



Pennie Advisory Council Meeting

September 2025

Agenda

- **Preliminary Matters**
 - March 18, 2025 Advisory Council Meeting Minutes
- **Open Enrollment Readiness and Contingency Planning**
- **Three-Year Uninsured Growth Plan**
- **Pennie New Assister Network**
- **Adjourn**





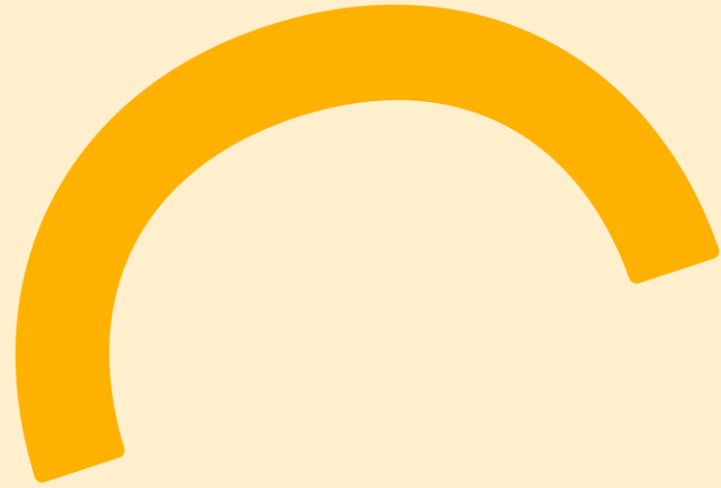
Preliminary Matters

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- **Call to Order**
- **Roll Call**
- **Approval of Previous Meeting's Minutes**
- **Opportunity for Public Comment**



Open Enrollment 2026



Open Enrollment Readiness

Open Enrollment Readiness

Even with anticipated changes to the Pennie program, Pennie will strive to maintain some degree of normalcy for consumers, while re-acclimating them to actively review and verify their account information each OE.

- Our direct communications, paid & earned media will encourage enrollees to:
 - Update account and income
 - Shop and/or double check current plan

Key Milestones:

- Given no last-minute changes, Pennie will move forward with the following:
 - **Mid-Aug. – Mid. Sept.** - Initial autorenewal test run is conducted
 - **Late Sept. – Late Oct.** – Final autorenewal run is conducted
 - **Late Oct.** – First notices released
 - **Nov. 1** – Open enrollment starts
 - **Dec. 15** – Shopping deadline for 1/1/26 coverage
 - **Jan. 15, 2026** – Shopping deadline for 2/1/26 coverage

**It is important to note that this will be the last OE to run until Jan. 15. Starting next year, OE will always need to end no later than Dec. 31.*

Open Enrollment Consumer Communications

- Pennie will communicate with consumers 38 times over 6 channels regarding OE changes (2x normal communications).
- By combining multiple touchpoints: letters, emails, texts, outbound calls, system notices, and reminders, Pennie is working to protect consumer trust, reduce confusion, and drive smart plan shopping during Open Enrollment.

Aug 2025

EMAIL:

Alerts consumers to expect mailed letter, directs them to consumer-facing EPTC page penne.com/costs.

LETTER:

Mailed to enrollees with details on how the EPTC expiration could affect their premiums for 2026 – sent different language to those above and below the EPTC cutoff income threshold.

Sept 2025

PRE-RENEWAL NOTICE:

System-generated, sent to all Pennie enrollees via secure inbox, outlines potential impacts.

EMAILS & TEXTS:

Reminders encouraging customers to read Pennie updates and act when Open Enrollment starts.

OUTBOUND DIALING CAMPAIGN:

Calls to subsets of customers most at risk of major cost increases.

Oct 2025

NOTICES:

Targeted mailings with personalized details on how the EPTC expiration could affect their coverage.

POSTCARD:

Reminder about Open Enrollment and need to update info and review plan options as costs change. Different version will be sent if EPTCs are extended to announce positive update.

Nov 2025

AUTORENEWAL NOTICES:

Inform enrollees about the cost of their auto-renewed plan for 2026 (late Oct – early Nov).

ELIGIBILITY DETERMINATION NOTICES:

Informs of 2026 eligibility status and EPTC amount. (late Oct – early Nov)

Communications Contingency Planning

EPTCs Expire

- Direct communications, digital & flexible paid media, and earned media will be focused on value.
- TV Commercials:
 - 1) "Is Worth It" - keeps the "You're Worth Protecting" campaign going by calling out self-employment, family time, and healthcare access is "worth it"
 - 2) Factual, deadline driven ad speaking to both enrollees and uninsured.
- Out of Home, Transit, and TV: Value-based messaging, trusted marketplace, deadlines.

