



pennie[®]



Pennie Community Workgroup

August 18, 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



- **Unwinding Update**
- **Accessibility Widget**
- **Broker Training**
- **Early Assister Training Preview**
- **Citizenship Verifications**
- **Transitioning to Medicare**
- **Preventing Duplicate Accounts**
- **Serving PA's Non-Citizen/Immigrant Population**



Unwinding Update

Medicaid Unwinding Report

Since we last spoke...

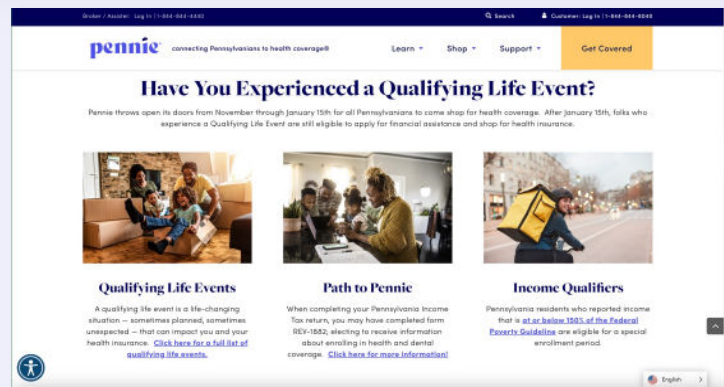
- Pennie has been contacting households **via direct notices/mailers, emails, priority outbound calls, and texting!**
- Pennie participated in **11 press conferences in communities across PA and a live ABC Special on July 19** in partnership with the Department of Human Services (DHS) to raise awareness 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



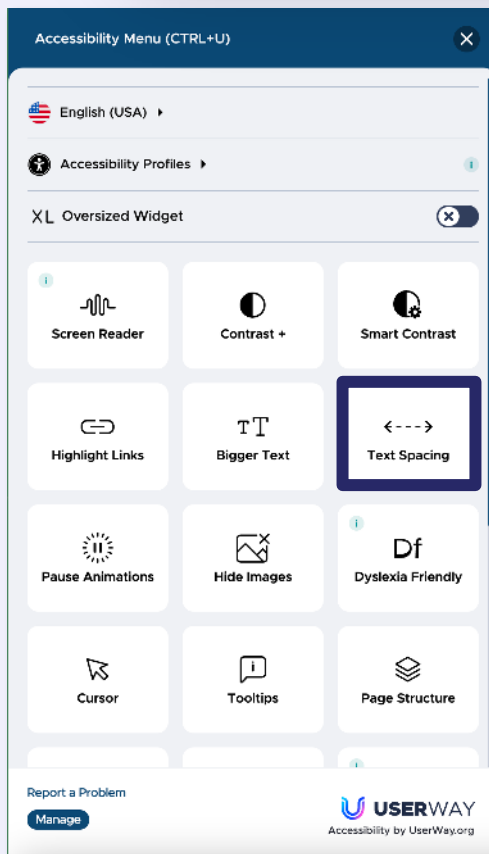
Accessibility Widget

Accessibility to Pennie.com

Previous Text



Revised Text





Broker Training

2024 Broker Training

Pennie's 2024 Broker Training is coming SOON!


<https://agency.pennie.com/brokerscertification/>

Broker Certification

2023 Broker Certification Training is Available Now!

Requirements to become a Pennie-Certified Broker:

- Must be a Licensed Producer with Pennsylvania Insurance Department
- Must complete the Pennie Certification training
- Must have a broker account on pennie.com



Which Training Should I Take?

Please review carefully to be sure you take the right training for your situation. Our Trainings are not interchangeable. If you have any questions, please call our Pennie Broker Support team at **844-844-4440**.

I am New to Pennie

I am a Currently Active Pennie Certified Broker

I am a Previous Pennie Broker, Not Currently Certified

2024 Broker Certification Training

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

2024 Broker Training modules have been updated for the upcoming plan year to include:

- Updated policy and operations content
- Broker portal system training tailored to your specific user role (choose one):
 - Agency/Agency Manager Account (for insurance organizations and agency managers)
 - Broker Account (for brokers within an agency)
- Annual privacy & security training (required by law)

All courses are available at no cost using the same TrainPA platform as the previous years' Broker Trainings.

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.

