



pennie[®]



Pennie Community Workgroup

10/6/2023



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



- **Message from the Executive Director – Devon Trolley**
- **Reminder: 2025 Assister & Broker Recertification Training Due!**
- **Customer Communication Preferences**
- **2025 Open Enrollment Renewals**
- **Failure to Reconcile**
- **Health Reimbursement Account**
- **Customer Communications / Target Audiences**
- **Open Enrollment Marketing Campaigns & Toolkit**
- **Deferred Action for Childhood Arrivals (DACA)**
- **Questions & Feedback**



**Message from the
Executive Director
– Devon Trolley**





**REMINDER:
2025 Assister & Broker
Recertification Training Due!**

2025 Assister & Broker Recertification Due!

REMINDER: Complete your 2025 Assister/Broker Certification Now!

Pennie-Certified Assistors & Brokers must complete annual training to continue certification into 2025.



IMPORTANT: Current Assistors/Brokers who do not complete their Certification Training by **11/30/24 deadline** will:

- Be decertified effective 12/31/2024, *and*
 - Have all customers de-designated
- * Customers **cannot** be restored after decertification*

2025 Assister Training

- Currently-certified Assistors **must take the Certification Training** to remain Certified for 2025.
- Please allow up to **2 weeks** for your account Certification Status to be updated after completing the training.
- Forget your Assister Training account password? Please contact pennie.training@cognosante.com.

2025 Broker Training

- Currently-certified Brokers **must take the Certification Training** to remain Certified for 2025.
- Please allow **5-7 business days** for your account Certification Status to be updated after completing the training.
- For help with your Pennie and/or TrainPA accounts, please refer to the resources posted to [Brokers | Pennie.com](#)

Assistors, please visit agency.pennie.com/assisters/ for resources and more information.

Brokers, please visit agency.pennie.com/brokercertification/.






Communication Preferences

Customer Communication Preferences

Pennie aims to maximize the number of Pennsylvanians with affordable, quality health coverage and facilitate informed consumer decision-making.

- To help “*facilitate informed consumer decision-making*”, it is our responsibility to ensure customers comprehend Communication Preferences and how these work.
- YOU play a critical role! To speak on this topic, you must understand available options and how these are managed on Pennie’s platform.
- As Assistors and Brokers, you have access to your customers’ Secure Inbox using your designated Pennie credentials. It is equally important for you to use the tools at your disposal to create awareness when customer action is needed. 
- Why is this important? Failure to read Pennie notices may have implications, like loss of financial assistance if documentation is not submitted in time. These impacts may have trickling effects on Pennsylvanians, such as having to pay full premium—causing financial burden for customers.
- What can you do to keep customers aware of potential action needed?

Customer Communication Preferences

Pennie Communications Preferences

- **Notices** – Important messages from Pennie regarding Eligibility or Enrollment
 - Postal Mail (default)
 - Paperless
- **Alerts** – Notification that important notices are available in your Secure Inbox
 - Email
 - SMS / Text

Communication Preference	Notice		Alert that Notice Available		Notes
	US Mail?	In Secure Inbox?	Email?	SMS / Text?	
Postal Mail	✓	✓	✓ (optional)	✓ (optional)	Alerts recommended, not required
Paperless	X	✓	✓ (optional)	✓ (optional)	Email or SMS required (can choose both)

Customer Communication Preferences

Application

Steps

Start Your Application

Before We Begin

Get Ready

Primary Contact Information

Help Applying for Coverage

Help Paying for Coverage

About Your Household

Summary

Family and Household

Income Information

Additional Information

Review and Sign

Notice Preference

Spanish available

Primary Contact Preferences

Preferred Spoken Language

English

Preferred Written Language

English

Preferred Method of
Communication* Go Paperless
 Postal Mail

How do you wish to receive your
1095-A Form* [Learn more](#) Go Paperless
 Postal Mail

With Paperless option, notifications will always be delivered to your Secure Mailbox and you would get a text message or email informing you of the availability of the Notice. With Postal Mail option, apart from Secure Mailbox we also deliver a paper/hard copy of the Notice to your mailing address.

Customer Communication Preferences

SMS / Text Alerts

Primary Contact Phone

Mobile Phone Number



By clicking this box, I consent to receiving calls or text messages, initiated by electronic means, including an automatic telephone dialing system by, or on behalf of, Pennie to the phone number provided. These calls or text messages may be for any purpose, including products and/or services that I have previously purchased, ones that I have not previously purchased, or general marketing. I acknowledge that I do not have to consent in order to receive assistance or services from Pennie and that my refusal to consent will in no way affect the availability of the amount of assistance or services I receive from Pennie. I also acknowledge that this consent may be removed at my request but that until such consent is revoked, I may receive calls or text messages from Pennie at my wireless number. Carrier charges may apply.

