



ANNUAL REPORT

2024

pennie.com

A Letter from Pennie Leadership

As Pennie enters its fifth year, 2024 proved to be a year of remarkable success, demonstrating the effectiveness of policies that ensure affordability and operations that put the consumer first. The 2025 Open Enrollment Period concluded with a record-breaking enrollment of 497,000 individuals—a 14% increase over the previous year. This marks the largest marketplace enrollment in Pennsylvania’s history, underscoring Pennie’s ongoing success in expanding access to affordable, high-quality health coverage. Thanks to this growth, nearly half a million Pennsylvanians have the ability to see their doctors, fill prescriptions, and be protected from the financial burden of medical emergencies.

Another significant achievement was the completion of the Medicaid redetermination effort, which began in the spring of 2023 and concluded in the spring of 2024. Pennie played a crucial role in helping individuals who were no longer eligible for Medicaid transition seamlessly into coverage through the marketplace. By working closely with the Pennsylvania Department of Human Services (DHS), Pennie ensured that affected individuals received clear guidance and ample time to enroll in new coverage options. This collaboration streamlined the process, providing support to impacted populations and helping to ensure continuity of coverage. The state-level collaboration demonstrates the value of having a state-based marketplace in Pennsylvania.

A key step was taken with the passage of state legislation laying the foundation for a potential State Affordability Program. While not yet funded, this program could expand financial support for Pennsylvanians, decreasing the uninsured rate and reinforcing our commitment to making high-quality health coverage more attainable for all. Furthermore, Pennie conducted in-depth market research to better understand health literacy amongst Pennie’s current enrollees, as well as the enrollment barriers for Pennsylvania’s uninsured.

These efforts contributed to the significant achievements highlighted in this report. The continued success of Pennie—reflected in record enrollment numbers and program enhancements—is made possible through the dedication of individuals across the Pennie network. We would like to extend our heartfelt thanks to our community partners and stakeholders for their unwavering commitment to providing affordable, quality health coverage to all Pennsylvanians.

As always, Pennie is here to make sure you’re covered.

Devon Trolley

Executive Director, Pennie®

**Michael Humphreys**

Commissioner, PA Insurance
Department

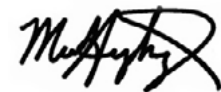


Table Of Contents

Pennie - Five Years of Expanding Access and Earning Trust	4
Reflecting on Progress	5
Key Achievements	6
2024 - Year in Review	10
Pennie's 2024 Strategic Goals	12
Completion of Medicaid Redetermination	16
Open Enrollment 2025	21
Overall Consumer Trends	22
Demographic Enrollment Data	28
Spreading the Word	30
Pennie in the Market	31
Customer Support	32
What's On the Horizon	34
Board of Directors	35
Appendix	36

Pennie:

Five Years of Expanding Access and Earning Trust

Health coverage is a cornerstone of both peace of mind and financial security. Pennie was designed to be built by Pennsylvanians, for Pennsylvanians.

Established in 2019 and unanimously signed into law as Pennsylvania's official health insurance marketplace, Pennie operates under the Affordable Care Act to make health insurance accessible and affordable.

Over the past five years, Pennie has grown into a vital part of the state's health care landscape—making it easier for residents to find quality coverage tailored to their needs and budgets.



Reflecting on Progress



2019

The PA assembly passed Act 42 that created Pennie.



2020

Pennie launched with the first Open Enrollment Period.



2021

Pennie immediately implemented new federal affordability with new enrollment window.



2022

Pennie implemented the federal expanded savings under the Inflation Reduction Act for enrollees.



2023-2024

Pennie created a smooth transition support during Medicaid Redetermination.



2024

Pennie developed new consumer-focused policies and improvements.

Key Achievements:

Launching a PA-Tailored State Marketplace

Pennie successfully launched as a new state-based marketplace, smoothly transitioning Pennsylvanians from healthcare.gov and focusing on new enrollments. Currently, Pennie has seen nearly 80% more enrollees than previously under the federal marketplace.

As a state-based marketplace, Pennie can **better serve the specific needs of Pennsylvanians**—offering enhanced customer service, stronger local partnerships, tailored policies, and more targeted outreach.

Advancing Affordability

One of Pennie's top priorities is ensuring health insurance is affordable so that all Pennsylvanians can access the coverage they need.

Pennie is the only source for financial savings to help with the cost of coverage and care. **Nine out of 10** Pennie enrollees **qualify for financial savings** to lower their cost of coverage.

The introduction of enhanced premium tax credits in 2021, under federal law, allowed even more Pennsylvanians to access affordable, high-quality plans.

These credits have led to significant reductions in monthly premiums, making coverage more attainable than ever.

Key Achievements:

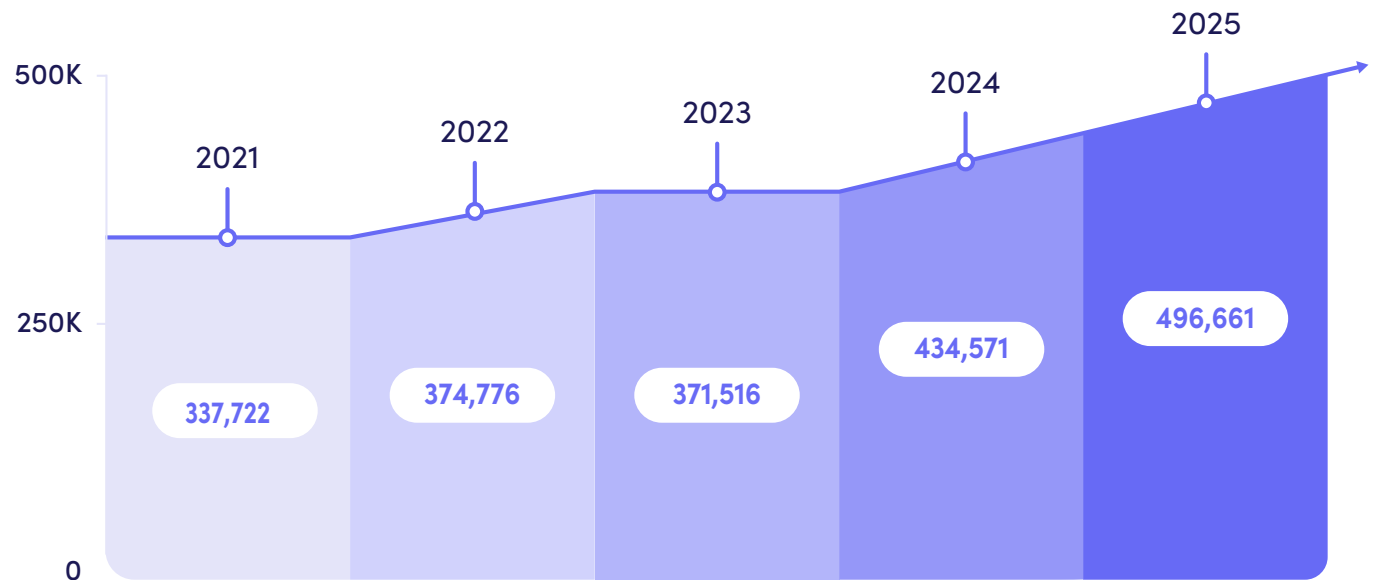
Growing Enrollment and Expanding Opportunity

Enrollment through Pennie has steadily increased each year since its first Open Enrollment Period for 2021 coverage.