EPTCs Extended

- Continue with "lowest costs on high quality coverage"
- Update digital & flexible ads to highlight cost-saving language.



Open Enrollment Contingency Planning



OE26 System Contingency Plans

Pennie continually seeks to mitigate administrative burdens, lessen confusion, and overcommunicate changes.

Consumers:

- Updates to the plan flow change within the system to eliminate duplicate questions/steps.
- Use of a new trusted data source (L&I Wage Data) to verify consumer income.
- Focusing communications on consumers' need to review and verify their accounts each OEP.

Insurers:

- Option to remove APTC amount from renewal notices if notices are issued by November 1st.
- Option to take advantage of a 14-day safe harbor period, if insurer wishes to include the updated APTC amount within their notices.

In addition to these changes, Pennie also is ready to quickly pivot, should EPTCs be extended during the autorenewal cycle.

Autorenewals

Our pre-autorenewal processes began this month, utilizing rates without EPTC. There are two key processes: (1) an initial test run that takes roughly 19-20 business days and (2) a final renewal run that takes roughly 18-20 business days.

Each process includes four essential quality control checks where Pennie reviews and approves eligibility determinations, 834s, eligibility notices, and renewal notices.

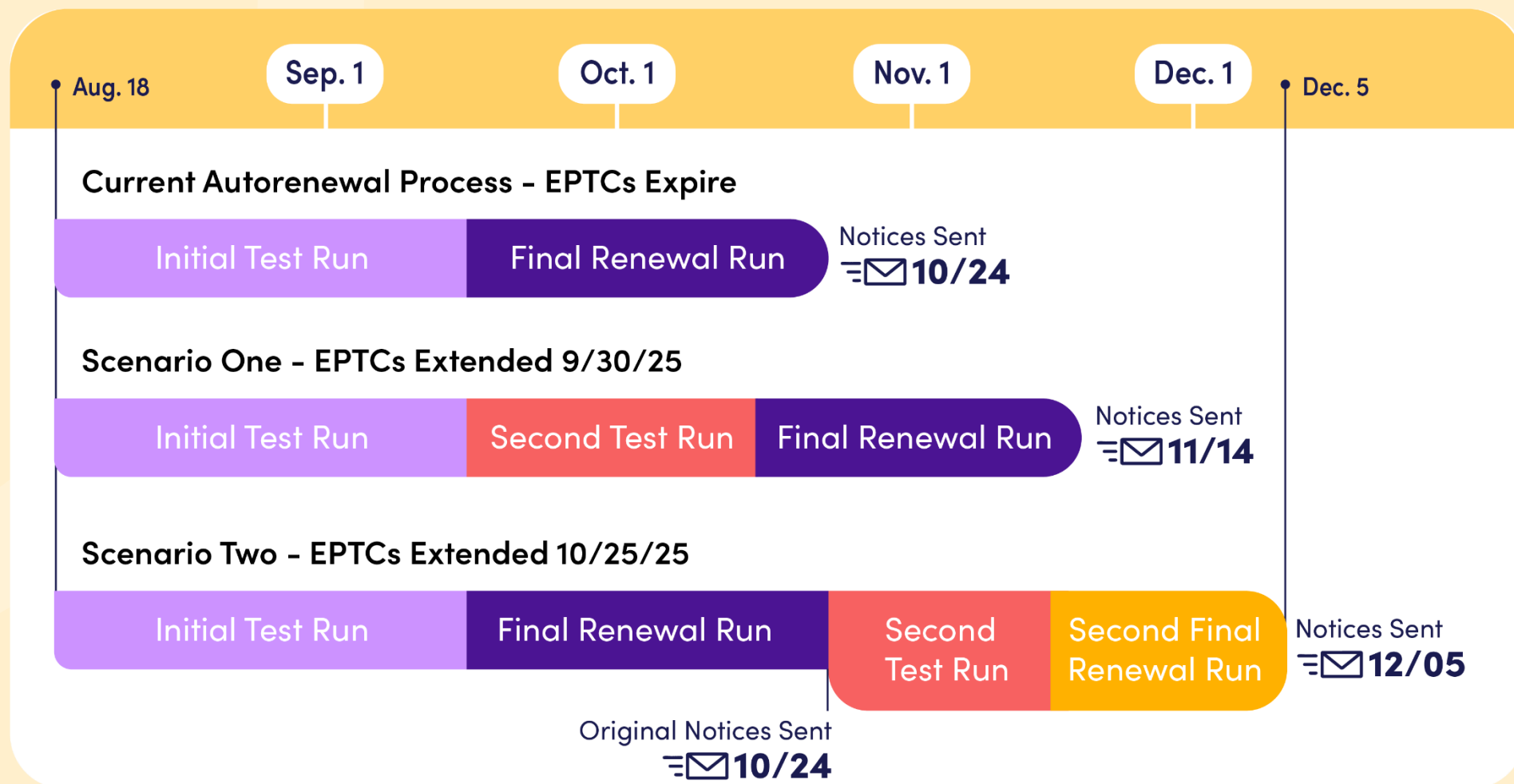
The initial test run will be completed in mid-September, with the final renewal run set to occur from late September to late October.

