pennie®

2025 Annual Report

pennie.com

A Letter from Pennie Leadership

As Pennie enrollment hit record levels and strategic improvements were made to enhance the consumer experience, 2025 was marked by uncertainty, and ultimately, significant change, for Pennsylvanians seeking health coverage through the individual marketplace.

In December 2025, the enhanced premium tax credits, originally introduced by the federal government in 2021, expired. This loss of affordability resulted in an average 102% increase in premiums for 2026 coverage. This report outlines the far-reaching impacts of that change.

Throughout 2025, Pennie navigated a rapidly shifting federal landscape, as the possibility of extending these tax credits remained uncertain all the way through the end of the year. Pennie proactively prepared for all potential outcomes, prioritizing clear and timely communication with enrollees. As a result, Pennie became a leading state-based marketplace in informing consumers about impending cost increases, beginning early and continuing consistently throughout the Open Enrollment Period.

In addition to consumer outreach, Pennie actively engaged policymakers, stakeholders, and partners, educating on the impact of the enhanced premium tax credits expiring and developed contingency plans in the event that they expired. These efforts, combined with enhancements to the consumer experience and reductions in administrative burden, helped ensure that both current and prospective enrollees were informed and equipped to make decisions during Open Enrollment.

Pennie concluded the 2026 Open Enrollment Period with approximately 486,000 enrollees, which is 2% lower than the prior Open Enrollment. The full impact of the expiration of the tax credits was not seen at the end of Open Enrollment but will continue throughout the year. Premiums doubling led to approximately 85,000 Pennsylvanians canceling coverage, nearly 1 in 5 enrollees. By early May 2026, that number has risen to approximately 145,000 with total enrollment around 450,000.

Enrollment trends shifted dramatically over the course of Open Enrollment. Initially starting with 11% more enrollments than at the start of the previous year, enrollment ultimately finished 2% lower than 2025 levels. While roughly 79,500 Pennsylvanians enrolled in coverage for the first time, new enrollment was still 12% lower than the prior year, underscoring the continued barrier of affordability.

Despite these challenges, demand for quality health coverage remained strong. Pennie saw continued new enrollments, reinforcing the value that health coverage provides to Pennsylvanians. Looking ahead, Pennie is focused on hearing and addressing consumer pain points with coverage, exploring ways to address health insurance affordability and barriers, and enhancing support through the call center to better serve consumers.

Pennie will continue to monitor disenrollment trends driven by cost and communicate on the impacts to coverage levels in the Commonwealth. Above all, Pennie remains committed to improving consumer experience and ensuring that every Pennsylvanian can access quality health coverage and peace of mind.

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

Devon Trolley

Executive Director, Pennie®

Michael Humphreys

Commissioner, PA Insurance Department

Chairman, Pennie Board of Directors

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Special Topic: Expiration of the Enhanced Premium Tax Credits

Ensuring access to affordable health coverage remains one of Pennie's highest priorities.

Eighty percent of Pennsylvania's uninsured residents report concern about medical debt or financial crisis due to illness or injury, and 60% cite affordability as a barrier to coverage. In recent years, Pennsylvania made significant progress, with a 50% overall increase in enrollment. Rural, low-income, and minority communities benefited substantially from enhanced premium tax credits. However, that progress is already seeing reversals with the expiration of the enhanced credits on December 31, 2025.

Premium tax credits, first introduced in 2014, have long reduced the cost of marketplace coverage. Out of a recognition that major affordability barriers still existed, in 2021 the tax credits were expanded to provide greater affordability to existing enrollees and extended to individuals who were previously ineligible. Health coverage through the marketplace was more affordable than ever and drove increases in access to coverage for working Pennsylvanians.

Throughout 2025, Pennie worked extensively to educate policymakers, stakeholders, and partners about the impacts of the credits expiring if Congress did not extend them. Without the enhanced premium tax credits in place, individuals remaining in the same plan for 2026 faced an average premium increase of 102%, an increase most households could not absorb. Rising uninsured rates also threaten hospitals, state budgets, businesses, and overall health outcomes.