2024 Broker Recertification Training

- Current Pennie-Certified Brokers must complete 2024 Recertification Training by the deadline to continue as a Pennie-Certified Broker through 12/31/2024.
- Recertification Course module content is streamlined to focus on new or updated policies, key policies warranting annual refresher (e.g. eligibility rules), policies related to strategic goals (e.g. health equity), and any legally-required content (e.g. privacy & security training).
- Once you have satisfied all requirements, your Pennie broker certification end date will update to 12/31/2024 confirming your recertification has been completed.
- Again, 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.**

2024 Broker Training

Agency Managers – Monitor Certification Status of Your Brokers

1. Log in to your Agency Manager account
 - Pending status = Not yet Pennie-Certified Broker
 - Certified status = Currently certified, may or may not have completed recertification.
2. Click Edit next to broker's name
3. Click "Certification Status"
 - Brokers who have a Renewal Date of 12/31/2024 have completed recertification for 2024!

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Agents ▾ Admin Staff ▾ Agency Delegations ▾ Agency Account ▾ My Delegations ▾ My Agent Profile ▾

Agent Name ⇅	Active/Inactive	Customers	Agent License # ⇅	Certification Status	⚙️
Broker #1	Active			Pending	⚙️
Broker #2	Active			Certified	⚙️

[Edit](#)

Agent Information

Profile

My Tickets

Certification Status

Status

Certification Status

Agent Number

Application Submission Date

Certification Status Certified

Certification Number

Certification Date 11-01-2020

Renewal Date 12/31/2024 ✓



Early Assister Training Preview

Assister Training – OEP 2024

- Blackout date – Monday, August 28th through Sunday, September 10th
- Launch Date – Monday, September 11th
- Training Requests can be made under “Get Certified:”
<https://agency.pennie.com/assisters/>
- Refresher Training – critical updates and required elements
- New Assister Training – comprehensive, resource-focused
- Email reminders will be sent

2024 Assister Training - Under Development

Pennie's 2023/2024 Assister Training is under development

Projected launch - September 11, 2023 - for OEP 2024

Resource: <https://agency.pennie.com/assisters/>

pennie Official Site of the Pennsylvania Health Insurance Exchange Authority

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/ Assisters

Get Certified

Assisters are vital to the entire Pennie ecosystem, designed to provide a space for health insurance accessibility.

Once your Assister Training is complete, you will need to begin the Assister Registration process with the Pennsylvania Insurance Department. We have created this Assister Registration Guide for reference.

Get Pennie-Certified for 2023
[Click here to start!](#)

Create Account

If you are a Certified Pennie Assister looking to create your account, please contact your **Enrollment Entity Manager**. Your Enrollment Entity Manager will have the system privileges to "add new assister". If you do not have an Enrollment Entity Manager, please visit [this link](#) to establish your organization's Enrollment Entity Account and your assister account. Please note: It is important to **have separate email addresses/usernames** for your Enrollment Entity Account and your assister account within the Pennie platform.

Get Help

[Assister FAQs](#)
[Assister Resources](#)
[Pennie Community Workgroup](#)
[Call 1-844-644-4440](#)
[Watch: Assister Lunch & Learn Series](#)

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Request Assister Training

...

* Required

- Please provide your first name. *

Enter your answer

- Please provide your last name. *

Enter your answer

- Please provide a valid email address (required). *

Enter your answer



Citizenship Verifications

Citizenship Verification

Update: Birth certificates can be used as a single document to resolve Citizenship DMI

- Previously, US birth certificates could resolve Citizenship DMI only if accompanied by another document.
- Starting 7/1/2023, customers can provide a US birth certificate to verify Citizenship with no additional documents required.
 - This allows Pennie to provide a smoother verification process for the customer, preventing them from needing additional documentation to confirm citizenship.

Pennie FAQ: Documents to Confirm US Citizenship

Documents to confirm U.S. Citizenship

You can send Pennie any of the following documents to confirm your U.S. Citizenship status.

