



**pennie**<sup>®</sup>

connecting Pennsylvanians to health coverage<sup>®</sup>



# Broker Webinar: New Market Opportunities in PA

September 4, 2024



**What is Pennie?**

# Pennie (pennie.com)

## Pennsylvania's official health insurance marketplace

- The home for individual high-quality, affordable health & dental plans
- Only source for financial savings in the form of tax credits to reduce monthly premiums and out-of-pocket costs

## Pennie helps if...

- You do not receive coverage from your job
- You are self-employed
- You are ineligible for Medicaid
- You retired early & too young for Medicare
- You are uninsured

**Open Enrollment: November 1 – January 15**

Enrollment  
as of 01/19/24 **~435,000**

**90%**

**Of customers are eligible  
for financial assistance**

# High-Quality Health Insurance

All health plans through Pennie **cover 10 essential health benefits:**



Out-patient services.



Emergency services.



Hospitalization.



Maternity and newborn care.



Mental health and substance use disorder services, including behavioral health treatment.



Prescription drugs.



Rehabilitative and habilitative services and devices.



Laboratory services.



Preventive and wellness services and chronic disease management.



Pediatric services, including oral and vision care.

You **cannot be denied coverage** due to pre-existing conditions.

Health plans **cannot limit what they spend on your care** in a year or over your lifetime.



# **Broker Recruitment & Diversification Initiative**

# BR&D Goals

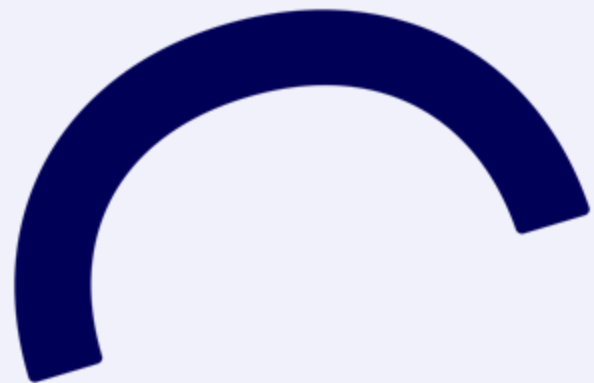
- Recruit more brokers to sell plans on Pennie.
- Recruit diverse brokers to help serve PA's diverse communities.



# 2023 → 2024

- **2023 Goal:**
  - Recruit and diversify brokers in 4 Philadelphia Zip Codes (19140, 19133, 19134, 19120)
- **Results:**
  - Added 50 brokers as of 1/3/24
  - Resulting in over 430 new customers
- **2023 Engagements:**
  - State Agency Partners
  - Professional Associations
  - Pennie Insurers
  - Brokerages
  - Professional conferences
- **Applying Lessons Learned for 2024:**
  - Lead the industry to gather baseline broker demographics
  - Expand project to all of Philadelphia County (86 zip codes)





# 2024 Broker Survey

# Broker Survey Results

**Survey pool: 714 (61% are Pennie-certified)**

## **Age breakout**

- 71% of brokers are over 45

## **Experience**

- 50% have at least 10 years of experience

## **Race/Ethnicity**

- 68% Identify as White
- 7% Identify as Black
- 5.3% Identify as Hispanic

## **Language in which they help**

- English at 97%
- Spanish 8%

## **Gender**

- 53.5% Male
- 42.8% Female

## **Education**

- 45% Bachelors, 17% Masters or higher
- 18% Some College, 10% Associates

## **Role**

- 56% Independent Broker
- 18% Agency Principal
- 12% Captive/dedicated Agent

## **Book of Business**

- 32% reported 100% of business was health-insurance related



# Survey Results & Market Opportunities

Target market: Philadelphia, PA 19149

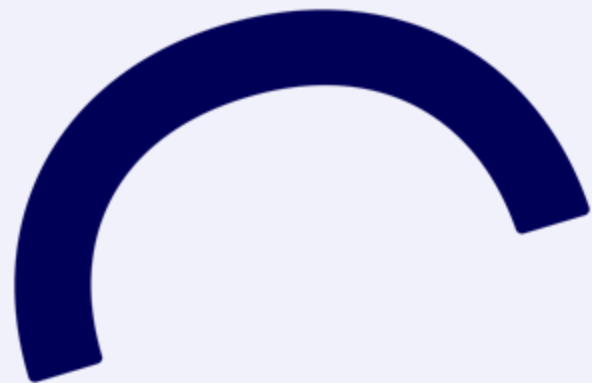
Demographic	Uninsured & QHP eligible	Broker Community
African American	19.2%	7.12%
Hispanic/Latino	39.6%	5.3%
Asian/Pacific Islander	15.5%	2.48%
Age 26-34	31.1%	8.43%
Language other than English	45.2%	3.15%

**62.5% of the uninsured in 19149 are Pennie eligible.**

# Marke Research Results

## 2024 Pennie Survey of PA's Uninsured

- Survey found African Americans value the importance of health coverage more than other surveyed demographics and would be motivated to shop for health coverage if they had personal help due to feeling overwhelmed in their search.
- Hispanic audiences are more likely to schedule an in-person meeting compared to other demographics.