Pennie's privacy policy can be found [here](#)

Email Alerts

Primary Contact Name

First Name*

Middle Name

Last Name*

Suffix

Month Day Year

Date of Birth*

Email Address*



Send me important alerts to this email address.

Customer Communication Preferences

Dashboard

My Stuff

 My Dashboard

 My Applications

 My Eligibility Results

My Enrollments

 My Inbox

 My Tickets

 My Preferences

Quick Links

 Find Local Assistance

Communication Preferences

Alerts

Please select how you would like Pennie to alert you when you have a notice in your Secure Inbox.

Phone Number* 

By clicking this box, I consent to receiving calls or text messages, initiated by electronic means, including an automatic telephone dialing system by, or on behalf of, Pennie to the phone number provided. These calls or text messages may be for any purpose, including products and/or services that I have previously purchased, ones that I have not previously purchased, or general marketing. I acknowledge that I do not have to consent in order to receive assistance or services from Pennie and that my refusal to consent will in no way affect the availability of the amount of assistance or services I receive from Pennie. I also acknowledge that this consent may be removed at my request but that until such consent is revoked, I may receive calls or text messages from Pennie at my wireless number. Carrier charges may apply.

Pennie's privacy policy can be found [here](#)

Email Address 

Send me important alerts to this email address.

SMS / Text Alerts

Email Alerts

Customer Communication Preferences

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 844-844-8040 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 844-844-8040 (TTY: 711).

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 844-844-8040 (TTY: 711)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вы можете воспользоваться бесплатными услугами перевода. Звоните 844-844-8040 (телетайп: 711).

CHỦ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 844-844-8040 (TTY: 711).

தயவுசெய்து: உங்களுக்கு வேறு மொழியில் உதவிக்கான சேவைகள், கட்டில்லாமல் உங்களுக்கு கிடைக்கின்றன. 844-844-8040 (TTY: 711) க்கு அழைக்கவும்.

ملحوظة: إذا كنت تتحدث لغة أخرى، سوف تتوفر لك خدمات المساعدة اللغوية مجاناً. اتصل برقم 844-844-8040 (رقم هاتف الصم والبكم: 711).

주: 한국어를 사용하지는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 844-844-8040 (TTY: 711)번으로 전화해 주십시오.

सुचना: जी तमे गुजराती बोलता छै, तो नि:शुल्क भाषा सहाय सेवाओ तभारा माटे उपलब्ध छै. फ़ोन नंरी 844-844-8040 (TTY: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 844-844-8040 (ATS : 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 844-844-8040 (TTY: 711).

भाषा कठिन: आपनि यदि बोलना कठिन करते हैं, तो आपने बिना खर्च के भाषा सहायता परिषेवा निचे पावना। 844-844-8040 नंबर पर कल कलन (TTY: 711)

සමහර අය: ඔබගේ සමහර භාෂා සහාය සේවාවන්, නොමිලේ ඔබගේ භාෂාවට අනුව සපුරා ඇත. 844-844-8040 (TTY: 711) දුරකථන සංචාරකයාට දුරකථන කථන.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 844-844-8040 (TTY: 711).

KUJDES: Nëse fitri shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 844-844-8040 (TTY: 711).

कृपया ध्यान दें: यदि आपको अपनी मातृभाषा में मदद चाहिए, तो आप बिना किसी शुल्क के, अपनी भाषा में मदद प्राप्त कर सकते हैं। 844-844-8040 (TTY: 711) पर कॉल करें।

Pennie Notice Examples

1. Auto Renewal Notice.
2. Eligibility Notice—this could include details regarding Data Matching Inconsistencies (DMI), if applicable.
3. DMI Reminder Notice.
4. Account Locked Notice.
5. Ad Hoc Notices (we are going to send one that addresses no consent and FTR).



Customer Communication Preferences

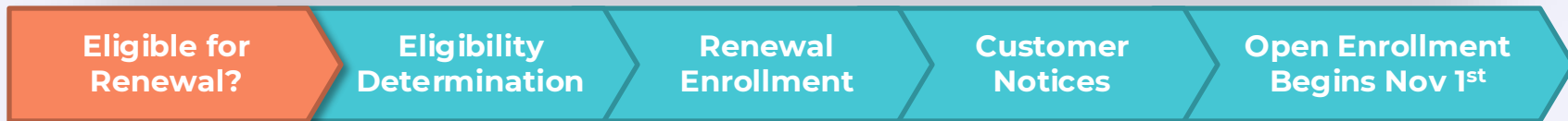
RECAP - Pennie Communications Preferences

- ✓ Paperless or Postal Mail. Understand Communication Preferences chosen to receive Pennie notices; be on the look out!
- ✓ Customers may opt-in to receive alerts via text messages or email notifications letting them know a Pennie notice has been sent to their Secured Inbox.
- ✓ Communication Preferences may be changed at any time.
- ✓ The Primary Contact Information section of the application allows selection of Paperless or Postal Mail. Communication Preference defaults to Postal Mail.
- ✓ Communication Preferences may be modified outside of the application. From the customer's dashboard view, select "My Preferences".
- ✓ **Reveal the importance of reading notices to all customers.**



2025 Open Enrollment Renewals

2025 Renewal Process



Prior to Open Enrollment on November 1, Pennie processes renewals for the upcoming plan year.

