

# pennie®





# Pennie Community Workgroup

December 8, 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**
- **Open Enrollment Reminders**
- **Acceptable Pennie Logo Usage**
- **Provider Search – How to report issues**



## **Updates from External Affairs**

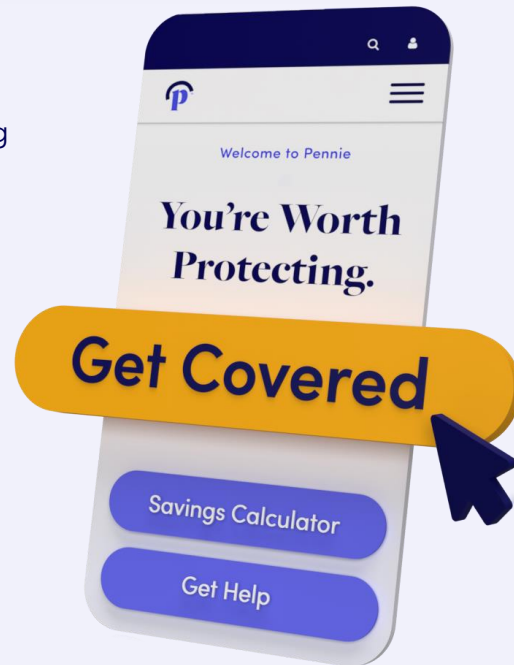
# External Affairs Updates

## 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, digital ads and billboards)
- Press Conferences/interviews – Deadline Push: Virtual presser on Dec. 5<sup>th</sup> and presser on December 11 in Harrisburg with Lt. Gov, Austin Davis

## 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





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

# 2024 Assister & Broker Recertification Due!

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

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



**IMPORTANT:** Current Assistors/Brokers who do not complete their Recertification Training by deadline will be:

- de-certified effective 12/31/2023, and
- all customers will be de-designated.

Customers cannot be restored after decertification.

### 2024 Assister Training: Go to “Get Certified:” <https://agency.pennie.com/assisters/>

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

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

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

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



# 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 15<sup>th</sup> and as early as possible.



**Enroll by  
Dec 15<sup>th</sup>**

**for coverage starting Jan 1<sup>st</sup>**

## 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 31<sup>st</sup>**



**Enroll by  
Jan 19<sup>th</sup>**

**for coverage starting Feb 1<sup>st</sup>**

## 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)
- May have non-paid coverage reinstated since the autorenewals were run (between Oct & Dec)
- Solution: Shop and enroll before Dec 15<sup>th</sup> for coverage starting Jan 1<sup>st</sup>

## 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 1<sup>st</sup>
- 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?\*

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 these 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?\*

Month Day Year

10 10 2010

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

☐ Yes

☒ No

Back Save & Exit Save & Continue

**more than 90 days**

- 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 31<sup>st</sup>

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

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

## Broad-based Exceptional Circumstances SEP

**There are certain circumstances outside of a customer's control which could trigger a broad-based special enrollment period (SEP) around Open Enrollment deadline dates:**

- Extremely High Call Volumes
- Extended System Outages

Based on specific criteria, Pennie will make the determination if enrollment is significantly impeded due to the scenarios above.

- In a scenario where an SEP is implemented, it would allow consumers to receive a 1/1 effective date through 12/22.
- If an extension is implemented on or around 12/15, a communication will be sent to assisters and brokers.

There has not been a need for an SEP of this nature in the last 2 open enrollment periods.



## **Acceptable Pennie Logo Usage**

## Pennie Logo Usage

### What Can/Cannot Be Done With Pennie Logos

- The standard Pennie logos, marks, monograms, and slogans cannot be re-created or edited outside of the Pennie organization
- When writing the Pennie name in materials or publications, the first mention of Pennie® needs to have the registered symbol
- To learn more about Pennie's voice and style check out the Pennie style guide which can be found on the Pennie website at: <https://agency.pennie.com/newsroom/>

The Pennie logo is displayed in a blue serif font. The word "pennie" is in lowercase, with a registered trademark symbol (®) to the upper right of the final "e". A small dark blue semi-circle is positioned above the dot of the "i". The logo is centered within a white rounded rectangle.

# Pennie Logo Usage

## Pennie-Certified Broker Logo

- Pennie-Certified Broker logos are available for all Pennie brokers who have completed 2024 Pennie Broker Training (either new broker or recertification)
- You can access the Pennie Broker logo by requesting it at: <https://pennie.com/requestsupport/>
- The Pennie-Certified Broker logo can be used in your external-facing materials (email signature, website, business cards, marketing materials, etc.) to show customers you are a certified broker through the marketplace



# Pennie Logo Usage

## How You Can Help

- The Pennie-Broker Certified logo cannot be used without permission or re-created for any reason
- If you come across a website or printed material with the Pennie logo that is not correct or from a site that is not using the logo appropriately, please reach out by emailing the Pennie Broker Resource account at: **brokers@pennie.com**
  - The penalty for incorrect use of the Pennie logo may include the following:
    - Removing consent for that broker to use Pennie's branding moving forward.
    - Revoking the broker's Pennie certification.
    - Referral to the Pennsylvania Insurance Department, Office of Attorney General, and other law enforcement agencies if Pennie's logo is being use with the intent to make the public believe that they are visiting Pennie's official website or dealing with a Pennie employee.
- We appreciate your help securing the authenticity of our Pennie brand!

