

pennie[®]





Pennie Community Workgroup

February 16, 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 Update**
- **Dental Plan Selection**
- **Immigration Issues**
- **ROP – Non-income**
- **Data Matching Inconsistencies - Income – 150 days**
- **Death DMI Attestation Form**



Open Enrollment Update

2024 Open Enrollment Update

With your help, Pennie has reached record levels of enrollment! Thank you for all of your support and assistance in finding the best coverage for those needing coverage in PA.

Open Enrollment Results

- **Nearly 435,000 Pennsylvanians enrolled during Open Enrollment** in high-quality health coverage through Pennie.
- **This represents a 17% increase compared to this time last year**, far exceeding the average annual increase of 1%.
- Marketplace enrollment has increased by **over 150,000 in the four years** since Pennsylvania took over ownership and operations from the federal marketplace (healthcare.gov) – a 56% increase.

What is Next

Help us remind customers:

Report Changes!

- If a customer's household size or income changes throughout the year, it needs to be updated within 30 days in their Pennie Account at pennie.com.

Life changes can mean coverage changes!

- If any current or potential customer experiences a qualifying life event, they can have a Special Enrollment Period to enroll/update their health coverage through Pennie.

Sign Up for AutoPay!

- Customers can sign up for automatic payments with their insurers. This can be done by contacting their insurer directly or through the insurer's website.



Dental Plan Selection

Dental Health

Dental Health is an essential part of your overall health and well-being. Poor oral hygiene can lead to dental cavities and gum disease, and has also been linked to heart disease, cancer, and diabetes.

According to the Mayo Clinic, oral bacteria and inflammation may be associated with:

- Heart disease
- Endocarditis, or inflammation of the lining of the heart
- Premature birth
- Low birth weight



Dental Plans on Pennie

On Pennie, you can pick a health plan with or without dental benefits.

If you pick a health plan without dental benefits, you can still get a separate dental plan.

Dental coverage is available 2 ways:

1. Health plans with dental coverage: Some medical plans have dental coverage. You can see which plans include dental coverage when you compare them. If a health plan includes dental, the premium covers both health and dental coverage.
2. Separate dental plans: You can see them when you shop for plans.

Dental Plan Reminders

Do I have to purchase medical insurance through Pennie to buy dental coverage?

- No. You don't have to buy medical coverage to purchase dental insurance through Pennie.

How do I find a provider who participates with my dental insurance?

- Under Plan Details, click the link to '*Plan Directory*' to search for a dentist using the insurer's provider search tool.
- Pennie's provider search currently does not include dental providers.

I have leftover APTC after purchasing medical coverage. Can I use my remaining APTC towards my dental coverage?

- Pediatric dental benefits are considered essential health benefits (EHB) and therefore their cost can be offset by APTC.
- Adult dental benefits are not considered to be EHB. Therefore, APTC cannot be applied to adult dental plans.

Dental Plan Reminders

Dental coverage is broken out by preventive, basic, orthodontia, and major services.

- **Preventive:** typically includes diagnostic and preventive services like regular oral exams, teeth cleaning, and x-rays. These services are usually allowed once every six months, but please check your plan details for frequency limits.
- **Basic:** usually includes office visits, extractions, fillings, periodontal treatment (gum disease), & root canals.
- **Orthodontic:** typically associated with braces or aligners*.
- **Major:** can cover crowns, bridges, dentures, and inlays.

There may be waiting periods before you may be eligible for certain services. Refer to the plans linked document(s).

* While a provider may deem orthodontia necessary, the threshold of medical necessity by the insurer may not align. It is important to refer to your plan documents.



Dental Plan Selection - Pediatric

Pediatric dental benefits (services for children until the end of the month in which they turn 19) are considered essential health benefits (EHB) and therefore their cost can be offset by APTC.

Since pediatric dental is considered an EHB, there can be **no dollar benefit limits**.

If a customer has APTC remaining after purchasing a medical QHP, the remaining amount can be applied to a pediatric stand-alone dental plan (SADP).