Pennie also responded to broader federal changes, including H.R. 1 (the "One Big Beautiful Bill"), which introduced new administrative requirements and modified eligibility for financial assistance. To support stakeholders, Pennie launched an affordability-focused webpage that received over 17,000 visits and continues to serve as a central hub for real-time updates and educational resources.

Special Topic: Expiration of the Enhanced Premium Tax Credits

Pennie's outreach efforts were extensive, driven by high demand for information about the potential impacts of the enhanced premium tax credits expiring:

- Briefings with more than 70 Pennsylvania organizations
- Congressional informational communications
- Over 65 media interviews and 220+ media mentions
- An estimated $14 million in earned media value ($8 million in PA alone)

Despite ongoing uncertainty, Pennie prioritized transparency. Beginning in May 2025, it became the first state-based marketplace to notify enrollees of potential cost increases. Over the year, Pennie delivered more than 25 direct communications including mail, email, text, and phone outreach to help consumers prepare. These efforts drove strong engagement, with more than 60,000 visits to the consumer affordability webpage and over 300 testimonials highlighting affordability concerns.

Behind the scenes, Pennie prepared for multiple policy scenarios. The Pennie team developed contingency plans, including drafting consumer materials, preparing for operational adjustments during Open Enrollment, and coordinating stakeholder education in anticipation of potential last-minute federal action. Pennie also worked closely with other state-based exchanges and Pennsylvania agencies to deliver a consistent, unified message regarding rising costs.

At the start of the 2026 Open Enrollment Period, before premium increases took effect, enrollment outpaced the prior year. However, as higher premiums became a reality, disenrollment rose sharply, averaging 1,000 cancellations per day. While enrollment initially exceeded the previous year by 11%, it ultimately fell to 2% below 2025 levels by the close of Open Enrollment.

Despite these challenges, demand for coverage remained strong, with approximately 79,500 Pennsylvanians enrolling for the first time. However, new enrollment was still 12% lower than the previous year, reflecting the impact of higher costs.

Special Topic: Expiration of the Enhanced Premium Tax Credits

Post–Open Enrollment, coverage losses have continued. By May 2026, 31% of 2025 enrollees were no longer covered in coverage through Pennie.

Disenrollment was highest among older and rural residents, as well as individuals with incomes just above Medicaid eligibility or exceeding 400% of the Federal Poverty Level. Fifteen of the twenty counties with the highest proportional disenrollment were rural, which are areas where access to care is already limited and premiums tend to be higher.

Pennie also observed a shift toward lower-cost, less generous benefit plans. Enrollment in bronze plans increased by approximately 33,000 individuals, a 30% rise from the previous year. While these plans offer lower monthly premiums, they often require significantly higher out-of-pocket costs when care is needed.

Pennie has heard directly from residents facing difficult financial trade-offs. For many, the choice is not between plans, but between maintaining coverage and affording basic necessities such as rent, food, and utilities. Others have expressed concern about managing chronic conditions or remaining healthy enough to work without insurance. Some reported premiums consuming nearly half of their income, underscoring the unsustainable nature of current costs.

More broadly, rising uninsured rates place increasing strain on Pennsylvania's healthcare system and economy. Higher rates of uninsurance contribute to medical debt, bankruptcy, and reduced small business growth, while increasing uncompensated care costs for providers. These pressures are especially acute for rural hospitals operating on thin margins.

From a health perspective, coverage losses lead to delayed care, poorer outcomes, and greater reliance on emergency services. Untreated conditions increase the risk of preventable complications, long-term disability, and reduced ability to work and live independently.

Ultimately, these compounding challenges highlight a growing affordability crisis that threatens both the physical well-being and economic stability of Pennsylvania's communities.

Open Enrollment 2026

Pennie entered the 2026 Open Enrollment Period anticipating a uniquely challenging cost environment.

The organization focused on reinforcing its role as a trusted source for quality coverage while encouraging consumers to actively shop and compare plans.

Due to uncertainty regarding an extension of the enhanced premium tax credits, Pennie extended its enrollment deadlines:

December 15 → December 31

Coverage effective January 1

January 15 → January 31

Final deadline

These extensions ensured consumers had additional time to evaluate their options.

Despite high levels of disenrollment, total enrollment reached approximately 486,000. This outcome reflects a continued demand for coverage and the potential for enrollment gains had more financial assistance been made available.

