



## Community Workgroup Newsletter

### !Help Us, Help You

#### !Fill Out Our Ongoing Pennie Stakeholder Survey Today

Pennie wants to make things easier for everyone, including our stakeholders. Please fill out this short survey so we can continue to make improvements



[Start Survey!](#)

### Avoiding Duplicate Accounts

As an assister or broker, it is part of your responsibility when supporting an individual to ensure they do not have duplicate coverage.

**When working with a new client, ask them the following questions to determine if they likely have an existing household account on Pennie:**

- Have you (or your spouse or your parent) ever applied through Pennie?
- Have you ever had coverage through Pennie?
- Did you have coverage in 2020 through HealthCare.gov?

### Help customers try to access existing households using:

- Forgot Password (if they already have a customer login)
- Register with Access Code to create account (or use SSN)
- Call Pennie Customer Service to have customers designate you by phone

### Preventing duplicate accounts is important to preventing disruption to customers, including:

- Updated and outdated information mixing across multiple accounts. This can create various issues with the application and enrollment.
- Customers uploading documents that are no longer required.
- Preventing customers from having double coverage or inadvertently being terminated for nonpayment of premium.



**Double coverage can cause customer to receive excess APTC with potential tax consequences!**

*Pennie prevents duplicate enrollments at the end of plan shopping (before signing to complete enrollment). This alert indicates one or more members are attempting to enroll while they already have an existing enrollment that overlaps.*

Information about your enrollment x

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The following members of your household may already be enrolled in coverage:

[Your Name] - Health and Dental Enrollment

If you wish to keep these members enrolled in their existing coverage, return to your Dashboard and select the members in your household who still need to enroll in coverage.

If you prefer to enroll all members in the same coverage, you must terminate all existing enrollments before enrolling again as a group.

If you require assistance, please contact the Pennie Contact Center at 1-844-844-8040.

[Back to DashBoard](#)

### What should you do if you receive a duplicate enrollment message?

- Contact Pennie Customer Service to help resolve the duplicate enrollment.
- Once the duplicate issue is resolved, complete the enrollment for the individual or family on the correct and most updated account.

## Medicaid Redetermination (Unwinding) Wind Down:

### Quick Recap:

- Medicaid redeterminations related to the Public Health Emergency, also known as the Medicaid Unwinding, are ending at the end of June. Tens of thousands of Pennsylvanians have successfully enrolled in Pennie coverage after being found ineligible for Medicaid.
- During the Unwinding Period, Pennie reached out to those who were found ineligible for Medicaid on a regular basis during their 120-day Special Enrollment Period. This communication process included: mailers, text messages, postcards, notices, emails, and

phone calls.

### **Moving Forward:**

- Starting in July, those who are beginning the process of being found ineligible for Medicaid during their renewal process will receive a 90-day Special Enrollment Period with Pennie.
- Pennie is working to develop a consistent communication and outreach process for the population ineligible for Medicaid.
- Pennie will communicate with this population throughout their Special Enrollment Period with notices, mailers, and emails. Pennie may also perform outbound calls for priority populations.
  - **NOTE:** Those found ineligible for Medicaid in June will still receive the 120-day Special Enrollment Period and will receive unwinding communications. The 90-day Special Enrollment Period and the updated communication process will begin for those who are found to be ineligible for Medicaid starting in July.

### **Transition to Medicare:**

Do you have customers with Pennie coverage who will soon turn 65? **ACT NOW!**

- In most cases, customers who enroll in Medicare will no longer need medical coverage through Pennie.
- Termination of coverage does not happen automatically upon reaching Medicare age.
- A request must be made to end Pennie coverage before the first day of the customer's Medicare coverage effective date.
- Family members who are also enrolled in medical coverage through Pennie may continue their coverage through Pennie. Premiums and financial help may change for the family members.
- Assistors and Brokers may terminate coverage using their Pennie credentials on the platform or call to make the request to Pennie Customer Service at 844-844-4440 during business hours.

### **At Risk of Losing APTC – Failure to Reconcile (FTR):**

Starting in plan year 2025, CMS has reinstated the requirement that Pennie cannot provide advance premium tax credits (APTC) if IRS data shows that the tax filer for that household has not reported their APTC financial help for two prior years. This means that households will not be eligible for APTC in 2025 if their tax filer did not report APTC for both the 2022 and 2023 tax years.

To avoid loss of APTC for plan year 2025, please urge your consumers to check with their household's tax filer to ensure that they reported any APTC received on their 2022 and 2023 tax returns.

There is a process to amend tax filings from prior years for any households that need to make the update. As a reminder, the 1095-A forms that are needed to report APTC on tax returns are available in the household's secure inbox in their pennie.com account.

### **Report Changes in Circumstances PROMPTLY:**

Did your customer's income change? Did they move?

**Medicare.gov**

Will they soon be Medicare eligible?