We are planning for potential scenarios where EPTCs are extended. Although there will be implications to notices depending on when autorenewals are processed.

- ◇ First Scenario – EPTC is extended in mid-to-late-September or early October, and the initial test run has been completed, but the final renewal run has not yet been completed.
- ◇ Second Scenario – EPTC is extended in late October, and both the initial test run and the final renewal run have been completed.

Timeline Comparisons

2025





Three-Year Uninsured Growth Plan

Three-Year Uninsured Growth Plan

Key Context:

- Pennie's uninsured research shows **awareness and cost remain the biggest barriers**, especially for rural and lower-income communities.
- Only **30% of the uninsured** know about Pennie; many have low health literacy and deep skepticism about the complexity and value of coverage.
- Over **600,000 uninsured** Pennsylvanians with **1 in 3** living in Philadelphia area, Allegheny, Lancaster, Lebanon, Dauphin, York, Luzerne, and Lehigh counties.

Three-Year Uninsured Growth Plan

Five customer personas define our core audience segments:

- Young Invincibles
- Early Retirees
- Family Planners
- Rural Care Seekers
- Financially Vulnerable

Subgroup: Self-Employed/Gig Workers

Three-Year Uninsured Growth Plan

Persona	Primary Barrier	Best Messaging Focus	Region
Young Invincibles	Don't see need for coverage	<i>Accidents happen. Coverage protects your health and wallet – and it's cheaper than you think</i>	Urban/Suburban
Early Retiree	Ineligible for Medicare	<i>Bridge the gap to Medicare with quality coverage – often with savings built in</i>	Suburban/Rural
Family Planner	Cost concerns for full-family coverage	<i>Affordable coverage for your whole family – including pediatric and prenatal care</i>	Suburban/Rural
Rural Care Seeker	Limited access to care or awareness of coverage options	<i>Plans through Pennie help you stay covered – even if your doctor is miles away</i>	Rural
Financially Vulnerable	Irregular income; unsure if they qualify for help	<i>Even with unpredictable income, you may qualify for an affordable health plan</i>	Urban/Suburban

Three-Year Uninsured Growth Plan

Targeted Key Personas for Year One:

1) Young Invincibles

- Make up 30% of PA's uninsured but only ~21% of the population
- Highly digital, but skeptical – prefer low jargon, mobile-first tools
- Motivated by avoiding financial risk (ER bills, injury)

2) Financially Vulnerable Individuals

- ~55% of uninsured fall between 138-400% FPL
- Low-income, often unaware of financial savings
- Less than 1 in 3 understand Pennie's tax credits
- Only 35% knew Pennie plans protect against medical debt

Sub-Group: Self-Employed / Gig Workers

- 6% of uninsured survey respondents & 12% of focus group respondents identified as such
- 3 times more likely to enroll in Marketplace coverage
- Unaware they qualify for financial savings
- No access to employer coverage
- Predominately fall under Young Invincibles (53% report gig work as primary income source) and Financially Vulnerable Individuals (between 80-90% of self-employed marketplace enrollees fall between 138-400% FPL)

Three-Year Uninsured Growth Plan

Urban Target Areas

County	# of Uninsured	Target ZIPs
Philadelphia	~111,000	19149, 19120, 19111, 19124
Allegheny	~40,000	15210, 15221, 15235, 15132
Lancaster	~48,000	17602, 17603, 17522, 17543

Rural Target Areas

County	# of Uninsured	Target ZIPs
Lebanon	~13,000	17042, 17046
Dauphin, York	Combined ~35,000	17109, 17403, 17331, 17401, 17111
Luzerne, Lehigh	Combined ~38,000	18102, 18201 18702, 18052

These regions combined make up 1/3 of PA's uninsured.

