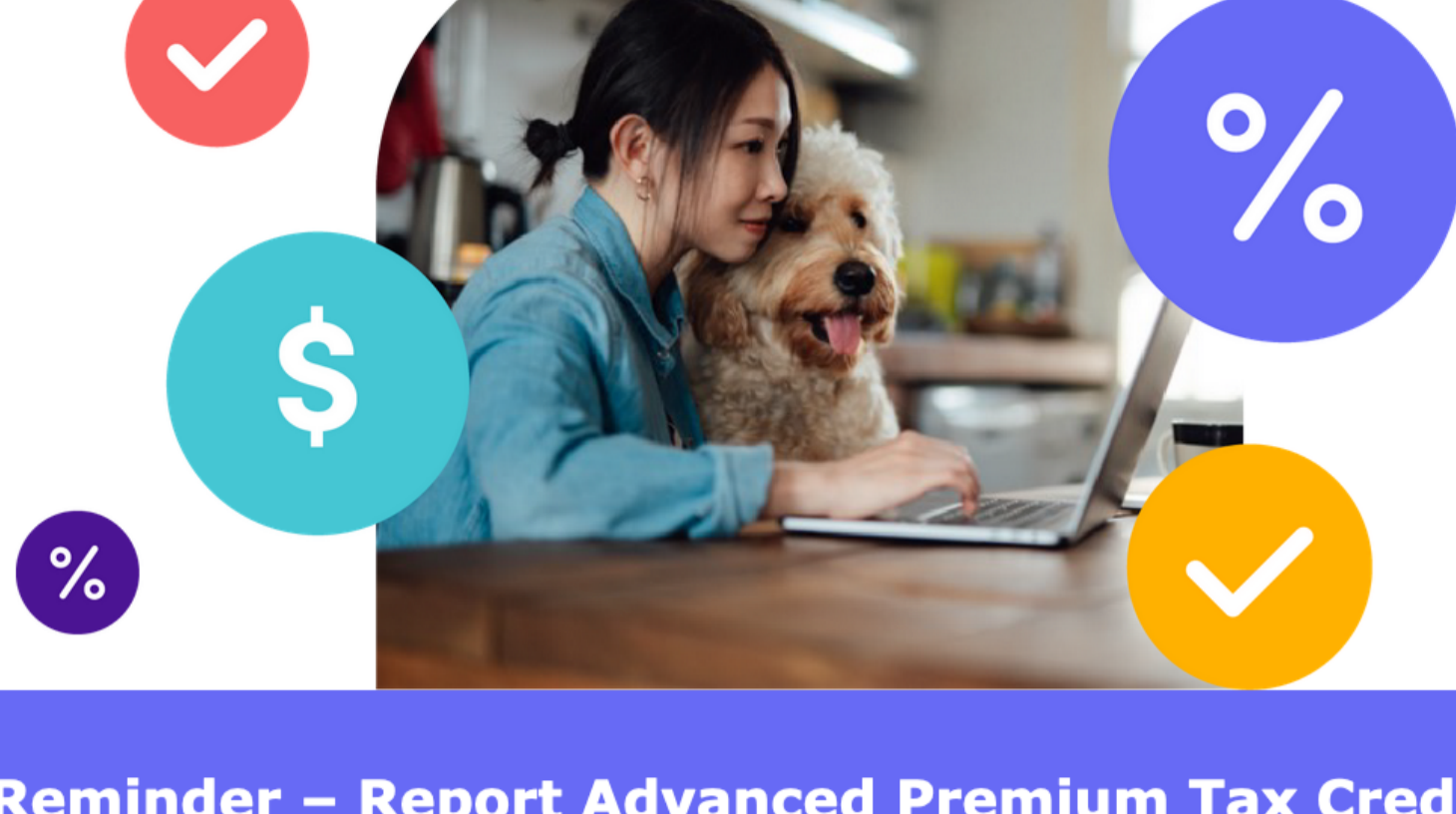
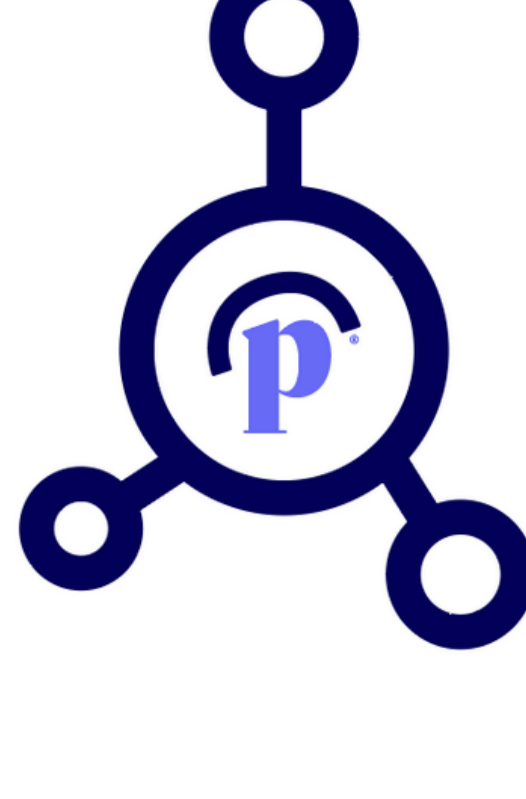


