

Broker Landscape and Recruitment

A Strategic Stakeholder Summary – April 2025

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Executive Summary

In 2023, Pennie launched a targeted initiative with the goal of better understanding, growing, and aligning the broker network that supports Pennsylvanians in accessing health insurance through Pennie. With more than 600,000 Pennsylvanians still uninsured, Pennie recognized the need for a broker force that is aligned with the demographics and geography of those it serves. Separate surveys of PA's uninsured conducted by Pennie emphasized that many were looking for more support in applying for coverage and help in choosing a health plan.

This project sought to answer:

- **Who are Pennsylvania's health brokers?**
- **Who are we missing?**
- **How can we expand coverage opportunities through them?**

After consulting with state agency partners, brokerages, and insurers, we found that none had collected demographics on Pennsylvania health brokers. Through its unique position as a state-based marketplace, Pennie worked to gather this baseline data with the first-ever demographic survey of licensed health insurance brokers in Pennsylvania.

On top of that, Pennie performed targeted, strategic outreach in high-opportunity zones (starting in Philadelphia), and encouraged brokers with a health line of authority to become Pennie-certified.

The findings from the broker demographic survey offer insights for Pennie, as well as brokerages, insurers, and policymakers, to inform initiatives to align broker resources to the needs of those seeking coverage.

Key Takeaways

1. We Now Know More Than Ever About Who PA Brokers Are

Methodology

- In the summer of 2024, a demographic survey went out to both Pennie-certified brokers and Pennsylvania-based brokers with a health line of authority (but not selling on Pennie).
- This first survey yielded 714 responses with 61% being Pennie-certified and gave us a baseline from which to compare for when we integrated the demographic survey within the 2025 broker training.
- At the end of Open Enrollment 2025, we had over 4,200 responses with 78% being Pennie-certified brokers.
Note: 5,617 brokers completed the 2025 training. 46% are PA residents.
- All total, this produced Pennsylvania’s most comprehensive broker demographic dataset to date.

Key findings include:

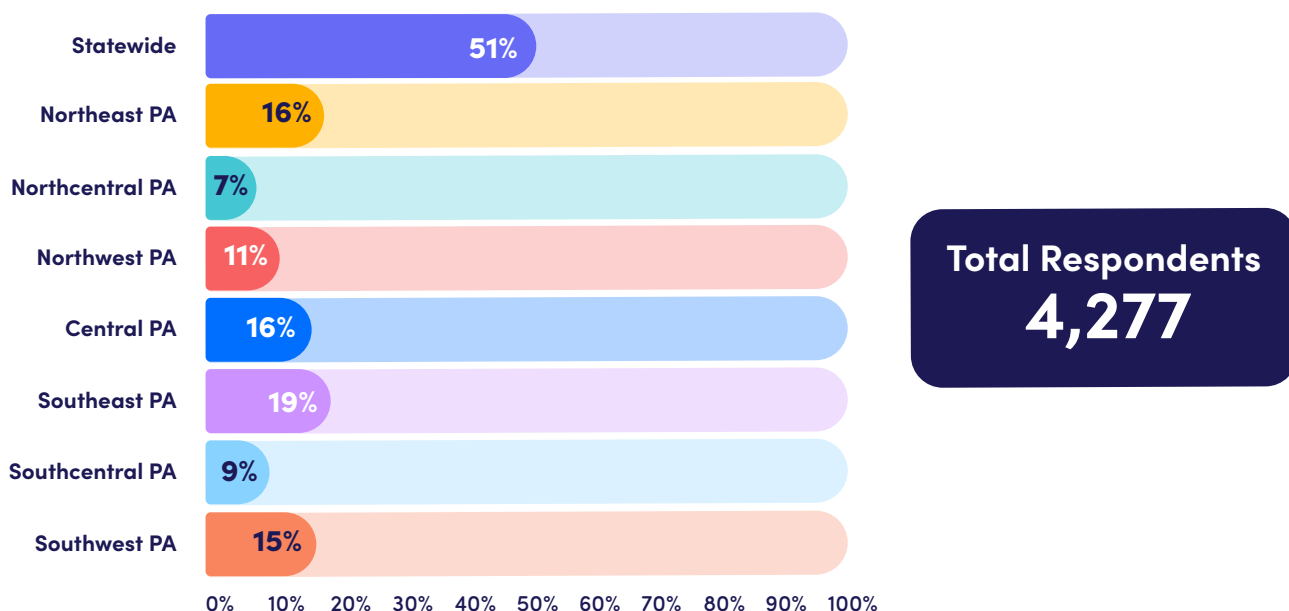
- **Age Misalignment:** 44% of brokers are aged 45–64, aligning closely with 50% of Pennie enrollees. However, the uninsured population skews younger, with 40% under age 45. This mismatch may limit brokers’ ability to engage with younger uninsured individuals, who are more likely to be digital-first and may respond to different marketing strategies or peer-level engagement.
- **Strong Racial/Ethnic Representation:** 13% of brokers identify as Black and 14% identify as Hispanic. These rates exceed the percentage of uninsured Pennsylvanians who are Black (7.1%) or Hispanic (12.3%) – a notable strength.
- **Strong Spanish Language Representation:** 15% of brokers reported Spanish language fluency, closely aligned with a 17.25% of the uninsured population who speak Spanish at home. This is a good foundation to build upon – whether boosting visibility of existing bilingual brokers or reinforcing them with culturally competent support tools.
- **Geographic Imbalance:** 18% of brokers are based in Southeast PA, despite this region having 34% of the uninsured.
- **Need For Targeted Outreach:** Many of the highest uninsured zip codes are urban, lower-income, and multilingual, especially in Philadelphia. This suggests that increasing intentional broker placements, rather than sheer number, is essential to close coverage gaps.