Resource: <https://pennie.com/requestsupport/>



# Provider Search

# Provider Search



When shopping for a health plan, Pennie's integrated provider search lets you see which plans your provider is in-network.

Provider search available in:

- Browse for Plans (no login required)
- Shop for Plan (within customer's account)

# Browse for Plans

## Connecting Pennsylvanians to health coverage.

Pennie is the only place that you can apply for financial help to lower the cost of your monthly premiums and out-of-pocket costs.

### LET'S GET STARTED



#### Browse for health & dental plans

Shop first, sign up later.



#### Register with access code

Use your access code to register for a new account.



#### Log in to existing account

If you already have an account, log in here.

### Which coverage year?

Select Coverage Year: \* 2023 ▼

### Where do you live?

Enter ZIP Code: \* 17109 Dauphin

### Who is in your household and do they need coverage?

Members

Birthdate \*

Tobacco Use

Native American

Seeking  
Coverage

Applicant

10/09/1976



+ Spouse

+ Dependent

Skip and Sign up

Browse Plans

There are two ways to access provider finder:

- Anonymous shopping
- Through the application process

# Search for Doctor

## Tell us about your healthcare needs

(Optional) Please answer the questions below: (1/4)

[Skip to View Plans](#)

Search for a Doctor that you would like to keep in your plan

mary davis

within 20 miles radius

of

17109

Dr. Mary Davies  
Internal Medicine

Mrs. Mary Purtle  
Physician Assistant

Mary Richards  
Psychologist

Mary Toomey  
Psychologist (Clinical)

Changes daily. Call your doctor or provider to be sure they belong

Here is an estimation of doctors and clinics only. The address displayed  
does not give service or reflect all of your doctor's office locations. If you do not have  
a doctor, please contact your insurance company after enrolling to locate in-network providers available in your  
area. Please check with your insurance company before service to ensure you have a full understanding of costs  
and provider networks.

[Back](#)

[Reset All My Responses](#)

[Next](#)

- Select the correct provider specialty
- Providers often show multiple locations, some locations may be in-network and other locations not.
  - Select the location you use.
  - If you go to multiple locations, search for the provider at each location

### Provider Addresses for Dr. Mary Davies

☒ 805 Sir Thomas Ct Fl 1  
Harrisburg PA, 17109  
717-657-3030  
717-703-5746  
717-988-0020

☐ 107 S Sporting Hill Rd  
Mechanicsburg PA, 17050  
717-943-1781

[Select Address](#)

**Note:** The default search radius is 20 miles from the CENTER of the zip code provided.

# Searching for Multiple Doctors / Facilities

Search for a **Doctor** that you would like to keep in your plan

Search by **Doctor** ☒ **Facility** ☐

within 20 miles radius of 17109

DOCTOR X

**Dr. Mary Davies**  
Internal Medicine  
717-657-3030  
805 Sir Thomas Ct Fl 1  
Harrisburg, PA 17109

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

You can search for any combination of providers AND facilities/hospitals (up to five total at a time)

# Search for Facility / Hospital

Search for a Facility ▼ that you would like to keep in your plan

within 20 miles radius ▼ of

- Family Medicine
- Spirit Physician Services, Inc.  
Neurological Surgery
- Holy Spirit Medical Center  
(Fka Geisinger Holy Spirit)**  
General Acute Care Hospital
- Spirit Physician Services Inc  
Psychiatry & Neurology (Neurology)

... changes daily. Call your doctor or provider to be sure they belong

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.



When searching for a hospital, select the '**General Acute Care Hospital**' facility type

# Search for Facility / Hospital

Search for a Facility ▼ that you would like to keep in your plan

Search by facility name within 20 miles radius ▼ of 17109

Provider Addresses for Holy Spirit Medical Center (Fka Geisinger Holy Spirit)

- ☐ 450 Powers Ave  
Harrisburg PA, 17109  
717-972-4900
- ☐ 4230 Crums Mill Rd  
Harrisburg PA, 17112  
717-972-4900
- ☐ 20 Capital Dr  
Harrisburg PA, 17110  
717-724-6397  
717-972-4900  
717-972-6821
- ☐ 2808 Old Post Rd  
Harrisburg PA, 17110  
717-920-4540
- ☐ 5 Capital Dr Ste 203  
Harrisburg PA, 17110  
717-972-4900
- ☐ 101 Erford Rd  
Camp Hill PA, 17011  
717-972-4900
- ☐ 205 Grandview Ave Ste 309  
Camp Hill PA, 17011  
717-972-4663
- ☐ 800 Poplar Church Rd  
Camp Hill PA, 17011  
717-724-6397  
717-763-0510

Hospitals often have many addresses  
Be sure to verify the address and/or search for multiple addresses

# Provider Search

Search for a Doctor ▼ that you would like to keep in your plan

Search by doctor name

within 20 miles radius ▼

of

17109

## DOCTOR

X

Dr. Mary Davies  
Internal Medicine  
717-657-3030  
805 Sir Thomas Ct Fl 1  
Harrisburg, PA 17109

## FACILITY

X

















Holy Spirit Medical Center (Fka  
Geisinger Holy Spirit)  
General Acute Care Hospital  
570-214-4375  
503 N 21st St  
Camp Hill, PA 17011

The health plan's list of providers changes daily. Call your doctor or provider to be sure they belong to the health plan.