Example of a medical plan (QHP) that includes embedded pediatric dental benefit:

Children's Dental			
	<u>In Network</u>	<u>Out-of-Network</u>	<u>Additional Information</u>
Basic Dental Care (Child)	0% Coinsurance after deductible	Not Covered	View
Dental Check Up (Child)	No Charge	Not Covered	View
Major Dental Care (Child)	0% Coinsurance after deductible	Not Covered	View
Orthodontia (Child)	0% Coinsurance after deductible	Not Covered	View

Important: Adult dental can have annual dollar limit(s) on BENEFITS (not to be confused with cost sharing)!

Dental Plan Selection

Embedded Adult Dental coverage

- Medical plans with embedded adult dental and vision coverage will list it on the plan name.
- If your medical plan has adult dental coverage, consult the linked plan brochure for benefit details.

Stand Alone Dental Plans (SADP)

- Routine adult coverage typically includes cleanings and x-rays ONLY.

▼ Adult Dental Coverage			
	<u>In Network</u>	<u>Out-of-Network</u>	<u>Additional Information</u>
Routine Dental Services (Adult)	\$0 Copay after deductible 0% Coinsurance after deductible	\$0 Copay after deductible 20% Coinsurance after deductible	View
Basic Dental Care (Adult)	Not Covered	Not Covered	
Major Dental Care (Adult)	Not Covered	Not Covered	

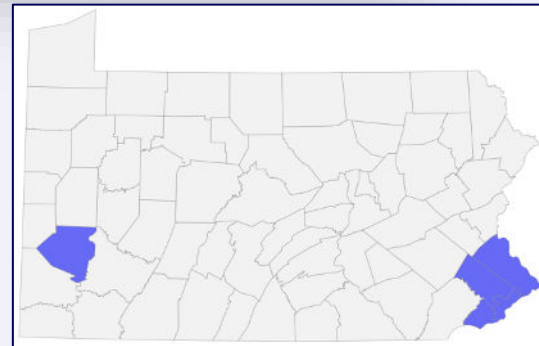
Important: Customers who are enrolled in Medicare but are still seeking to enroll in dental coverage may still be eligible to enroll in a SADP through Pennie.



Serving PA's Non-Citizen/Immigrant Population

Immigrant Populations in Pennsylvania

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



PA counties with highest number of immigrants include:

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

Top countries of origin for immigrants in PA include:

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

- Pennie has a significant population of enrollees who are non-citizens and lawfully present: More than 47,046 enrollees, as of spring 2022. Non-citizens who qualify for Pennie may be students, office workers, migrant workers, spouses of US citizens, refugees, and asylees.

Eligibility for Pennie

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



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

Lawful Presence

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

- What immigrant statuses qualify for Pennie Coverage?
 - Lawful Permanent Resident (LPR/Green Card holder)
 - Asylee
 - Refugee
 - Cuban/Haitian Entrant
 - Conditional Entrant Granted before 1980
 - Battered Spouse, Child and Parent
 - Victim of Trafficking and their Spouse, Child, Sibling or Parent
 - Granted Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT)
 - Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas, and citizens of Micronesia, the Marshall Islands, and Palau
 - Temporary Protected Status (TPS)
 - Deferred Enforced Departure (DED)
 - Deferred Action Status (Exception: Deferred Action for Childhood Arrivals (DACA) is not an eligible immigration status for applying for health insurance)
 - Lawful Temporary Resident
 - Administrative order staying removal issued by the Department of Homeland Security
 - Member of a federally-recognized Indian tribe or American Indian Born in Canada
 - Resident of American Samoa
 - Paroled into the U.S.

NOTE: This is not a complete list of immigration statuses that may qualify for Pennie coverage.

Options for People not Lawfully Present

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

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

Options for People Not Lawfully Present

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



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

Helping Immigrants Applying Through Pennie

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

Things to consider when helping a non-citizen apply:

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



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

Social Security Number & Individual Tax ID Number (ITIN)

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

Can individuals without an SSN apply for coverage through Pennie?

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

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

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



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

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

Please select a document type*

Permanent Resident Card "Green Card", I-551

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

Alien Number* ?

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

Card Number* ?

