

pennie[®]





Pennie Community Workgroup

January 12, 2024



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



- **Open Enrollment Period – what to know the last week**
- **2023 Form 1095-A**
- **Path to Pennie Refresher – Tax Filer SEP**
- **Special Enrollment Period Refresher**
- **Communications and Advertising**

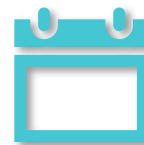


Open Enrollment: What to know for the Last Week

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.



Enroll by

Jan 19th

for coverage starting Feb 1st

Can customers still be autorenewed?

- No. Pennie has completed all autorenewals and catch-up autorenewals.
- Any customer not currently enrolled who wants 2024 coverage must enroll before the end of OE.

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 autorenewed without financial assistance, resubmit application for new eligibility determination

Will 2024 OE be extended after 1/19?

- If certain high call volume or long wait times occur on 1/19, then OE may be extended up to 1 week (until 1/26)
- If these thresholds are met:
 - All customers will be eligible to shop through the extended OE end date
 - Coverage effective dates would be 2/1/2024
 - Pennie will send email alert to stakeholders & update pennie.com about OE extension

Life Events during Open Enrollment

- Customers can experience qualifying life events (QLE) at anytime during the year
- 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).
- Example: If lost Medicaid/CHIP coverage effective 11/30/2023, eligible for 12/1/2023 coverage if shop by late January (i.e. first 60 days of SEP). To enroll in 2023 retro coverage, submit 2023 application. To enroll in 2024 coverage, submit 2024 application.



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.



2023 Form 1095-A

Form 1095-A

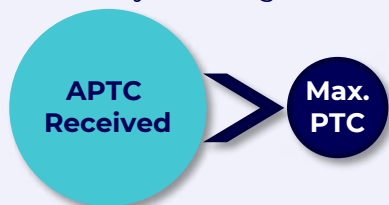
Customers who received APTC in 2023 MUST:

- file a federal tax return, and
- complete Form 8962

Pennie issues Form 1095-A by January 31st to help customer fill out their tax return.

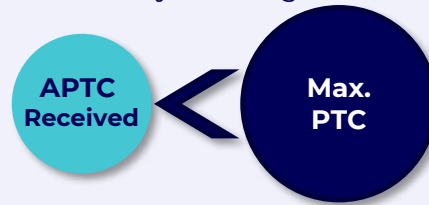
Tax return reconciles APTC received during the year with the premium tax credit the customer is eligible for, based on their actual household income.

If received more APTC than
PTC they were eligible for...



Pay back excess APTC received

If received less APTC than
PTC they were eligible for...



Receive remaining PTC on tax return

Note: **Anyone** enrolled in coverage through Pennie may complete Form 8962 to receive a premium tax credit, even if the customer did not apply for or **receive APTC**.

Form 1095-A

Part I: Recipient Information

- Primary tax filer name
- Insurance company name
- Coverage start and end date

Form 1095-A		Health Insurance Marketplace Statement		<input type="checkbox"/> VOID	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service		Do not attach to your tax return. Keep for your records. Go to www.irs.gov/Form1095A for instructions and the latest information.		<input type="checkbox"/> CORRECTED	2023
Part I Recipient Information					
1 Marketplace identifier Pennsylvania		2 Marketplace-assigned policy number 000000		3 Policy issuer's name [Name of Insurance Carrier]	
4 Recipient's name [Name of Household's Primary Tax Filer]		5 Recipient's SSN		6 Recipient's date of birth	
7 Recipient's spouse's name		8 Recipient's spouse's SSN		9 Recipient's spouse's date of birth	
10 Policy start date 1/1/2023 (ex.)		11 Policy termination date 3/31/2023 (ex.)		12 Street address (including apartment no.)	
13 City or town		14 State or province		15 Country and ZIP or foreign postal code	

Part II: Covered Individuals

- All enrollees covered under policy
- Each enrollee's coverage start and end date

Part II Covered Individuals				
A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16 Primary Tax Filer's Name			1/1/2023	3/31/2023
17 Spouse's Name (if applicable)			1/1/2023	3/31/2023
18 Child's Name (if applicable)			1/1/2023	1/31/2023

Form 1095-A

Ex. Coverage 1/1 – 3/31/2023

Part III Coverage Information			
Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January	1234.56	1111.11	1000.00
22 February	987.99	888.88	800.00
23 March	987.99	888.88	800.00
24 April			