Pennie also achieved several key operational goals:

96%
of enrollees were auto-renewed into the same or similar plan

33%
of enrollees actively shopped (increase from prior years)

26.9%
actively selected plans rather than relying on auto-renewal

94.7%
paid first-month premiums by the end of Open Enrollment

61.8%
logged into their accounts (increase year-over-year)

This Open Enrollment Period was unlike any other. Despite significant challenges, Pennie remained focused on making coverage accessible, understandable, and aligned with consumers' financial realities.

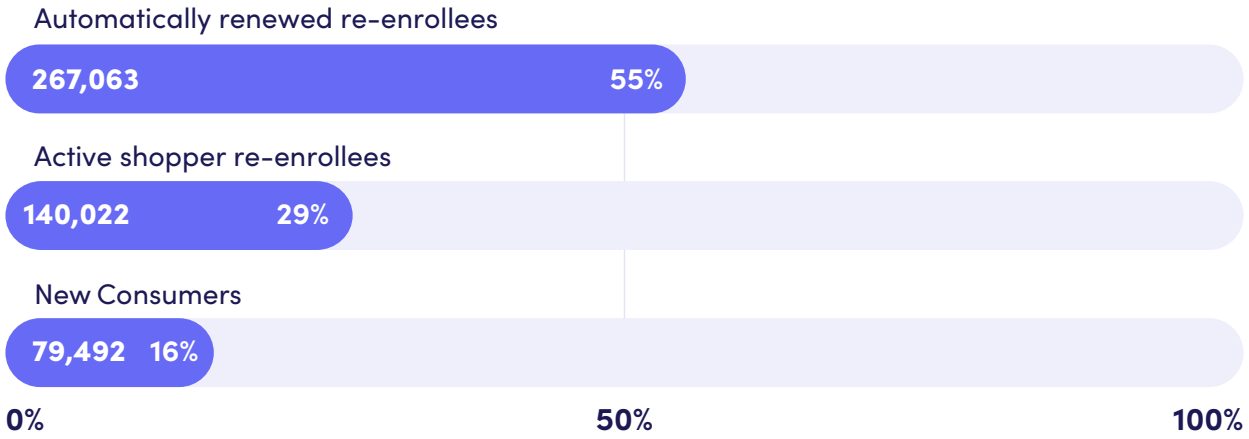
Open Enrollment 2026

Data from the 2026 Open Enrollment Period.

This Open Enrollment Period Pennie saw more people actively shopping for a plan that could fit within their household budget. This is due to the affordability challenges our consumers faced and the clear messaging Pennie provided to shop and compare.