Important: The information represented here is an estimation of doctors and clinics only. The address displayed may or may not reflect where you receive service or reflect all of your doctor's office locations. If you do not have a doctor, please contact your insurance company after enrolling to locate in-network providers available in your area. Please check with your insurance company before service to ensure you have a full understanding of costs and provider networks.

**Reminder:** Practices are not searchable, but providers within a practice are.

# Plan Shopping – Provider Search Results

LOWER EXPENSE \$	LOWER EXPENSE \$	LOWER EXPENSE \$	LOWER EXPENSE \$	LOWER EXPENSE \$
<b>Capital</b>  Bronze Capital Advantage EPO 7450/0/50	<b>Capital</b>  Bronze PPO 7450/0/50	<b>HIGHMARK</b> my Direct Blue EPO Bronze 8900	<b>UPMC HEALTH PLAN</b> UPMC Advantage Bronze \$6,700/\$0 - Premium Network	<b>Geisinger</b> Health Plan Geisinger Marketplace All-Access HMO Pharmacy First 8500
BRONZE EPO	BRONZE PPO	BRONZE EPO	BRONZE PPO	BRONZE HMO
<b>\$415.92</b> /month	<b>\$457.60</b> /month	<b>\$421.56</b> /month	<b>\$488.82</b> /month	<b>\$522.54</b> /month
PRIMARY CARE VISIT \$50 Copay GENERIC DRUGS No Charge after deductible DEDUCTIBLE \$7450 OOP MAX \$9100 OVERALL QUALITY Not Available RATING DR. MARY DAVIES  HOLY SPIRIT MED... 	PRIMARY CARE VISIT \$50 Copay GENERIC DRUGS No Charge after deductible DEDUCTIBLE \$7450 OOP MAX \$9100 OVERALL QUALITY  RATING DR. MARY DAVIES  HOLY SPIRIT MED... 	PRIMARY CARE VISIT No Charge after deductible GENERIC DRUGS No Charge after deductible DEDUCTIBLE \$8900 OOP MAX \$8900 OVERALL QUALITY  RATING DR. MARY DAVIES  HOLY SPIRIT MED... 	PRIMARY CARE VISIT No Charge after deductible GENERIC DRUGS \$30 Copay DEDUCTIBLE \$6700 OOP MAX \$9100 OVERALL QUALITY  RATING DR. MARY DAVIES  HOLY SPIRIT MED... 	PRIMARY CARE VISIT 0% Coinsurance after deductible GENERIC DRUGS \$25 Copay DEDUCTIBLE \$8500 OOP MAX \$8700 OVERALL QUALITY  RATING DR. MARY DAVIES  HOLY SPIRIT MED... 
<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>	<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>	<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>	<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>	<input type="checkbox"/> COMPARE <input type="button" value="DETAILS"/>
<input type="button" value="ADD"/>	<input type="button" value="ADD"/>	<input type="button" value="ADD"/>	<input type="button" value="ADD"/>	<input type="button" value="ADD"/>

# Provider Search Tips


You can cross reference your results with the insurance carrier's provider directory.

Please reach out to Pennie if any discrepancies are found!

## Plan Details

[Print Preview](#)

EXPENSE ESTIMATE LOW \$



Connect Bronze 7600 Enha...

BRONZE EPO

**\$431.55** /month [Details](#)

### Plan Highlights

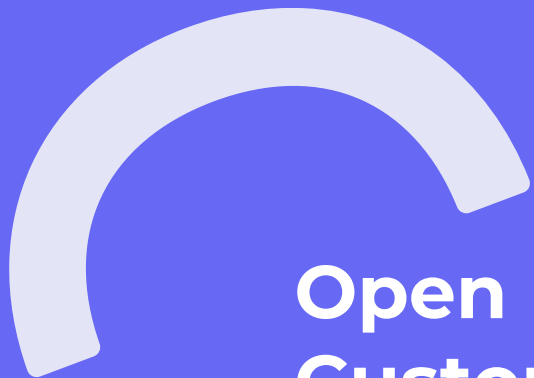
Plan Name	Connect Bronze 7600 Enhanced Asthma COPD Care
Primary Care Visit	\$50 Copay
Generic Drugs	\$3 Copay
Deductible	\$7600
OOP Max	\$9100
HSA-compatible	No
Overall Quality Rating	Not Available
PROVIDER	<a href="#">Search</a>

**Benefits Resources**  
[Summary of Benefits and Coverage](#)

[Download Plan Brochure](#)

[Provider Directory](#)

[Drug List](#)



# **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

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### Holiday Closings

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