Pennie Application Immigration Questions

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

Citizenship or Immigration Status

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

Yes

No

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

Please select a document type*

Permanent Resident Card "Green Card", I-551

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

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

Employment Authorization Card (EAD, I-766)

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

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

Foreign Passport

Reentry Permit (I-327)

Refugee Travel Document (I-571)

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

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

Notice of Action, I-797

Other status

None of these

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

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

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

Cuban/Haitian Entrant

Resident of American Samoa

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

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

Document indicating withholding of removal

None of these

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

Yes

No

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

Yes

No



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

Five-Year Bar

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

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

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

Mixed Immigration Status Households

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

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

Example 1



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

* Possibly eligible for PA Emergency Medicaid

Example 2



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

* Possibly eligible for PA Emergency Medicaid



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

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



Data Matching Inconsistencies

Data Matching Inconsistencies (DMIs)

What is a Data Matching Inconsistency (DMI)?

- Pennie is required by federal law to verify information on a customer's application against trusted data sources and flag inconsistencies, called Data Matching Inconsistencies (DMIs)
 - Checked every time an application is submitted
- If a data matching inconsistency is identified:
 - Enrollees will be informed that they need to provide documentation to verify the information on their application by the specified deadline.
 - A household can experience multiple data matching inconsistencies and need to submit multiple documents to resolve those inconsistencies.
 - Enrollees will maintain their coverage during the period in which they are asked to submit documents.
 - If documents are not received by the deadline, enrollees could lose financial assistance or lose coverage.
- Since eligibility is determined at the individual family member level, most DMIs are applicable to a specific person not the entire household.
 - The only exception is income since income is for the entire household. Therefore, an income DMI will be generated for the primary tax filer but the entire household's income is the inconsistency

Data Matching Inconsistencies (DMIs)

Types of DMIs

DMI Type	Financial App	Non-Financial App	Data Source	Reasonable Opportunity Period (ROP)
Income	✓	X	IRS and Experian	150-Days
Citizenship / Lawful Presence	✓	✓	SSA (citizenship), or Dept Homeland Security (lawful presence)	90-Days
SSN	✓	✓	SSA (if have SSN, name and DOB mismatch)	
Non-ESI MEC	✓	X	e.g. Medicaid, CHIP, Medicare	
ESI MEC	✓	X	NEW! Federal Employee Health Benefit (FEHB)	
Death	✓	✓	SSA (if have SSN, is a death date on file)	
Incarceration	✓	✓	SSA	
Residency	✓	✓		
American Indian / Alaska Native (AI/AN)	✓	✓	Only applicable if an applicant indicates that they are a member of a federally recognized tribe	

* For more information on non-ESI MEC and ESI MEC, see April 2022 Community Workgroup.

Data Matching Inconsistencies (DMIs)

What happens with an unresolved DMI?

- If DMI not resolved by end of Reasonable Opportunity Period (ROP), adverse action taken based on the type of DMI.
- Adverse action taken 15 days after end of ROP

DMI Type	Adverse Action	Effective Date of Adverse Action
Income	Loss of APTC/CSR, for entire household	Last day of the month, on or after ROP expires (ROP + 15 days)
Citizenship / Lawful Presence	Termination of coverage, for individual with unresolved DMI	
SSN		
Non-ESI MEC		
ESI MEC		
Death		
Incarceration		
Residency		
American Indian / Alaska Native (AI/AN)	Termination of CSR, for individual with unresolved DMI	

IMPORTANT: Loss of coverage due to expiration of a ROP is not an SEP to enroll outside of OEP.

* 30-day ROP for PDM DMIs (instead of 90 days)

Data Matching Inconsistencies (DMIs)

How do you know if a customer has an open DMI?

- Assister/Broker Portal
 - Eligibility status = conditional
- Member Portal
 - Dashboard banner message
 - Conditional Eligibility status in red
 - Applications > Verifications pages

We need additional information documents to confirm some of the data provided on your application. Click here to [upload documents](#). If you have already uploaded the relevant documents, please wait for the documents to be approved.

Your Household Eligibility **This eligibility is conditional. [See more details](#) to upload the required documents.**

Black Bird
Blue Bird

Advanced Premium Tax Credit
\$1104.62 per month

You are not eligible for Cost Sharing
Reductions

[View Details](#)

[Edit Application](#)

Data Matching Inconsistencies (DMIs)

How do you know if a customer has an open DMI?