Three-Year Uninsured Growth Plan

Tactics

- Broad traditional ads
- Targeted digital ads
- Low-cost direct outreach (emails, texts)
- Trusted local assisters & partners

Measurements

- New enrollments by ZIP
- Clicks and visits
- Outreach attendance & events
- Awareness baselines

Goal

- Build a tested outreach blueprint and scale what moves the needle.

Three-Year Uninsured Growth Plan

Year 1: Lay the Foundation (FY 2025–2026)

- ❑ Launch urban and rural pilots using ZIP codes with the highest uninsured counts based on PA-specific SHADAC Data.
- ❑ Strengthen assister network and community partnerships in priority regions.
- ❑ Test messages, messengers, and channels; track ROI by persona and region.

Year 2: Expand & Refine (FY 2026–2027)

- ❑ Scale what works; refine based on enrollments, persona engagement, and lessons learned.
- ❑ Expand to suburban audiences; adjust messaging for Family Planners and Early Retirees.
- ❑ Deepen trust networks adjacent to Year 1 hotspots.

Year 3: Institutionalize Strategy (FY 2027–2028)

- ❑ Embed proven ZIP-level and persona insights into daily operations.
- ❑ Shift spending to highest-ROI ZIPs; develop statewide playbook.
- ❑ Package findings and recommendations for sustained investment and adaptability.

Key Outcome: A flexible, community-driven outreach model rooted in real data to keep Pennie a trusted bridge to coverage for all Pennsylvanians.



Pennie's New Assister Network

Pennie's New Assister Network Contract

Lead Contractor – *New Vendor: Health Market Connect*

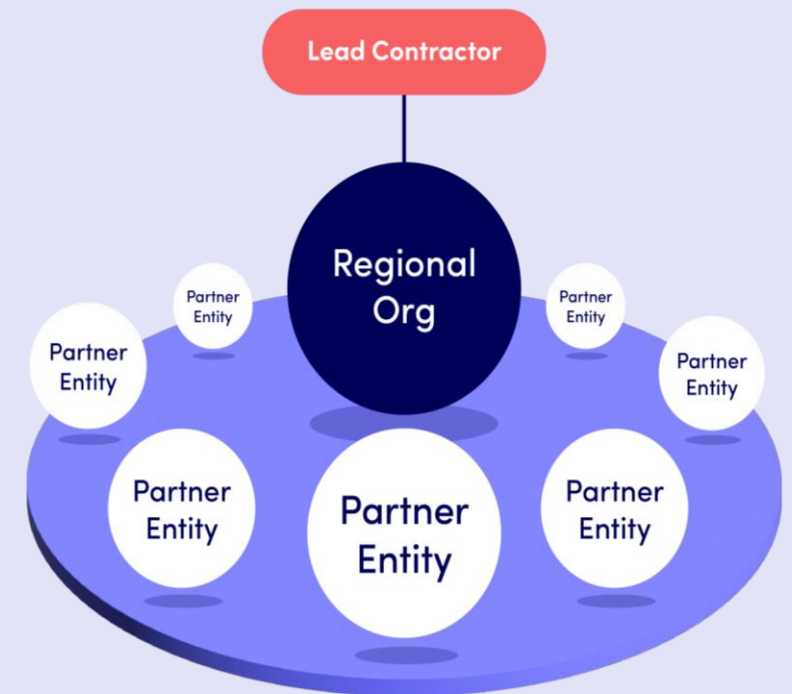
- Oversees entire network; subcontracts with Regional Organizations
- Drives strategy in collaboration with Pennie to align resources to needs
- Organizes training, reporting, and efficiencies