Today, more than **half a million Pennsylvanians** are covered through the marketplace—marking the highest enrollment ever recorded in the state.

Innovative initiatives such as **Path to Pennie** (enrollment through state tax filing) and income-based Special Enrollment Periods made it easier to find quality coverage outside of Open Enrollment.

Enrollment Numbers Year Over Year



Key Achievements:

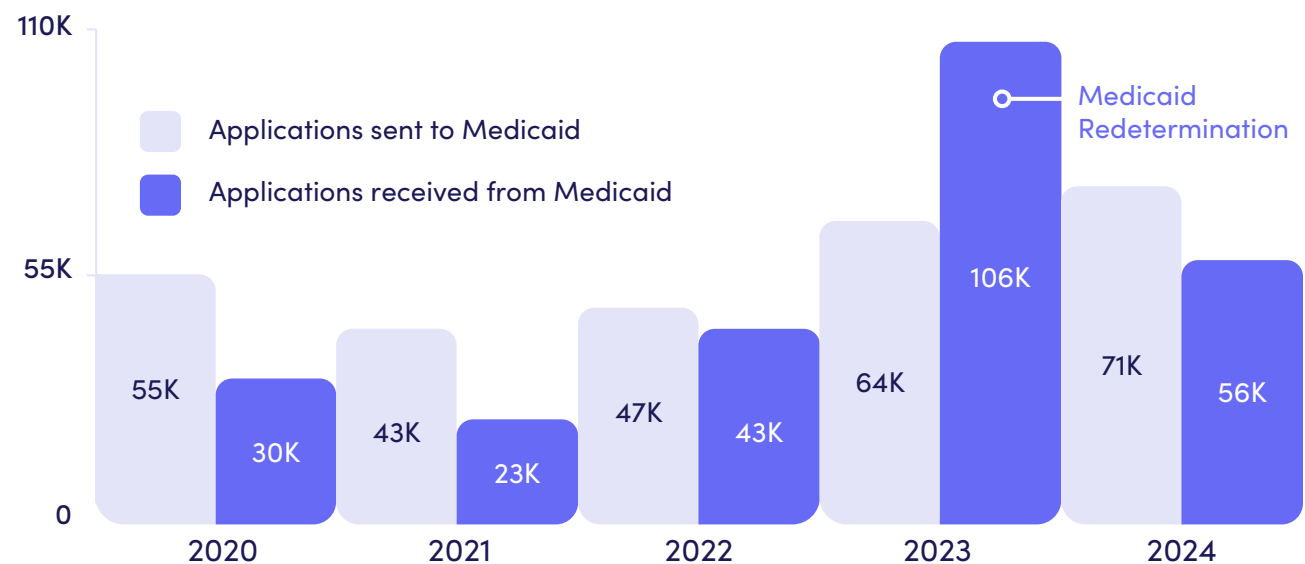
Supporting Transitions: Medicaid Redetermination

In the wake of the COVID-19 public health emergency, temporary federal protections allowed Medicaid and the Children's Health Insurance Program (CHIP) recipients to maintain coverage even if they no longer qualified based on income.

When those protections ended in 2023, Pennie worked closely with the Department of Human Services to **ensure a smooth transition for individuals no longer eligible for Medicaid.**

Those affected were guided toward coverage options available through Pennie, ensuring that as few Pennsylvanians as possible experienced a gap in care.

Pennie cut the enrollment process in half for those transitioning to the marketplace. This made people four times more likely to enroll in coverage through Pennie.



Key Achievements:

Enhancing the Experience

Over time, Pennie has taken deliberate steps **to make enrollment easier and more intuitive.**

From streamlining the auto-renewal process to offering broader plan choices

at similar price points, Pennie has evolved to meet the needs of Pennsylvanians.

Pennie expanded ways to communicate and educate certified experts to be readily available for all Pennsylvanians.

Building Awareness, Strengthening Community

Pennie has worked to become a **trusted household name across the Commonwealth.**

Through targeted advertising, social media outreach, media campaigns,

and strategic partnerships, Pennie has reached people where they are—helping individuals better understand their options and make informed choices.

Looking Ahead

While Pennie's growth has been steady and significant, the future brings new challenges. Federal policy changes, especially the expiration of enhanced premium tax credits in December 2025, could significantly increase monthly costs for many enrollees.

Despite the uncertainty, Pennie remains committed to helping Pennsylvanians

navigate these changes—continuing to offer support, education, and the most affordable coverage options available.

As Pennie looks to the future, the focus remains clear: increase awareness, expand access, improve the experience, and ensure every Pennsylvanian has the opportunity to find health coverage that meets their needs.

2024 – Year in Review

Pennie's Ongoing Commitment to Accessible Health Coverage

The affordability, accessibility, and range of benefits offered by Pennie have made a significant impact for Pennsylvania. This is reflected in the record-breaking Open Enrollment Period for 2025. Yet, Pennie recognizes that there's still more to be done to raise awareness and educate Pennsylvanians. Outreach efforts remained a focus throughout 2024 to reach even more Pennsylvanians and ensure they know about the options available to them.

Pennie ensures that all plans have the maximum consumer protections: coverage of pre-existing conditions and access to preventive care, early detection, chronic condition management, and financial protection against unexpected medical emergencies. In contrast, health plans outside of Pennie that don't comply with the ACA often lack critical benefits like pre-existing condition coverage, free preventive services, or out of pocket maximums.



2024 – Year in Review

Understanding Pennie Enrollees and PA Uninsured

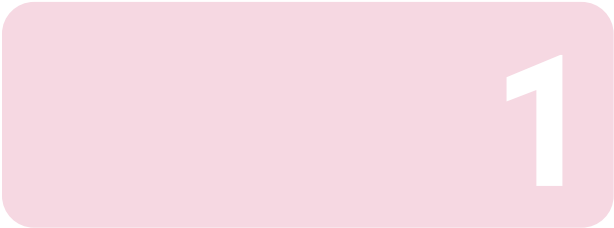
In 2024, Pennie launched comprehensive market research to better understand consumer needs and behaviors. This effort consisted of two main research tracks: one focusing on health literacy among current enrollees and another focused on understanding the awareness and needs of the uninsured.

A digital survey was conducted with over 8,500 individuals (those currently enrolled and those who shopped during Open Enrollment). This survey assessed their understanding of health coverage, the Pennie marketplace, and the enrollment process. The results revealed that while many enrollees felt they understood their health coverage, there was a significant gap in knowledge about the core benefits, the application process, and the availability of professional support.

