

pennie[®]





Pennie Community Workgroup

November 17, 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



- **Updates from External Affairs**
- **Assister / Broker Training Reminder**
- **Security – Annual Data Protection Review**
- **Open Enrollment Reminders**
- **Life Events during Open Enrollment**
- **Open Enrollment Contact Center Hours**



Updates from External Affairs

External Affairs Updates

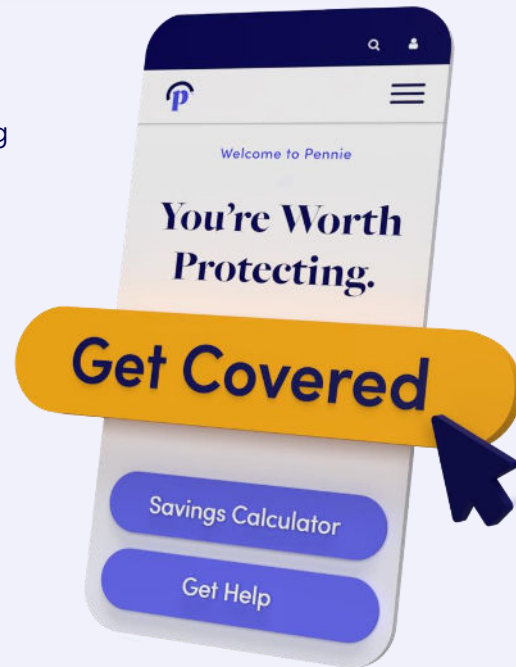
Open Enrollment 2024:

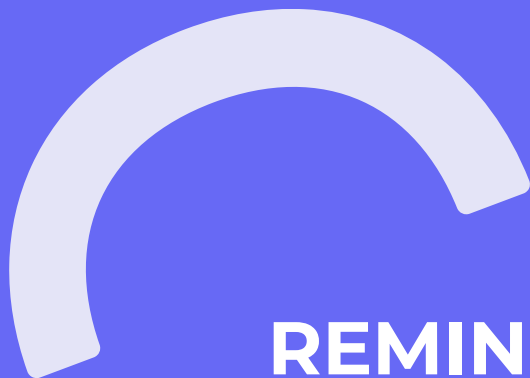
- Customer Communications underway – emails, texts and outbound calls
- Open Enrollment Stakeholder Toolkit: Updated collateral for 2024/Specific targeted collateral, social content, graphics, animations, stakeholder talking points and sample newsletter language
- Paid Media ads in market (commercials, radio, lifestyle and digital ads)
- Press Conferences/interviews underway

Medicaid Renewals:

- Customer Communications underway – emails, texts and outbound calls
- Loss of Medicaid Toolkit: Collateral, social content, graphics and talking points
- Paid and Earned Media Tactics underway, in collaboration with Open Enrollment

NOW AVAILABLE: [Pennie's 2022 Annual Report](#)





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



Security: Annual Data Protection Review

Data Privacy Reminders

There are many details spelled out in various training programs, documents and agreements. The following are some hints/reminders and do not replace or change anything in those official sources.

- Please report to us if:
 - You see information in a household that does not belong to that household.
 - A device which stores Pennie information is lost or stolen.
 - If you see or are aware of any suspicious activity on any of Pennie's systems.
- Tips, Hints and Reminders:
 - **Use Data Minimization:** In emails use ids (household or policy) instead of identifying information. Do not send social security numbers.
 - **Links Instead of Attachments for Sensitive Info:** Use a link to a secure location (i.e. SharePoint, OneDrive, Google Drive) instead of using an attachment.
 - **Encrypted Email is an Option:** Go to new Email, then navigate to File/Info/Encrypt
 - **Long Email Chains:** Avoid long email chains. When they are necessary review the entire chain to make sure all recipients should have access to all content. Remove unneeded content before forwarding.
 - **Double Check Recipient List:** Double check you have the right people (people can have similar names). Also, like email chains, ensure everyone who will receive the email, needs to see the information contained in the email.
 - **Change your passwords regularly:** Avoid using the same passwords for Pennie and personal systems/devices.
 - **Device Sharing Prohibited:** Don't let guests/friends use any device which may have customer information.
 - **Password Sharing Prohibited:** Do not share your Pennie credentials with anyone.

Privacy and Security

Common Pennie IDs you can use to uniquely identify a Pennie customer

- Case ID – Customer dashboard, My Applications page
- Application ID – My Applications page
- Ticket ID – My Tickets page (customer portal), Secure inbox subject line, Pennie Customer Service
- Exchange Assigned Policy ID – View Enrollment Details (from assister/broker portal)

Your Application Status (Your Case ID is PA1100001761)

2023 Application
For 4 members

Current Applications for 2023

2023 Initial Application dated May 31, 2023, 11:30:38 PM

Application Status

Primary Contact

Date Created

May 31, 2023, 11:30:38 PM

COMPLETED

Coverage Year
2023

Application ID
100007659

Date Submitted

May 31, 2023, 11:30:37 PM

Type
Initial Application

Case ID
PA1100001761

Max Household APTC
Not Eligible

Ticket History

Ticket Id

Subject

TIC-2660

Notifications

Date

Subject

08/29/2022

TIC-2674

07/20/2022

Important update regarding your Pennie ticket #TIC-2660

View Enrollment Details

HIGHMARK
HIGHMARK INC.