Ex. Coverage 1/1 – 3/31/2023 (Non-Pay Termination)

Part III Coverage Information			
Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January	1234.56	1111.11	1000.00
22 February	987.99	888.88	800.00
23 March			800.00

Part III: Coverage Information

- For each month coverage:

- Premium
- SLCS
- APTC received

- If coverage non-pay termed, last month *may* show:

- Premium = blank
- SLCS = blank
- APTC Received = \$\$

- Why? When receiving APTC, 3-month grace period before non-pay term coverage back 2 months.
- Result is one month of coverage for which premiums were not paid but APTC was paid.
- If past due balance later paid, update 1095-A with last month's premium & SLCS populated.

Form 1095-A

Who receives a 1095-A from Pennie?

Any customer enrolled in coverage through Pennie as long as that coverage was effectuated (i.e. binder payment made). If enrolled in multiple policies, separate 1095-As will be issued for each policy.

How does Pennie deliver 1095-As?

All customers receive copy of 1095-A in their Pennie secure inbox. Customers who elected paper 1095-As will also receive forms by mail. Note: 1095-A electronic/paper preference is separate from regular notice preference.

What if the 1095-A has incorrect information?

Contact Pennie with the details of why you think the 1095-A is incorrect. We will research and issue corrected 1095-A, if needed.

What if a customer received too much APTC in 2023? How do they know how much they may have to payback?

Form 8962 will indicate whether a customer received more APTC than PTC they are entitled to, based on their actual income. Form 8962 will also determine **how much they must pay back to the IRS**, based on their income. The lower the income, the lower the amount of the payback.



After completing 2023 tax return, customers should review their 2024 income to avoid excess APTC in 2024.



Path to Pennie – Tax Filer SEP

Path to Pennie

Background:

Pennie created the Path to Pennie Program for the 2021 tax year. In 2022, Pennie in collaboration with the Pennsylvania Department of Revenue (DOR) launched the program.

Purpose:

Path to Pennie allows uninsured tax filers to connect with Pennie when they fill out their PA state personal income tax form (PA-40) during the annual tax filing season.

How:

Tax filer completes Form REV-1882 indicating that they, a spouse, or tax household member(s) do not have health insurance. DOR securely shares customer information with Pennie. The new Pennie customer is then sent a notice with an **eligibility estimate**, along with information about their 60-day 'Tax Filer' SEP to apply, shop, and enroll in coverage.

No-Wrong Door:

If Pennie believes the tax filer may be eligible for Medicaid or CHIP, language is included in the eligibility estimate notice to create awareness of their potential eligibility. After submitting the Pennie application, we would securely transfer the account to the Department of Human Services (DHS) if, at that time, we believe they may be Medicaid or CHIP eligible.

Path to Pennie

REV-1882 Form the tax filer submits to DOR while filing their PA state income tax return. This form is submitted to DOR and should never be sent directly to Pennie. Tax season starts January 29, 2024.

REV-1882 HEALTH INSURANCE COVERAGE INFORMATION REQUEST **2023**

IMPORTANT: This Schedule is for tax year 2023 only. If you are filing this form for a different tax year, please refer to the department's website.

Name (if filing jointly, use name shown first on the PA-40) _____ Social Security Number _____

PURPOSE: The purpose of the REV-1882, Health Insurance Coverage Information Request, is to connect uninsured Pennsylvanians with information regarding their eligibility to enroll in health insurance coverage through the Pennsylvania Health Insurance Exchange Authority, also known as Pennie®. Pennie is Pennsylvania's health insurance marketplace. The Pennsylvania Department of Revenue and Pennie have teamed up to gather information from residents who do not have health insurance coverage, making it easier to apply and enroll in comprehensive health insurance through Pennie. If you, your spouse (if married, filing jointly), or any dependents in your household are uninsured, make sure to answer the questions below. By answering the questions below, you are giving permission for the Pennsylvania Department of Revenue to share information from your state tax return (such as your household size and income) with Pennie, and for Pennie to send you postal mail with personalized information regarding your ability to enroll in low-cost or no cost health insurance coverage.