To resolve a Citizenship Data Matching Issue (DMI) a customer MUST submit one of the following documents:

- U.S. passport
- Certificate of Naturalization (N-550/N-570)
- Certificate of Citizenship (N-560/N-561)
- U.S. public birth certificate
- "Document from federally recognized Indian tribe that includes your name and the name of the federally recognized Indian tribe that issued the document, and shows your membership, enrollment, or affiliation with the tribe. Documents you can provide include:
 - A tribal enrollment card
 - A Certificate of Degree of Indian Blood
 - A tribal census document
 - Documents on tribal letterhead signed by a tribal official

Category 2:

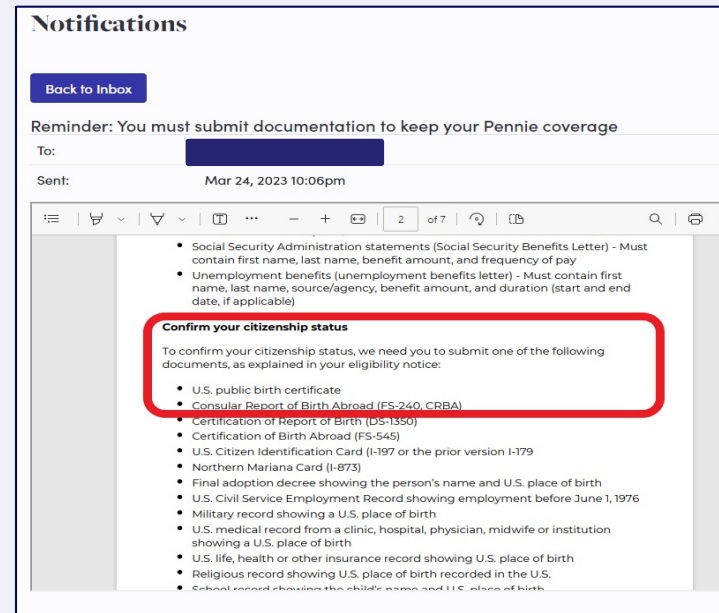
- | | |
|---|--|
| <p>A</p> <p>Or... submit one of the following documents:</p> <ul style="list-style-type: none"> Consular Report of Birth Abroad (FS-240, CRBA) Certification of Report of Birth (DS-1350) Certification of Birth Abroad (FS-545) U.S. Citizen Identification Card (I-197 or the prior version I-179) Northern Mariana Card (I-873) Final adoption decree showing the person's name and U.S. place of birth U.S. Civil Service Employment Record showing employment before June 1, 1976 Military record showing a U.S. place of birth U.S. medical record from a clinic, hospital, physician, midwife or institution showing a U.S. place of birth U.S. life, health or other insurance record showing U.S. place of birth Religious record showing U.S. place of birth recorded in the U.S. School record showing the child's name | <p>B</p> <p>one of these documents (that has a photograph or other information, like the individual's name, age, race, height, weight, eye color, or address):</p> <p>AND</p> <ul style="list-style-type: none"> Driver's license issued by a state or territory or ID card issued by the federal, state, or local government School identification card with photograph U.S. military card or draft record or military dependent's identification card U.S. Coast Guard Merchant Mariner card Voter Registration Card A clinic, doctor, hospital, or school record, including preschool or day care records (for children under 18 years old) 2 documents containing consistent information that proves your identity, like employer IDs, high school and |
|---|--|

Citizenship Verification

Options for Customers Who Lost Coverage due to Expiration of Citizenship DMI

- DMI reminder notices sent prior to 7/1/2023 incorrectly informed customers that they could provide a US birth certificate to verify Citizenship with no additional documents required.
- This was not the policy at the time the notice was sent.
- Due to this notice issue, customers who lost coverage because of an expired Citizenship DMI **MAY** be eligible to have their coverage reinstated to avoid gaps in coverage, if they meet the criteria below:
 - ✓ Call to request reinstatement within 60 days of coverage end date,
 - ✓ Had coverage terminated due to expiration of Citizenship DMI,
 - ✓ Received at least one notice prior to 7/1/2023 that had incorrect information about US birth certificates to verify citizenship,
 - ✓ Not terminated for non-payment of premiums,
 - ✓ Be QHP eligible through Pennie, and
 - ✓ Provide sufficient documentation to verify Citizenship.

Fig. 1: Incorrect Citizenship DMI notice (prior to 7/1/2023)



Citizenship Verification

Fig 2: Expiration of Citizenship DMI Reasonable Opportunity Period (ROP)

2023 Updated Application dated Apr 22, 2023, 11:31:38 PM

Application Status **CLOSED** Primary Contact [REDACTED]

Coverage Year 2023 Application ID [REDACTED]

Type Updated Application Case ID [REDACTED]

Date Created Apr 22, 2023, 11:31:38 PM

Date Submitted Apr 22, 2023, 11:31:38 PM

Max Household APTC Not Eligible

Cost Sharing Reductions Not Eligible

Actions you can take for this application

☒ View Eligibility ☐ View & Print Application Summary

Summary of Events [Hide](#)

Member Name	Event	Event Date
[REDACTED]	Reasonable Opportunity Period Expiration	Apr 22, 2023

- ✓ Verify that coverage was terminated due to expiration of citizenship DMI ROP. Coverage terminates on the last day of the month when the ROP expired.

