

January 2024 Community Workgroup Q&A

Form 1095-A

- Can a customer still complete a Form 8962 and receive APTC if they did not report income on their Pennie application?
 - If a customer enrolls through Pennie but did not submit a financial application, they can still submit a Form 8962 to receive premium tax credits at tax time. Anyone who receives Advanced Premium Tax Credits (APTC) is *required* to file Form 8962 to reconcile the APTC they received based on their income estimate provided to Pennie with their final income reported on their tax return. Clients enrolled outside of Pennie would not be eligible for APTC and would not complete a Form 8962.

SEP Refresher

- Is a potential customer moving to PA from another state required to have other coverage to qualify for an SEP?
 - Yes, they must have had other minimum essential coverage (MEC) for at least 1 day in the prior 60 days before the life event date (in this case, the day the customer moved to PA).

Miscellaneous

- We have had a few clients who have been automatically enrolled in a plan with a different metal level, but charged a higher price. Pennie previously stated that if this happened, the client's cost share would not increase. Is this no longer the case?
 - The new autorenewal policy implemented for 2024 states that a customer enrolled in a Bronze-level plan for 2023 *could be* autorenewed into a Silver CSR plan for 2024 only if the net premium to enroll in the *2024 Silver CSR plan* would be the same or lower cost than the net premium to enroll in the *2024 Bronze plan*. The *2023 Bronze plan* premium may have increased, leading to the *2024 Silver CSR plan* being equally or less expensive. If you have questions about a specific customer, please feel free to open a ticket that includes the customer's information and a detailed explanation of your question/concern so we can review the account.
- We have run into instances where a client's proof of income was rejected by Pennie, but neither the client or broker were informed, and no ticket was opened. Is there any way we can be notified if that occurs?
 - When documentation is provided to resolve a verification, Pennie reviews the documents to determine if the documentation was sufficient to resolve the verification or not. If the documentation was *not* sufficient, we send a message to the customer's secure inbox explaining what the issue was with the documents we received. The broker will see that a message was sent to the customer's secure inbox about their documentation ticket in the daily book of business summary notice. Time permitting, Pennie conducts additional communications to customers when their documents have been rejected, including outbound calls to the customer to explain the reason documents were insufficient, answer

questions, and assist them in determining what other documentation they could provide to resolve their outstanding verification. Lastly, on the broker portal, there are filters that show the outstanding verifications/DMIs in a book of business.