486,577

Enrollment as of February 1, 2026

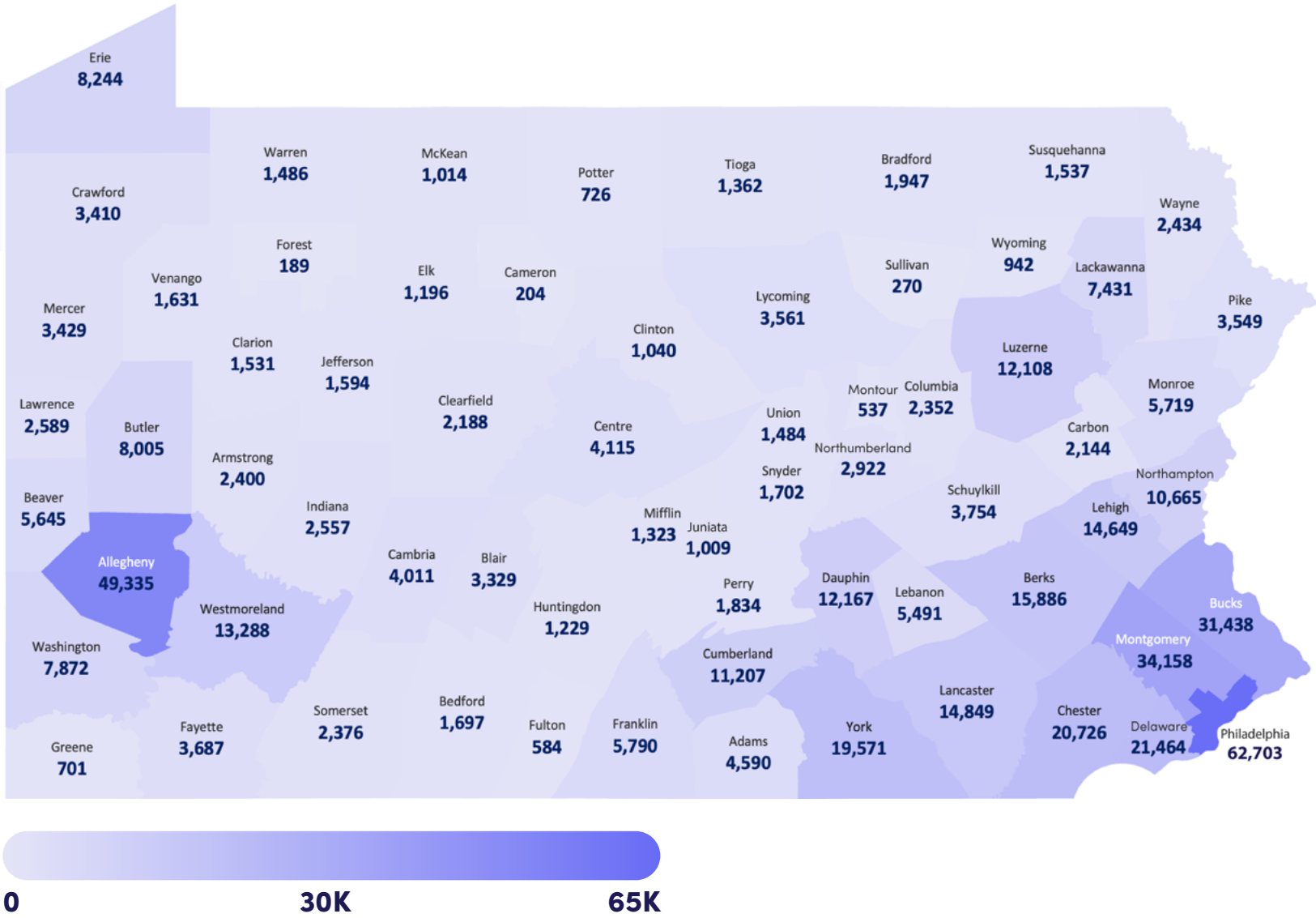


Previous years	2023	2024	2025
Automatically renewed re-enrollees	66%	62%	65%
Active shopper re-enrollees	16%	18%	17%
New Consumers	17%	21%	18%

Note: All information within the Open Enrollment section reflects data as of 2-1-2026.