Fig 3: Citizenship documentation submitted within 60 days after coverage end date

Ticket Summary: TIC-660971

Ticket Type Verify Citizenship

Created for [REDACTED]

Date of Request May 05 2023

Status Resolved

Description Applicant info Name: [REDACTED]

- ✓ Submit acceptable documentation to verify Citizenship, no later than 60 days after coverage end date.
- ✓ Request for reinstatement must be received within 60 days after coverage end date.

Citizenship Verification

Fig 4: Eligible for QHPs through Pennie

2023 Eligibility Summary

Based on your application, members of your household are eligible for:

- ✓ Qualified Health and Dental Plans
- ✓ Advanced Premium Tax Credit of up to \$0.00 for your household to lower your monthly insurance premium.

Detailed eligibility for each household member is listed below. Click on the 'Go to Dashboard' button for the next steps to enroll in a plan.

Eligibility Results for household members

Household Member	Eligible for the following	Action needed
[Redacted]	Qualified Health and Dental Plans Advanced Premium Tax Credit	
[Redacted]	Not Eligible to enroll in a Qualified Health or Dental Plan Not seeking coverage	
[Redacted]	Not Eligible to enroll in a Qualified Health or Dental Plan Not seeking coverage	

✓ Verify the member is currently QHP eligible.

Fig 5: Not terminated for non-payment

Additional Information

Rating Area: R-PA008 Rating Area Effective Date: 02/01/2023

Home Address: [Redacted] Mailing Address: [Redacted]

Primary Tax Filer: [Redacted]

Enrollees (1 primary, 0 spouse, 0 dependent)

Type	Name	Gender	DOB	Tobacco	SSN	Coverage Dates	Member ID
Self (18)	[Redacted]						

Enrollment History

Time	Event	Maintenance Reason	Created By
04-22-2023 11:31:39	Cancellation or Termination	Termination of Benefits	Exchange Admin (Administrator)
02-14-2023 11:14:00	Addition (Initial Enrollment)	Initial Enrollment	Carrier Admin (Administrator)
12-16-2022 10:51:40	Addition (Initial Enrollment)	Member Benefit Selection	[Redacted]

✓ Verify insurer has not terminated coverage for non-payment

- If the conditions of eligibility are present, Pennie reps will complete the reinstatement during the call.



Transitioning to Medicare

Transitioning to Medicare

Customers with APTC/CSR becoming eligible for Medicare

- Becoming eligible for Medicare Parts A & C, or Premium-Free Part A, causes customers to lose their eligibility for tax credits and cost-sharing reductions through Pennie.
- If do not want to keep full premium Pennie coverage, customers must terminate their Pennie coverage BEFORE their Medicare coverage begins.
- Pennie coverage will not auto-terminate due to Medicare eligibility.
- If customer doesn't terminate Pennie coverage, they will have double coverage.
- To terminate Pennie coverage:
 - Update the eligibility application to show that person no longer seeking coverage,
 - "Disenroll" button on My Enrollments in customer portal, or
 - Contact Pennie Customer Service.

Transitioning to Medicare

To terminate Pennie coverage:

- Update the eligibility application to show that person no longer seeking coverage,
- “Disenroll” button on My Enrollments in customer portal, or
- Contact Pennie Customer Service.