To better understand the uninsured population's awareness of Pennie and health coverage in general, Pennie conducted a [digital survey of 600 uninsured Pennsylvanians](#) and hosted two in-depth focus groups in Philadelphia. This research helped Pennie gain deeper insights into the challenges and needs of those without health coverage.

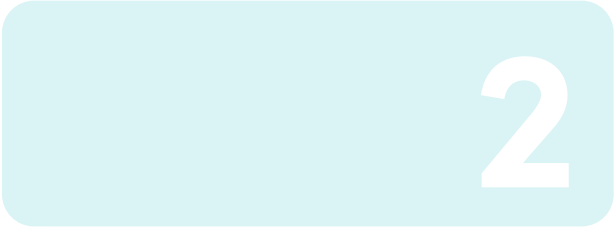
Pennie remains committed to learning more about consumer needs and leveraging this knowledge to enhance the consumer experience. By continuously educating the uninsured and promoting the benefits of coverage through Pennie, the organization aims to help more Pennsylvanians access the healthcare they need. Look for more results of this research called out throughout this report, including details on the steps taken to increase health literacy and improve the consumer experience.

Pennie's 2024 Strategic Goals



1

Establish Pennie as a trusted and objective source of clear information about coverage.



2

Promote simplicity and clarity into processes, reducing consumer burden throughout the coverage lifecycle.



3

Increase awareness and accessibility of Pennie at local and state levels across Pennsylvania.

Pennie's 2024 Strategic Goals

Project Initiatives – What We Set Out to Accomplish This Year

Affordability Program

Increase affordability at the state level to expand access to health insurance coverage.

Outcome: Gained authority under state law to implement a state affordability program; pending funding.

80% of the uninsured in Pennsylvania are concerned about medical debt or financial crisis resulting from illness or injury; but only half have had health coverage before.

Health literacy

Pennie took proactive steps to recognize the challenges consumers face in understanding health insurance.

Outcome: Through three targeted surveys, Pennie identified key areas of confusion and opportunities for

education. In response, Pennie developed plain language guidelines to ensure consumer-facing content is clear, accessible, and easy to understand and is tailoring consumer support to address pain points.

60% of enrolled customers said they found themselves having questions and needed clarification during the application and enrollment process.

Pennie's 2024 Strategic Goals

Project Initiatives – What We Set Out to Accomplish This Year

Consumer Escalations Experience

Rework the consumer escalation appeals process by streamlining and identifying gaps in the process.

Outcome: Pennie created new appeals education materials and updated

the invalid appeals process to reduce consumer burden for 30% of appeals. Pennie has reduced appeals by 43% since 2022 by continuously improving the issue resolution process.

Enrollment Assistance Network

Prepare for 2025 changes to enrollment assister network, aimed at expanding reach and support across PA.

Outcome: Pennie issued a request for proposal (RFP) and is on track to

implement a new “hub and spoke” assister model in 2025 with the goal of expanding education and enrollment opportunities across Pennsylvania.



Pennie's 2024 Strategic Goals

Project Initiatives – What We Set Out to Accomplish This Year

Broker Availability

Targeted initiative to better understand, grow, and align the broker network that supports Pennsylvanians.

Outcome: Pennie conducted a [survey](#) to establish a baseline of geographic and demographic data for future measurement. Pennie gathered

demographic data from its assister network, allowing for a comparative analysis of the populations they serve and any differences between brokers and assisters. Additionally, Pennie increased geographic focus areas to expand the access for certified brokers across Pennsylvania.

Plan Quality and Consumer Choice

Pennie leveraged consumer insights to drive policy changes to improve the plan shopping experience.

Outcome: Pennie finalized a strategy for an enhancement to the shopping experience by offering a plan compare option tool with fewer choices.



Special Topic:

Completion of Medicaid Redetermination

Medical Assistance Unwinding

Due to the federal COVID-19 relief measures enacted under the Public Health Emergency (PHE), Pennsylvania was able to maintain Medicaid and CHIP coverage for individuals who no longer qualified. This policy ended on April 1, 2023, and from that point forward, all Medicaid and CHIP recipients were required to complete an annual renewal to determine eligibility, reverting to pre-COVID policies. Those found ineligible based on income were referred to Pennie for alternative coverage options.

Medicaid eligibility redeterminations, part of the “Medicaid unwinding” process, were conducted for all recipients. This large-scale effort required significant outreach and education,

as well as close coordination between Pennie and the Department of Human Services (DHS). The goal was to ensure that Pennsylvanians who lost Medicaid coverage were seamlessly transitioned to an affordable, high-quality health plan through Pennie.

Due to careful preparation and collaboration, DHS and Pennie successfully facilitated the enrollment of an average of 161 individuals daily who no longer qualified for Medicaid coverage but were eligible for coverage through Pennie. This smooth transition process helped ensure that many individuals remained covered with comprehensive, quality health plans.

Through the flexibility of being a state-based marketplace, Pennie was able to work closely with the PA Department of Human Services to allow the elimination of several administrative steps that helped keep Pennsylvanians covered.

Special Topic:

Completion of Medicaid Redetermination

Key Accomplishments During the Medicaid Unwinding Include:

- Around 80% of individuals who lost Medicaid or CHIP coverage participated in the automated eligibility process and were four times more likely to enroll in a new plan through Pennie.
- Most individuals enrolled either at the time of transfer or within the 60-day deadline to align coverage effective dates. Additional time was provided for those who needed it.
- Retroactive coverage alignment was utilized by 1 in 5 enrollees – a crucial flexibility for ensuring continuity of coverage and care.
- Improved notices and clear communications ensured alignment with DHS and highlighted the continuity of coverage options available to all Pennsylvanians.

Pennie continues to enroll several thousand individuals monthly through the Medicaid Loss of Coverage Special Enrollment Period.