MY DIRECT BLUE EPO BRONZE 8900

Enrollment Status: CONFIRM

Effective Date: 04/01/2023 – 12/31/2023

Enrollment Date: 03/14/2023

MONTHLY PAYMENT

Premium Amount \$392.61
Elected Federal APTC Amount \$81.84
Net Premium \$310.77

ENROLLMENT ID'S

Exchange Assigned Policy ID 1519
CMS Plan ID 33709PA094000801
Transaction ID PA00000001546

Submitted Date: 03/14/2023

Submitted by: Individual

Last Update Date: 03/20/2023

Last Update By: Administrator

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Open Enrollment Reminders

2024 Open Enrollment Reminders

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. **Extension will be announced broadly AFTER 12/15 deadline.**
 - Encourage consumers to enroll by December 15th and as early as possible.



**Enroll by
Dec 15th**

for coverage starting Jan 1st

When will customers be autorenewed for 2024?

- Most customers were autorenewed in October. Notices sent on 10/25 & 10/30.

If already autorenewed for 2024, what do customers need to do?

- Update eligibility application, including 2024 expected income
- Review changes to health plan, shop & compare other plan options
- If no longer need coverage through Pennie, cancel 2024 autorenewal **NO LATER THAN Dec 31st**



**Enroll by
Jan 19th**

for coverage starting Feb 1st

Why was customer autorenewed without financial assistance?

- Most Common: lack of consent to check trusted data sources at renewal
 - Reminder: renewal consent expires if not re-authorized, max up to 5 years
- Solution: Resubmit application to get immediate eligibility determination for financial assistance;
 - Consider updating renewal consent also so able to receive financial assistance in future autorenewals

2024 Open Enrollment Reminders

Why would customers NOT have been autorenewed for 2024? What can they do?

- May not have been enrolled in October when autorenewals were generated
- May no longer be eligible (e.g. child age 26 not eligible to renew onto parent's plan)
- Solution: Shop and enroll before Dec 15th for coverage starting Jan 1st

Will Pennie re-run autorenewals later in Open Enrollment for customers not autorenewed in October?

- Yes! Customers not already renewed MAY be autorenewed later in OE ("catch-up" autorenewals)
- What are "catch-up" autorenewals:
 - a second chance to autorenew customers who enrolled late in 2023
 - "Catch-up" autorenewal coverage begins Jan 1st
- Who is eligible for "catch-up" autorenewals:
 - ✓ Has 2023 enrollment
 - ✓ No 2024 enrollment
 - ✓ No 2024 application started
- When: For 2024 OE, two catch-up autorenewal runs: Early December 2023, & January 2024



Don't wait for catch-up autorenewals – shop for 2024 when enrolling in 2023 coverage!

2024 Open Enrollment Reminders

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.

CSR – Cost Sharing Reductions to lower out-of-pocket costs; the higher the number means more financial help.
For more information on cost-sharing reductions (CSR), see [October 2023 Pennie Community Workgroup](#) or review your certification training.

OE Check for Medicaid/CHIP Eligibility

During Open Enrollment each year, Pennie identifies renewed customers who may be potentially-eligible for Medicaid/CHIP and sends their application to DHS for a full determination.

Which customers impacted?

- Customers whose income is at or below the Medicaid income thresholds for 2024 PY, who were not recently denied Medicaid/CHIP, including:
 - Adults with income <138% FPL
 - Children up to 18 <314% FPL
 - Pregnant adults with income <220% FPL

What happens to their 2024 Pennie coverage while waiting for Medicaid/CHIP full determination?

- Continue to receive financial assistance towards 2024 Pennie coverage while DHS is reviewing their application

What happens to their 2024 Pennie coverage after Medicaid/CHIP determination completed?

- If determined INELIGIBLE for Medicaid/CHIP, no impact to 2024 Pennie coverage
- If determined ELIGIBLE for Medicaid/CHIP, Pennie coverage and financial help terminated prospectively.

Some of these customers received an email communication on September 5, 2023 informing them of this action, as well as instructions for how to apply for Medicaid/CHIP right away, if they so choose. For more information, see [September 2023 Pennie Community Workgroup](#).

2024 Plan Year Updates

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.

Medicaid CHIP Denial Information

Steps

- Start Your Application
- Family and Household
 - Get Ready
 - Household Members
 - Household Information
 - American Indian/Alaska Native
 - Medicaid/CHIP Denial Information**
 - Pregnancy Information
 - Disability Information
 - Summary
 - Income Information
 - Additional Information
- Review and Sign

Were any of these people found not eligible for Medicaid or CHIP in the past 90 days? [Learn more](#)

If you were recently disenrolled from Medicaid, otherwise known as Medical Assistance (MA), or CHIP because you failed to respond to your renewal packet, you should answer "No" because your disenrollment was not due to an eligibility determination. If you were disenrolled from MA or CHIP after submitting your renewal packet, you should answer "Yes" because your disenrollment was due to a determination that you are no longer eligible for those programs. If you recently applied for coverage through MA or CHIP and were not enrolled because you were found ineligible, you should answer "Yes".

☒ **Customer**

When was **Customer** denied Medicaid or CHIP coverage? [Learn more](#)

Month Day Year

10 10 2010 **more than 90 days**

Was **Customer** found not eligible for Medicaid or CHIP based on immigration status since 2018?*

☐ Yes

☒ No

[Back](#) [Save & Exit](#) [Save & Continue](#)

- Pennie must send the application to DHS for a new Medicaid/CHIP determination IF:
 - ✓ previous Medicaid/CHIP denial is **MORE than 90 days** in the past, and
 - ✓ application is potentially-eligible for Medicaid/CHIP
- If denied, then Pennie will determine eligibility for APTC/CSR.