Comparison of Ways to Terminate Coverage

	Update App. to Not Seeking Coverage	“Disenroll” on My Enrollments	Contact Pennie Customer Service
Coverage End Date	End of current month only	Choice of end of current month, or up to 3 months in future	Choice of end of current month, or up to 3 months in future
Who can use?	Any member	Any member, EXCEPT Subscriber**	Any member
Able to Keep Dental Plan?	No	Yes	Yes

** Subscriber is typically the primary tax filer. If unsure who is subscriber, look for “self” on My Enrollments.

The screenshot shows the Pennie customer portal interface. On the left, a sidebar menu titled 'My Stuff' includes links to 'My Dashboard', 'My Applications', 'My Eligibility Results', 'My Enrollments' (highlighted with an orange box), and 'My Inbox'. The main content area displays the 'Voluntary Disenrollment' form. The form asks 'Who do you want to disenroll? You can disenroll some or all of your covered family members.' and provides three options: '[Spouse Name]', '[Child Name]', and 'All Covered Family Members' (which is selected with a blue checkmark). A blue informational box states: '[Subscriber Name] may not disenroll without disenrolling all members from coverage, as they are the primary person linked to this enrollment. If you need to remove this person from coverage, please edit your application to report a household change.' At the bottom right of the form are 'Cancel' and 'Continue' buttons. Below the form, a section titled 'COVERED FAMILY MEMBERS' lists 'Spouse', 'Self', and 'Child'. An orange arrow points from a 'Disenroll From Health Plan' button (highlighted with an orange box) in the bottom right corner of the page up to the 'Continue' button on the form.



Preventing Duplicate Accounts:

Preventing Duplicate Accounts

- As an assister or broker, when working with a new client, ask them the following questions to determine if they likely have an existing household account on Pennie:
 - ✓ Have you (or your spouse or your parent) ever applied through Pennie?
 - ✓ Have you ever had coverage through Pennie?
 - ✓ Did you have coverage in 2020 through HealthCare.gov?
- Help customers try to access existing households using:
 - Forgot Password (if they already have a customer login), or
 - Register with Access Code to create account (or use SSN**), or
 - Call Pennie Customer Service to have customers designate you by phone.
- Preventing duplicate accounts is important to prevent disruption to customers, including:
 - Avoid accounts being documented incorrectly with out of date application information,
 - Mitigate customers unnecessarily uploading documents that is no longer required,
 - Prevent customer having double coverage or inadvertently terminating for nonpayment of premium

Prevent Creation of Duplicate Accounts

The screenshot shows a web form titled "Create Customer Record" under the heading "Customer Information". A red error message box at the top states: "Matches a record already in the system. Duplicate record cannot be created." Below this, the form fields are populated with the following values: First Name: Duplicate, Last Name: Customer, Date Of Birth: 12/21/1994, and Zip Code: 17101.



WARNING: Double coverage can cause customer to receive excess APTC with potential tax consequences!

Preventing Duplicate Enrollments

- Pennie prevents duplicate enrollments at the end of plan shopping (before signing to complete enrollment)
- This alert indicates one or more members are attempting to enroll while they already have an existing enrollment that overlaps
- Member can contact Pennie customer service to find an account in which customer is enrolled
- This will also ensure duplicate enrollments aren't created, which will prevent issues come tax season

What should you do if you receive duplicate enrollment message?

1. Go back to start of plan shopping and remove the person who is a duplicate enrollee, and complete plan shopping for the remaining individuals
2. Contact Pennie Customer Service to help resolve the duplicate enrollment.

Prevent Duplicate Enrollments

Information about your enrollment

The following members of your household may already be enrolled in coverage:

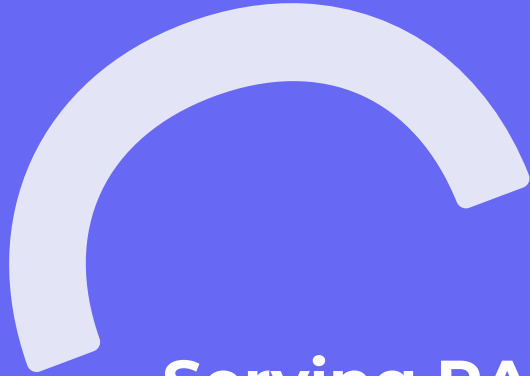
[Your Name] - Health and Dental Enrollment

If you wish to keep these members enrolled in their existing coverage, return to your Dashboard and select the members in your household who still need to enroll in coverage.

If you prefer to enroll all members in the same coverage, you must terminate all existing enrollments before enrolling again as a group.

If you require assistance, please contact the Pennie Contact Center at 1-844-844-8040.