- Member Portal
 - Applications > Verifications pages

My Dashboard

- My Applications**
- My Eligibility Results
- My Enrollments
- My Inbox

Current Applications for 2022

Actions you can take for this application

- Cancel Application
- View Eligibility
- Verifications & Documents
- View & Print Application Summary

Applicant Verifications

Black Bird ⓘ
Blue Bird ⓘ

We weren't able to verify the information provided in your application with data available from one or more State and Federal data sources. If you're enrolled in a plan (or wish to enroll in a plan), it is important for you to upload the documents supporting the information on your application by **06-29-2022**. The information that needs supporting documents is indicated below as "Not Verified". No action is needed if you have uploaded the documents. You will be notified once the documents are Accepted or Rejected.

IMPORTANT: You could lose your insurance or financial assistance if you miss the deadline, you could lose your health coverage or savings. Submit the documents as soon as possible. You can submit documents online or by mail. But uploading is the fastest and easiest way to get them to us.

- Non-ESI Minimum Essential Coverage ✔ (Verified)
- Residency ✔ (Verified)
- Income ⓘ (Not Verified) - Action needed by **06/29/2022**
- Social Security Number ⓘ (Not Verified) - Action needed by **06/29/2022**
- Death ✔ (Verified)
- Citizenship ⓘ (Not Verified) - Action needed by **06/29/2022**
- Incarceration Status ✔ (Verified)
- Minimum Essential Coverage ✔ (Verified)

PROPRIETARY & CONFIDENTIAL

Data Matching Inconsistencies (DMIs)

How to Resolve a DMI?

- Upload documents through customer portal that are appropriate for the type of DMI
- List of acceptable documents are available:
 - Document Upload Pages
 - DMI reminder notice
 - Pennie FAQs

DMI Type	Documents to Submit
Income	Documents to confirm household income
Citizenship / Lawful Presence	Documents to confirm US Citizenship Documents to confirm Immigration Status
SSN	Documents to confirm SSN
Non-ESI MEC	Documents to confirm you don't have MEC
ESI MEC	
Death	Documents to confirm you are not deceased
Incarceration	Documents to confirm Incarceration status
Residency	Documents to confirm Residency
American Indian / Alaska Native (AI/AN)	Documents to confirm AI/AN status

Data Matching Inconsistencies (DMIs)

Income DMI Attestation

1. Customers who have an income DMI will be able to resolve that DMI by submitting an updated version of the Pennie income attestation form.
2. Customers will not need to submit other supporting documentation before or after submitting the attestation form.
3. **Customers must:**
 - a. Complete the new income self-attestation form,
 - b. Indicate the reason for the income discrepancy, and
 - c. Attest to understanding, under penalty of perjury, their responsibility to accurately represent their projected income and the risk of tax liability if they underestimate their income.
4. **Can attest** to this information by ***submitting a written attestation form OR by calling Pennie customer service and verbally providing the information.****



*Brokers and assisters can upload a copy of the attestation form signed by the customer on their behalf. However, only a **customer** can call to verbally complete the attestation.*

Data Matching Inconsistencies (DMIs)

How to Resolve a DMI?

- Upload documents

1 Citizenship (Not Verified) - Action needed by 06/29/2022

2 Citizenship (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Citizenship entered on the application. You entered: Yes. If this is incorrect, correct it and resubmit your application by 06/29/2022.

Select Document Type * Certificate of Naturalization

Choose Document to Upload:

Hospital Souvenir Birth Certificate
 Official Military Records showing U.S. Birth Religious Record
 Federal or State Census Records showing U.S. Birth Statement signed by Physician/Midwife attending Birth
 Other Birth Records
 U.S. Citizen ID Card (I-197 or I-179)
 American Indian Tribal Census Records
 Final Adoption Decree Showing U.S. Birth Institutional Admission Papers
Certificate of Naturalization

3 Citizenship (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Citizenship entered on the application. You entered: Yes. If this is incorrect, correct it and resubmit your application by 06/29/2022.

Select Document Type * Certificate of Naturalization

Choose Document to Upload: Choose File citizenship documentation.pdf

Submit

4 Citizenship (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Citizenship entered on the application. You entered: Yes. If this is incorrect, correct it and resubmit your application by 06/29/2022.