2024 Open Enrollment – Assistors & Brokers

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

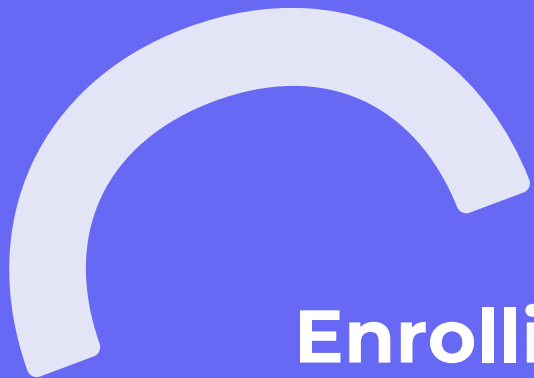
- Check in to see if what has changed – could impact eligibility or health needs
- Review changes in cost for coverage, explain why premiums and APTC change each year
- Assess whether they want to shop for another plan or stay enrolled in their renewal plan
 - Change in health care needs or providers?
 - 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 31st

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

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

When reporting a life event during OE, think of what **coverage start date** you want to shop for
Coverage start date will tell you **which plan year's application** to enroll through

- 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.

Life Events during Open Enrollment

To illustrate how to report life events during OE, we will walk through several examples:

Life Event	SEP Duration	Effective Date Rule
Loss of MEC (not Medicaid/CHIP)	Up to 60 days before event Up to 120 days after event	(before event) 1 st of month after event (after event) 1 st of month following shopping
Loss of Medicaid / CHIP	Up to 60 days before event Up to 120 days after event	(before event) 1 st of month after event (after event, day 1-60) Choice of: <ul style="list-style-type: none"> 1st of month following shopping, or 1st of month after event (after event, day 61-120) 1 st of month following shopping

Examples assume the life event occurs during Medicaid Unwinding period (April 2023 – March 2024).

- Medicaid Unwinding adds additional potential for confusion due to:
 - long 120-day shopping period, and
 - option to enroll retroactive during the first 60-days of the SEP.
- Other SEPs with similar complexities:
 - Loss of MEC (event date before 3/31/2024) - long 120-day shopping period
 - Birth, Adoption - retroactive coverage start dates

See Appendix for a walkthrough of Loss of MEC scenarios.

For more information on SEPs, see Pennie's [SEP Quick Reference Guide](#), available on Pennie's resources page..

Loss of Medicaid during OE

Life Event	SEP Duration	Effective Date Rule
Loss of Medicaid / CHIP	Up to 60 days before event Up to 120 days after event	(before event) 1 st of month after event (after event, day 1-60) Choice of: <ul style="list-style-type: none"> 1st of month following shopping, or 1st of month after event (after event, day 61-120) 1 st of month following shopping

Examples assume the life event occurs during Medicaid Unwinding period (April 2023 – March 2024).

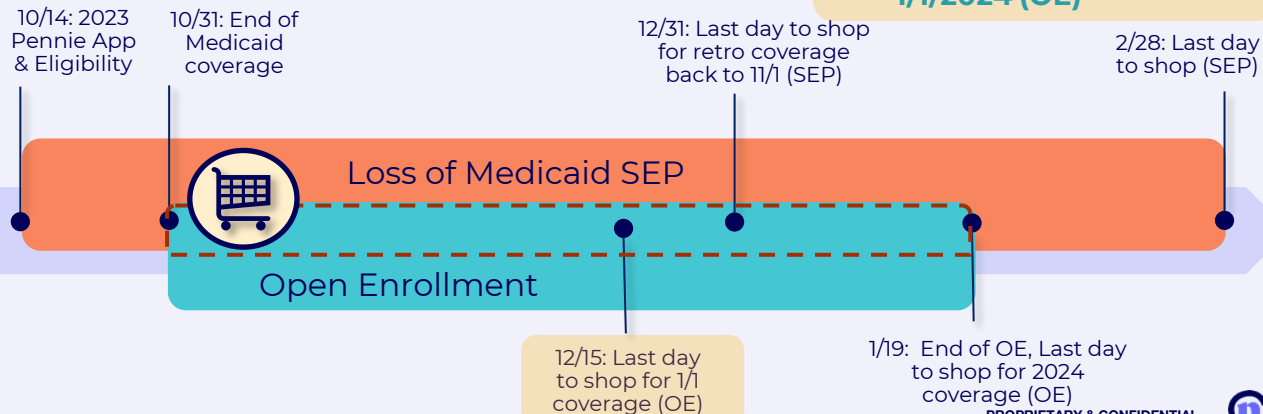
Loss of Medicaid - Scenario 1: Plan shopping 11/20/2023 (Day 1-30)

Earliest Coverage Start Dates:

- 11/1/2023 (SEP)
- 1/1/2024 (OE)

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)



Loss of Medicaid during OE

Customer Example: Jessica

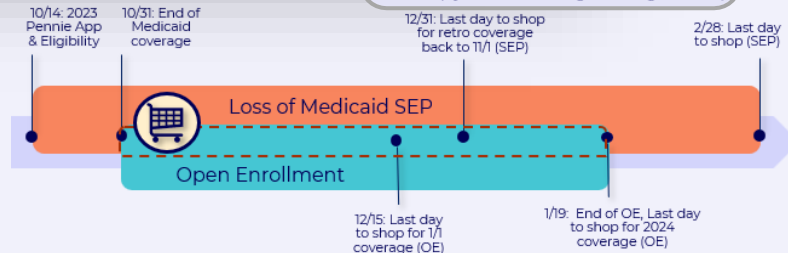
- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
 - through 2/28/2024
 - (by 12/31 for coverage starting 11/1/2023)

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Loss of Medicaid - Scenario 1: Plan shopping 11/20/2023

To maximize coverage for the customer:

1. Enroll in 2023 coverage via SEP (effective 11/1/2023)



The screenshot shows the Pennie dashboard with the '2023' tab selected. The dashboard displays a message about enrolling in or changing 2023 coverage, a notification that the user has 105 days left to enroll or change a plan, and a 'Next Steps' section. A 'Shop for Plans' button is highlighted with an orange box.