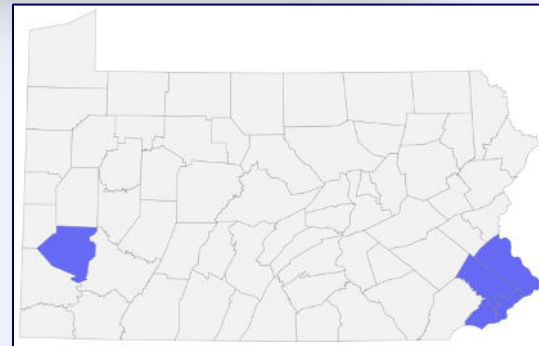
Back to Dashboard



Serving PA's Non-Citizen/Immigrant Population

Immigrant Populations in Pennsylvania

- In the 2020 US Census, over 900,000 Pennsylvanians self-identified as 'foreign-born' (~7% of the total population). Even more identify as native-born with at least one immigrant parent (~1.1 million people).
- The rate of uninsured immigrants in the US was 26% (2020). In PA, the rate is approximately the same (including both lawfully present and undocumented).



PA counties with highest number of immigrants include:

- | | |
|--------------------------|---------------------|
| ○ Philadelphia (222,600) | ○ Bucks (61,400) |
| ○ Montgomery (88,800) | ○ Delaware (58,800) |
| ○ Allegheny (72,000) | |

Top countries of origin for immigrants in PA include:

- | | |
|---------------------------|----------------|
| ○ India (10%) | ○ Mexico (6%) |
| ○ Dominican Republic (9%) | ○ Vietnam (3%) |
| ○ China (7%) | |

- Pennie has a significant population of enrollees who are non-citizens: More than 30,000 enrollees, as of spring 2022. Non-citizens who qualify for Pennie may be students, office workers, migrant workers, spouses of US citizens, refugees, and asylees.

Eligibility for Pennie

- To qualify for health coverage through Pennie, a customer must:
 - ✓ be a PA resident,
 - ✓ **be a US citizen, national, or an immigrant who is lawfully present in the US,** and
 - ✓ expect to remain a citizen/national/lawfully present for the entire duration of time they are seeking coverage.



Traveling outside the US for short visits does not affect a lawfully present immigrant's eligibility for Pennie, as this travel does not change their PA residency status. Extended visits home *may* affect their residency status.

Lawful Presence

- Federal law considers an immigrant or other noncitizen “lawfully” present if the individual:
 - Has been admitted into the U.S. legally and is present within the legally approved visa period, or
 - Has permission from the United States Citizenship and Immigration Services (USCIS) to stay or live in the U.S.

- What immigrant statuses qualify for Pennie Coverage?

<ul style="list-style-type: none"> ◦ Lawful Permanent Resident (LPR/Green Card holder) ◦ Asylee ◦ Refugee ◦ Cuban/Haitian Entrant ◦ Conditional Entrant Granted before 1980 ◦ Battered Spouse, Child and Parent ◦ Victim of Trafficking and their Spouse, Child, Sibling or Parent ◦ Granted Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT) ◦ Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas, and citizens of Micronesia, the Marshall Islands, and Palau 	<ul style="list-style-type: none"> ◦ Temporary Protected Status (TPS) ◦ Deferred Enforced Departure (DED) ◦ Deferred Action Status (Exception: Deferred Action for Childhood Arrivals (DACA) is not an eligible immigration status for applying for health insurance) ◦ Lawful Temporary Resident ◦ Administrative order staying removal issued by the Department of Homeland Security ◦ Member of a federally-recognized Indian tribe or American Indian Born in Canada ◦ Resident of American Samoa ◦ Paroled into the U.S.
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NOTE: This is not a complete list of immigration statuses that may qualify for Pennie coverage.

Options for People not Lawfully Present

People who are not lawfully present in the U.S., including undocumented immigrants and non-citizens with the status of Deferred Action for Childhood Arrivals (DACA)**, are not eligible to enroll in coverage through Pennie.

You should explore other health care programs in PA that might provide services to people who do not qualify for Pennie coverage.

Options for People Not Lawfully Present

<u>MAY</u> be eligible for	<u>NOT</u> eligible for
<ul style="list-style-type: none"> ✓ Emergency medical assistance (Emergency Medicaid) for emergency treatment. ✓ Public health programs, community health centers, and hospital care. ✓ Private coverage offered outside of Pennie at full price. 	<ul style="list-style-type: none"> ✗ Health coverage through a Marketplace, even at full price. ✗ Programs to lower their costs through a Marketplace, including APTC and CSR ✗ Non-emergency Medicaid or CHIP



Emergency Medicaid is a special program for emergency assistance within PA's Medical Assistance program, for those who do not have other sources of coverage for emergency conditions.