Document Name	Document Type	Document Status	Ticket
citizenship documentation.pdf	Certificate of Naturalization	SUBMITTED	TIC-2635

Select Document Type * Certificate of Naturalization

Choose Document to Upload: Choose File

Data Matching Inconsistencies (DMIs)

How do you know if uploaded documents successfully resolved DMI?



1. Check Member Portal, Applications > Verifications

- Is DMI  (Verified)? Or  (Not Verified)?
- Document Status **ACCEPTED**? Or **REJECTED**?

DMI Resolved

Citizenship  (Verified)			
Document Name	Document Type	Document Status	Ticket
citizenship documentation v2.pdf	Legal Birth Certificate	ACCEPTED	TIC-2636

DMI Open

 Citizenship  (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Citizenship entered on the application. You entered: Yes. If this is incorrect, **correct it** and resubmit your application by 06/29/2022.

Document Name	Document Type	Document Status	Ticket
citizenship documentation.pdf	Certificate of Naturalization	REJECTED	TIC-2636

Select Document Type *

Choose Document to Upload:

Data Matching Inconsistencies (DMIs)

How do you know if uploaded documents successfully resolved DMI?

2. Check Inbox

- **Ticket Accepted = DMI Resolved**
- **Ticket Not Accepted = Document rejected, DMI remains open**



WARNING! "Ticket Resolved" = Document review task completed. Document could be accepted or rejected

Important update regarding your Pennie ticket #TIC-2636

Your ticket has been accepted. Please check your Dashboard for any next steps or open items that need your attention. For more details about your ticket, you may view your ticket history by clicking on My Tickets from the Dashboard.

Reference Ticket: TIC-2636

Important update regarding your Pennie ticket #TIC-2636

Your ticket has been resolved. Please check your Dashboard for any next steps or open items that need your attention. For more details about your ticket, you may view your ticket history by clicking on My Tickets from the Dashboard.

Reference Ticket: TIC-2636

**DMI
Resolved**

Important update regarding your Pennie ticket #TIC-2635

Dear Black Bird,

Your document(s) to Verify Citizenship of Black Bird has **not been accepted.**

Reason the document(s) was not accepted:
Invalid document - Not applicable

Reference Ticket: TIC-2635

Take action to get or remain covered through Pennie

You are receiving this notice because you recently submitted documents in response to our request in your eligibility notice to confirm information on your application. The Pennie team may need additional documentation to verify the information you submitted in your application.

TIC-2635 Verify Citizenship of Black Bird **needs your attention**

We were unable to approve this verification with the document you provided. The document is missing required information - customer name. Please provide a new document that includes the individual's name on the certificate for us to review.

To respond, go to [TIC-2635](#)

**DMI
Open**



Data Matching Inconsistencies (DMIs)

Troubleshooting - Income DMIs

Most common issues with income DMIs are:

1. Income documentation provided for one person, not all household members
 - Unlike other DMIs, Income DMI is applied to entire household (listed under the primary tax filer on Pennie)
 - Always provide entire household income documents for an Income DMI
2. Income documents do not add up to income provided on application
 - Double check the math before submitting your documents
 - Application income is shown on the upload screen to remind you what total should be
3. Documents (e.g. pay stubs) missing frequency, name, or other critical information



Before uploading, look at your documents as if you have never seen them before and ask: "Would you be able to calculate household income using just the information shown on these pages?"

Income (Not Verified) - Action needed by 06/29/2022

We could not verify Black Bird's Income entered on the application. You entered: \$49800. If this is incorrect, correct it and resubmit your application by 06/29/2022.

If this is correct, upload **approved verification documents** supporting your household's total income of **\$49800** by 06/29/2022.

Select Document Type

Choose Document to Upload:

Data Matching Inconsistencies (DMIs)

Troubleshooting – Why was document rejected?