# 2024 Opportunity Zones

# BR&D Broker Opportunity Zones

## Opportunity Zone Definition:

- High number of uninsured
- High rate of uninsured of underserved communities
- Large population of those in ALICE population\*

## Who can use this data?

- Brokerages
- Independent brokers
- New Pennie-certified brokers
- Insurers

**Pennie New Broker Training for OEP/PY 2025 is available now.**

\*A.L.I.C.E. - **Asset Limited, Income Constrained, Employed:** individuals and families who work, but are unable to meet their basic needs, including food, childcare, housing, health care and transportation.

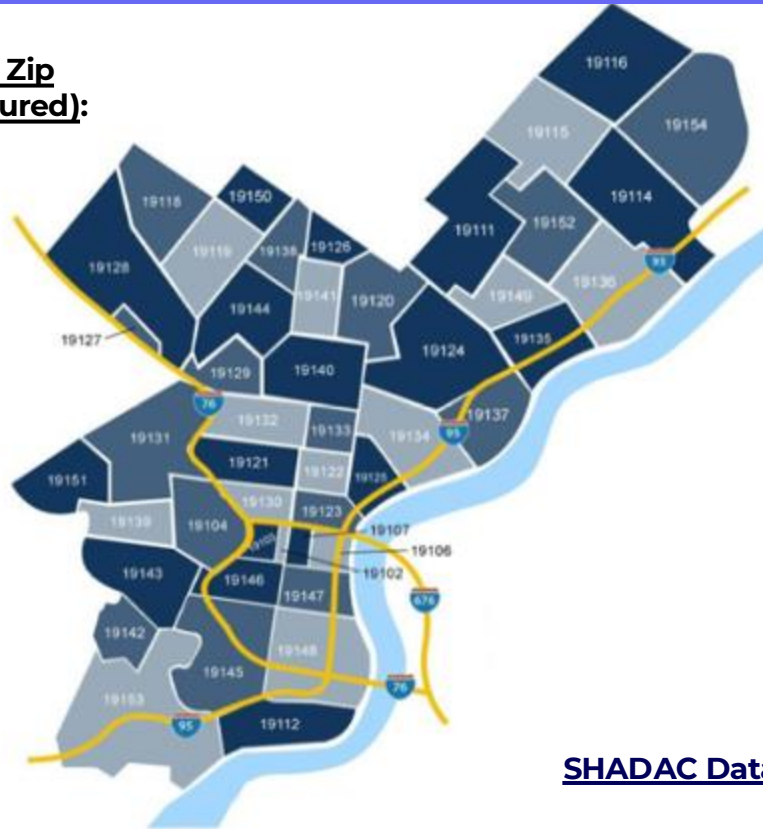
**Resource** – [Pennie's Health Equity Report](#)