Total Enrollments
89,938

Average of **161**
Enrollees per day

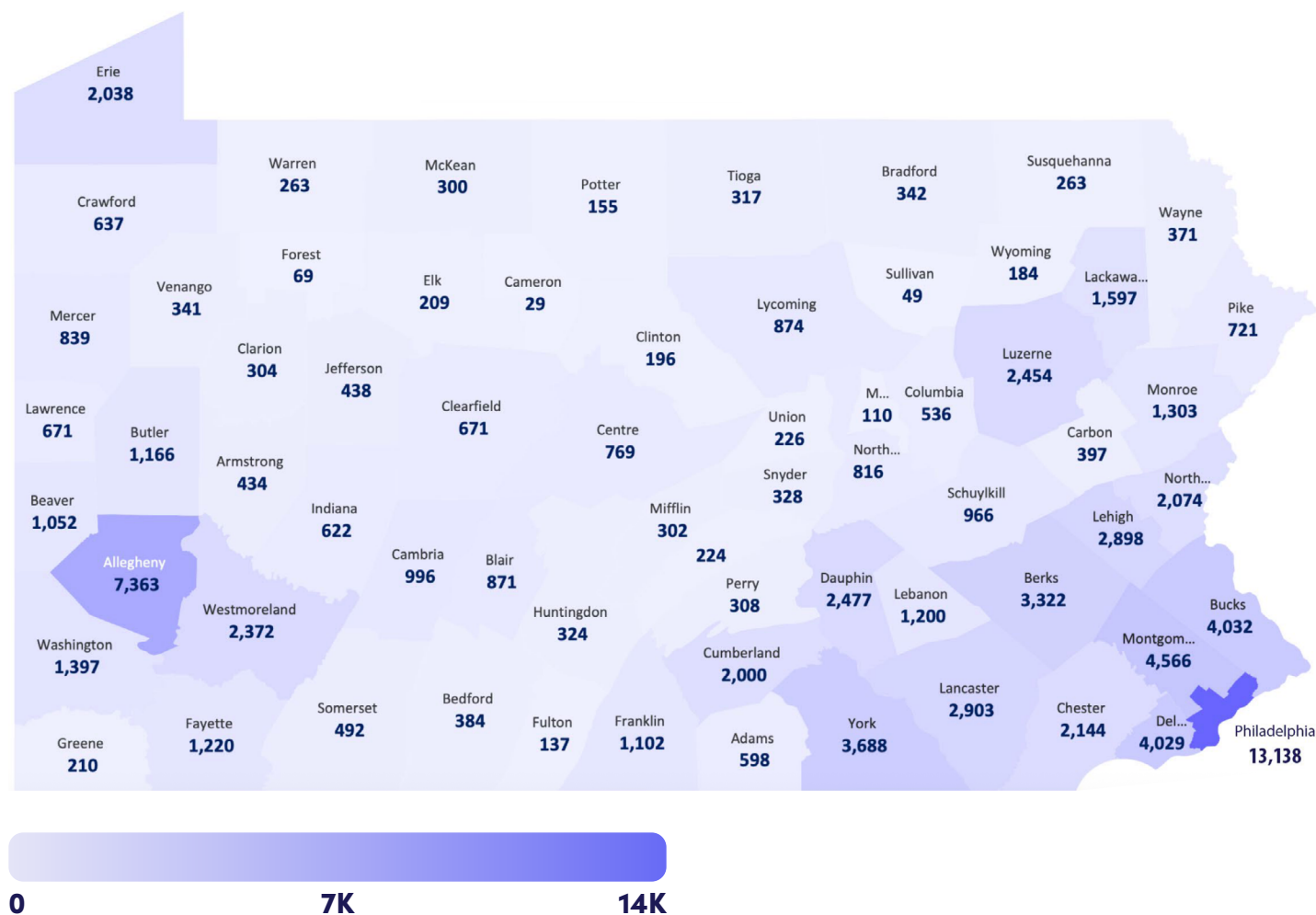
(Capturing individuals enrolled at any point throughout the unwinding period)

Special Topic:

Completion of Medicaid Redetermination

Unwinding Enrollments by County

This map shows total counts of individuals enrolled at any point throughout the unwinding period by county.



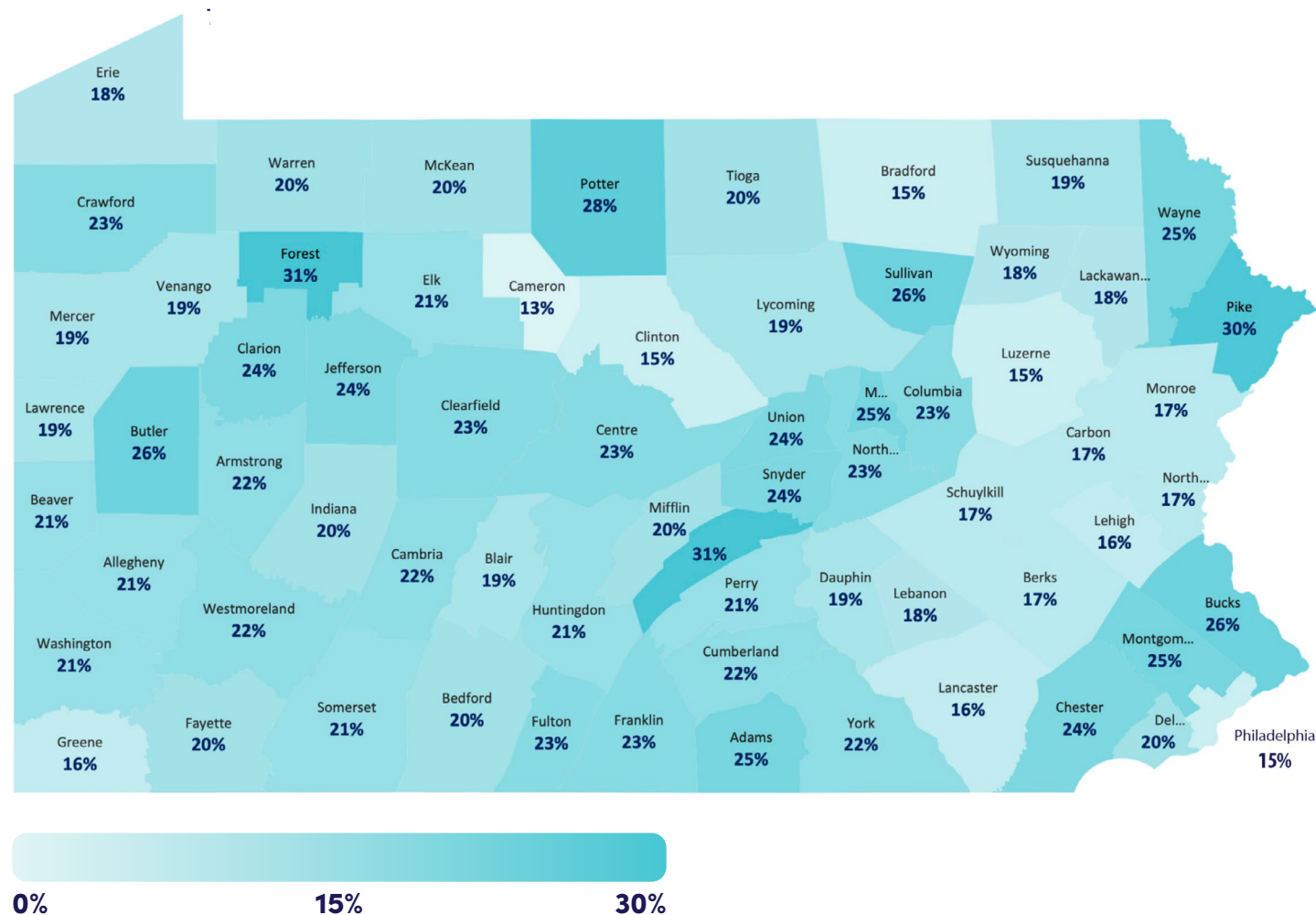
Special Topic:

Completion of Medicaid Redetermination

Unwinding Enrollment Conversion Rates By County

This map shows total conversion rates from the application to enrollment throughout the unwinding period by county.