Who is eligible for renewals?

- Current Pennie enrollees, active coverage in October 2024.

What about customers who enroll after October renewals?

- Actively shop for a 2025 health plan during Open Enrollment
- May be eligible for catch-up autorenewals in early December

 When helping a customer enroll in 2024 coverage during Open Enrollment, enroll them in 2025 coverage at the same time to ensure continuous coverage.

2025 Renewal Process - Eligibility



How is eligibility determined for renewals?

- 2025 renewal application created, based on the current 2024 application

Will customer have to re-verify information on their application (i.e. DMIs)?

- Potentially, yes. We check trusted data sources to verify application (see notice or dashboard for DMI details)

Could the renewal population be potentially-eligible for Medicaid/CHIP?

- Renewal eligibility for current Pennie enrollees will always be for marketplace coverage
 - Some customers who MAY be potentially-eligible for Medicaid/CHIP will be sent to DHS in early November for a full determination of their eligibility for Medicaid/CHIP. If eligible for Medicaid/CHIP, Pennie coverage, along with any financial help they are currently receiving, would be terminated prospectively.

Could current APTC customer be renewed without APTC?

- Potentially, yes. If the customer did not provide consent for Pennie to check trusted data sources at renewal and/or the customer's tax filer did not file and/or reconcile their APTC on their tax returns for two consecutive years, they will be renewed without APTC
 - Renewal consent expires if not re-authorized (max up to 5 years)

2025 Renewal Process - Eligibility



2025 Pennie Eligibility is based on 2024 Federal Poverty Levels (FPL)

- Since 2024 income is copied to 2025 renewal application, same income = lower FPL for renewal eligibility
 - Example \$37,500 (HH size 1):
 - 2024 eligibility: 257% FPL (APTC but no CSR) -> 2025 eligibility: 249% FPL (APTC with CSR 4)

Common Eligibility Thresholds – Annual Income

2025 PY	Eligibility (FPL)	Household Size				FPL Table Used
		HH 1	HH 2	HH 3	HH 4	
Medicaid	138%	\$ 20,783	\$ 28,207	\$ 35,632	\$ 43,056	2024
CSR 6	150%	\$ 22,590	\$ 30,660	\$38,730	\$ 46,800	2024
CSR 5	200%	\$ 30,120	\$ 40,880	\$ 51,640	\$ 62,400	2024
CHIP (no cost)	213%	\$ 32,078	\$ 43,537	\$ 54,997	\$ 66,456	2024
CSR 4	250%	\$ 37,650	\$ 51,100	\$ 64,550	\$ 78,000	2024
CHIP (low cost)	314%	\$ 47,288	\$ 64,182	\$ 81,075	\$ 97,968	2024

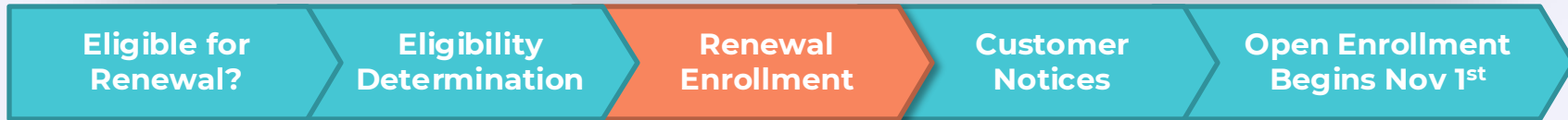
2024 FPL Table: \$15,060 (100%, HH 1), \$5,380 per additional HH member



Medicaid/CHIP eligibility is based on current monthly income, not annual income.



2025 Renewal Process - Enrollment



How are autorenewals generated?

- Current enrollees re-enrolled in the same (or comparable) plan for 2025, if eligible
 - Some customers may be auto renewed from Bronze to Silver CSR plan (more info coming up)

How will premiums and APTC change for 2025?

- Premiums and APTC change each year, varies by county.
- APTC changes are based on changes to second lowest cost silver plan in your county, and your 2025 FPL.
 - Even if income same for 2024 and 2025, your FPL % will be different.

Will APTC be automatically applied to renewal enrollment?

