

pennie[®]
connecting Pennsylvanians to health coverage[™]

Conference Call Etiquette

- Please mute your line if you are not speaking.
- Identify yourself & organization before you speak.
- If you are on the phone and logged in via web, turn off your computer speakers.
- The chat is reserved for Council members.



Pennie Advisory Council Meeting

November 15, 2023

Meeting Agenda

1. Preliminary Matters
2. Administrative Matters
3. Medicaid Unwinding Report
4. Consumer Focused Policies
5. Adjournment

Preliminary Matters

- Call to Order
- Roll Call
- Approval of Previous Meeting's Minutes
- Opportunity for Public Comment

Administrative Matters

Administrative Matters

- Welcome Joshua Brooker
- Thank you to Louise Hayes



Medicaid Unwinding Report



Unwind Conversion Rate by Cohort

Cohort	Unwind Applicants	Unwind Enrollees	Conversion Rate	60 Day SEP Cut-off Date
Apr 2023	8,913	1,361	15%	June 29 th
May 2023	22,180	3,389	15%	July 30 th
Jun 2023	27,149	4,139	15%	Aug 29 th
Jul 2023	30,369	4,623	15%	Sep 29 th
Aug 2023	38,397	5,608	15%	Oct 30 th
Sep 2023	37,031	5,007	14%	Nov 29 th
Oct 2023	36,012	3,883	11%	Dec 30 th
Nov 2023	15,059	731	5%	Jan 29 th , 2024
Other	77	38	49%	—
Total	215,187	28,779	13%	—

Average Unwind Enrollments

130 per day

since 4/1/23

% Apps with Auto Eligibility

79.2%

“Cohort” is based on the consumer’s latest MA End Date.

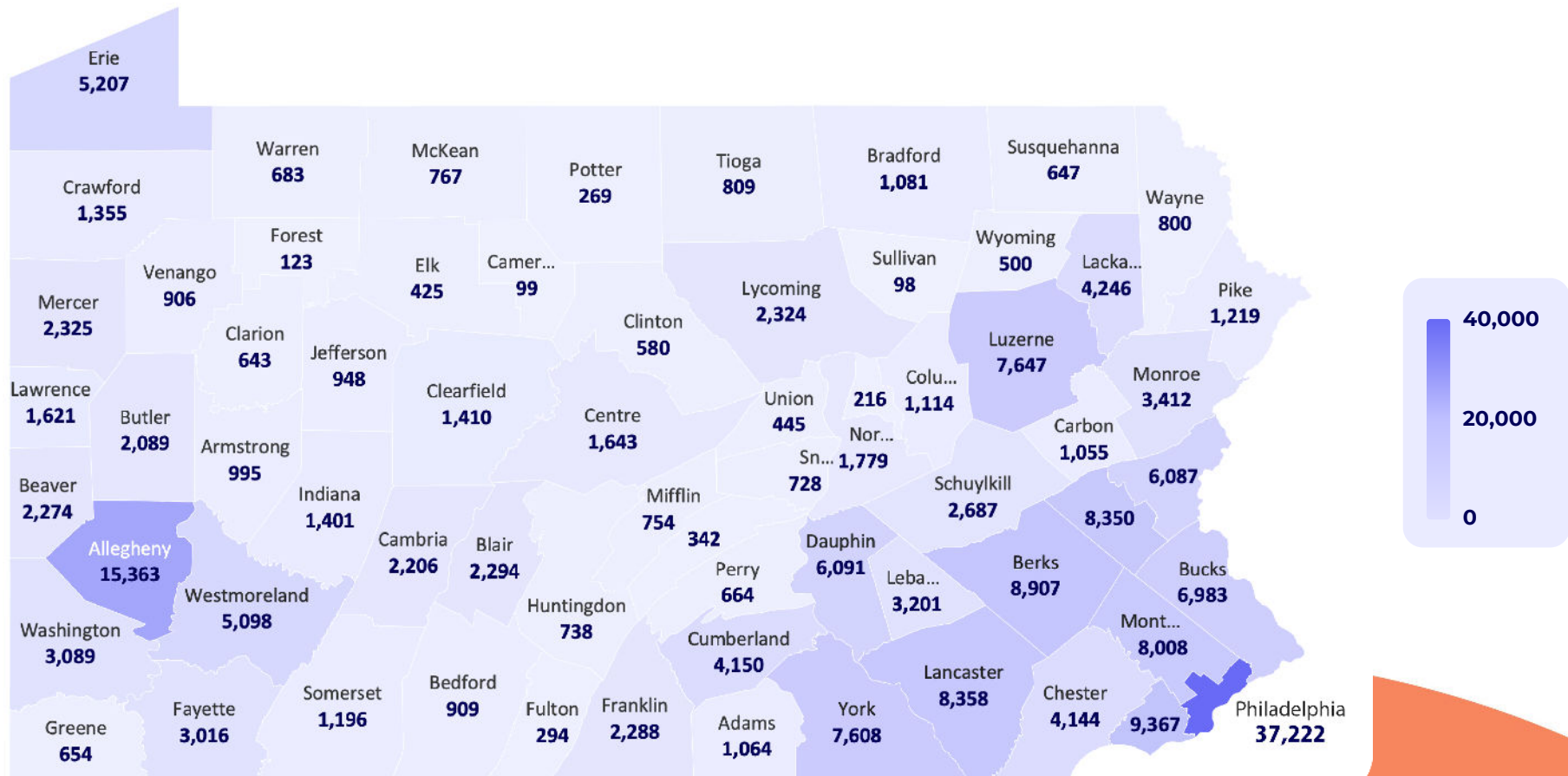
Counts don’t match, due to some consumers with unusual location data.