Enrollment at any point throughout the unwinding period is considered.



Special Topic:

Completion of Medicaid Redetermination

Financial Savings Eligibility

Unwinding enrollees are more often eligible for financial savings especially cost sharing reductions than the average Pennie enrollee.

Financial Savings	Total Enrollees	Current Unwinding Enrollees
APTC	33%	18%
APTC_CSR	58%	80%
CSR	<1%	0%
QHP*	10%	3%
Total	439,285	65,699

(Data definitions can be found in the appendix - Page 36)

*Not eligible for financial savings

Premiums and Financial Savings

Unwinding enrollees are more often paying less for coverage than the average Pennie enrollee.

Research shows cost is the most common reason for not having coverage.

Per Member Per Month (PMPM) APTC and Net Premium Metrics



Open Enrollment 2025

For Open Enrollment 2025, Pennie implemented a dual-focused strategy centered on retention and growth.

The retention strategy concentrated on ensuring a seamless and efficient auto-renewal process, with nearly 98% of enrollees automatically renewed into their 2025 health coverage. Due to steady enrollment throughout the year for those transitioning from Medicaid coverage, Pennie started Open Enrollment with 21% more enrollees than at the start of the prior Open Enrollment Period.

In addition, Pennie launched a targeted outbound communication strategy to engage specific enrollee groups before and during Open Enrollment. Leveraging insights and key messages from market research on health literacy, Pennie's outreach included emails, outbound calls, mailers, notice inserts, and text messages to ensure that enrollees were informed and ready to renew their plans.

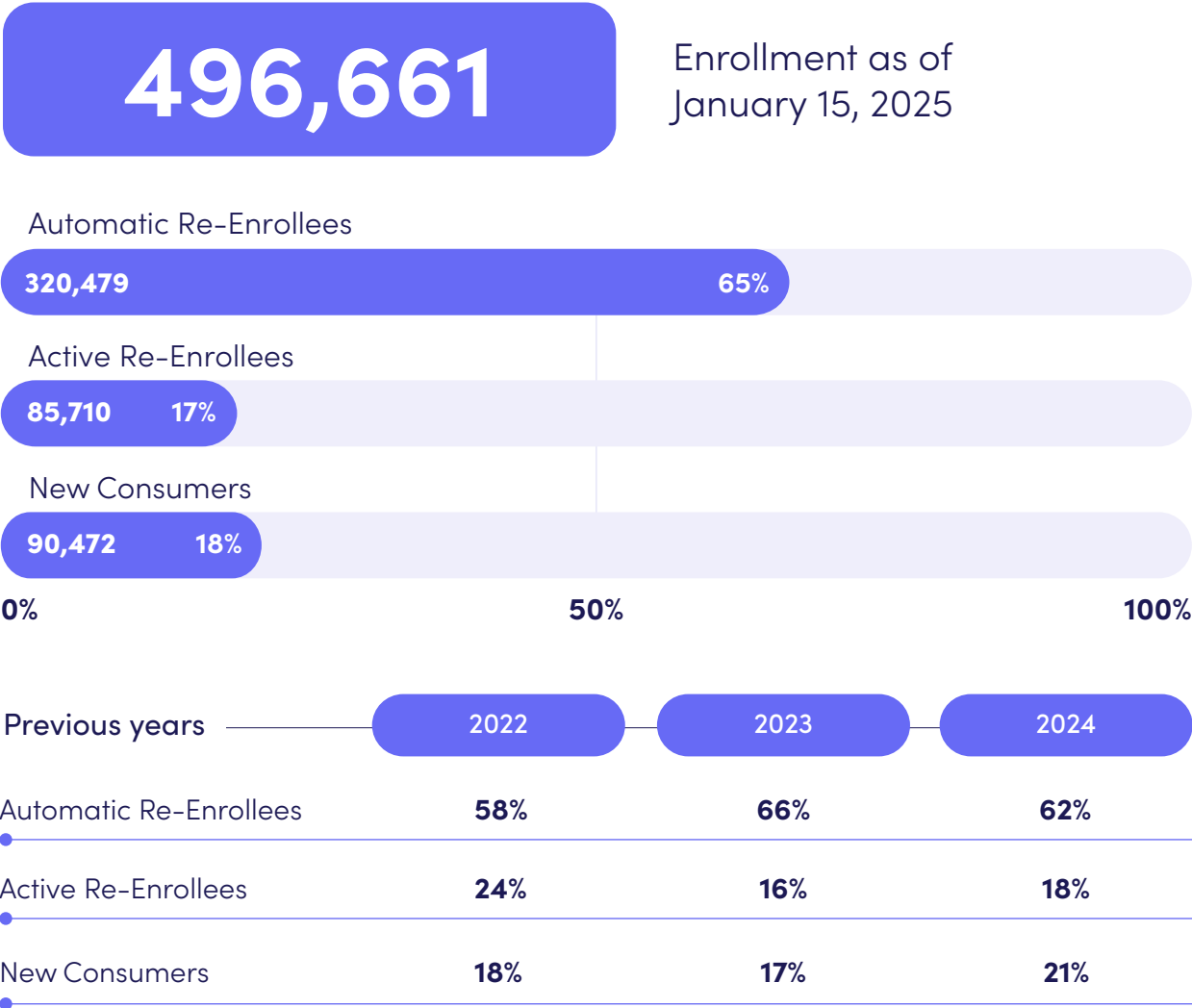
The growth strategy focused on region-specific messaging through advertising, incorporating insights from surveys,