Email Address _____

Phone Number _____

1. Select oval if you do not have health insurance coverage 1. ☐

2. Select oval if your spouse (if married, filing jointly) does not have health insurance coverage 2. ☐

3. Select oval if any dependents included on your federal tax return do not have health insurance coverage 3. ☐

4. Select oval if you consent to allow the Pennsylvania Department of Revenue to share information from your PA-40 tax return and the REV-1882 with Pennie. 4. ☐

5. Select oval if you consent to allow Pennie to communicate with you via phone or email 5. ☐

6. Please provide your adjusted gross income from Line 11 of your federal tax return 6.

7. Please provide the number of household members included on your federal tax return 7.

8. Please provide the date of birth for yourself, your spouse (if married, filing jointly), and all tax dependents under age 26 within your household who do not have health insurance coverage.

Taxpayer Date of Birth (MM/DD/YYYY)	Spouse Date of Birth (if married, filing jointly) (MM/DD/YYYY)
Dependent(s) Date(s) of Birth (MM/DD/YYYY)	



REV-1882 IN (EX) 03-23

GENERAL INFORMATION

The Pennsylvania Health Insurance Exchange Authority, also known as Pennie®, is Pennsylvania's state-based health insurance marketplace providing Pennsylvanians with access to affordable health insurance. Pennie has partnered with the Pennsylvania Department of Revenue to establish a program whereby Pennsylvanians can provide eligibility information to Pennie while filing their Pennsylvania Income Tax return.

PURPOSE OF FORM

The purpose of the REV-1882, Health Insurance Coverage Information Request, is to provide uninsured Pennsylvanians with a way to submit information to Pennie. Pennie will use this information to assist you in determining your eligibility for enrollment in health insurance with financial assistance. For additional information regarding Pennie, please visit www.pennie.com.

If you are uninsured and want to understand your eligibility for health insurance through Pennie, you can complete this form. By completing this form and attaching it to your signed Pennsylvania Personal Income Tax Return, you authorize the Department of Revenue to supply tax information from your return (including your name, address and Social Security number) and the information provided on this form to Pennie.

NOTE: Executing this form is completely voluntary. You are not required to fill out this form to file your Pennsylvania Personal Income Tax Return.

FORM INSTRUCTIONS

Provide the primary name, primary SSN, email address and phone number where indicated.

LINE INSTRUCTIONS

LINE 1

Fill in the oval if the primary taxpayer does not have health insurance coverage.

2023

Instructions for REV-1882 Health Insurance Coverage Information Request

LINE 2

Fill in the oval if the primary taxpayer's spouse (if married filing jointly) does not have health insurance coverage.

LINE 3

Fill in the oval if any dependents included on your federal tax return do not have health insurance coverage.

LINE 4

Fill in the oval if you consent to allow the PA Department of Revenue to share information from your PA-40 tax return and the REV-1882 with Pennie.

LINE 5

Fill in the oval if you consent to allow Pennie to communicate with you via phone or email.

LINE 6

Provide your adjusted gross income from Line 11 of your federal tax return.

LINE 7

Provide the number of household members included on your federal tax return.