- 100% of eligible APTC is automatically applied to renewal enrollment, if eligible
 - Exception: If currently using \$0 APTC, \$0 APTC applied to renewal enrollment (can choose to increase APTC)

Why would a current enrollee NOT have a renewal enrollment?

- Almost all current Pennie enrollees will be automatically renewed for 2025.
- Common reasons for not having a renewal enrollment:
 - Enrolled after the beginning of October (when Pennie renewal processes began)
 - Child turned age 26 in 2024, aged off parent's plan for 2025 (will need to enroll in own policy)
 - Your insurer has decided to no longer provide plans through Pennie and customer must select a new plan

2025 Renewal Process - Enrollment



Who will be renewed from Bronze into a Silver plan?

- If customer currently in Bronze plan, MAY be autorenewed into Silver plan IF:
 - ✓ Eligible for Silver cost-sharing reductions (CSR), and
 - ✓ Same or lower cost (net premium) to enroll in 2025 Silver CSR plan versus 2025 Bronze plan
- Silver plan will have same product type (e.g. PPO, HMO) and provider network as Bronze plan

Why are some customers being renewed from Bronze into Silver CSR plans?

- Maximize customer's financial savings by enrolling CSR plans when there is no additional cost to the customer
- Cost-sharing reductions (CSR) plans allow customers to get richer benefits for the same premiums

Will other customers be automatically enrolled in Silver CSR plans?

- If already enrolled in a Silver plan, then automatically enrolled into Silver CSR plan when they become eligible
- For customers NOT enrolled in a Silver plan, no automatic benefit from CSR eligibility (until they change plans)

PLAN FEATURES

- ✓ CSR Eligible
includes special discounts

SILVER PPO CSR

SILVER EPO CSR

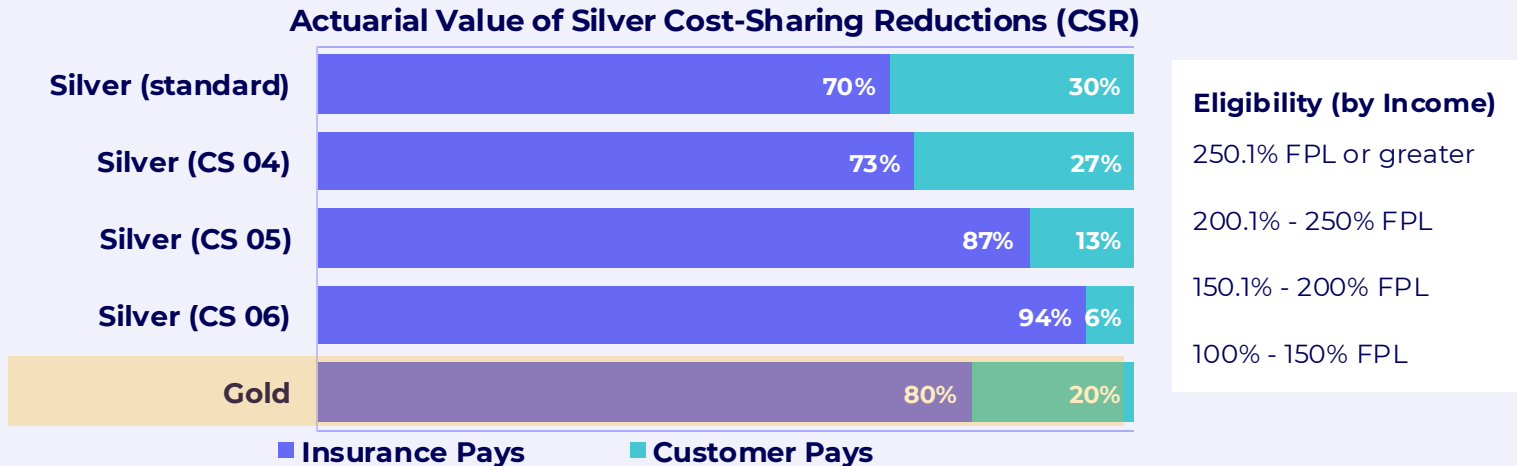


2025 Renewal Process - Enrollment



What are Silver cost-sharing reductions (CSR) plans?

- For Silver plans, customers pay ~30% of cost for health care services (via deductibles, copays, coinsurance)
- CSRs increase the actuarial value of the plan by decreasing customer's cost-sharing
- For Silver CSR plans, customer pays Silver-level premiums for up to Gold-level benefits



Note: Silver CSR plan versions may have different names than the same standard Silver plan.



2025 Renewal Process - Notices



What notices will customer receive about their 2025 renewal?

