**Open Enrollment 2026 Stakeholder Talking Points:**

* Open Enrollment is the only time of year that all Pennsylvanians can enroll in health coverage for 2026.
* If you wait until you get sick or injured to find health coverage, it will be too late. Start 2026 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. Due to the changes this year (see below), there will be an Open Enrollment special extension until January 31st.
* Plans and prices change every year, especially this year – all Pennie enrollees are required to shop and compare their health plan options during Open Enrollment.
* Current enrollees must take action this Open Enrollment Period:

1. UPDATE: Log into your Pennie account and update your account information and income if necessary.
2. SHOP and compare health plan options for 2026.
3. STAY COVERED.

**New this Open Enrollment Period:**

* Over the past year, there have been several changes to the Affordable Care Act and marketplace coverage due to new and expiring federal laws.
* Overall, costs will be increasing for Pennie enrollees in 2026. All enrollees should be encouraged to shop their plan options in the 2026 Open Enrollment Period to make sure they are in the best plan for them and their budget.
* **What Happened:** 
  + The H.R. 1 Bill was signed into law on July 4, 2025, and includes various provisions with significant negative impacts on coverage.
  + Center of Medicare and Medicaid Services (CMS) issued the 2025 Marketplace Integrity and Affordability Final Rule on June 20, 2025, and it includes some harmful impacts for Pennie enrollees and operations.
  + Overall, the federal legislation and rules are changing who qualifies for financial savings to help pay for health coverage through Pennie.
* [Click here](https://pennie.com/wp-content/uploads/2025/06/Federal-Rule-and-Legislation-Talking-Points.pdf) to learn more about the federal changes from the federal legislation and final rule.
* **Expiration of the Enhanced Premium Tax Credits:**
  + Additional tax credits implemented in 2021 made coverage more affordable than ever. These tax credits expire under current law on December 31, 2025.
  + Pennie enrollees will pay 102% more for their coverage. Some will see even larger impacts with double or even quadruple their current costs.
  + Pennie has been communicating this increase in cost to enrollees since May and will continue to send mailers, emails, texts and phone calls throughout the Open Enrollment Period. Pennie also created a customer-facing webpage pennie.com/costs.
  + [Click here](https://pennie.com/wp-content/uploads/2025/05/Pennie-EPTC-Stakeholder-Details.pdf) to learn more about the Enhanced Premium Tax Credits.

**Pennie General Talking Points:**

* Pennie is Pennsylvania’s official health insurance marketplace.
* Pennie connects Pennsylvanians to health coverage.
* Pennie offers 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.

**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

**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.
* Monthly premiums are based on household income and other factors.

**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
* 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.

**Failure to Reconcile (FTR):**

* 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.
* Pennie will be sending notices, emails, and phone calls to those who need to reconcile their APTC on their 2024 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 2026.

* Be sure to remind customers that if they had coverage through Pennie in 2025, they must report any financial help on their federal 2025 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.

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