LINE 8

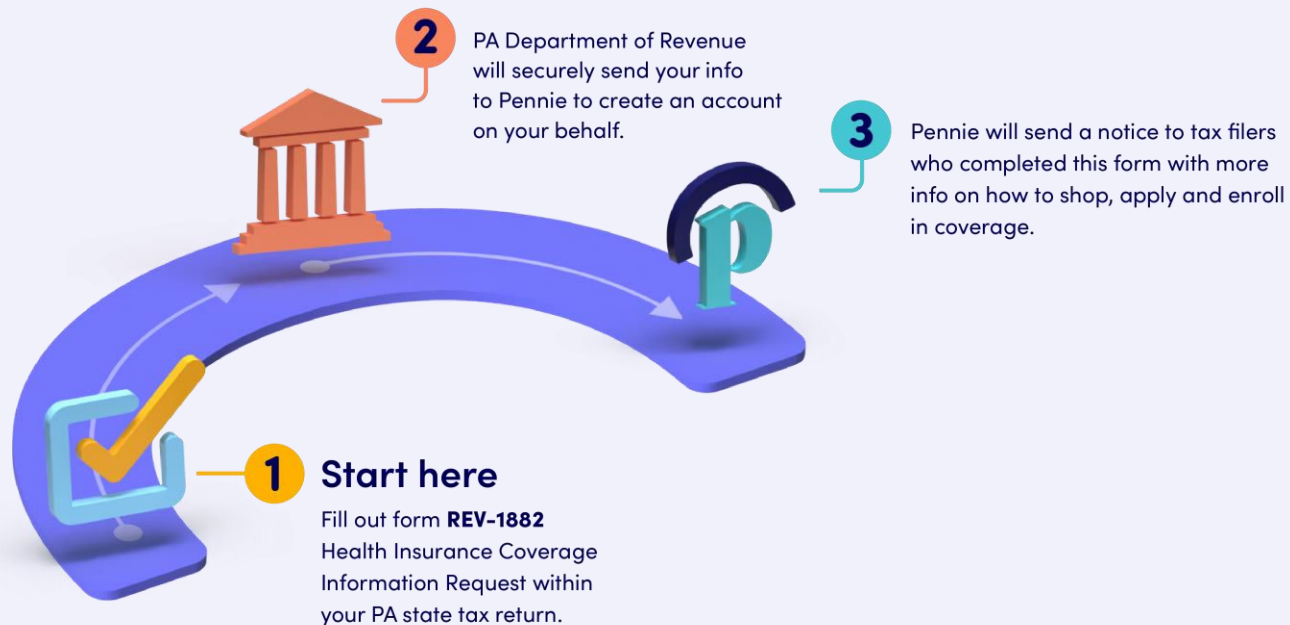
Provide the name and date of birth (MMDDYYYY) for the primary taxpayer, and the primary taxpayer's spouse (if married filing jointly).

Provide the date of birth (MMDDYYYY) of the dependent(s) (from Line 3) within your household who are under age 26 and who do not have health insurance coverage.



Path to Pennie

Start your Path to Pennie this Tax season!



Path to Pennie

Most Common Scenarios

1. Customer Submits REV-1882 to DOR: **Receives Access Code and Eligibility Estimate**

- ✓ Pennie notice is sent with an eligibility estimate.
- ✓ Customer claims account using their access code listed on notice.
- ✓ Completes Eligibility Application.
- ✓ Tax Filer SEP is automatically approved.
- ✓ Shops and enrolls in a plan.

2. Customer Submits REV-1882 to DOR: **Pennie Notice Not Yet Received**

This happens when the tax filer submits the form and calls before receiving a Pennie notice.

- ✓ Customer comes to Pennie before receiving notice with eligibility estimate.
- ✓ Creates a Pennie account.
- ✓ Completes an Eligibility Application.
- ✓ Calls Customer Service and attests to have completed REV-1882.
- ✓ Customer Service opens an SEP.
- ✓ Shops and enrolls in plan.



Path to Pennie

Least Common Scenarios

3. Customer Submits REV-1882 to DOR: **Missing Information.**

This happens when eligibility estimate could not be generated due to missing components.

- ✓ Pennie sends email notice alerting that additional information is needed to generate eligibility estimate.
- ✓ Customer creates Pennie account or uses existing account.
- ✓ Completes Eligibility Application.
- ✓ Calls Customer Service and attests to have completed REV-1882.
- ✓ Customer Service opens an SEP.
- ✓ Shops and enrolls in plan.

4. Customer Did NOT Submit REV-1882 to DOR: **Form Unavailable on Software Used at Tax Filing**

This scenario was more prevalent during the first year and since unlikely to occur. Pennie performed outreach to tax filing vendors requesting they adopt REV-1882 to help create a path for uninsured Pennsylvanians towards quality and affordable coverage. Jackson Hewitt does not support the form.

- ✓ Customer creates Pennie account or uses existing account.
- ✓ Completes Eligibility Application.
- ✓ Calls Customer Service and attests that REV-1882 was unavailable through tax preparer software.
- ✓ After DOR confirms eligibility, Customer Service opens an SEP.
- ✓ Shops and enrolls in plan.

Path to Pennie

Scenarios Recap:

1. Customer Submits REV-1882, Receives Access Code and Eligibility Estimate.
2. Customer Submits REV-1882, No Notice from Pennie (Pennie not yet received REV-1882).
3. Customer Submits REV-1882, Missing Information.
4. Customer Did NOT Submit REV-1882, Form Not Available.