- From Pennie:
 - Renewal notice - who was (or was not) auto-renewed, the 2025 plan, and 2025 net premium
 - Eligibility notice - 2025 eligibility for each household member, amount of APTC, and any data matching issues
 - Ad hoc notice – if customer is at risk of losing APTC due to Failure to Reconcile or no consent on file
 - When? Auto renewal and Eligibility notices available before 11/1, Ad hoc available by mid-November
 - How? Sent via postal mail or to secure inbox, based on communication preference
- From Insurer:
 - Renewal notice – 2025 renewal plan, net premium**, and details about changes to benefits
 - When? Available on or around 11/1
- Additional communications throughout Open Enrollment



Remember to review communication preferences with customers!

2025 Renewal Process - Notices



When is 2025 Open Enrollment?

- November 1, 2024 – January 15, 2025

What are the enrollment deadlines?

- By Dec 15th, for coverage starting January 1st
- By Jan 15th, for coverage starting February 1st

When will catch-up autorenewals be run?

- Catch-up autorenewals are for new 2024 enrollees who were not enrolled during October renewals
- For 2025 OE, the catch-up autorenewal run will be Early December 2024
- Don't wait for catch-up autorenewals – shop for 2025 coverage when enrolling in 2024 coverage!

Do changes to 2024 applications automatically apply to 2025?

- No, if you want a change to apply to 2024 & 2025, you must make the update on BOTH plan years!

2025 Plan Year Updates

Updated Affordability Threshold for Employer-Sponsored Insurance

- Individuals may be eligible for financial assistance if their employer's health coverage is not affordable.
- For 2025, the affordability threshold is 9.02% (up from 8.36% for 2024).

Medicaid/CHIP Denials >90 Days in Past

- When an application meets the criteria for potentially-eligible for Medicaid/CHIP, Pennie must send the application to DHS for a Medicaid/CHIP determination before determining eligibility for APTC/CSR.
- However, if the customer was denied Medicaid/CHIP eligibility in the past 90 days, we can skip sending the application to DHS and immediately determine eligibility for APTC/CSR.
- If the previous Medicaid/CHIP denial is MORE than 90 days in the past, and their application meets the criteria for potentially-eligible for Medicaid/CHIP, Pennie must send the application to DHS for a new Medicaid/CHIP determination. If denied, then Pennie will determine eligibility for APTC/CSR.

2025 Open Enrollment – Assisters & Brokers

During OE, Assisters and Brokers should reach out to your Pennie customers:

- Check in to see if what has changed – could impact eligibility or health needs
- Review changes in cost for coverage, explain why premiums and APTC change each year
- Assess whether they want to shop for another plan or stay enrolled in their renewal plan
 - Change in health care needs or providers?
 - Enroll in Silver CSR plan (if eligible & enrolled in Bronze)?
 - Look at new plans/insurers available for 2025?
 - Add dental coverage?
- Update their application to ensure correct eligibility
 - Income changes?
 - Access to other coverage (e.g. job-based, Medicare)?
 - Contact information?
 - Communication preferences?



If customers do not need 2025 coverage through Pennie, cancel autorenewal plan by Dec 31st

Community Outreach to Uninsured, Historically Marginalized & Underserved Populations

- For more information working with historically marginalized & underserved populations in PA, see Diversity Equity & Inclusion module from Assister/Broker Certification Training





Failure to Reconcile (FTR)

Failure to Reconcile

- Starting in Plan Year 2025, CMS has reinstated the requirement that Pennie must determine a customer ineligible for Advanced Premium Tax Credits (APTC) if IRS data shows that the tax filer for that household has failed to file and report their APTC financial help for two consecutive tax 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.



Failure to Reconcile

- Pennie has been proactive in our approach to reach out to customers who may be at risk of losing APTC due to this new requirement—this includes conducting calling campaigns and sending emails and notices.

How can Brokers and Assistors help customers?

- Once impacted customers have filed and reconciled their APTC, including paying back any extra they may owe on their Federal tax return, ensure they update their application or let Pennie know by calling Pennie Customer Service at 1-844-844-8040.
- Customers have been provided the following instructions on how to update their application to confirm they have reconciled their APTC:
 - Log in to your Pennie account at pennie.com
 - Click on "Edit your application" and check "Yes" when asked if you have reconciled your APTC on your Federal tax return
 - Submit your updated application
 - Review your plan options if you want to make a change for Plan Year 2025





Health Reimbursement Arrangement (HRA)

What's happening?

With the 24.9 release the system now has the functionality for customers to properly report their ICHRA or QSEHRA offer from their employer!



How does it work?

- The customer will be presented with a series of added questions regarding HRAs if they have answered “yes” to seeking financial assistance when updating an existing application or applying for the first time.
- Customer will be able to get an accurate eligibility determination based on their specific HRA.