**Proposed federal rules may make individuals with DACA status eligible for coverage through Pennie starting as early as Nov. 1, 2023. Pennie will notify stakeholders of changes to federal rules.

Contact Pennie Customer Service for assistance when working with individuals with DACA status.

Helping Immigrants Applying Through Pennie

When working with customers enrolling in Pennie coverage, make sure they have brought all necessary documents and information with them to help with the application process.

Things to consider when helping someone with lawful presence apply:

1. Determine if they're likely eligible for Pennie coverage and should apply.
 - What is their current immigration status?
 - Do they have a green card or other documentation to show immigration status?
 - How long have they been lawfully present in the US?
 - Do they have other household members with different immigration statuses, including US Citizens and/or individuals not lawfully present?
2. Understand the correct documents they need to prove their immigration status and income if needed. Review with the customer how and when they might need to submit these documents to Pennie.
3. Ask the customer to bring their Social Security Number (SSN) or other identification numbers when you meet to go over their application and options (e.g. Alien Number, Green Card ID Number).



NOTE: Most lawfully present immigrants who are also Legal Permanent Residents (i.e. individuals who were admitted to the US on a citizenship path) will have an SSN.

Social Security Number & Individual Tax ID Number (ITIN)

- Many non-citizens have social security numbers (SSN) and must provide it if they do.
- Some may have an ITIN (Individual Taxpayer Identification Number), which demonstrates their ability to work in the U.S. However, an ITIN cannot verify lawful presence in the Pennie application and should not be used in lieu of an SSN.

Can individuals without an SSN apply for coverage through Pennie?

- Yes, individuals without an SSN can apply. They should leave the SSN field blank. **(Do not input an ITIN or any other number in the SSN field besides the applicant's correct SSN.)** They will provide other information demonstrating their lawful presence status later in the application.

Who is required to provide an SSN on the Pennie application?

- Anyone applying for coverage who has an SSN, and
- Any adults who have an SSN (if the household is applying for financial assistance), even if the adult is not applying for coverage for themselves



TIP: If customer has an identification number but you're not sure what type of number it is, the application will tell you what format of identification number should be entered in that field.

☒ Check if Spouse Customer has eligible immigration status [Learn more](#)

Please select a document type*

☒ Permanent Resident Card "Green Card", I-551

1 Please enter your alien number (also known as your alien registration number, USCIS number, or A-Number). When entering an A-Number, include all nine numerical digits. Do not enter other characters or letters. If the number is an older issued A-Number, add leading 0s to ensure nine digits.

Alien Number* ?

1 Please enter the Card Number. Card Number is 13 characters long, with the first 3 characters alpha and the remaining 10 characters numeric.

Card Number* ?

Pennie Application Immigration Questions

- On the application, non-US citizens need to attest to having an eligible immigration status and answer other relevant questions about their immigration status.
- Customers should select the document that corresponds with their most current immigration status and provide the identification information that applies to that document

Citizenship or Immigration Status

Is **Spouse Customer** a U.S. citizen or U.S. national?*

☐ Yes

☒ No

☒ Check if **Spouse Customer** has eligible immigration status [Learn more](#)

Please select a document type*

☐ Permanent Resident Card "Green Card", I-551

☐ Temporary I-551 Stamp (on passport or I-94, I-94A)

☐ Machine Readable Immigrant Visa (With Temporary I-551 Language)

☐ Employment Authorization Card (EAD, I-766)

☐ Arrival/Departure Record (I-94, I-94A)

☐ Arrival/Departure Record in Foreign Passport (I-94)

☐ Foreign Passport

☐ Reentry Permit (I-327)

☐ Refugee Travel Document (I-571)

☐ Certificate of Eligibility for Nonimmigrant (F-1) Student Status (I-20)

☐ Certificate of Eligibility for Exchange Visitor (J-1) Status (DS2019)

☐ Notice of Action, I-797

☐ Other status

☐ None of these

Does **Spouse Customer** also have any of these documents? (Select all that apply) [Learn more](#)

☐ Certification From U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)

☐ Office of Refugee Resettlement (ORR) Eligibility Letter (if Under 18)

☐ Cuban/Haitian Entrant

☐ Resident of American Samoa

☐ Battered spouse, child, or parent under Violence Against Women Act

☐ Document indicating member of federally-recognized Indian tribe or American Indian born in Canada

☐ Document indicating withholding of removal

☐ None of these

Has **Spouse Customer** 's primary residence been in the U.S. since 1996?*

☐ Yes

☒ No

Has **Spouse Customer** had their current immigration status for the last 5 years?*

☒ Yes

☐ No



NOTE: While the I-797 Notice of Action may be an acceptable form of documentation, it will not be accepted when it says "THIS NOTICE DOES NOT GRANT ANY IMMIGRATION STATUS OR BENEFIT" at the top of the notice.