Scenario	Submit Rev-1882?	Notice from Pennie?	Account Creation?	Report Life Event?	SEP Duration? 60 days from...
1	Yes	Yes (US mail & email alert)	Claim via SSN or access code	Automatic Tax Filer SEP	...date of notice
2	Yes	No	Create new, or use existing	Call Pennie (approved on phone)	date of call
3	Yes	Yes (email alert only)	Create new, or use existing	Call Pennie (approved on phone)	date of call
4	No	No	Create new, or use existing	Call Pennie (wait for DOR verification)	date of DOR verification receipt

**For scenarios 2-4, system will show "Exceptional Circumstances (individual)" event.

Path to Pennie

Path to Pennie Webpage: provides valuable and comprehensive information about Path to Pennie, how it works, AND even includes an explainer video (also available in Spanish). FAQs and Contact Pennie options are displayed on the bottom of the page.

Broker / Assistant: Log In | 1-844-844-4440

Search

Customer: Log In | 1-844-844-8040

pennie connecting Pennsylvanians to health coverage

Learn Shop Support **Get Covered**

Learn / Path to Pennie

Welcome to Pennie!

Path to Pennie™

When you file your Pennsylvania tax return, you may complete a form called **REV-1882**, electing to receive information about enrolling in health and dental coverage available through Pennie, as well as financial assistance to help lower the costs.

About the Path to Pennie

The Path to Pennie program was created to easily connect uninsured tax filers with medical & dental insurance offered through Pennie, as well as financial assistance to reduce premiums on high-quality plans.

Path to Pennie

Español
中文 (简体)
Pycckий
العربية
বাংলা
Kiswahili
Tiếng Việt
Vietnamese
Bahasa Indonesia
Português
English

<https://pennie.com/learn/pathtopennie/>

Path to Pennie FAQs

Who is eligible for the Path to Pennie 'Tax Filer' SEP?

Any PA resident who files form REV-1882 with their tax return indicating at least one member of their household is uninsured.

What is the coverage start date for the Tax Filer SEP?

Coverage is effective 1st of the month following plan shopping.

Is the Tax Filer SEP available after the April tax filing deadline?

Yes. Whenever customer submits REV-1882 to DOR, Pennie will receive regular updates from DOR throughout the year.

What if REV-1882 was available through tax preparer but customer didn't submit it because they didn't realize it was an option?

Almost all tax preparer software allows individuals to submit REV-1882 with their PA tax return. Therefore, the vast majority of individuals customer MUST submit REV-1882 to qualify for the Tax Filer SEP. If customer has already submitted their tax return, please consult your tax advisor about submitting an amended return.

If the individual's tax preparer did not support REV-1882, customer can qualify for Path to Pennie SEP if (1) customer submits attestation that REV-1882 was not available through their tax preparer, and (2) PA DOR verifies the customer submitted their PA tax return through a tax preparer that did not support REV-1882.

See [April 2022 Community Workgroup](#) for more information on Path to Pennie SEP or visit <https://pennie.com/learn/pathtopennie/>



SEP Refresher

Outside Open Enrollment, Pennsylvanians can enroll in or change a Pennie plan if they have a life event that qualifies you for a 60-Day **Special Enrollment Period**.



Qualifying Life Event (QLE)

A change in your circumstances - like getting married, having a baby, or losing health coverage - that can make you eligible for a Special Enrollment Period, which allows you to enroll in health insurance outside the yearly Open Enrollment Period.

Special Enrollment Periods (SEP)

Examples of Qualifying Life Events



Loss of health coverage

- Losing existing health coverage, including job-based coverage, individual, and student plans (current SEP 120-Days)
- Losing eligibility for Medicaid or CHIP (Current SEP 120-Days)
- Turning 26 and losing coverage through a parent's plan

Changes in household



- Getting married or divorced
- Having a baby or adopting a child
- Death in the family



Changes in residence

- Moving to a different service area within Pennsylvania
- A permanent move from another state into Pennsylvania
- A student moving to or from the place they attend school
- A seasonal worker moving to or from the place they both live and work
- Moving to or from a shelter or other transitional housing

Other qualifying events



- Changes in your income that affect the coverage you qualify for
- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
- Gaining a qualifying immigration status
- Leaving incarceration (jail or prison)
- AmeriCorps members starting or ending their service

Loss of MEC SEP

Loss of Loss of Minimum Essential (MEC) is a common SEP reason for customers enrolling through Pennie outside OE so let's review.