Health Reimbursement Arrangement Detail

Has **Laura Banfield** been offered an individual coverage Health Reimbursement Arrangement (HRA) through their job, or through the job of another person, like a spouse or parent? Only tell us about offers with a start date between December 7, 2023 and April 5, 2024.*

Yes
 No

Employer Name	Employee Name
<input checked="" type="checkbox"/> ABC Company	Laura Banfield

[Add Employer Detail](#) [Learn more](#)

Phone*

Address 1*

Address 2

City*

Zip*

State*

Has Laura Banfield enrolled or plan to enroll in the offered HRA?*

Yes
 No

What kind of HRA is being offered?* [Learn more](#)

If you are offered an HRA, it could be an individual coverage HRA (ICHRA) or a qualified small employer HRA (QSEHRA). You can check which HRA type you are offered by checking the notice from your employer.

If you are provided a QSEHRA, your employer might call it something else. QSEHRAs can only be provided by employers with less than 50 full-time employees.

If you are unsure of which program you are being offered, please check with your employer.

Individual Coverage Health Reimbursement Arrangement (ICHRA)
 Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)

What is the maximum monthly reimbursement amount for your HRA offer(s)?

Monthly ICHRA Amount*

What is the start date for your HRA offer(s)?

ICHRA Start Date * / /

[Back](#) [Save & Exit](#) [Save & Continue](#)

How does it work cont'd?

Once the application is submitted, the system will automatically perform an affordability calculation based on the type of HRA offered/accepted to determine if the household is eligible for financial savings.

Methodology

- **ICHRA**

IF Self-only lowest-cost silver plan - monthly ICHRA amount \leq monthly household income * required contribution percentage (9.02% for plan year 2025)

- **QSEHRA**

IF Self-only second lowest cost silver plan - monthly QSEHRA amount \leq monthly household income * required contribution percentage (9.02% for plan year 2025)

NOTE: This is for the self only amount offered regardless of whether there is a higher monthly amount offered to the family. Affordability is calculated at the individual level and the “family glitch” rules do not apply like it does to regular ESI.



How does it work cont'd?

Affordability Outcomes

- **ICHRA**

- Affordable: Ineligible for APTC and CSR (except for Limited Cost Sharing which is available only for unsubsidized AIAN applicants)
- Not Affordable: May receive APTC if otherwise eligible IF the member has opted out of/declined the offer the provided ICHRA
- If the applicant attests to being enrolled or planning to enroll in ICHRA, they will be determined ineligible for APTC whether the ICHRA is affordable or not.

- **QSEHRA**

- Affordable: Ineligible for APTC and CSR (except for Limited Cost Sharing which is available only for unsubsidized AIAN applicants)
- Not Affordable: Maximum available APTC (if any) must be reduced by the monthly reimbursement amount

Enrolling with an SEP

Upon receiving their eligibility determination, the customer will enter the event selection page (if outside of OEP) and select the appropriate QLE based on their HRA type. They will be asked to provide verification of their HRA offer(employer letter)

Life Change Reporting Qualifying Life Event

Help

Contact Us

Important: In order to qualify for a Special Enrollment Period, you need to take action promptly after experiencing your life event. If you recently lost your other health coverage, you may have up to 120 days after your coverage end date to enroll in a plan through Pennie. For all other life events, you have up to 60 days from the event date to enroll in a plan through Pennie.

Select your Qualifying Life Event and the date the event occurred

Qualifying Life Event • Newly Eligible for Employer Health Reimbursement mm/dd/yyyy

I have provided true answers to all of the questions to the best of my knowledge. I know I may be subject to penalties under federal law if I intentionally provide false information.

Back to Dashboard Continue

Qualified Small Employer HRA Notice

USE THIS NOTICE WHEN APPLYING FOR INDIVIDUAL HEALTH INSURANCE COVERAGE

12/18/2023

Your employer has established a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) for eligible employees that allows you to be reimbursed for allowable medical expenses.

- Your maximum permitted benefit is stated below.
- This notice contains information that the Health Insurance Marketplace (Exchange) will need to determine if you are eligible for advance payments of the premium tax credit.
- The Exchange is a place to shop for individual health insurance coverage in each state.

This notice serves as verification that you are eligible for a *special enrollment period* to enroll in QSEHRA outside of the annual open enrollment period.

What is this Notice for?

- Read this to assist in your decision of health coverage.
- Keep this for your records! It may be needed to calculate the Premium Tax Credit (PTC) on your individual income tax return.

What is a Qualified Small Employer HRA?

This is an arrangement in which your employer reimburses you (and/or family) for your medical care expenses up to a certain dollar amount for the plan year.

QSEHRA's Basic TERMS: Part I

What are the basic terms of the Qualified Small Employer HRA that my employer is offering?

This Qualified Small Employer HRA reimburses premium cost of an individual insurance Policy.