Five-Year Bar

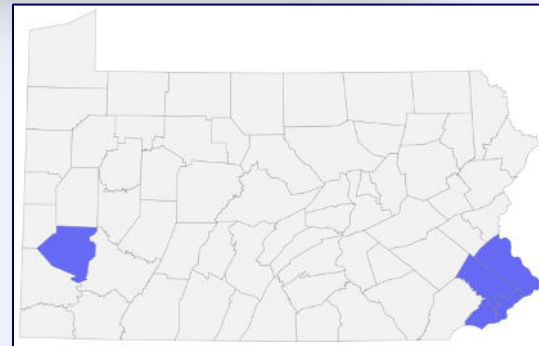
- Qualified immigrants are eligible for nonemergency Medicaid, CHIP, and other major federal programs with certain conditions and restrictions.
- To qualify for Medicaid coverage, many qualified non-citizens (such as Lawfully Permanent Residents or green card holders) have a five-year waiting period known as the “five-year bar.”
- The five-year waiting period begins on the date the individual first received qualified status.
- Lawfully present customers who have not met the five-year bar and have income below 100% of Federal Poverty Level (FPL) can qualify for coverage and financial help through Pennie.

Who is exempt from the five-year bar in Pennsylvania?

- ✓ Pregnant women
- ✓ Children 18 and younger
- ✓ Refugees, asylees, Or
- ✓ Lawful permanent residents who used to be refugees or asylees

Immigrant Populations in Pennsylvania

- In the 2020 US Census, over 900,000 Pennsylvanians self-identified as 'foreign-born' (~7% of the total population). **Even more identify as native-born with at least one immigrant parent (~1.1 million people).**
- The rate of uninsured immigrants in the US was 26% (2020). In PA, the rate is approximately the same (including both lawfully present and undocumented).



PA counties with highest number of immigrants include:

- | | |
|--------------------------|---------------------|
| ○ Philadelphia (222,600) | ○ Bucks (61,400) |
| ○ Montgomery (88,800) | ○ Delaware (58,800) |
| ○ Allegheny (72,000) | |

Top countries of origin for immigrants in PA include:

- | | |
|---------------------------|----------------|
| ○ India (10%) | ○ Mexico (6%) |
| ○ Dominican Republic (9%) | ○ Vietnam (3%) |
| ○ China (7%) | |

- Pennie has a significant population of enrollees who are non-citizens: More than 30,000 enrollees, as of spring 2022. Non-citizens who qualify for Pennie may be students, office workers, migrant workers, spouses of US citizens, refugees, and asylees.

Mixed Immigration Status Households

Many immigrant families are of “mixed status,” with members having different citizenship & immigration statuses

- Pay close attention to the eligibility notice and the customer’s dashboard for “mixed status” households to understand the eligibility for each family member.

Example 1



Eligibility by Immigration Status	Not Lawfully Present	Lawfully Present (<5 years)	US Citizen
Medicaid/CHIP?	✗*	✗*	✓
QHP?	✗	✓	✓
APTC/CSR?	✗	✓	✓

* Possibly eligible for PA Emergency Medicaid

Example 2



Eligibility by Immigration Status	Lawfully Present (<5 years)	Lawfully Present (5+ years)	US Citizen
Medicaid/CHIP?	✗*	✓	✓
QHP?	✓	✓	✓
APTC/CSR?	✓	✓	✓

* Possibly eligible for PA Emergency Medicaid



Individuals who are not lawfully present may apply for an eligible family member (for example, an undocumented parent applying on behalf of their citizen child).

- Family members who are not seeking coverage will NOT be asked for their immigration status.



Questions & Feedback

We Want to Hear From You



Questions & Feedback – Always Welcome



**Call Customer
Service**

+1 (844) 844-4440

Mon – Friday
8:00 AM to 6:00 PM



**Send Us Your
Question**

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