
65+	1%	1%	3%	1%	2%

### Key Takeaway:

About 40% of the consumers connected to a broker/assister are consumers who shopped for plans during Open Enrollment.

Brokers/Assisters tend to help older consumers.

*Data for Subscriber Age only (no dependents).*

## 2023 Stakeholder Assistance and Federal Poverty Level (FPL)

FPL	OEP 2023	Broker	Assister	Active and New Consumers	
				Broker	Assister
<b>Total</b>	<b>371,516</b>	<b>165,317</b>	<b>3,054</b>	<b>64,795</b>	<b>1,373</b>
0% - 100%	2%	2%	7%	3%	7%
100% - 150%	17%	21%	15%	22%	13%
150% - 200%	21%	19%	23%	19%	25%
200% - 250%	15%	14%	17%	14%	18%
250% - 400%	26%	26%	26%	25%	26%
400%+	11%	13%	9%	14%	8%
Unknown	8%	5%	2%	4%	1%

### Key Takeaway:

Proportionally, Assisters serve more consumers in the 150-250% FPL bands; Brokers serve more in the 400%+ FPL band.

For Active and New consumers, Brokers are proportionally helping more consumers in the under 150% FPL group than Assisters.

*Data for both Subscribers and Dependents.*

## 2023 Stakeholder Assistance and Financial Assistance

F.A.	OEP 2023	Broker	Assister	Active and New Consumers	
				Broker	Assister
<b>TOTAL</b>	<b>371,516</b>	<b>165,317</b>	<b>3,054</b>	<b>64,795</b>	<b>1,373</b>
APTC	36%	39%	35%	38%	34%
APTC_CSR	54%	55%	62%	57%	63%
QHP*	10%	5%	3%	5%	3%

### Key Takeaway:

Consumers helped by Brokers/Assisters are more likely to be eligible for aid.

*\*Not eligible for financial assistance*

## 2023 Stakeholder Assistance and Metal Tiers

Metal	OEP 2023	Broker	Assister	Active and New Consumers	
				Broker	Assister
<b>TOTAL</b>	<b>371,516</b>	<b>165,317</b>	<b>3,054</b>	<b>64,795</b>	<b>1,373</b>
Bronze	24%	18%	13%	17%	13%
Silver	35%	40%	38%	43%	41%
Gold	40%	42%	49%	40%	46%
Catastrophic	0%	0%	0%	0%	0%

### Key Takeaway:

Consumers who use Brokers/Assisters tend to select Silver or Gold more.