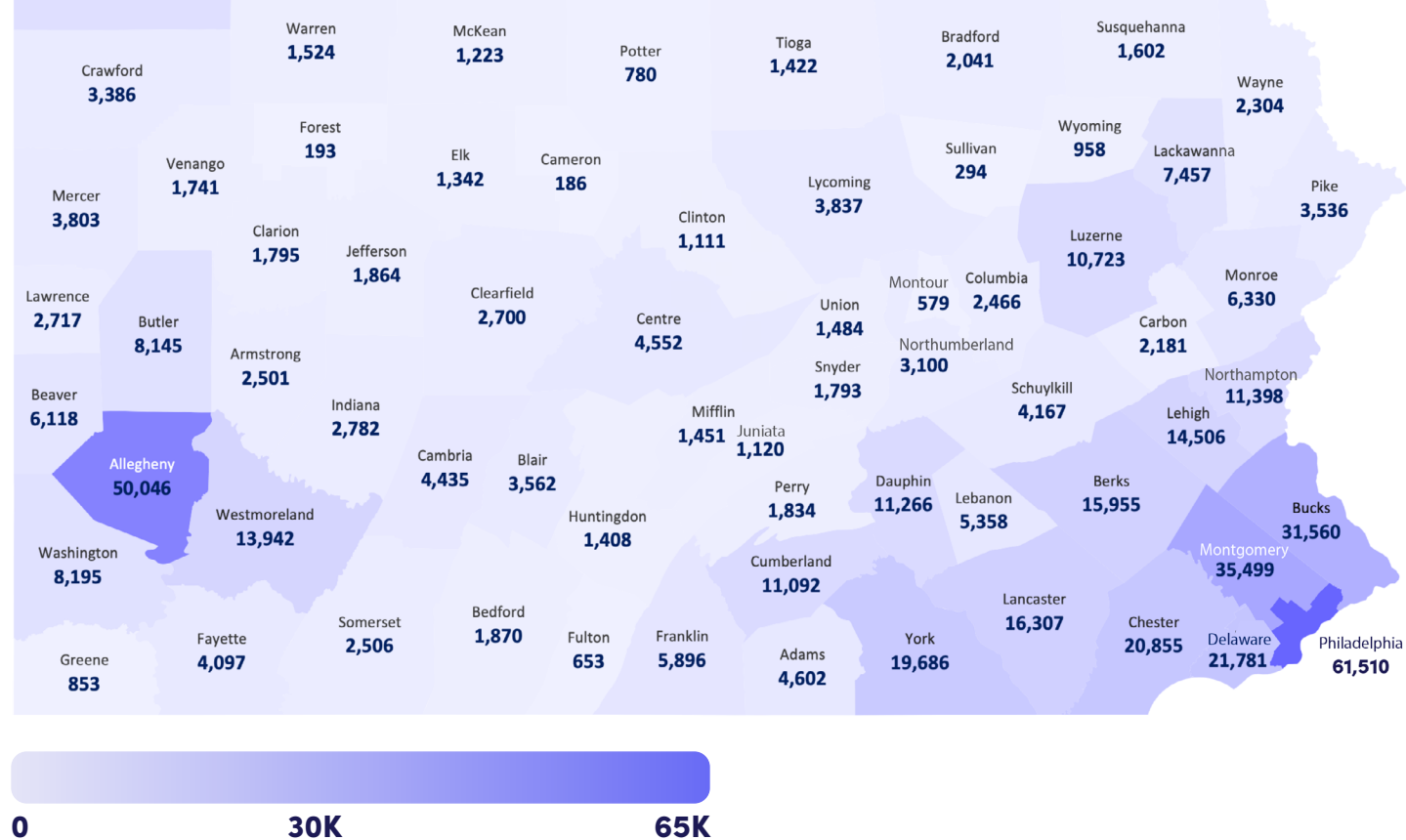
best practices, and past learnings. This integrated campaign used paid, earned, and owned media to target key areas like the Philadelphia region, eastern PA in general, and Pittsburgh. Additionally, Pennie expanded its broker recruitment efforts to improve access to enrollment support for individuals.

These combined strategies contributed to the record-breaking enrollment of nearly 500,000 Pennsylvanians during Open Enrollment 2025. This marks the largest marketplace enrollment in Pennsylvania's history, reflecting a 14% increase from the previous year and a 47% increase since enhanced premium tax credits were introduced in 2021. This growth means that even more Pennsylvanians now have access to affordable, high-quality health coverage—ensuring that they can see their doctors, fill their prescriptions, and be protected from the high costs of medical emergencies.

Overall Consumer Trends

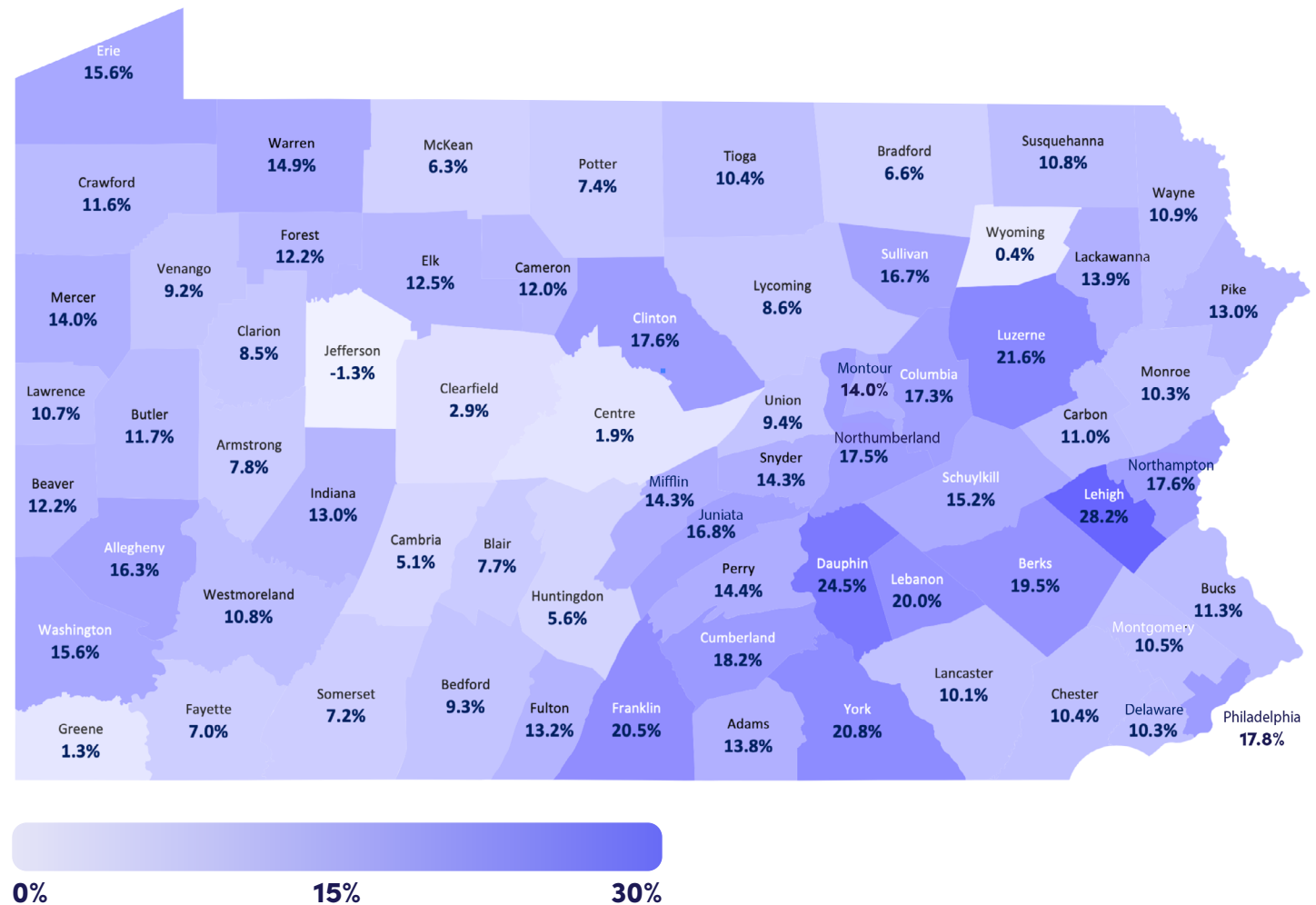
Data from the 2025 Open Enrollment Period.