Consumers in later cohorts have had less time to utilize their SEP, so they will have a lower conversion rate.

People who don’t convert to enrollment could have situations where they may not be seeking coverage.

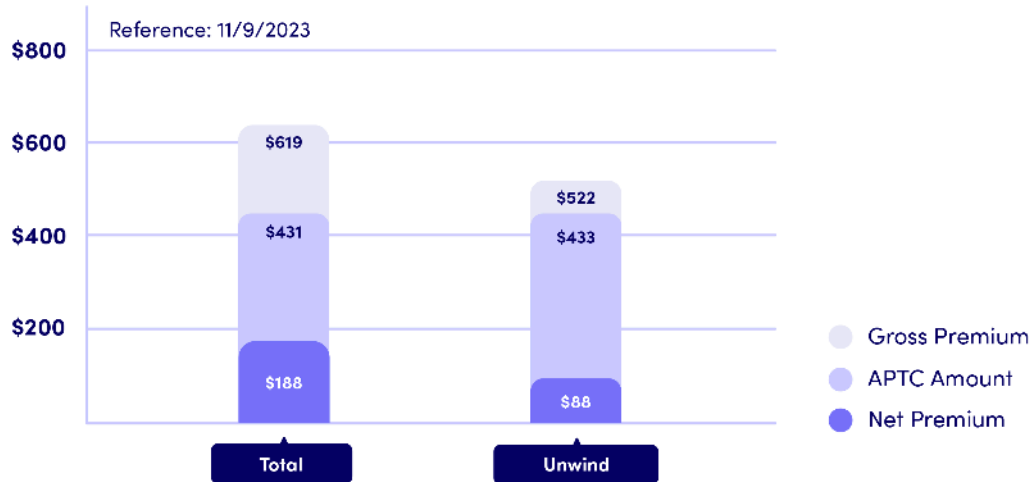


Unwind Applicants By County



Per Member Per Month (PMPM) APTC and Net Premium Metrics

Average PMPMs – Total



Policy Net Premium	Total Enrollees	Unwind Enrollees
Cost \$1 or less	16%	25%
Cost \$50 or less	34%	53%

Unwind consumers tend to pay less for coverage than other consumers.

“Total” includes all enrollees with plan selections, even “Unwind” consumers.

“Unwind” consumers are those that have used the “Loss of MA” SEP event. These could have come directly from an MA transfer or from a walk-in consumer.

Data as of 11/9/23

Financial Assistance

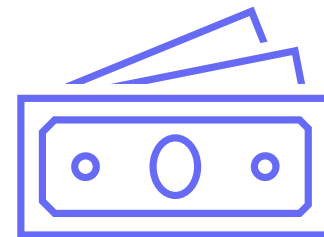
Financial Assistance	Total Enrollees	Unwind Enrollees
APTC	36%	22%
APTC_CSR	52%	74%
CSR	<1%	0%
QHP*	11%	4%
Total	370,822	28,780

**Not eligible for financial assistance*

"Total" includes all enrollees with plan selections, even "Unwind" consumers.