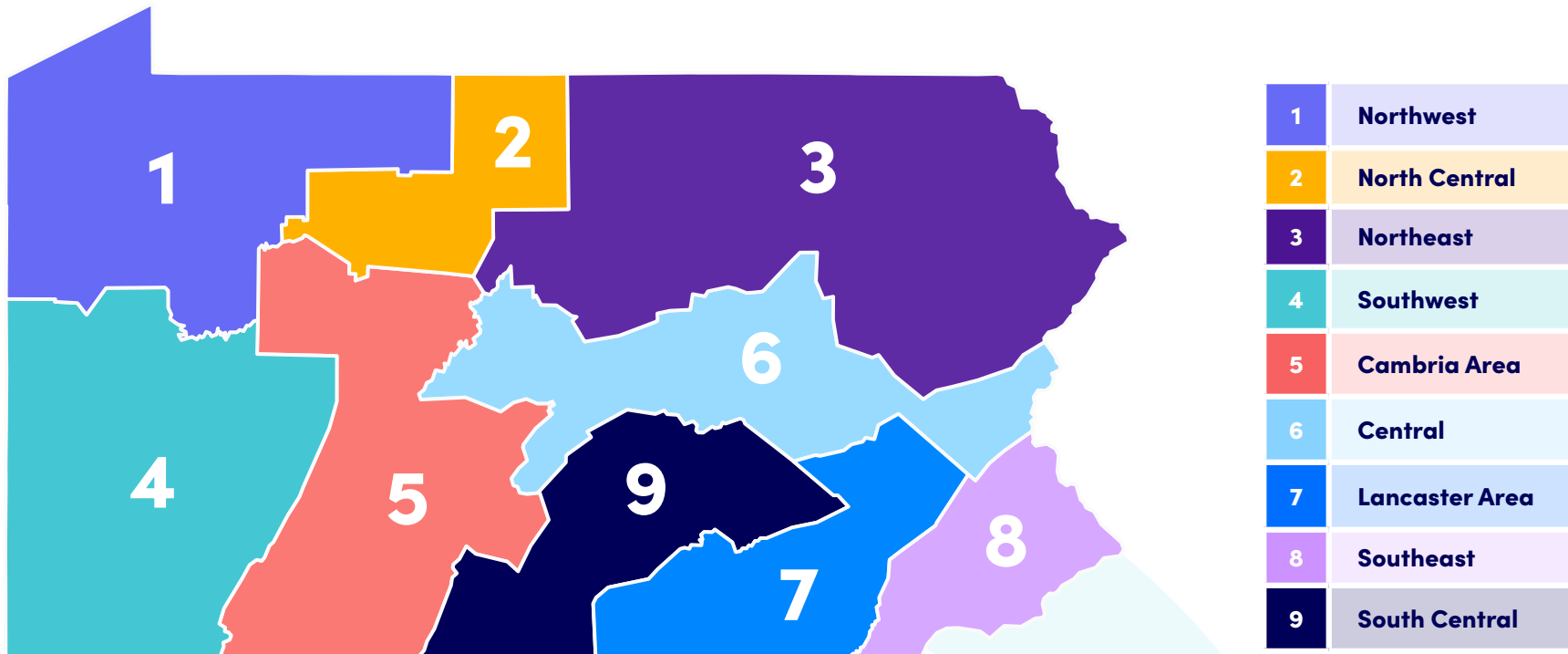
## A Healthy Marketplace

The Pennsylvania Insurance Department and Pennie work closely with insurer partners to ensure health plans are available to as many Pennsylvanians as possible. Pennie continues to engage as early as possible with insurers in the interest of a smooth and seamless enrollment process for consumers enrolling in new plans. Pennie added a new insurer, Cigna, that was fully operational by the beginning of the 2023 Open Enrollment Period. In addition, several insurers expanded the plans they offered to other areas across the Commonwealth in 2022 for 2023 coverage.

## Growing Enrollments

The Commonwealth of Pennsylvania is divided into nine different rating areas, where insurer participation and premiums can vary. Different plans are available to consumers living in these rating areas, so when comparing premiums and enrollment numbers over the past year within each of these geographic regions, the data is best reviewed by rating areas.

Below is a map depicting the nine rating areas in Pennsylvania.



Most rating areas saw a decrease in net premium, which is the premium paid by consumers after the advance premium tax credit is applied, with two rating areas seeing a small increase.

## Change in Net Premiums Open Enrollment 2022 to 2023

	Rating Area	Enrollments	2022 Net Premium	2023 Net Premium	Change in Net Premium
1	Northwest	16k	\$130	\$148	\$18
2	North Central	2k	\$150	\$123	-\$27
3	Northeast	35k	\$216	\$224	\$8
4	Southwest	73k	\$155	\$175	\$20
5	Cambria Area	14k	\$130	\$147	\$17
6	Central	34k	\$200	\$224	\$24
7	Lancaster Area	43k	\$158	\$228	\$70
8	Southeast	133k	\$184	\$177	-\$7
9	South Central	24k	\$132	\$145	\$13

### Key Takeaway:

#### Small Increase (\$0 to \$30 more)

- RA 1 (Northwest)
- RA 3 (Northeast)
- RA 4 (Southwest)
- RA 5 (Cambria Area)
- RA 6 (Central)
- RA 9 (South Central)

#### Decrease (\$0 to \$30 less)

- RA 2 (North Central)
- RA 8 (Southeast)

#### Large Increase (around \$70 more)

- RA 7 (Lancaster Area)

## Excellent Customer Service

Pennie Customer Service continuously works to improve the consumer experience. In 2022, Pennie was able to deliver comprehensive call center service to its consumers. A consumer satisfaction survey was added to the end of each phone call and chat interaction, which showed an average of a 95% satisfaction rate. Below are several call center statistics during Open Enrollment Period 2023.

### OEP 2023 Customer Service Center Performance

		Total OEP 2023	OEP 2022 Compare
<b>Call Handling Metrics</b>	Calls Handled by Call Rep.	155,707	192,108
	Avg. Speed to Answer (secs)	14.7	58.0
	Avg. Handle Time (mins)	12.16	12.79
	Call Abandonment Rate	0.08%	1.16%
<b>Call Quality Metrics</b>	Calls per Phone Number	2.0	2.1
	% that called 1 time	68.0%	65.2%
	% that called 2 times	18.6%	19.7%
	% that called 3 or more times	13.4%	15.1%
<b>Chat Metrics</b>	Number of Chats Offered	4,366	N/A
	Chats Handled by FAQs	1,350	N/A
	Chats Handled by Call Reps.	3,008	N/A