Availability:

- ✓ Individuals not currently enrolled through Pennie
- ✓ Current Pennie enrollees

Duration of SEP:

- ✓ Up to 60 days before loss of coverage date
- ✓ Up to 120- days after loss of coverage date **(only during unwinding)**

Note: Loss of Minimum Essential Coverage (MEC) is one of the few qualifying life events that a customer can report in advance of the event.

	Availability		Coverage Effective Date Rule	SEP Available BEFORE Event?	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee				
Loss of or Change in Coverage						
Loss of Minimum Essential Coverage (MEC)	✓	✓	1st of month (after event or plan selection, if later)	✓	No, Self Attested	<div>Includes: ✓ Loss of Employer Sponsored Insurance due to job loss ✓ Exhaustion of COBRA coverage Does NOT Include: ✗ Loss of coverage due to non-payment of premiums. ✗ Voluntarily dropping COBRA coverage (unless employer ceases contributions after enrollment)</div> <div>For coverage ending during MA Unwinding (Apr 2023 - Mar 2024): • SEP open for 120 days after loss of coverage event date.</div>

Loss of Other Qualifying Coverage	✓	✓	1st of month (after event or plan selection, if later)	✓	No, Self Attested	Includes: ✓ Loss of Medical Assistance for the Medically Needy ✓ Loss of pregnancy-related coverage ✓ Expiration of non-calendar year MEC For coverage ending during MA Unwinding (Apr 2023 - Mar 2024): • SEP open for 120 days after event.
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Coverage Start Date:

- ✓ 1st of the month after event (if shopping prior to event), or
- ✓ 1st of the month after shopping (if shopping after the event)

Documentation requirements?

- ✓ Self-attested, documentation not required prior to enrolling

Loss of MA & CHIP SEP

Availability:

- ✓ Individuals not currently enrolled through Pennie
- ✓ Current Pennie enrollees

Duration of SEP:

- ✓ Up to 60 days before loss of coverage date
- ✓ Up to 120- days after loss of coverage date

	Availability		Coverage Effective Date Rule	SEP Available BEFORE Event?	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee				
Loss of or Change in Coverage						
Loss of Medicaid/Medical Assistance (MA) or CHIP	✓	✓	1st of month (after event or plan selection, if later)	✓	No, Self Attested (system-automated)	For coverage ending during MA Unwinding (Apr 2023 - Mar 2024): • SEP open for 120 days after loss of MA/CHIP coverage event date • If shopping up to 60 days after loss of MA/CHIP coverage event date, option for coverage starting 1st of the month after coverage loss.

Note: Loss of Medical Assistance (MA) / Childrens Health Insurance Program (CHIP) is one of the few qualifying life events that a customer can report in advance of the event.

Coverage Start Date:

- ✓ 1st of the month after event (if shopping prior to event), or
- ✓ 1st of the month after shopping (if shopping after the event)
- ✓ 1st of the month after coverage loss if shopping up to 60 days after loss of MA/CHIP coverage event date **(only during unwinding)**

Documentation requirements?

- ✓ Self-attested, documentation not required prior to enrolling

See [SEP Quick Reference Chart](#) for more information on SEPs available through Pennie.

Unwinding – Earlier Coverage Start (Loss of MA/CHIP)

Pennie Policies Applicable during MA Unwinding Period (April 2023 – March 2024)

Earlier coverage start date automatically offered if:

- QLE = “Loss of Medicaid / Medical Assistance (MA) or CHIP”
- MA/CHIP Coverage End Date is during Unwinding period
- Plan shopping completed no later than 60 days from MA/CHIP coverage end date

Select Coverage Start Date

X

Your 120-day shopping period begins on May 31, 2023.

☒ Your coverage is currently scheduled to begin (August 1, 2023)

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.

☐ Earlier coverage effective date (June 1, 2023)

Continue

Next Steps

You have successfully completed your application and confirmed life event. Please click on the button below to start shopping.

Shop for Plans

53 Health Plans

Estimated Monthly Savings

\$1,193.84/month For Customer Name, Spouse, and Child in ZIP code 17101.

Coverage will start on 8/1/2023 [Go to Dashboard to change coverage start date](#)

SORT BY

LOWER EXPENSE \$

LOWER EXPENSE \$

To avoid a gap in coverage, shop in first 60 days and choose “Earlier Coverage Effective Date” when prompted.

