**Pennie General Talking Points:**

* Pennie is Pennsylvania’s official health insurance marketplace.
* Pennie connects Pennsylvanians to health coverage
* Pennie offers lowest costs on high quality health plans from the top private insurance companies in PA.
* Pennie is for 19-64 year-old Pennsylvanians who are*:*
  + Not offered health coverage from their job
  + Not eligible for Medicaid or Medicare
* Why explore Pennie?
  + You’re worth protecting! Your health, your wallet, your family, and your peace of mind.

**Cost Savings**

* Pennie is the only place for Pennsylvanians to receive financial savings in the form of tax credits to help lower the cost of coverage.
* The savings instantly lower one’s monthly costs of health insurance.
* Nine out of 10 of customers qualify for financial savings.
* Monthly premiums are based on household income and other factors.
* On average, Pennie provides an average savings of $6,000 a year, or $500 a month!

**Quality Coverage**

* Only Pennie provides high-quality health plans to financially protect individuals in the case of injury or illness.
* Health plans sold on Pennie must cover a wide range of medical care and provide financial protection.
* All plans cover medical care including:
  + Free preventative care
    - Check-ups, screenings, vaccines, birth control, etc.
  + Hospitalization
  + Prescription drugs
  + Maternity care
  + Mental health services, and much more.
* Plans must cover care for pre-existing conditions
  + Examples: diabetes, asthma, cancer, and much more

**Open Enrollment 2025**

* Open Enrollment is the **only** time of year that **all** Pennsylvanians can enroll in health coverage for 2025
* If you wait until you get sick or injured to find health coverage, it will be too late. Start 2025 with the peace of mind that you and your family are covered and protected.
* The Open Enrollment Period runs from November 1st through January 15th. Enroll by December 15th to be covered starting New Years Day.
* Plans and prices change every year – review your health plan options during Open Enrollment to see what would work best for next year.
* Current Pennie enrollees should be sure to update any information that has changed – especially if you have income changes.

**New for Open Enrollment 2025:**

* Pennie customer email campaigns has been updated and color coded based on need throughout Open Enrollment. These emails template colors include:
  + Red – Call to Action
    - Customer must take action in order to enroll or stay enrolled in health coverage and/or financial savings
  + Purple – Awareness
    - Purple means the customers are being made aware of something within their accounts and/or their health plans
  + Yellow – Stakeholders
    - Yellow are emails sent to stakeholders and/or ad-hoc emails with high-level updates at Pennie

**Medicaid**

* Pennie picks up where Medicaid leaves off. If you make a little too much for Medicaid, chances are you will see large savings through Pennie.
* Anyone who lost Medicaid this year and missed their window to enroll, Open Enrollment is the time to make sure they are protected in 2025.
* Pennie operates a ***No-Wrong Door*** policy with Medicaid and CHIP. If someone doesn’t know where to go for coverage, completing a Pennie application will get them to the right coverage.

**Free Help**

* Pennie offers free, personalized help – at no cost to the customer!
* Help is available in any language
* Types of Helpers:
  + Pennie-Certified Assister
  + Pennie-Certified Brokers
  + Pennie Customer Service Representatives
* Learn which helper can assist you with your needs:

|  |  |  |  |
| --- | --- | --- | --- |
| **Types of Help** | **Pennie Assister** | **Pennie Broker** | **Call Center Rep** |
| **In-person Support** | **✓** | **✓** | **x** |
| **Multilingual Services** | **✓** | **✓** | **✓** |
| **Application Support** | **✓** | **✓** | **✓** |
| **Choosing Plan** | **x** | **✓** | **x** |
| **Help over the Phone** | **✓** | **✓** | **✓** |
| **Video Call** | **✓** | **✓** | **x** |
| **Schedule a one-on-one Appointment** | **✓** | **✓** | **x** |
| **Answer all your questions** | **✓** | **✓** | **✓** |

* Go from *Confused* to *Covered* by visiting[connect page](https://www.pennie.com/connect) at pennie.com.
* For more information on Pennie, visit [pennie.com](https://www.pennie.com) or call Pennie Customer Service at 1-844-844-8040.