The Future of Pennie Community Workgroup

- Starting this month, Pennie will be changing how we share information and updates with you.
- We want to ensure that our Assistors & Brokers are getting the most out of Pennie's resources.
- Information, reminders, and updates will be shared via email in the following newsletter format with information and links to help you assist customers through the Pennie process.
- We plan to host ad-hoc webinars in the future, particularly covering any important Pennie updates, system enhancements, Open Enrollment preparation materials, and data reports. Be on the lookout for future emails from Pennie!



Important Tax Reminder – Report Advanced Premium Tax Credits (APTC) with Federal Taxes

Be sure to remind customers that if they had coverage through Pennie in 2023, they must report any financial help on their federal 2023 tax form! Customers can use the 1095-A form sent by Pennie to complete federal tax form 8962.

- Pennie sent Form 1095-A to all customers enrolled in coverage during the 2023 plan year. Copies of the 1095A were sent to each customers' secure Pennie inbox by January 31st, 2024, and customers who elected a paper version of the form were also sent a copy via mail.
- This form is used by customers to report in their 2023 federal taxes the amount of financial help they received through Form 8962.
 - If a customer received too much APTC in 2023 due to *underestimating* their income, then they will owe back the extra to the IRS.
 - If a customer received too little APTC due to *overestimating* income, they will receive additional tax credits on their 2023 tax return.
- APTC must be reported at tax time. Customers may be at risk of losing financial help in the future if they do not report their APTC on their federal tax forms.
- For more details on how to read each of the fields on the 1095A, please go to [January's Pennie Community Workgroup meeting recording or meeting deck](#).

Deadlines to Submit Documents – Help Enrollees Stay Covered!

Pennie is required by federal law to verify information on a customer's application against trusted data sources. Any information that can be automatically verified results in a smoother application process for consumers. When information cannot be electronically verified, customers need to submit documentation for the information provided in the application. This is referred to as a Data Matching Inconsistencies (DMIs).

- Customers must submit documents by the deadline or they will lose financial help or coverage. Most deadlines for those who applied during Open Enrollment are in February through May – be sure to check in with any customers with DMIs to make sure they submit documents on time.**
- The most common DMIs are for income, citizenship/immigrations status, and having other coverage.
- The eligibility notice and account information will have details about a DMI if it exists. Individuals must take action to submit documents by the deadline.
- Brokers and Assistors are notified of any customers that need to submit documentation via the daily book of business summary report.
 - Since eligibility is determined at the individual level, most DMIs are applicable to a specific person not the entire household. An important 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.

Duplicate Coverage Checks – Important for Impacted Customers

Act Now! The Periodic Data Matching (PDM) process ran last week. This process ensures customers enrolled in Pennie coverage and receiving APTC/CSR are not also enrolled in Medicaid, CHIP, or Medicare, and that they are not recently deceased. Anyone enrolled in Medicare or Medicaid should terminate their Pennie coverage. If a customer is identified as having other coverage through this process, but they do not actually have that coverage, they must submit documents to Pennie. Additionally, anyone incorrectly identified as deceased must submit documents to Pennie.



Customers have 30 days to submit the required documents to show that they do not have other coverage or that they were incorrectly identified as deceased. If documents are not provided, Pennie will end coverage starting the following month. A notice is sent to anyone who needs to submit documents. Depending on customers' Communication Preference, the notice could have been mailed or sent to their Pennie Secure Inbox and alert message to their email. It is vital that we work together to create awareness with a sense of urgency that results in action to be in the best coverage, without duplication of coverage.



Enroll via Path to Pennie

Did your customer miss Open Enrollment? There are still options! The Path to Pennie program allows uninsured tax filers to connect with quality, affordable health coverage through Pennie when they fill out their PA state personal income tax form (PA-40).

- Any PA resident who files form REV-1882 (Health Insurance Coverage Information Request) with their tax return indicating at least one member of their household is uninsured is eligible to enroll in coverage through the Tax Filer Special Enrollment Period.
- It's simple! The tax filer completes Form REV-1882 (via paper or electronically) while filing their state taxes indicating that they, a spouse, and/or dependent(s) do not have health insurance.
- The PA Department of Revenue securely shares customer information with Pennie, and the new Pennie customer is sent a notice with an eligibility estimate, along with information about their 60-day SEP to apply, shop, and enroll in coverage.
- Most tax software vendors, including Intuit TurboTax, H&R Block, and many others make this form available as part of the PA tax filing!