QLE Quick Reference Chart

- Pennie has a comprehensive QLE Quick Reference Chart for Download at Pennie.com.
- You can find this chart under broker / assister resources
- The Chart was recently updated with information regarding the Medicaid / CHIP Unwinding.
- Includes information on the previously mentioned QLEs and new documentation requirements.

	Availability		Coverage Effective Date Rule	SEP Available BEFORE Event?	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee				
Change in Marital Status						
Marriage	✓	✓	1st of month <i>(after plan selection)</i>	✗	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for at least 1 spouse, required
Move/Change in Residence						
New Pennsylvania Resident	✓	✓	1st of month <i>(after event or plan selection, if later)</i>	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.
Moved, now eligible for different health plans	✓	✗	1st of month <i>(after event or plan selection, if later)</i>	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.
Other						
Survivor of domestic abuse or spousal abandonment	✓	✓	1st of month <i>(after plan selection)</i>	✗	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.

pennie Special Enrollment Period Quick Reference Guide

Revised March 30, 2023

Special Enrollment Period (SEP) allows customers to enroll in coverage through these outside of the annual Open Enrollment Period. In general, 45% of the plan shopping or 45 days after the date of the qualifying life event. Customers must enroll within 60 days of the qualifying life event. Customers must enroll within 60 days of the qualifying life event. Customers must enroll within 60 days of the qualifying life event.

Life Event	Availability	Documentation Required	Additional Information
Change in Marital Status	✓	✓	Yes, Approval of Documents Prior to Plan Shopping
Move/Change in Residence	✓	✓	Yes, Approval of Documents Prior to Plan Shopping
Other	✗	✗	Yes, Approval of Documents Prior to Plan Shopping

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Life Event	Availability	Documentation Required	Additional Information
Change in Marital Status	✓	✓	Yes, Approval of Documents Prior to Plan Shopping
Move/Change in Residence	✓	✓	Yes, Approval of Documents Prior to Plan Shopping
Other	✗	✗	Yes, Approval of Documents Prior to Plan Shopping

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Life Event	Availability	Documentation Required	Additional Information
Change in Marital Status	✓	✓	Yes, Approval of Documents Prior to Plan Shopping
Move/Change in Residence	✓	✓	Yes, Approval of Documents Prior to Plan Shopping
Other	✗	✗	Yes, Approval of Documents Prior to Plan Shopping

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pennie Special Enrollment Period Quick Reference Guide

Revised March 30, 2023

Special Enrollment Period (SEP) allows customers to enroll in coverage through these outside of the annual Open Enrollment Period. In general, 45% of the plan shopping or 45 days after the date of the qualifying life event. Customers must enroll within 60 days of the qualifying life event. Customers must enroll within 60 days of the qualifying life event. Customers must enroll within 60 days of the qualifying life event.

Life Event	Availability	Documentation Required	Additional Information
Change in Marital Status	✓	✓	Yes, Approval of Documents Prior to Plan Shopping
Move/Change in Residence	✓	✓	Yes, Approval of Documents Prior to Plan Shopping
Other	✗	✗	Yes, Approval of Documents Prior to Plan Shopping

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Communications & Advertising

Communication and Advertising

Open Enrollment 2024:

- Customer Communications underway – emails, texts and outbound calls
- Paid Advertising in Marketing until Jan. 19th
- Press Conferences held on January 9th in Philadelphia and will hold one with Dept. of Human Services on Jan. 17 in Allentown

Medicaid Renewals:

- Customer Communications underway – emails, texts and outbound calls
- Paid and Earned Media Tactics will continue until March/April 2024

Tax Form 1095-A:

- Customer Communications – one email to customers/stakeholders planned for more details/awareness
- Pennie.com webpage with FAQs on the 1095 tax forms

Path to Pennie:

- Customer Communications – email/reminder emails sent to those who checked on the box on their taxes
- Pennie.com webpage with FAQs on Path to Pennie



Questions & Feedback

Pennie Contact Details



Call Customer Service

+1 (844) 844-4440

Monday – Friday:
8:00 am to 7:00 pm

Saturdays:
8:00 am – 1:00 pm



MLK Holiday Observed:

Monday, January 15th
Contact Center is closed

OE Extended Hours:

Friday, January 19th
8:00 am – 11:59 pm



Send Us Your Questions

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

Thank you for your attendance!