- The maximum dollar amount available for each participant in the HRA is: \$100 per month up to an annual prorated maximum of \$1,200 for an employee with single coverage or \$200 per month up to an annual prorated maximum of \$2,400 for an employee with family coverage. You will be eligible to make contributions to a Health Savings Account ("HSA") under this Plan if you meet all other HSA eligibility requirements.
 - Waiting Period:** You are eligible to participate in the plan on the first of the month following sixty (60) days and if you are regularly working thirty-six (36) hours per week or more as an eligible employee.
- Your family members also have coverage under the QSEHRA.
- The HRA plan year begins on January 1, 2024 and ends December 31, 2024.

New ICHRA/QSEHRA Qualifying Life Events

- Newly qualifies for Individual Coverage Health Reimbursement Arrangement (ICHRA)
- Newly qualifies for Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)


Confirm plan selection

Once the customer has enrolled in a plan and gets to the *confirm your plan selection* page a new banner message will be displayed (at a later date) alerting the customer to adjust their APTC to ensure they reduce the amount of tax credits they receive by their monthly QSEHRA amount.

If you have a QSEHRA and you plan to use it to lower your monthly premium, follow these steps:

First, identify your monthly QSEHRA reimbursement amount. Next, use the APTC slider to reduce the tax credits you apply to your health plan by that amount. This ensures you do not receive extra tax credits that you will have to pay back with your income tax return

Confirm your Plan Selection


Health Plan: Millie Floyd		Remove
	Monthly Premium	\$476.35
HighMark33709 my Blue Access PPO Silver 5900 Coverage Start Date: 10/01/2024	Monthly Tax Credit (APTC)	-\$239.85
Keystone Health Plan West		
	HEALTH MONTHLY PAYMENT	\$236.50
Cart Total		
	Health Monthly Payment	\$236.50
	TOTAL MONTHLY PAYMENT	\$236.50

[Continue Shopping](#) [Sign Application](#)

Using the APTC Slider

Your federal tax credit ✕

To choose how you'd like to receive your credit, move the slider and click "Confirm".

Monthly Tax Credit	<input type="text" value="\$ 224.32"/>	Amount per month credited towards Next Year's Tax Return
		<input type="text" value="\$ 0.00"/>

Effective Date : 04/01/2024

If you plan to use your employer's Qualified Small Employer Health Reimbursement Arrangement (QSEHRA), we strongly recommend reducing your Advance Premium Tax Credit by at least your monthly reimbursement amount. If you choose not to reduce your tax credit, you must claim the amount on your upcoming tax return.

How did we come up with this amount?

- The tax credit listed here is a projection, based on the annual income you estimated when you began the enrollment process.
- The amount of tax credit you'll actually receive will be based on the income you declare in your 2024 tax return.
- If your actual income on your 2024 tax return is higher than the estimate you provided during the enrollment process, you might end up qualifying for a smaller tax credit - or no tax credit at all.

1 2 CLOSE CONFIRM

After clicking on the "Adjust APTC" the APTC slider page will pop up.

This will indicate the maximum amount of APTC they are eligible for. The customer will have to manually adjust their APTC to account for their monthly HRA amount. The language highlighted in blue will be updated to the following:

If you have a QSEHRA and you plan to use it to lower your monthly premium, follow these steps:

First, identify your monthly QSEHRA reimbursement amount. Next, you must use the APTC slider to reduce the tax credits you apply to your health plan by that amount. This ensures you do not receive extra tax credits that you will have to pay back with your income tax return.

Resources

- HRA worksheet that calculates affordability for an ICHRA & QSEHRA. This can be used by customers, CSRs helping customers, brokers and assisters when trying to determine if the HRA offer is affordable [Pennie-HRA-worksheet-1.4-Fillable.pdf](#)
- FAQs page with updated HRA information
- HRA checklist [HRA-checklist-1.1.pdf \(pennie.com\)](#)
- These resources are forward facing on the Pennie website

○



Customer Communications / Notifications

Customer Comms/Target Audiences

- Tactics: emails, outbound calls, text messages
- Email color coded template – Red (call to action), purple (awareness) and stakeholders (yellow)

Stakeholders

- OEP toolkit/notice awareness (mid-October)
- Awareness for updates in the marketplace
- OEP customer comms webpage for stakeholder awareness (audience, message, cadence and communication format)
- Reminder of deadlines and other ad-hoc updates

Current Customers

- Pre-OE: Notices forthcoming, reminders throughout OEP
- Renewal Notice 1/3 sheet Insert
- OE has arrived
- Action needed from customer (ex. Need permission for savings/failure to reconcile)
- Non-auto-renewals/catch-up runs
- Bronze buy-up

Potential Customers

- Submitted & open apps
- CRM contacts – high level OEP messaging
- Daily deadline reminders