(During OE, dashboard defaults to 2024 PY)

Earlier Coverage Start Date pop-up will only appear if Loss of MA/CHIP event and shopping in first 60 days of SEP.

The screenshot shows a 'Select Coverage Start Date' pop-up. It informs the user that their 120-day shopping period begins on October 31, 2023. The pop-up offers two options for the coverage start date: 'Your coverage is currently scheduled to begin (December 1, 2023)' (selected) and 'Earlier coverage effective date (November 1, 2023)' (highlighted with an orange box). A 'Continue' button is at the bottom right.

(continue steps on next slide)

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Note: If no autoeligibility in Medicaid AT, customer will need to review & submit their 2023 application, click on Confirm Even to report Loss of Medicaid SEP.

Loss of Medicaid during OE

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)

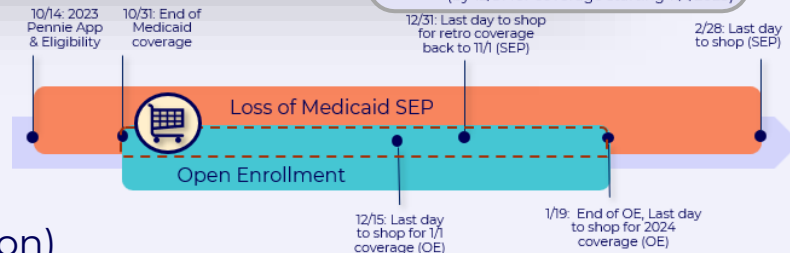
26

Scenario 1: Plan shopping 11/20/2023

To maximize coverage for the customer:

(continued from steps on previous slide)

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



2023

2024

⌚ You have 58 days to enroll before the open enrollment period ends on 01/15/2024 . If you are reporting a change to your 2023 enrollment click on the 2023 tab to update your enrollment.

Next Steps

You have successfully completed your application for health insurance and provided your financial information.
You can now shop and enroll in plans that best meet the needs of your family.

Shop for Plans

Coverage Outcome – No Gaps:

Through 10/31/2023: Medicaid
11/1 – 12/31/2023: Pennie
1/1 – 12/31/2024: Pennie

Loss of Medicaid during OE

Life Event	SEP Duration	Effective Date Rule
Loss of Medicaid / CHIP	Up to 60 days before event Up to 120 days after event	(before event) 1 st of month after event (after event, day 1-60) Choice of: <ul style="list-style-type: none"> 1st of month following shopping, or 1st of month after event (after event, day 61-120) 1 st of month following shopping

Examples assume the life event occurs during Medicaid Unwinding period (April 2023 – March 2024).

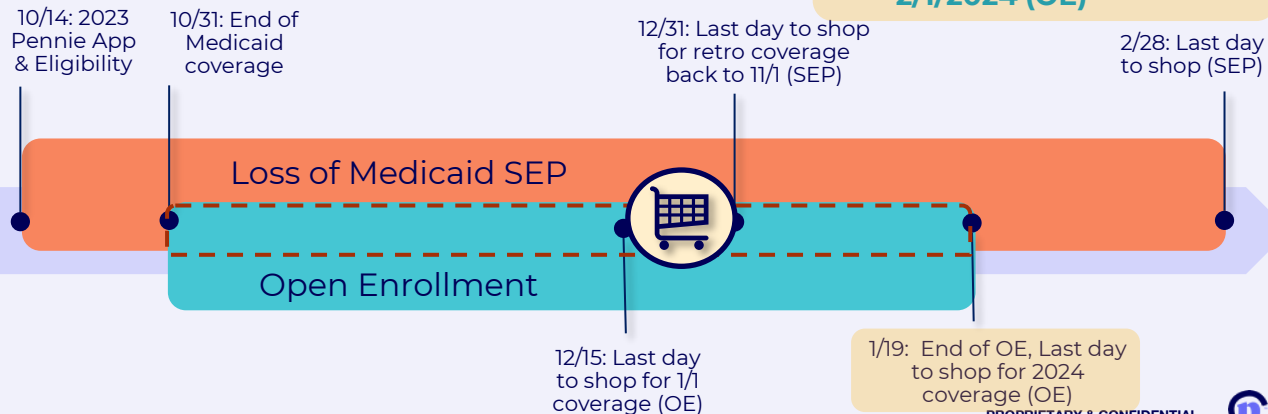
Loss of Medicaid - Scenario 2: Plan shopping 12/20/2023 (Day 31-60)

Earliest Coverage Start Dates:

- 11/1/2023 (SEP)
- 2/1/2024 (OE)

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)