Please visit the Path to Pennie [website](#) for further details. You may also find more information on Path to Pennie by watching the January 2024 [Pennie Community Workgroup](#) session.

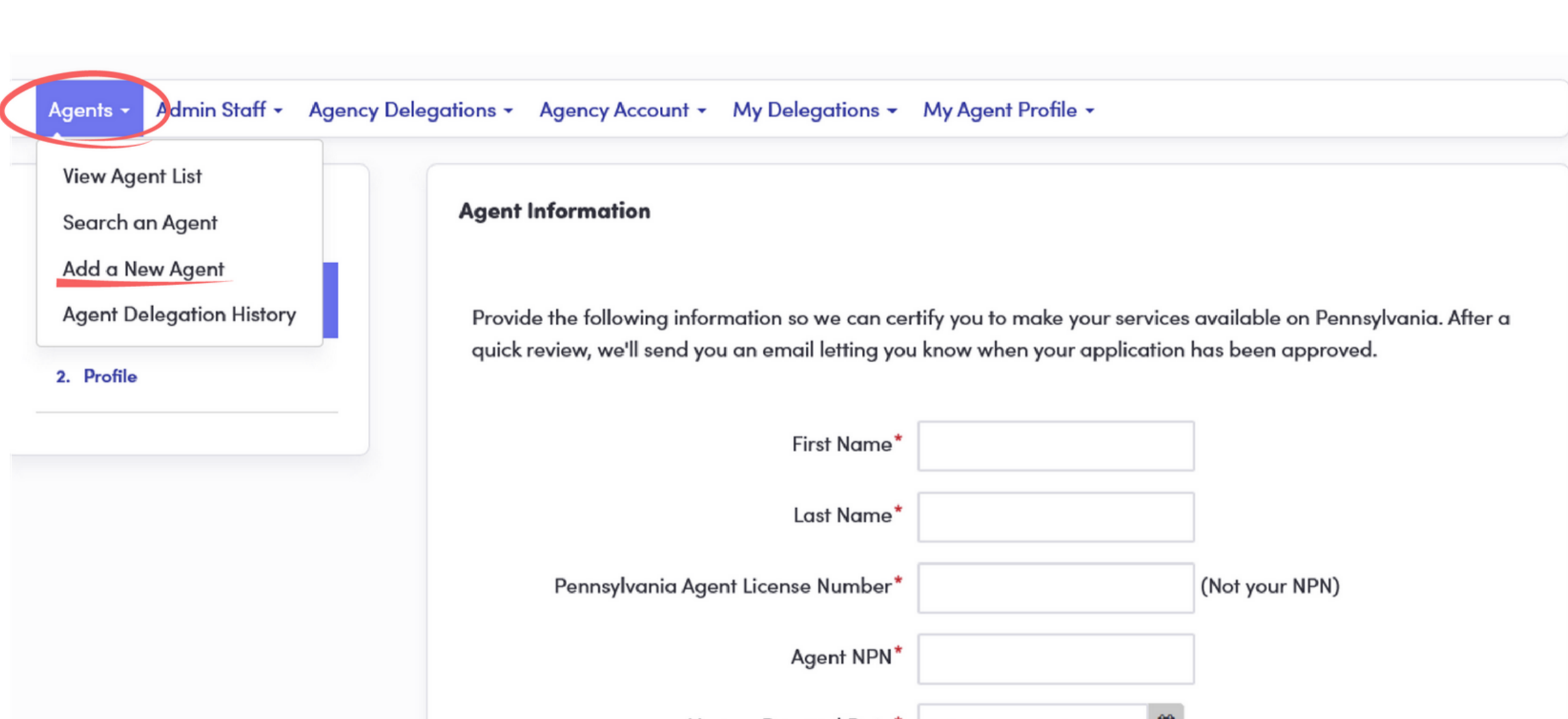
As a reminder, Pennie offers special enrollment period options for other qualifying life events too, such as low income, loss of current health coverage, changes in household or residence, and many more. For more information, see the [Special Enrollment Period Quick Reference Guide](#).

Wish to discuss special enrollment periods with a Pennie Customer Service Representative? Call 844-844-4440 today and spread the word—Pennie gets you covered!