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# Appendix

## Glossary:

Term/Acronym	Definition
<b>Active Re-Enrollee</b>	A consumer who was auto-renewed, then subsequently actively shopped for a new plan.
<b>APTC</b>	Advance Premium Tax Credit.
<b>Automatic Re-Enrollee</b>	A consumer who was auto-renewed into the same or similar policy as the previous year.
<b>CSR</b>	Cost Sharing Reductions.
<b>Enrollment</b>	The number of individuals enrolled in a plan through Pennie.
<b>F.A. – Financial Assistance</b>	In the case of Pennie, this refers to APTC and/or CSR.
<b>FPL – Federal Poverty Level</b>	The percentage of HH income as compared to the federal poverty level.
<b>Pennie-Certified Exchange Assister</b>	A registered exchange assister in Pennsylvania who is certified with Pennie to assist consumers with navigating the application and enrolling in health insurance.
<b>Pennie-Certified Broker</b>	A licensed insurance producer in Pennsylvania who is certified with Pennie to sell, solicit, and negotiate health insurance.
<b>PMPM</b>	Represents a member’s average monthly value.
<b>QHP</b>	Qualified Health Plan.
<b>RA</b>	Rating Area.

Data definitions – Medical:

Metric	PY 2023 Description	PY 2022 Description
<b>Automatic Re-Enrollees</b>	Count of unique enrollees on enrollment records created before 11/1/2022 that did not come in and actively shop since 11/1/2022.	Count of unique enrollees on enrollment records created before 11/1/2021 that did not come in and actively shop since 11/1/2021.
<b>Active Re-Enrollees</b>	Count of unique enrollees on enrollment records created after 11/1/2022, given they were covered by health insurance through Pennie during Nov '22 or Dec '22.	CCount of unique enrollees on enrollment records created after 11/1/2021, given they were covered by health insurance through Pennie during Nov '21 or Dec '21.
<b>New Consumers</b>	Count of unique enrollees on enrollment records created after 11/1/2022, given they were not covered by health insurance through Pennie during Nov '22 or Dec '22.	Count of unique enrollees on enrollment records created after 11/1/2021, given they were not covered by health insurance through Pennie during Nov '21 or Dec '21.
<b>PMPM Net Premium</b>	Display of per-member-per-month avg. net premium metric. Limited to Enrollee & Subscribers, to enrollees with coverage ending Dec. 31, 2023, and removing those with canceled enrollment.	Display of per-member-per-month avg. net premium metric. Limited to Enrollee & Subscribers, to enrollees with coverage ending Dec. 31, 2022, and removing those with canceled enrollment.

## Data definitions – Medical:

Metric	Description
<b>Enrollment by Financial Assistance – Total</b>	Display of enrollment for this plan year by financial assistance breakdown. Limited to Enrollees & Subscribers, to enrollees with coverage ending in the future, and removing those with canceled enrollment.
<b>Financial Assistance Eligibility Scenarios</b>	<p>APTC – Can select a plan, and can use APTC</p> <p>APTC_CSR – Can select a plan, and can use APTC and CSR</p> <p>CSR – Can select a plan, and can use CSR</p> <p>QHP – Can select a plan, but cannot use APTC or CSR</p> <p>None – Not eligible to select a plan</p>
<b>Enrollment by Metal Tier – Total</b>	Display of enrollment for this plan year by application metal tier. Limited to Enrollees & Subscribers, to enrollees with coverage ending in the future, and removing those with canceled enrollment. Tiers are Bronze, Silver, Gold and Catastrophic.

## Data definitions – Dental:

Metric	Description
<b>Dental Enrollment OE 2023</b>	Display of dental enrollment for this plan year. Limited to enrollees and subscribers who are either enrolled in a medical plan and dental plan, or only a dental plan.
<b>Dental Only Enrollment OE 2023</b>	Display of dental enrollment for this plan year. Limited to enrollees and subscribers who are only enrolled in a stand-alone dental plan.

## Data Definitions – Medicaid Account Transfers

Metric	PY 2023 Description	PY 2022 Description
<b>Medicaid Outbound</b>	Count of unique applications that had at least one individual assessed as potentially Medicaid eligible and were therefore transferred to the Medicaid system for determination, since 11/1/2022.	Count of unique applications that had at least one individual assessed as potentially Medicaid eligible and were therefore transferred to the Medicaid system for determination, since 11/1/2021.
<b>Medicaid Inbound</b>	Count of unique application referrals from the Medicaid system to Pennie since 11/1/2022.	Count of unique application referrals from the Medicaid system to Pennie since 11/1/2021.

## Data Definitions – Customer Service Metrics

Metric	Description
<b>Calls Handled by CSR</b>	Number of calls handled by a call center representative
<b>ASA</b>	Average speed to answer measured in seconds
<b>AHT</b>	Average handle time measured in minutes
<b>Call Abandonment Rate</b>	Percentage of total calls that a consumer dropped before a CSR picked up the call to provide service

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