- As we approach mid-year, Pennie reminds you that changes in circumstances **must** be reported promptly. Here is why.
  1. Eligibility for Advance Premium Tax Credits (APTC) and/or Cost Sharing Reductions (CSR) are based on estimated annual household income.
  2. Income estimates must be as accurate as possible to prevent having to pay back some, or all, of APTC the customer received.
  3. Promptly reporting changes in circumstances allows Pennie to adjust Advance Premium Tax Credits, if needed, to ensure appropriate eligibility. This is necessary to avoid customers receiving more Advance Premium Tax Credits than they are eligible to receive.
  4. Receiving too much APTC has negative tax implications, such as owing money back to the IRS when filing and reconciling taxes.
- Changes impacting eligibility include, but are not limited to, the following:
  1. Household income.
  2. Moving to a different address.
  3. Gaining or losing eligibility for other health coverage.
  4. Gaining, losing, or other changes to employment.
  5. Birth, adoption, marriage or divorce, or other changes affecting the composition of the tax family.
- **Check-in with your customers and report changes today!** Help your customers understand APTC, how it is calculated, and what to expect, especially when income changes during the year!
- Pennie cautions and discourages you from using tools outside of the Pennie system to calculate eligibility. **The Pennie system is the authoritative source on calculations of financial help eligibility, which is based on application information.**

## Eligibility Refresher: Calculating Income

Pennie understands calculating household income can be tricky and complex. To help make this process easier, Pennie's application automatically calculates a customer's income based on the information provided on their application.



**When working with customers to determine what income to include on their application, keep in mind:**

- Income is calculated at the household level.
- Include income for the Primary tax filer, their spouse (if applicable), and all dependents claimed by the primary tax filer.
- Pennie uses the **modified adjusted gross income (MAGI)** to determine eligibility which includes the following for each member of the household required to file a tax return:
  - The adjusted gross income (AGI) on their federal tax return
  - Excluded foreign income.
  - Nontaxable Social Security benefits (including tier 1 railroad retirement benefits)

- Tax-exempt interest
- MAGI does not include Supplemental Security Income (SSI)

### **What sort of income should be reported to Pennie?**

- Federal taxable wages (from a job)
- Self-employment income (expected income from a business minus business expenses).
- Unemployment compensation
- Social Security (include taxable and non-taxable Social Security income (full amount before deductions). Social Security Disability Income (SSDI) (Don't include Supplemental Security Income (SSI)).
- Retirement or pension income (Include most IRA & 401k withdraws).
- Capital gains.
- Investment Income
- Rental & royalty income (use net rental and royalty income).
- Excluded (untaxable) foreign Income.
- For a complete list or additional income questions visit ["What to include as income?"](#) and ["How to estimate your expected income"](#)

### **What sort of income can be deducted from income?**

- Alimony (Divorces and separations finalized before January 1, 2019: Include as income. Divorces and separations finalized on or after January 1, 2019: Don't include as income).
- Child Support
- Supplemental Security Income (SSI)
- Worker's Compensation
- Veterans' disability payments
- Proceeds from loans (like student loans, home equity loans, or bank loans)
- Child Tax Credit checks or deposits (from the IRS)

### **Other Important things to keep in mind when speaking to customers about reported income:**

- Customers should report any income changes to Pennie within 30-days of the change to prevent a possible tax liability.
- Household changes including the number of dependents claimed by the primary tax filer (i.e. adult child no longer be claimed), should be reported to Pennie within 30-days of the change.

**NOTE:** Other changes a household may experience and should be reported to Pennie within 30-days of the change include gaining other qualifying coverage (Medicaid, Medicare, Job based coverage), moving, birth, marriage, and other life changes.

## **Pennie's Tax Credit Slider Tool:**

Do you have customers with high uncertainty about their projected income for the year? Pennie understands and has a tool to help!

- Eligibility for Advance Premium Tax Credits (APTC) and/or Cost Sharing Reductions (CSR) are based on estimated annual household income.
- Providing the closest annual household income amount will help prevent potential tax

consequences at the end of the year.

- **GREAT NEWS!** Pennie's Tax Credit Slider Tool allows customers to take a conservative, proactive, and precautionary approach to help avoid receiving too much tax credits.
- This tool is appropriate for customers who have high uncertainty about the income they will make for the year and can afford to pay more each month.
- Pennie's Tax Credit Slider Tool displays the monthly tax credit amount the customer is eligible to receive and gives the option to adjust the tax credit in accordance with what the customer wants to use. **Spread the word!**

**Confirm your Plan Selection**

Health Plan: Suhar One

Monthly Premium	\$1223.00
Monthly Tax Credit (APTC)	-5963.18
HEALTH MONTHLY PAYMENT	\$160.62
HEALTH MONTHLY PAYMENT	\$160.62
TOTAL MONTHLY PAYMENT	\$160.62

Monthly Tax Credit: \$ 767.80

Amount per month credited towards Next Year's Tax Return: \$ 195.38

Effective Date: 07/01/2023

How did we come up with this amount?

1 2 Close Confirm

**pennie®**



This email was sent by: Pennie  
PO Box 11873, Harrisburg, PA, 17108

**Go Paperless**

Pennie® is the official health insurance marketplace for the Commonwealth of Pennsylvania, and the only source of financial help to lower the cost of high quality private health insurance plans. Pennsylvanians without access to other health coverage can find affordable health plans through Pennie that meet different needs and budgets. Eligibility for financial help is based on income, family size, and other factors. Pennie is operated by the Pennsylvania Health Insurance Exchange Authority, established under state law.

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