Open Enrollment Marketing Campaigns & Toolkit

Marcomm Tactics

Owned Media

- Customer Comms: emails, outbound calls, text
- Stakeholder Toolkit: collateral, social content, digital ads, talking points
- Website updates
- Social media campaign

Earned Media

- Press Conference & Releases beginning of OEP, after election, and around deadlines
- Media interviews leading up to deadlines



Uninsured Market Research

Details:

- Pennie conducted a digital survey to 600 uninsured Pennsylvanians to better understand their awareness of Pennie and health coverage in general.
- Results of this survey and an uninsured message testing survey/focus group will help support targeted key messages in communications throughout Open Enrollment

Key Takeaways

- Cost is the most common obstacle to having coverage.
- Uninsured residents rarely think about health coverage, but the vast majority understand the financial risks of being uninsured.
- Awareness of Pennie is still fairly low. (30% among those surveyed)
- Health insurance and purchasing health insurance is overwhelming.
- Few are aware that Pennie offers free services to assist with alleviating their pain points and concerns

Read more in Survey Debrief here: [PHIEA Newsroom | PA Health Insurance Exchange Authority \(pennie.com\)](#)

Paid Media & Creative Campaign

- Focus on southeast Pennsylvania
- Large/Medium Metros
- Statewide coverage
- African Americans, Hispanic/Latino, Young Adults (19-34)

Paid Tactics

- Paid search/social media including social influencers
- TV/Radio
- Streaming Video/Audio
- Transit
- Lifestyle Ads (Laundromats, salons, barbershops)
- Steelers/Eagles Radio
- Print ads in various community publications
- Billboards
- Content Marketing
- Event Sponsorships

Creative

Focus

- You're Worth Protecting
- Open Enrollment is Here/Deadlines
- A/B message testing:
 - Lowest cost
 - Quality health coverage
 - Free professional support
 - Help available in preferred languages
 - Etc.
 - Protection from low-quality plans and scams
- Pennie is a trusted source/official marketplace

Pennie Toolkit

COMING SOON!

- New Collateral for 2025
- Spanish Translation for all collateral
- Social Content, Graphics, Animations
- Stakeholder talking points

The image displays two screenshots from the Pennie website. The top screenshot shows the main navigation bar with the Pennie logo, the text 'Official Site of the Pennsylvania Health Insurance Exchange Authority', and menu items: 'About Us', 'Partners', 'Resources', 'Workgroup', and 'Visit Pennie'. Below the navigation is a breadcrumb trail '/ Pennie Marketing Materials'. The main content area features the heading 'Marketing Materials from Pennie' and a prominent yellow button labeled 'Open Enrollment Toolkit' with a blue arrow pointing to it. A partially visible button on the right says 'Request Materials'.

The bottom screenshot shows a 'Download Pennie Materials & Handouts' page. It features a large blue banner with the heading 'Waiting Room Flyer' and the subtext 'Learn more on how and when you can get covered through Pennie!'. Below this, there are language selection options: English, Spanish, Simplified Chinese, Arabic, French, Korean, Russian, Vietnamese, and Portuguese. The main content area includes the Pennie logo with the tagline 'connecting Pennsylvanians to health coverage!', the heading 'Need Insurance? Pennie gets you covered!', and a brief description of Pennie's role. It also lists enrollment periods: 'Open Enrollment November 1st to January 31st' and 'Special Enrollment January 1st to December 31st'. A photo of a smiling woman is featured on the left. At the bottom, there is contact information: 'pennie.com • 1-844-844-8040' and social media icons for Facebook, LinkedIn, YouTube, and Twitter.



Deferred Action for Childhood Arrivals (DACA)

Deferred Action for Childhood Arrivals (DACA)

On May 5, 2024, the Centers for Medicare and Medicaid Services (CMS) released a final rule clarifying the definition of someone deemed lawfully present. Effective, November 1, 2024, Deferred Action for Childhood Arrivals (DACA) recipients will no longer be excluded from the definition of lawfully present and, assuming they meet all other eligibility requirements, will be eligible to enroll in Qualified Health Plan (QHP) and receive financial assistance in the form of Advanced Premium Tax Credits (APTC) and Cost Sharing Reductions (CSR).

Beginning November 1, 2024, DACA recipients will have 60 days to enroll in coverage through Pennie. To enroll, DACA recipients should utilize the "*Gain Eligible Immigration Status*" Special Enrollment Period (SEP) and should be prepared to upload supporting documentation. Coverage will begin the first of the month following plan selection.

Please note, due to a pending lawsuit impacting the implementation of this rule, we expect October 15 to be the soonest we will know if implementation will be halted.





Questions & Feedback

We Want to Hear From You



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



Questions & Feedback – Always Welcome