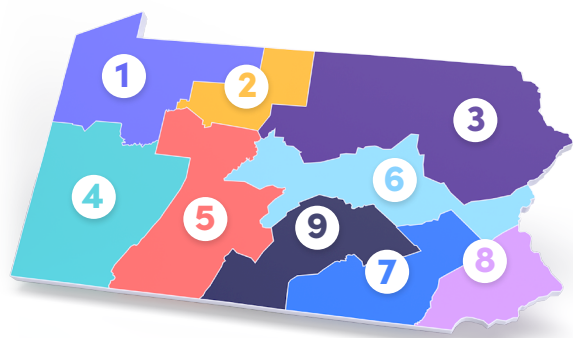
Overall Consumer Trends

Percent Change in Enrollments by County



Overall Consumer Trends

Per Member Per Month (PMPM) APTC and Net Premium Metrics by Rating Area



Rating Area	Enrollees	2024 PMPM Net Premium	2025 PMPM Net Premium	Change in PMPM Net Premium	2024 Retained	OEP Growth
1 Northwest	22,357	\$149	\$157	\$8	95%	13%
2 North Central	2,306	\$110	\$209	\$99	91%	4%
3 Northeast	43,802	\$243	\$214	-\$29	95%	17%
4 Southwest	99,391	\$174	\$183	\$9	95%	15%
5 Cambria	18,346	\$150	\$207	\$57	92%	7%
6 Central	45,492	\$176	\$185	\$9	96%	18%
7 Lancaster	56,548	\$216	\$212	-\$5	97%	19%
8 Southeast	171,193	\$182	\$195	\$14	96%	18%
9 South Central	37,226	\$150	\$131	-\$19	97%	19%

Key Findings: Higher consumer costs year-to-year result in lower levels of both continued and new enrollment.

Overall Consumer Trends

Medicaid Account Transfers

		2025	2024	% Change
Medicaid Account Transfers	Inbound	71,763	106,124	-48%
	Outbound	56,596	64,737	-14%

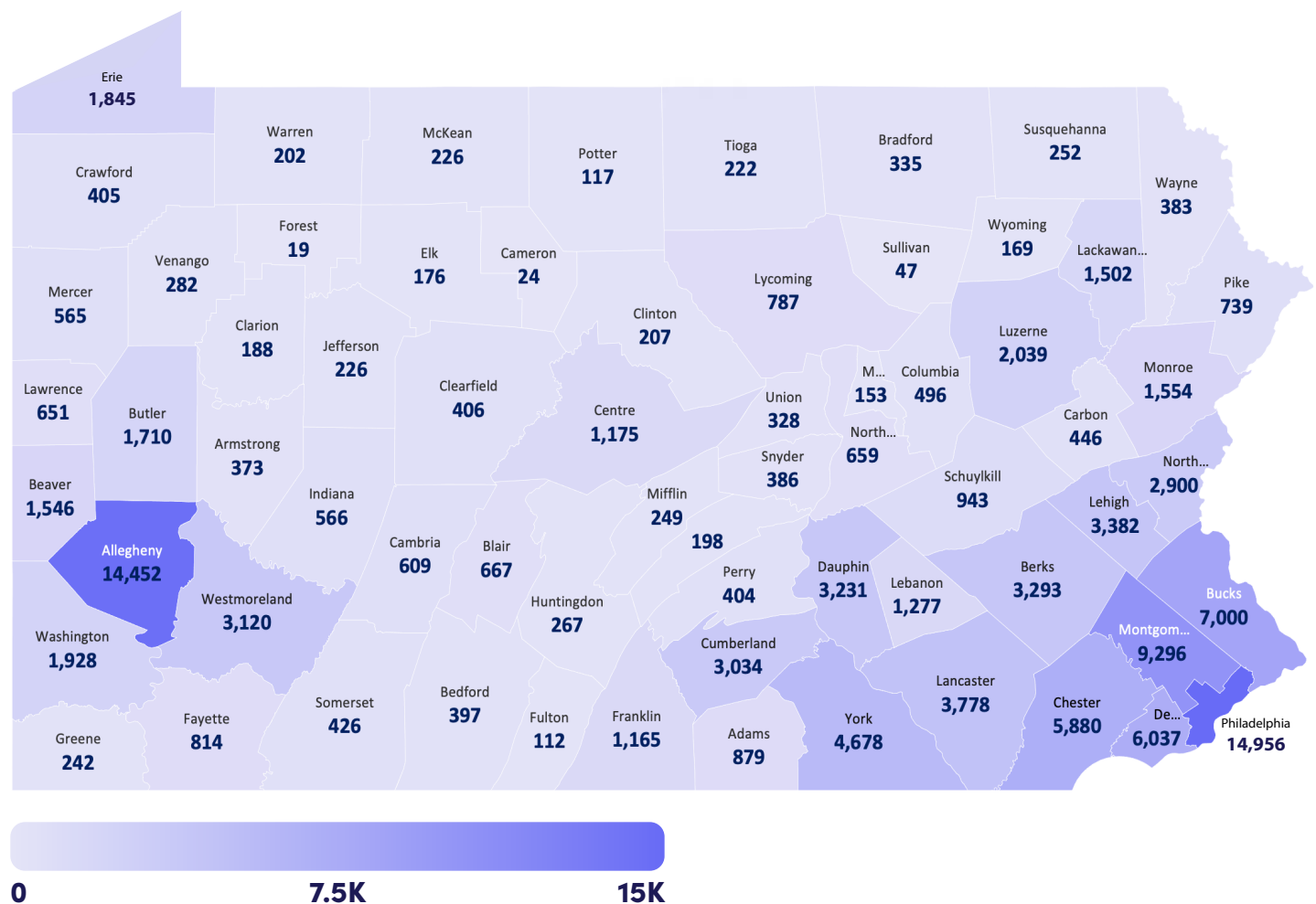
Metal Tier Selections

Pennie provides different plan levels in categories often called “metal tiers.” In descending order, these are Platinum, Gold, Silver, and Bronze plans.

Levels of Coverage	2025	2024	2023
Gold	44%	43%	40%
Silver	33%	34%	35%
Bronze	23%	23%	24%
Catastrophic	<1%	<1%	<1%
Total	496,661	434,571	371,516

Key Findings: The key takeaway with the higher enrollment in Gold plans is that enrollees are using their financial savings to go further to reduce their total out of pocket costs and choose a richer plan.

In addition to medical plans, consumers can enroll in commercial dental plans. While some medical plans include dental benefits, consumers can enroll in separate dental plans that cover a range of services. Pennie allows enrollees to enroll in dental without requiring them to also enroll in a medical plan.