Loss of Medicaid during OE

Customer Example: Jessica

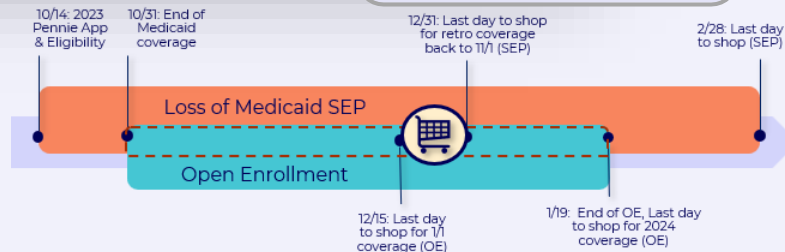
- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
 - through 2/28/2024
 - (by 12/31 for coverage starting 11/1/2023)

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Loss of Medicaid - Scenario 2: Plan shopping 12/20/2023

To maximize coverage for the customer:

1. Enroll in 2023 coverage via SEP (effective 11/1/2023)



The screenshot shows the Pennie app interface with the '2023' tab selected. The text reads: 'To enroll in or change your 2023 coverage, you must have a qualifying life event, such as birth or Loss of Medicaid/Medical Assistance (MA) or CHIP coverage. After enrolling in or changing your 2023 coverage, click on the "2024" tab above to make the same changes to your 2024 coverage. Your 2024 coverage will not update automatically.' Below this, a yellow banner states: '⌚ You have 105 days left to enroll or change a plan.' Under the 'Next Steps' section, it says: 'You have successfully completed your application and confirmed life event. Please click on the button below to start shopping.' A blue button labeled 'Shop for Plans' is highlighted with an orange box.

Earlier Coverage Start Date pop-up will only appear if Loss of MA/CHIP event and shopping in first 60 days of SEP.

The screenshot shows a 'Select Coverage Start Date' pop-up. It contains the text: 'Your 120-day shopping period begins on October 31, 2023. If you need coverage going forward, please create a 2024 application by [clicking here](#). You may choose to have your coverage start earlier to avoid a gap in coverage. Important note: If you choose this earlier date, you will have to pay multiple monthly premiums to start your coverage.' There are two radio button options: 'Earlier coverage effective date (November 1, 2023)' (which is selected and highlighted with an orange box) and 'Continue'. A blue 'Continue' button is at the bottom right.

(continue steps on next slide)

Note: If no autoeligibility in Medicaid AT, customer will need to review & submit their 2023 application, click on Confirm Even to report Loss of Medicaid SEP.

Loss of Medicaid during OE

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)

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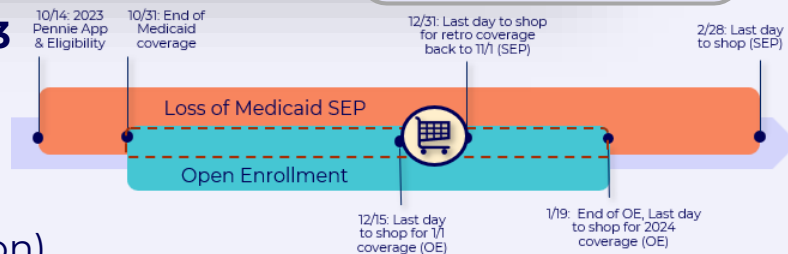
Loss of Medicaid - Scenario 2: Plan shopping 12/20/2023

To maximize coverage for the customer:

(continued from steps on previous slide)

2. Submit 2024 application (copied from 2023 application)
3. Report Life Event to Enroll in 2024 coverage via SEP (effective 1/1/2024)

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



2023	2024
<p>You have 29 days to enroll before the open enrollment period ends on 01/15/ 2024 . If you are reporting a change to your 2023 enrollment click on the 2023 tab to update your enrollment. If you have a qualified life event that would grant you an earlier effective start date than 02/01/2024 , then click the following link</p> <p>Confirm Life Event</p>	
<p>Next Steps</p> <p>You have successfully completed your application for health insurance and provided your financial information. You can now shop and enroll in plans that best meet the needs of your family.</p> <p>Shop for Plans</p>	

2023	2024
<p>Next Steps</p> <p>You have successfully reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.</p> <p>Confirm Event and Finalize Plans</p>	

**2024 Shop for Plans button = OE coverage start date rules
(after 12/15, OE coverage starts 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

Loss of Medicaid during OE

Life Event	SEP Duration	Effective Date Rule
Loss of Medicaid / CHIP	Up to 60 days before event Up to 120 days after event	(before event) 1 st of month after event (after event, day 1-60) Choice of: <ul style="list-style-type: none"> 1st of month following shopping, or 1st of month after event (after event, day 61-120) 1 st of month following shopping
Examples assume the life event occurs during Medicaid Unwinding period (April 2023 – March 2024).		

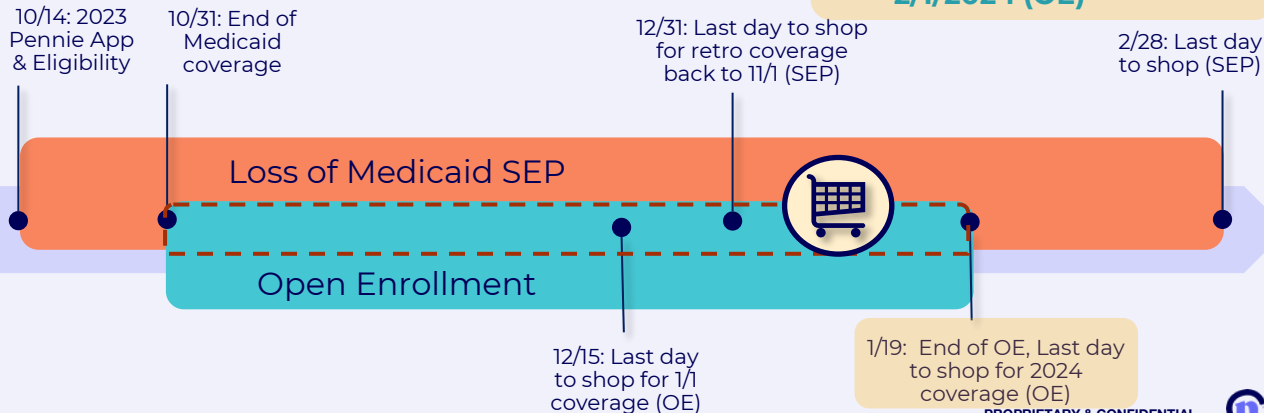
Loss of Medicaid - Scenario 3: Plan shopping 1/10/2024 (Day 61-90)