Tips and Tricks for Pennie-Certified Brokers

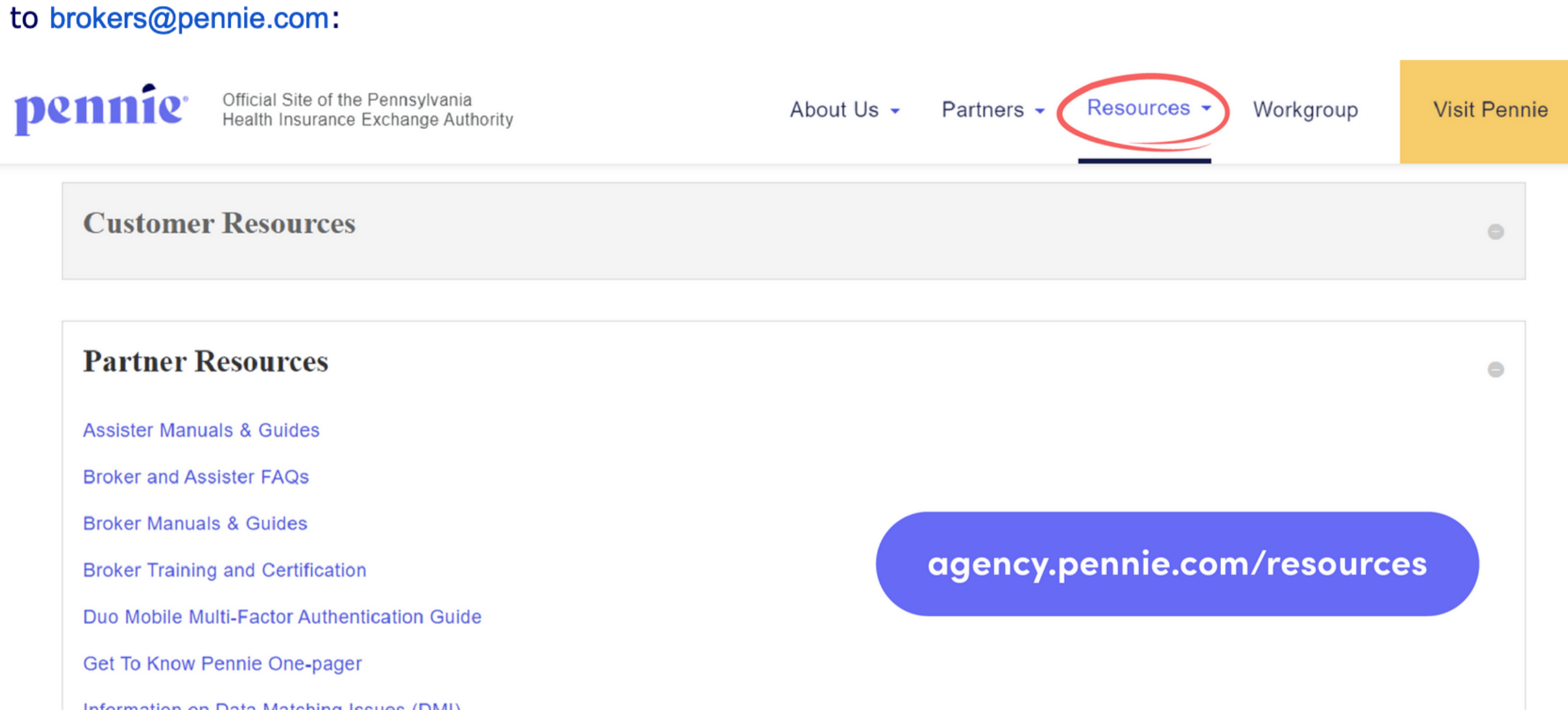
Joining an Existing Agency

First Scenario – New Agent: Prior to completing your Certification training through the TrainPA platform, the designated Agency Manager will need to create your Agent account within the Agency. The Agency Manager can create new Agent accounts at any time by clicking on the Agents dropdown from the Agency Dashboard, then selecting Add a New Agent:



Once your Agent account has been created, you will receive an email requesting that you sign in to claim your account, set up your login credentials, and update your profile.

Second Scenario – Existing Agent: If you already have an active Agent/Agency Manager account with Pennie, you can initiate an account transfer by completing and attaching the Pennie Broker and Book of Business Transfer Request Form to a ticket submitted from your current account, or by emailing the form to brokers@pennie.com:



- NOTE:** Please DO NOT simply update the name of the Agency in the *Business Name* field of your Agent/Agency Manager account – this does not transfer your account to the new Agency
- NOTE:** If you are the designated Agency Manager for your current Agency, you must designate another Agent as the new Agency Manager prior to the account transfer
- NOTE:** If you are self-employed, or are the only active Agent of the Agency, Pennie will decertify the current Agency upon completion of the transfer
- NOTE:** Agency Managers – if an Agent is leaving your Agency and they have active designations that will remain with your Agency, it is your responsibility to transfer those delegations to yourself or another Agent prior to the account transfer