Category	Broker Survey	Pennie Enrollees	PA Uninsured Population	PA Population
Age Group: 45–64	44.29%	50%	5.0%	30.1%
Age Group 35–44	21.87%	17%	18.2%	12.8%
Age Group 24–34	13.9%	16%	22.5%	12.7%
White Alone	51.56%	69.7%	4.7%	75.7%
Hispanic	13.91%	5.0%	12.3%	8.4%
Black or African American	13.04%	5%	7.1%	11.1%
Brokers Speaking Spanish	14.97%	N/A	17.25%	5.6% of PA speaks Spanish at home
Geography – SEPA	18%	34%	33.8%	35%
Geography – Rural PA*	~58.2%**	28.5%	27.27%	27.15%

* The 48 counties considered rural by [Center for Rural PA](#)

**Estimate based on regional survey responses. Total may include brokers who selected multiple regions or “statewide.”

Pennie has a more aligned broker pool than originally thought, yet a blind spot in the data may be the demographic breakout of PA-resident brokers, Pennie plans to update the demographic survey with more specific regional questions to provide more data in the future.



2. Targeted Recruitment Works

In 2023, Pennie piloted direct outreach to brokers in four Philadelphia ZIP codes with high uninsured rates (e.g., 19120, 19133, 19134, 19140). Engagements included partnerships with Small Business Development Centers, insurance associations, and brokerages.

- Results: **50 new brokers** were added by January 2024.

In 2024, the project expanded to all 86 ZIP codes in Philadelphia County, emphasizing regions with populations slightly above the Medicaid-eligible income line. Engagements included recorded webinars, Philly Insurance-Day conference presentation and attendance, and collaboration with large brokerages.

- Results: 92 new brokers became certified with a Philadelphia zip code between September 2024 – December 2024. 72 of those 92 new brokers accounted for 1761 enrollments by 1/15/25.

3. This Is a Win-Win for Brokers

This effort not only expanded Pennie’s broker resources, but raised the awareness of Pennie as a business opportunity among the insurance broker community. Pennie’s marketplace explainers highlighted the value proposition for brokers: access to underserved markets, free training and certification, residual income through commissions, and recognition via the Find Local Assistance tool at pennie.com. Early feedback suggests brokers were motivated by:

- The potential to round out accounts and cross-sell products.
- A growing interest in representative-market expansion.
- The appeal of marketing support and turnkey certification.

Gaps and Opportunities for Improvement

This initiative surfaced critical gaps—and potential strategies to close them.

1. Young Brokers Are Scarce

Only 14% of surveyed brokers were under 35, despite 22.5% of PA’s uninsured being under 35. To close this gap:

- Brokerages should consider partnerships with local Career & Technology Centers, high school or college business programs, and internship pipelines to mentor and cultivate more young brokers.
- Pennie’s will continue working with Small Business Development Centers and other outreach channels to provide coverage information to young entrepreneurs.