Regional Organizations – *Under Construction*

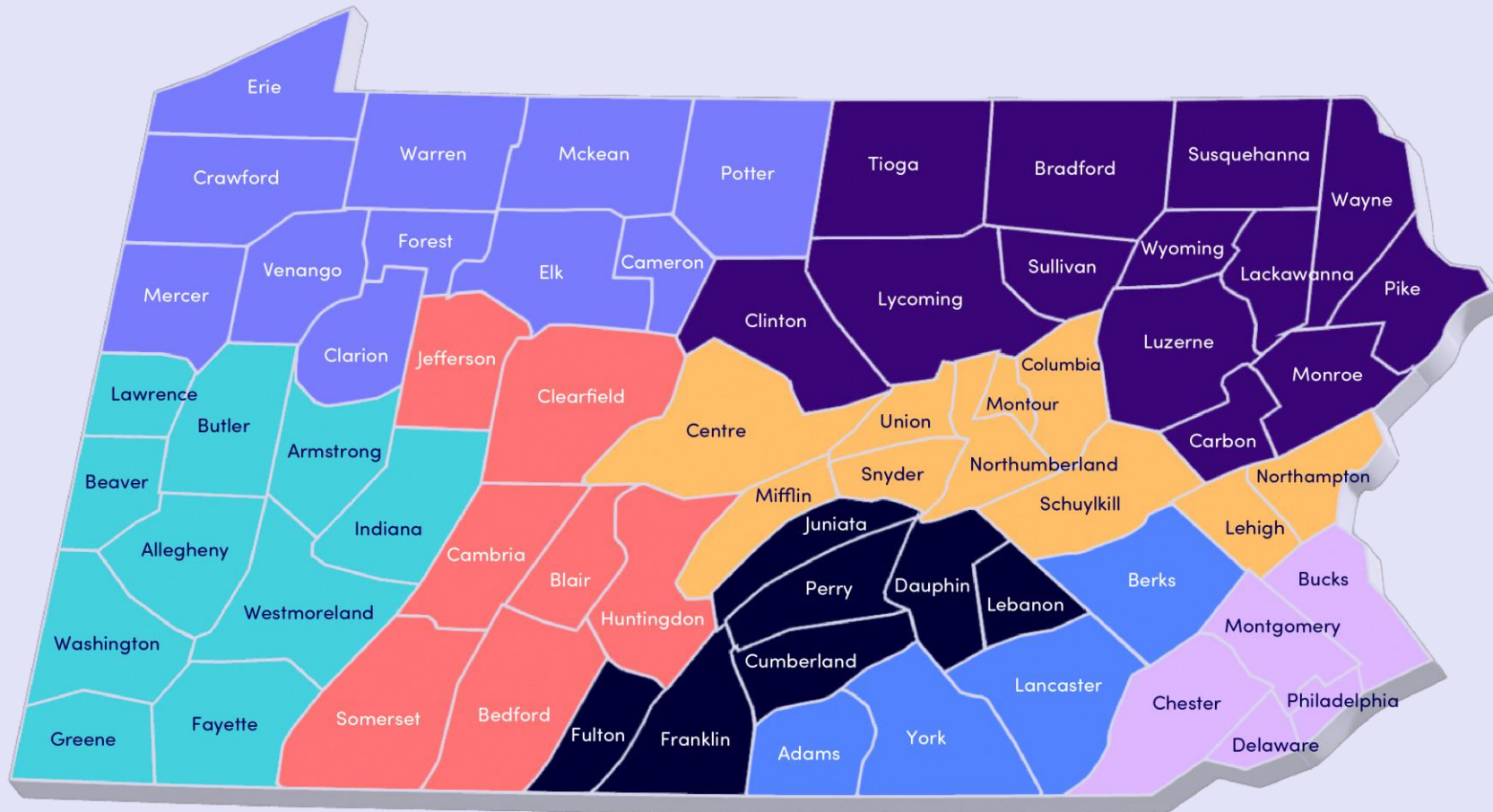
- Oversees their set of counties
- Develops regional strategy to align with broader vision
- Drives direct enrollment assistance as well as outreach
- Continually grows network of Partner Entities

Partner Entities – *Where you can Help!*

- Paid and / or volunteer community-based organizations that assist Regional Organizations
- Help by: Handing out flyers, hosting events, becoming Assisters, and more
- Examples: Libraries, non-profits or associations, public health agencies, PA CareerLink, small business development centers, churches, etc.



Regional Organizations: Help in More Places



1 Northwest

2 Northeast

3 Southwest

4 Cambria Area

5 Central

6 Lancaster Area

7 Southeast

8 South Central

New Assister Network Update

- Health Market Connect (HMC) contract began as scheduled on 6/1/25.
- HMC building cross-network communication channel to give all Pennie-certified Assisters a place for updates, best practices, and collaborative troubleshooting.
- Regional Organizations for new “hub and spoke” model nearly finalized, focusing on organizations with existing regional connections and the capacity to build out more of the networks.
 - Combination of existing high-performing assisters and new partners with footholds in previously unreached areas.
- New assister network OE strategy to be developed by mid-September that will outline cross-state strategies for outreach.
- Assister training starting this month and ongoing through 10/31 for OE readiness.

Ways to Partner

- Connect us to any potential Partner Entities
- Refer someone who needs coverage! +1 (844) 844-8040 or Pennie.com
- Order (free) and distribute Pennie materials – agency.pennie.com/toolkit
- Request a virtual or in-person Pennie education session or event - pennie.com/community-partners/



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