# Philadelphia County

## Opportunity Zones By Zip Code (by rate of uninsured):

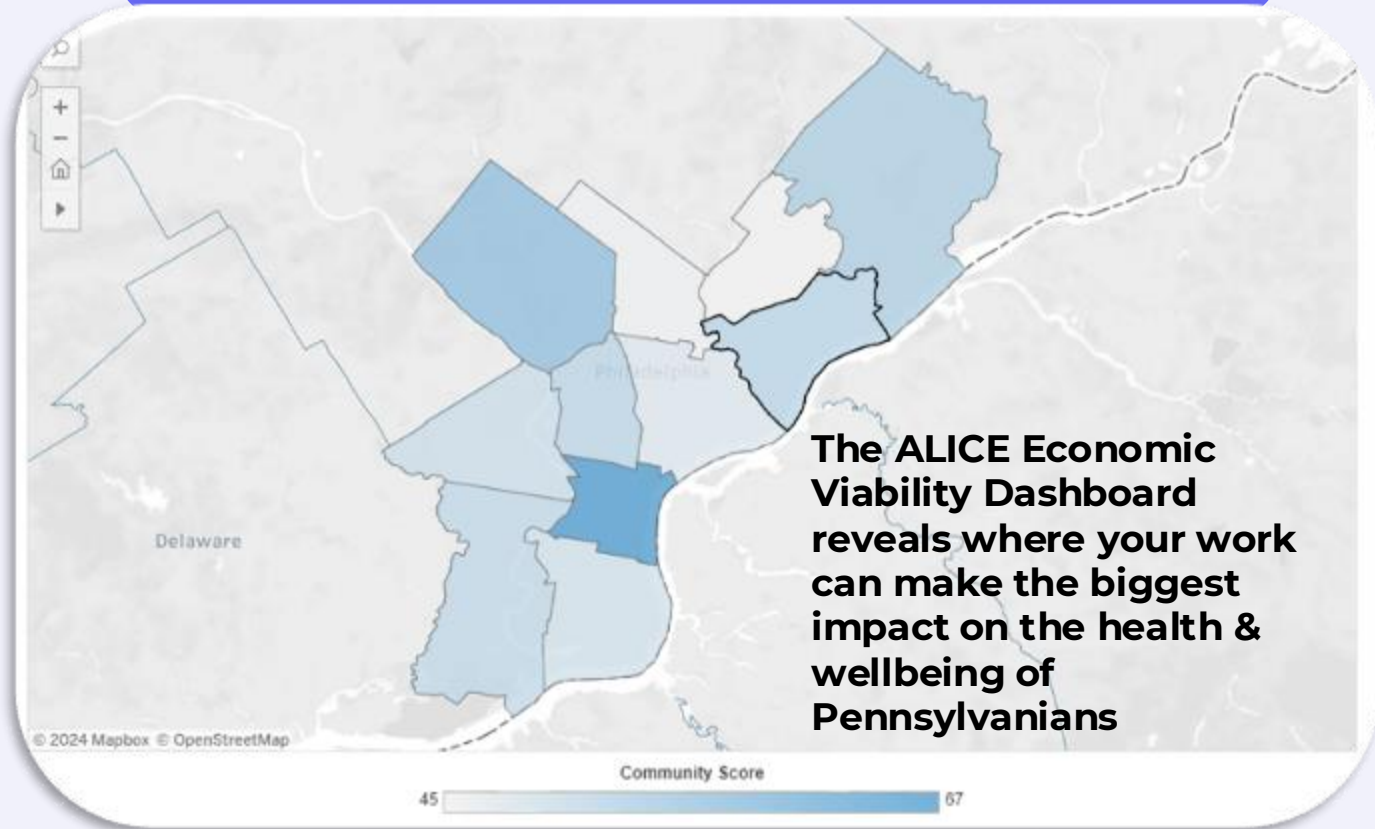
- 19149
- 19120
- 19133
- 19124
- 19148
- 19126
- 19111
- 19142
- 19140
- 19139
- 19135
- 19143
- 19152
- 19141
- 19121
- 19134
- 19122
- 19145
- 19125
- 19116



SHADAC Data



# ALICE – Philadelphia County



\*\*The darker the shading on the map, the higher the composite score (better for ALICE). Additional ALICE community variables are included in the charts below the map - <https://www.unitedforalice.org/maps-and-data>

# Top 5 Non-English Languages – Philadelphia County

## **Spanish**

Population: 155,185

Percent of County Population: 10.57%

Percent of this group with LEP\*: 42.11%

## **Other Indo-European\*\***

Population: 36,486

Percent of County Population: 2.48%

Percent of this group with LEP: 45.70%

## **Chinese, Mandarin, or Cantonese**

Population: 32,672

Percent of County Population: 2.22%

Percent of this group with LEP: 63.49%

## **Asian or Pacific Island**

Population: 22,600

Percent of County Population: 1.53%

Percent of this group with LEP: 18.60%

## **Russian, Polish, or Slavic**

Population: 21,293

Percent of County Population: 1.45%

Percent of this group with LEP: 58.95%

\*\*Limited English Proficiency (LEP)

\*Indo-European languages are a language family native to the overwhelming majority of Europe, the Iranian plateau, and the northern Indian subcontinent

Source- <https://www.arcgis.com/apps/webappviewer/index.html?id=edea3b61247d4aa08a833cd52abbf573>

# Find YOUR Opportunity Zones

Use the links below to find Pennie Opportunity Zones in your Area:

- [SHADAC - PA](#)
- [ALICE Data](#)
- [Language Data](#)
- [Pennie's Health Equity Report](#)

# How Pennie Helps

## Broker support is never far away at Pennie

[pennie.com](https://pennie.com)



- **Agency.pennie.com/brokers** is the one-stop shop to:
  - Get Pennie-Certified (train)
  - Claim an Agency Manager or Broker Account
  - Find updated, helpful job aids and resources
- Pennie Broker Service: **1-844-844-4440**.
- Get language/translation support services in over 240+ primary languages
- Get free Pennie educational materials
- Order your Pennie-Certified Broker logo

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