2. Representation Is a Strength to Build On

The broker network shows solid racial, ethnic, and language alignment with the communities Pennie serves. With 54% of our 2025 certified brokers being from out of state, though, there are opportunities to strengthen the local PA-resident broker base. In the meantime, these culturally aligned resources could be spotlighted through increased visibility, targeted placement, and culturally competent engagement. These opportunities include:

- Highlight bilingual brokers in public-facing tools.
- Offer cultural communication and trust-building training that builds upon this strong representation.
- Collaborate with affinity groups and local organizations to deepen reach within high-opportunity zip codes.

3. Rural Broker Coverage Needs a Closer Look

Broker responses indicate that an estimated 58% serve rural regions, but limitations in the specificity of the data (i.e., being able to select statewide) indicate this may not accurately portray rural resources. While this sounds promising, it may overrepresent rural support in practice, especially if brokers are headquartered elsewhere or not actively engaged in local rural communities.

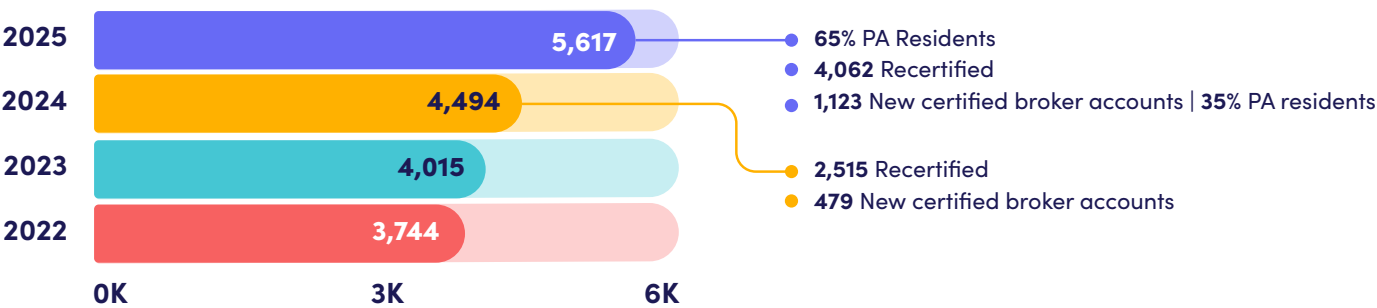
- Encourage rural agents to pursue certification.
- Explore telehealth-style models for remote broker support.
- Leverage local Chambers of Commerce, Small Business Development Centers, college and university programs that foster small business ownership.
- Encourage collaboration with rural assisters for a warm handoff to increase trust.

Comparison: Newly Certified Brokers vs. Previous Years

When Pennie made a concerted effort to encourage brokers to consider Pennie to round out their book of business, we moved the needle. For 2022 & 2023, there were between 3,700 and 4,000 certified brokers on our platform.

Pennie saw meaningful growth and engagement in broker certifications for both the 2024 and the 2025 Open Enrollment Periods.

The data:



This represents one of the highest levels of broker participation since Pennie's launch, driven in part by targeted outreach, enhanced broker support, and increased marketing of the value proposition for Pennie-Certified brokers.

This upward trend not only reflects successful recruitment but also demonstrates the growing appeal of becoming a Pennie-Certified Broker as a business opportunity, and that tangible results can be seen when strategy and resources are devoted to growing our broker base.

Conclusion & What's Next

Ultimately, more broker resources mean that current and future Pennie enrollees have the support they are seeking to help enroll in coverage. In 2025, Pennie will continue work to strengthen the resources available to Pennsylvanians seeking coverage, primarily through a focus on expanding the complementary enrollment assister network, comprised of local community organizations.

This report provides insights to guide a roadmap for industry partners to build upon – brokers are interested but gaps remain in aligning enrollment support to those who are looking for it. Brokerages, associations, insurers, policymakers, state partners, and industry stakeholders can explore the findings from this report to consider application to their own outreach, hiring, and service strategies. With increased awareness, broker resources can be further aligned to PA needs in a win-win in helping brokers and communities thrive.

For more information on becoming a Pennie-Certified Broker—or supporting others through the process – please visit: agency.pennie.com/brokers.