Earliest Coverage Start Dates:

- 2/1/2024 (SEP)
- 2/1/2024 (OE)

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)



Loss of Medicaid during OE

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)

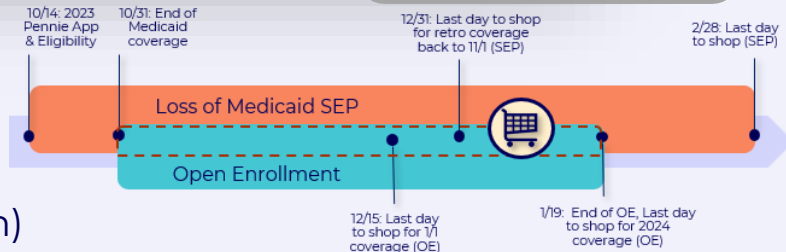
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Loss of Medicaid - Scenario 3: Plan shopping 1/10/2024

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)



2023	2024
<p>You have 29 days to enroll before the open enrollment period ends on 01/15/ 2024 . If you are reporting a change to your 2023 enrollment click on the 2023 tab to update your enrollment. If you have a qualified life event that would grant you an earlier effective start date than 02/01/2024 , then click the following link</p> <p>Confirm Life Event</p> <p>Next Steps</p> <p>You have successfully completed your application for health insurance and provided your financial information. You can now shop and enroll in plans that best meet the needs of your family.</p> <p>Shop for Plans</p>	

2023	2024
<p>Next Steps</p> <p>You have successfully reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.</p> <p>Confirm Event and Finalize Plans</p>	

Coverage Outcome:

Through 10/31/2023: Medicaid

11/1 – 1/31/2024: **No Coverage**

2/1 – 12/31/2024: Pennie

2024 Shop for Plans button = OE coverage start date rules

While SEP & OE effective date rules will yield same result, better to report life event to be sure maximizing coverage.

Loss of Medicaid during OE

Life Event	SEP Duration	Effective Date Rule
Loss of Medicaid / CHIP	Up to 60 days before event Up to 120 days after event	(before event) 1 st of month after event (after event, day 1-60) Choice of: <ul style="list-style-type: none"> 1st of month following shopping, or 1st of month after event (after event, day 61-120) 1 st of month following shopping

Examples assume the life event occurs during Medicaid Unwinding period (April 2023 – March 2024).

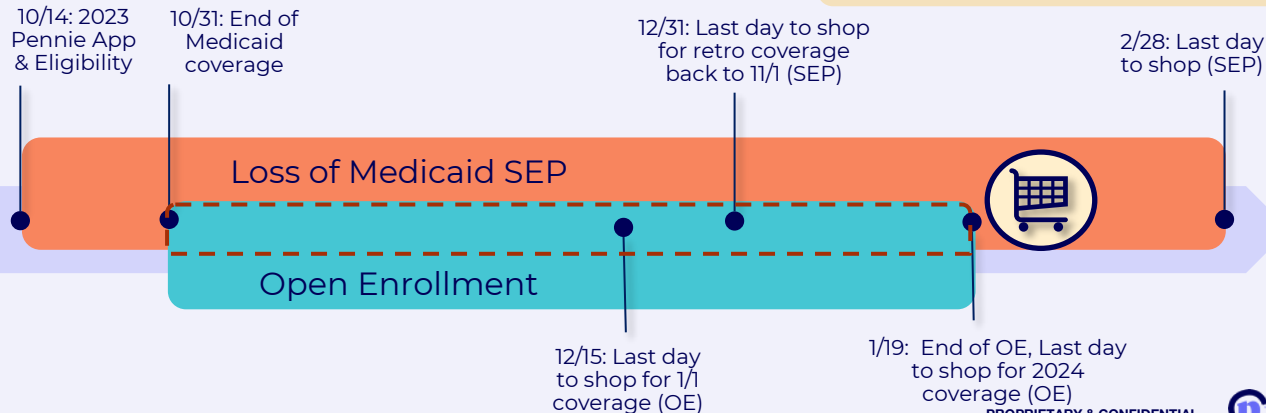
Loss of Medicaid - Scenario 4: Plan shopping 2/10/2024 (Day 91-120)

Earliest Coverage Start Dates:

- 3/1/2024 (SEP)

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)



Loss of Medicaid during OE

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)