Most common reason document was rejected, leaving DMI open, are:

1. Not Readable
 - Review the file before uploading to make sure it is legible
 - Make sure ALL pages included in the file you upload
2. Not an acceptable type of documentation for the DMI
 - Review documentation requirements in notice or Pennie FAQs before uploading
 - If unsure, call Pennie Customer Service
3. Missing Information
 - Paystub missing customer's name, no indication of payment frequency
 - Immigration document missing effective / expiration dates
 - Non-ESI MEC documents missing effective dates
 - Self-attestation letter missing name, income amount, or other relevant details
4. Doesn't Support Information on Application
 - Income documents provided only for one individual, not entire household
 - Income documents do not add up to income provided on application

Data Matching Inconsistencies (DMIs)

Troubleshooting – What options do you have after adverse action taken?

Customers who do not provide documents to verify their information within the DMI reasonable opportunity period (ROP) **can have their coverage and/or financial help reinstated retroactive** to the date in which adverse action occurred **if they take action within 60-days of expiration.**

Customers often don't realize that they need to act on a DMI until they receive an updated bill from their insurer with:

- The full premium amount or
- Have their insurance denied when accessing health care services.

To qualify, customers must:

1. Contact Pennie Customer Service and request to have their coverage and/or financial help reinstated retroactively within *60 days of ROP expiration.*
2. Provide the appropriate documents to resolve their DMI within *60 days of ROP expiration.*

Ex.:

Ex.: Customer has their income DMI expire June 3; adverse action is taken June 30 triggering removal of APTC; customer receives updated invoice on July 10; customer contacts Pennie July 15 and submits documentation verifying their income – customer's APTC is reinstated for July 1.

Data Matching Inconsistencies (DMIs)

Troubleshooting – What options do you have if the customer is more than 60-days past the date adverse action is taken?

Loss of APTC/CSR due to Unresolved Income DMI:

- If QHP coverage still active:
 - Submit new application for financial assistance
 - APTC/CSR can be reinstated **prospectively** (not retroactive)
- If QHP coverage has since terminated:
 - Need a qualifying life event (QLE) in order to open a Special Enrollment Period to be able to enroll before OEP

Termination of Coverage due to Unresolved Non-Income DMI:

- Once QHP coverage is terminated:
 - Need a QLE to be able to enroll before OEP
 - Loss of coverage due to unresolved DMI is an involuntary termination, therefore NOT a QLE



Death DMI Attestation Form

Policy Overview

Pennie will be providing additional flexibilities to customers who are issued a Death Data Matching Inconsistency (DMI) by allowing them to self-attest to not being deceased.

This new policy intends to make it easier for customers to resolve their Death DMI and ensure customers do not lose coverage when they are not deceased.

Self-Attestation Form:

- Requires the customer to first confirm that re-entering the Social Security Number on their Pennie application for the household member identified as deceased does not resolve the DMI.
- Informs the customer to reach out to the Social Security Administration to fix any errors, which could prevent future Death DMIs.
- Encourages customers to submit two forms of documentation to clear the Death DMI, if they are able.
- Requires the customer to state why they are unable to submit two forms of documentation to clear the DMI.

Coming March 2024

Death Data Matching Inconsistency (DMI) Attestation Form

Policy Overview

Who can submit a Death DMI Attestation Form?

- A customer, 18 years of age or older may complete and submit the form for themselves
- A customer, 18 years of age or older, may complete and submit the form on behalf of a household member who is under the age of 18
- Pennie Customer Service Representatives can complete and submit the form over the phone, on behalf of the customer **(Brokers cannot verbally attest for their customer)**
- **A broker or assister may submit an attestation form on behalf of a customer if the customer has read and signed the form.**

How will Pennie accept the Self-Attestation Form?

- Electronic submission—uploaded directly to a customer account at pennie.com
- Email—customeratters@pennie.com
- Mail—P.O. Box 2008, Birmingham, AL, 35203



Pennie Community Workgroup

Pennie Community Workgroup

The Future of Pennie Community Workgroup

- We will be changing how we share information with you in 2024.
- We want to ensure that our assisters & brokers are getting the most out of Pennie's resources.
- We have heard your feedback and are going to reformat how this information is delivered and accessed.
- The information we share in March will be in a newsletter format.



Questions & Feedback

Pennie Contact Details



Call Customer Service

+1 (844) 844-4440

Monday – Friday:
8:00 am to 6:00 pm



Send Us Your Questions

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

Thank you for your attendance!