"Unwind" consumers are those that have used the "Loss of MA" SEP event. These could have come directly from an MA transfer or from a walk-in consumer.

Data as of 11/9/23



Unwind consumers are more often eligible for Financial Assistance – especially cost sharing reductions - than the average consumer.

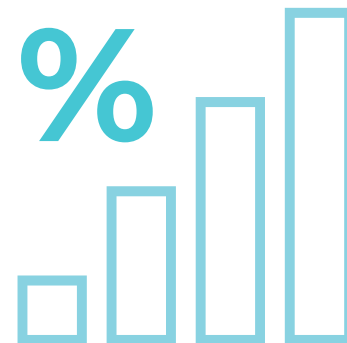
Federal Poverty Level (FPL) Demographics

FPL	Total	Unwind
0 - 100%	2%	2%
100 - 150%	16%	12%
150 - 200%	23%	40%
200 - 250%	16%	23%
250 - 400%	24%	18%
400%+	11%	3%
Unknown	8%	1%
Total	370,822	28,780

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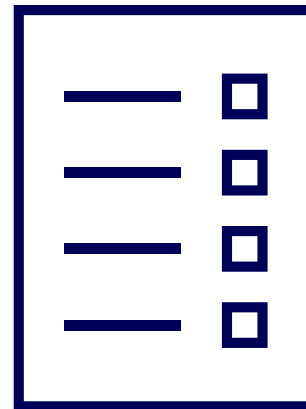
Data as of 11/9/23



Unwind consumers tend to have lower FPLs than the average Pennie consumer.

Metal Tier Selections

Metal	Total	Unwind
Bronze	23%	20%
Silver	35%	40%
Gold	41%	40%
Catastrophic	<1%	<1%
Total	370,822	28,780



Unwind consumers tend to select Bronze Plans less, and Silver/Gold plans more than the average consumer.

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Data as of 11/9/23

Age Demographics

Age	Total	Unwind
0-17	7%	10%
18-25	8%	12%
26-34	16%	19%
35-44	16%	21%
45-54	18%	17%
55-64	35%	20%
65+	1%	<1%
Total	370,822	28,780



Unwind consumers tend to be younger than the average consumer.

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Data as of 11/9/23

Gender Demographics

Gender	Total	Unwind
Male	46.5%	38.0%
Female	53.5%	62.0%
Total	370,822	28,780



Unwind consumers are more likely to be female than the average consumer.

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Data as of 11/9/23

Ethnicity Demographics

Ethnicity	Total	Unwind
Hispanic/ Latino	3.9%	11.9%
Not Hispanic/ Latino	78%	81%
No Response	18%	7%
Total	370,822	28,780



Unwind consumers are more likely to be of Hispanic/Latino ethnicity than the average consumer.

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Data as of 11/9/23



Consumer Focused Policies



Loss of Minimum Essential Coverage (MEC) SEP – Earlier Coverage Effective Date

- Coming Spring 2024
- Pennie customers with a mid-month Loss of MEC Special Enrollment Period (SEP) will have the option to enroll with a coverage effective date of the first of the month in which the coverage loss will occur.
- Customers will need to select a Loss of MEC qualifying life event and enroll in Pennie coverage in the month prior to the month they will lose their MEC.
- Default option will remain the 1st of the month following the loss of coverage

Special Rule for Loss of Medicaid or CHIP Coverage

- Coming in Spring 2024
- Following PA's Medicaid Unwinding period Pennie's 120-Day SEP for Loss of Medicaid or CHIP will revert to a permanent 90-day SEP rather than 60 days.
- Policy is in line with Medicaid's 90-day reconsideration period and will allow customers losing Medicaid or CHIP more time to enroll through Pennie

Looking to 2024 – Policy Initiatives

- Pennsylvania's uninsured rate remains above 5%, with cost still cited as a primary reason why people elect not to enroll in Pennie coverage
- Pennie is looking for feedback on possible new initiatives to help make coverage more affordable through a state affordability assistance program that could:
 - Reduce the cost of monthly premiums, OR
 - Reduce cost sharing requirements for health care services
- What role do you see Pennie playing in making coverage more affordable and accessible to all Pennsylvanians?
- What other policy initiatives should Pennie pursue to help enroll Pennsylvanians who remain uninsured?

Adjourn