**New this Year - Failure to Reconcile (FTR) Communications**

* Tax filers who did not file and/or reconcile their Advanced Premium Tax Credits (APTC) for two consecutive years will not be eligible for APTC and Cost Share Reductions (CSR) through Pennie.
* Failure to Reconcile occurs when a tax filer either does not file their federal income tax return for the year of coverage or files a return but does not include Form 8962 with the return. Pennie customers may lose their financial savings (APTC) if they do not reconcile their taxes, which means they would have to pay full price for their health plan.
* The FTR process was suspended during the COVID-19 public health emergency, so plan year 2025 will be the first time Pennie has implemented FTR.

**FTR Call to Action:**

* Pennie will be sending notices, emails, and phone calls to those who need to reconcile their APTC on their 2023 taxes.
* The email and phone language will also include the language for the “No Consent for APTC – Need Customer Permission” communications. Due to the sensitive nature of Federal Tax Information (FTI), the customer will need to figure out which avenue they need to take to ensure they have financial savings in the future.
  + *DEFINITION: No Consent for APTC – Need Customer Permission.* Pennie needs permission from customers to check data sources to make sure customers are eligible for APTC. This permission can expire. This is a simple fix by updating the application or calling Pennie Customer Service
* If a customer needs to reconcile their APTC on their federal taxes, they will need to file and report their APTC, including paying back any extra they may owe, on their federal tax return. They must complete and submit Form 8962 in an amended federal tax return.
  + Customers can use the information from the 1095-A form which they received from Pennie in January (form can be found in their Pennie account) to complete Part II of Form 8962 on your federal tax return.
  + Tax software or a tax professional can help customers do this.
* Once tax credits have been filed and reconciled, customers can either update their application (instructions below) or let Pennie know by calling Pennie Customer Service at 1-844-844-8040.
* Customers will continue to be enrolled in their health plan through Pennie for 2025, but at a higher monthly cost unless they reconcile their APTC on their federal taxes by the end of the year.
* **Steps For Customers to Confirm They Reconciled Their APTC in the Application:**
  + Log in to their Pennie account at [pennie.com](https://enroll.pennie.com/hix/preeligibility)
  + Click on “edit your application” and check “yes” when asked if they have reconciled their APTC on their federal tax return (screenshot below)
  + Submit their updated application
  + Review their plan options if they want to make a change for 2025.

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**Moving Forward:**

* Be sure to remind customers that if they had coverage through Pennie in 2024, they must report any financial help on their federal 2024 tax form. Customers can use the 1095-A form sent by Pennie to complete federal tax form 8962.
* 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.
* Pennie will be adding this reminder on the general customer communications and 1095-A materials moving forward.

**Key Messages Around FTR:**

1. Financial
2. Pennie provides financial savings to lower monthly premiums These savings are based on one’s income and how many people are in the tax household. The official term for the financial savings is Advance Premium Tax Credits (APTC). APTC comes from the federal government. Since the financial savings are income-based, there are tax implications.
3. Estimating Income
4. To receive financial savings, you must *predict* how much income you will make in the upcoming year. If you underestimate, you may owe money back to the federal government.  If you overestimate, you may receive money back from the federal government.

*Q: How do you know if you over- or underestimated?*

A: When you file your taxes, you must fill out the proper tax forms associated with your financial savings at Pennie. This is called “Reconciling your Advanced Premium Tax Credits”

*Q: What forms?*

A: Every January, Pennie will send you a document called a 1095-A. Form 1095-A shows the amount of financial savings you received in the previous year. You use this 1095-A form to fill out the Tax Form 8962 when filing your taxes. Tax software or a tax professional can help you do this.

1. Failure to Reconcile
2. *Q: What if I don’t file my taxes using these forms?*

A: You may lose your financial savings (APTC), which means you would have to pay full price for your health plan.

1. Forgot to File
2. *Q: What if I forget to file these tax forms?*

A: You can amend your tax form.  Tax software or a tax professional can help you do this.

1. BOTTOM LINE: All of this is why it is SO IMPORTANT to ROUTINELY UPDATE YOUR INCOME and HOUSEHOLD INFORMATION within your Pennie account.