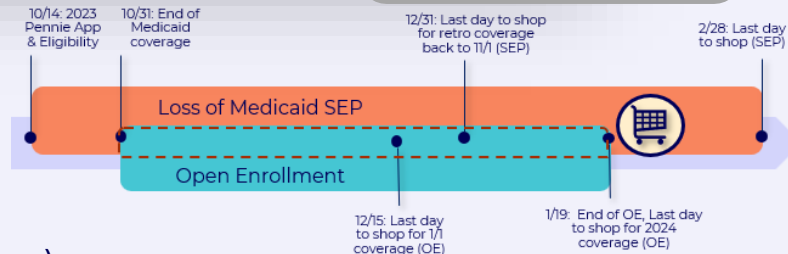
33

Loss of Medicaid - Scenario 4: Plan shopping 2/10/2024

To maximize coverage for the customer:

1. Submit 2024 application (copied from 2023 application)
2. Report Life Event to 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)



2023	2024
Next Steps You have successfully reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.	
<div>Confirm Event and Finalize Plans</div>	

Coverage Outcome:

Through 10/31/2023: Medicaid

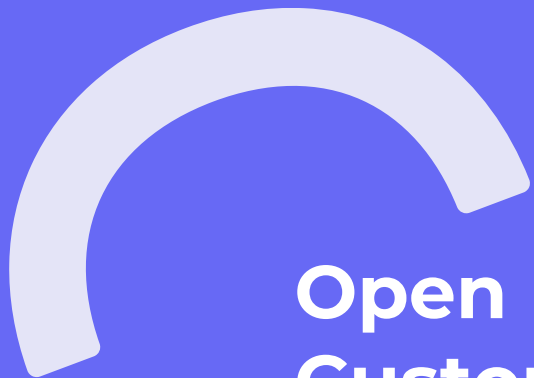
11/1 – 2/28/2024: **No Coverage**

3/1 – 12/31/2024: Pennie

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. Do you need to update 2023 & 2024?
- 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
 - Unsure? report the life event first!
- Changes to 2023 coverage are NOT automatically applied to 2024 – report change in both plan years



Open Enrollment Customer Service Hours & Holidays

Open Enrollment Customer Service Hours

November 1 – January 19

Mon-Fri	8a-7p
Sat	8a-1p
Sun	Closed

Extended Hours

Fri, 12/15/2023	8a-10p
Fri, 1/19/2024	8a-11:59p

Holiday Closings

Thurs, 11/23/2023	Thanksgiving
Sat, 12/23/2023	Christmas Eve
Mon, 12/25/2023	Christmas Day
Mon, 1/1/2024	New Year's Day
Mon, 1/15/2024	Martin Luther King Day



1-844-844-8040
Customers

1-844-844-4440
Assister / Broker



Questions & Feedback

We Want to Hear From You



Call Customer Service

+1 (844) 844-4440

Monday – Friday
8:00 AM to 7:00 PM

Saturday
8:00 am – 1:00 pm



Send Us Your Questions

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



Questions & Feedback – Always Welcome



Appendix:

Life Events During OE Loss of MEC Examples

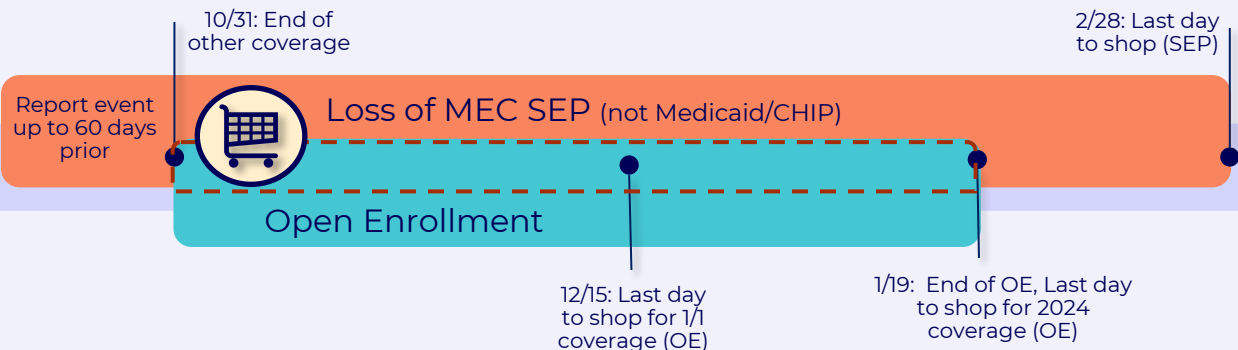
Loss of MEC SEP during OE

Life Event	SEP Duration	Effective Date Rule
Loss of MEC (not Medicaid/CHIP)	Up to 60 days before event Up to 120 days after event	(before event) 1 st of month after event (after event) 1 st of month following shopping
Examples assume the life event occurs during Medicaid Unwinding period (April 2023 – March 2024).		

Loss of MEC - Scenario 1: Plan shopping 11/20/2023

Customer Example: Jamie

- Loss of MEC: 10/31/2023
- Loss of MEC SEP (120 days):
 - through 2/28/2024



Loss of MEC SEP during OE

Customer Example: Jamie

- Loss of MEC (not Medicaid/CHIP): 10/31/2023
- Loss of MEC SEP (120 days):
 - through 2/28/2024

Loss of MEC - Scenario 1: Plan shopping 11/20/2023

To maximize coverage for the customer:

1. Enroll in 2023 coverage via SEP (effective 12/1/2023)

2023	2024
Next Steps You have successfully reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.	
Confirm Event and Finalize Plans	

Coverage Outcome:

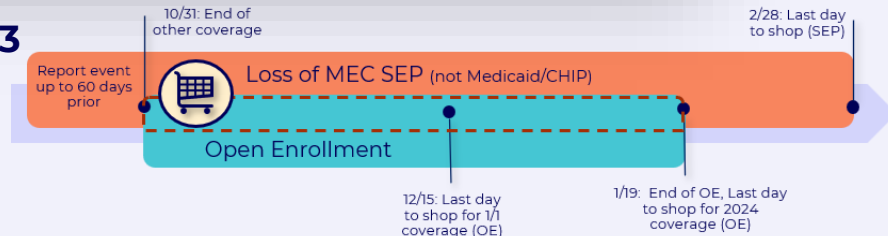
Through 10/31/2023: Other coverage

11/1 – 11/30/2023: No coverage**

12/1 – 12/31/2023: Pennie

1/1 – 12/31/2024: Pennie

Enroll through Pennie before end of other coverage to avoid gaps in coverage



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

2023	2024
ⓘ You have 58 days to enroll before the open enrollment period ends on 01/15/2024. If you are reporting a change to your 2023 enrollment click on the 2023 tab to update your enrollment.	
Next Steps You have successfully completed your application for health insurance and provided your financial information. You can now shop and enroll in plans that best meet the needs of your family.	
Shop for Plans	

Loss of MEC SEP during OE

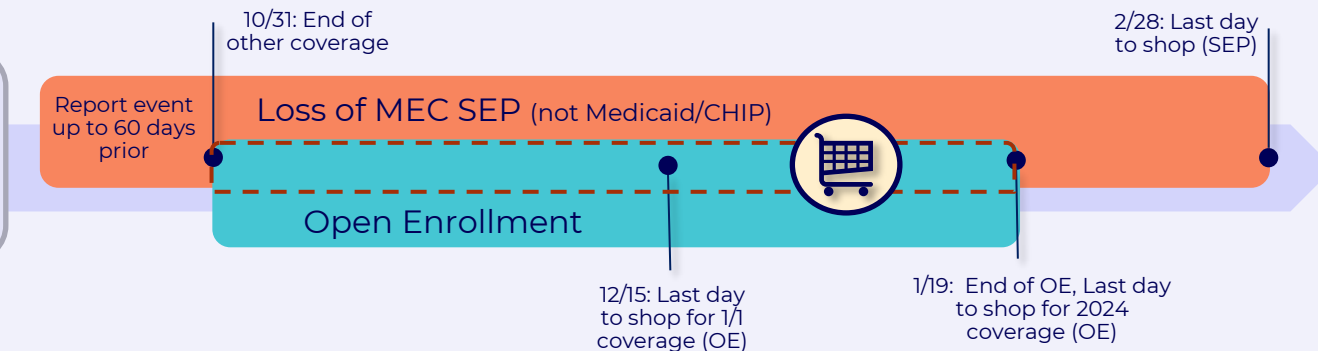
Life Event	SEP Duration	Effective Date Rule
Loss of MEC	Up to 60 days before event	(before event) 1 st of month after event
(not Medicaid/CHIP)	Up to 120 days after event	(after event) 1 st of month following shopping

Examples assume the life event occurs during Medicaid Unwinding period (April 2023 – March 2024).

Loss of MEC - Scenario 2: Plan shopping 12/20/2023

Customer Example: Jamie

- Loss of MEC: 10/31/2023
- Loss of MEC SEP (120 days):
 - through 2/28/2024



Loss of MEC SEP during OE

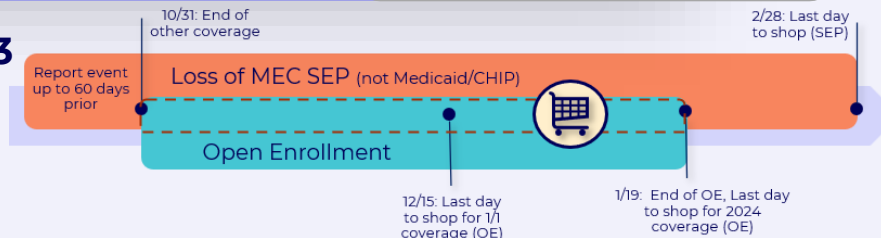
Customer Example: Jamie

- Loss of MEC (not Medicaid/CHIP): 10/31/2023
- Loss of MEC SEP (120 days):
 - through 2/28/2024

Loss of MEC - Scenario 2: Plan shopping 12/20/2023

To maximize coverage for the customer:

1. Submit 2024 application
2. Enroll in 2024 coverage via SEP (effective 1/1/2024)
(if enroll 2024 via OE, coverage effective 2/1/2024 = gap in coverage)



2023	2024
<p>You have 29 days to enroll before the open enrollment period ends on 01/15/ 2024 . If you are reporting a change to your 2023 enrollment click on the 2023 tab to update your enrollment. If you have a qualified life event that would grant you an earlier effective start date than 02/01/2024 , then click the following link</p> <p>Confirm Life Event</p>	
<p>Next Steps</p> <p>You have successfully completed your application for health insurance and provided your financial information. You can now shop and enroll in plans that best meet the needs of your family.</p> <p>Shop for Plans</p>	

2023	2024
<p>Next Steps</p> <p>You have successfully reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.</p> <p>Confirm Event and Finalize Plans</p>	

2024 Shop for Plans button = OE coverage start date rules
(after 12/15, OE coverage starts 2/1/2024 = gap in coverage)

Coverage Outcome:

Through 10/31/2023: Other coverage
11/1 – 12/31/2023: No coverage**
1/1 – 12/31/2024: Pennie

Enroll through Pennie before end of other coverage to avoid gaps in coverage