

## Retiring Early? Get Health Coverage through Pennie!

If you're too young for Medicare, explore your affordable health coverage options through Pennie, PA's official health insurance marketplace. Pennie connects you to financial savings in the form of tax credits to reduce monthly premiums and/or out-of-pocket costs.

### Simple Enrollment Steps

- 1 Preview**  
With our Plan Comparison Tool, see plans that are in your area and in your budget.
- 2 Apply**  
Gather your household information. See Pennie's Shopping Checklist at [pennie.com/learn/how-to-enroll](http://pennie.com/learn/how-to-enroll).
- 3 Shop**  
Filter and compare health plans by needs and cost.
- 4 Pay**  
Your coverage will not begin until you pay your first month's premium. For most health plans, you can make your first payment at the same time that you enroll.
- ✓ Covered!**  
Enjoy that Peace of Mind!

Pennie can be a short-term solution for health coverage until you are eligible for Medicare.

All plans on Pennie must cover hospitalization, prescription drugs, screenings, and more. You cannot be denied coverage due to pre-existing conditions.

Free help from a Pennie-Certified Broker or Assister is available at no cost to you! Help is available both online and via phone!

*Ayuda disponible en Español*

[pennie.com](http://pennie.com) | 844-844-8040



**4/5**  
of Pennie customers qualify for financial savings!

### When can I get covered?

Losing your job-based health coverage will qualify you to enroll in a Special Enrollment Period through Pennie or you can enroll during Pennie's Open Enrollment Period.



#### Open Enrollment

October 15<sup>th</sup> - December 15<sup>th</sup>



#### Special Enrollment

January 1<sup>st</sup> - December 31<sup>st</sup>

If you experience a **Qualifying Life Event** such as loss of health coverage, marriage, change of residence, or many others, you can enroll in a Special Enrollment Period, **anytime** outside open enrollment.