Demographic Enrollment Data

Open Enrollment Demographics by Age

Buckets	2023	2024	2025
0 - 17	6%	7%	7%
18 - 25	7%	8%	8%
26 - 34	16%	16%	16%
35 - 44	16%	17%	17%
45 - 54	18%	18%	18%
55 - 64	37%	34%	32%
65+	1%	1%	1%

Open Enrollment Demographics by Financial Savings

Buckets	2023	2024	2025
APTC	36%	33%	31%
APTC_CSR	54%	57%	58%
QHP*	10%	10%	11%
CSR	<1%	<1%	<1%

(Data definitions can be found in the appendix - Page 36)

*Not eligible for financial savings

Open Enrollment Demographics by Ethnicity

Buckets	2023	2024	2025
Hispanic/Latino	3%	4%	5%
Not Hispanic/Latino	80%	75%	70%
No Response	16%	21%	25%

Demographic Enrollment Data

Open Enrollment Demographics by Race

Buckets	2023	2024	2025
White	64%	63%	60%
African American	3%	4%	5%
Asian	7%	7%	8%
Native Hawaiian / Pacific Islander	<1%	<1%	<1%
American Indian / Alaska Native	<1%	<1%	<1%
Other	1%	2%	2%
Mixed	1%	1%	1%
N/A	23%	22%	24%

Open Enrollment Demographics by Federal Poverty Level

Buckets	2023	2024	2025
0% - 100%	2%	2%	3%
100% - 150%	17%	19%	21%
150% - 200%	21%	21%	22%
200% - 250%	15%	16%	14%
250% - 400%	26%	23%	21%
400%+	8%	11%	10%
Unknown	12%	8%	8%

Spreading the Word

During Open Enrollment 2025,
Pennie sent over

1.5M emails

To encourage current enrollees to review their health plans and explore savings opportunities, Pennie also targeted prospective enrollees to remind them of the importance of having health coverage and guide them through the enrollment process.

Pennie's messaging focused on reminding current and new enrollees of

the benefits of having health coverage. Specific outbound campaigns focused on individuals experiencing a higher premium for 2025 due to market changes in their region as well as communications to enrollees who are potentially at risk of losing their financial savings due to not reconciling their Advanced Premium Tax Credits (APTC) on their federal tax returns.

There is still work to do! 30% of the uninsured in Pennsylvania have heard of Pennie. Those who are aware of Pennie, are unaware of Pennie's specific benefits including how Pennie provides coverage for pre-existing conditions and free preventive services.

Here is a breakdown of Pennie's texting and website data throughout the 2025 Open Enrollment Period (OEP).

Number of texts sent during OEP

294K

Website stats during OEP

Page Views

2.6M

Unique Visitors

996K

Pennie in the Market

Communicating the Value of Pennie

Over

144M

Total Impressions during OEP

Due to the market research conducted, Pennie was able to gauge the key messages needed to educate and promote Pennie. Pennie continued with the theme of “you’re worth protecting” but expanded to include the various benefits of a plan through Pennie. These benefits include:

- Peace of mind and financial security.
- Financial savings through tax credits to lower your costs.
- Protection from low-quality plans and scams.
- Plans that cover a full range of medical care including coverage for pre-existing conditions and free preventive services.
- Pennie is a trusted source and offers free enrollment assistance.

These awareness campaigns were weighted in the Southeast region of the state and included advertisements in TV, radio, lifestyle, transit, publications, and digital platforms.



Customer Support

Engagement with Certified Pennie Professionals

Certified Pennie Assisters and Brokers are essential to helping consumers navigate the enrollment process and access quality health coverage. In 2024, Pennie enhanced the training and certification

process for these professionals, ensuring they are equipped to provide the best support for consumers throughout the enrollment period.

A Statewide Network of Support

3,992

Brokers

240

Assisters

Research shows that Pennie stakeholders play a crucial role in helping enrollees overcome health literacy hurdles.

	Total	Broker	Assister	Active and New Consumers	
				Broker	Assister
OE 2025 (#)	496,661	254,008	4,004	97,255	1,672
OE 2025 (%)	100%	51%	0.8%	20%	0.3%
OE 2024 (#)	434,571	207,715	3,790	87,046	1,778
OE 2024 (%)	100%	48%	0.9%	20%	0.4%

Customer Support

Customer Service Excellence

Pennie Customer Service remains a critical component of the consumer experience. Pennie’s website allows users to enroll independently, while trained customer service representatives (CSRs) are available to assist individuals

with any questions or concerns. Pennie Customer Service saw a high volume of calls during Open Enrollment 2025, providing personalized support to help enrollees through the process.

		2025	2024	2023
Call Handling Metrics	Calls Handled by Call Rep.	162,113	193,594	155,707
	Call Abandonment Rate	0.14%	1.20%	0.08%

		2025	2024	2023
Chat Volumes	Total Chats Offered	33,750	25,518	4,366
	Handled by FAQ	15,055	7,219	1,350
	Handled by CSRs	18,562	17,797	3,008

What's On the Horizon



Over the past five years, Pennie has been created, launched, and grown into a vital resource for Pennsylvanians seeking affordable health coverage. During that time, Pennie successfully navigated numerous federal policy changes—adapting processes and updating policies to expand access to coverage across the Commonwealth. These efforts allowed more uninsured Pennsylvanians to enroll than originally thought possible, marking Pennie’s success as both impactful and far-reaching.

Looking ahead, new federal changes will introduce additional burdens and barriers for those currently enrolled and those still uninsured. In response, Pennie remains committed to finding new and innovative ways to continuously ensure that the marketplace remains as accessible and affordable as possible, even as the marketplace policy landscape evolves.

Board of Directors

- 
- Mike Humphreys**, Commissioner, Pennsylvania Insurance Department (Chair)
 - Sheryl Kashuba**, University of Pittsburgh Medical Center Health Plan (Vice Chair)
 - Valerie A. Arkoosh, MD, MPH**, Secretary, Department of Human Services
 - Dr. Debra L. Bogen**, Secretary of the Department of Health
 - Koleen Cavanaugh**, Independence Blue Cross
 - Dr. Tracey Conti**, University of Pittsburgh Medical Center
 - Joel Hopkins**, Capital Blue Cross
 - Antoinette Kraus**, Pennsylvania Health Access Network
 - Amy Lowenstein**, PA Health Law Project
 - Alexis Miller**, Highmark
 - Tia Whitaker**, Pennsylvania Association of Community Health Centers

Appendix

Glossary:

Term/Acronym	Definition
OEP	Open Enrollment Period.
Active Re-Enrollee	A consumer who was auto-renewed, then subsequently actively shopped for a new plan.
APTC	Advance Premium Tax Credit.
Automatic Re-Enrollee	A consumer who was auto-renewed into the same or similar policy as the previous year.
CSR	Cost Sharing Reductions.
Enrollment	The number of individuals enrolled in a plan through Pennie.
FPL – Federal Poverty Level	The percentage of Household income as compared to the federal poverty level.
Pennie-Certified Assister	A registered exchange assister in Pennsylvania who is certified with Pennie to assist consumers with navigating the application and enrolling in health insurance.
Pennie-Certified Broker	A licensed insurance producer in Pennsylvania who is certified with Pennie to sell, solicit, and negotiate health insurance.
PMPM	Represents a member’s average monthly value.
QHP	Qualified Health Plan.

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