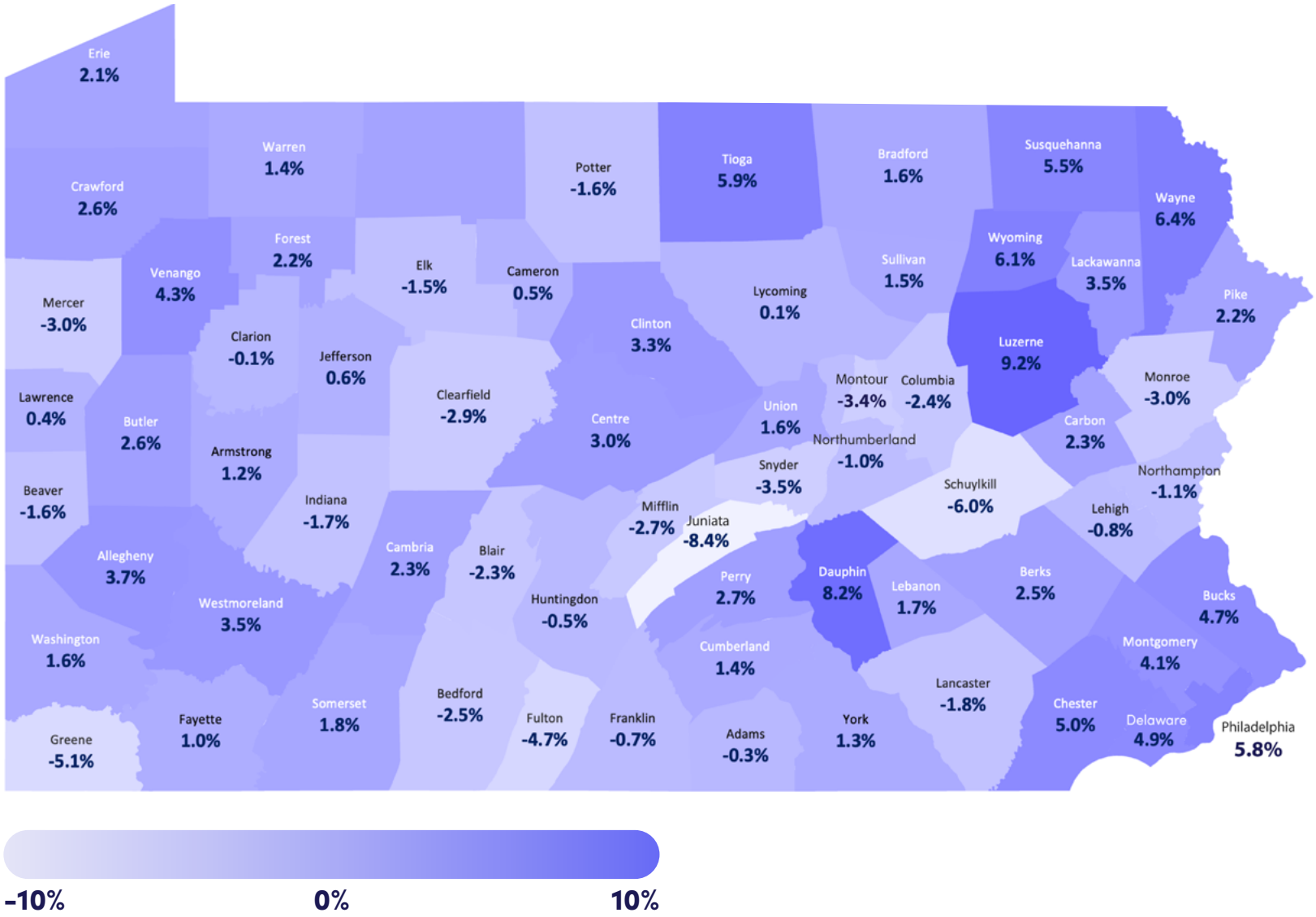
Open Enrollment 2026

Enrollment Numbers by County.



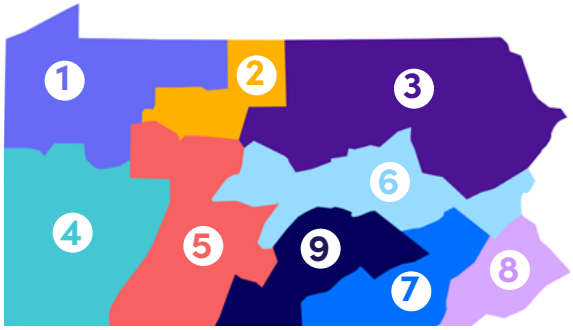
Open Enrollment 2026

Percent Change in Enrollments by County.



Open Enrollment 2026

Enrollment Growth by Region and Cost.



Rating Area	Enrollees	2026 PMPM* Net Premium	2025 PMPM Net Premium	Change in PMPM Net Premium	OEP Growth
1 Northwest	20,436	$231	$157	$74	-6%
2 North Central	2,115	$266	$209	$57	-8%
3 Northeast	41,719	$263	$214	$49	1%
4 Southwest	92,217	$255	$183	$72	-3%
5 Cambria	16,155	$251	$207	$44	-10%
6 Central	43,627	$279	$185	$94	-4%
7 Lancaster	54,139	$270	$212	$58	-3%
8 Southeast	158,953	$239	$195	$44	0%
9 South Central	36,988	$200	$131	$69	2%

PMPM*: Per Member Per Month

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

Open Enrollment 2026

Medicaid Account Transfers.

Pennie works very closely with Pennsylvania's Department of Human Services to operate a "no-wrong-door" policy for those who are potentially Medical Assistance/CHIP eligible.

		2026	2025	% Change
Medicaid Account Transfers	Referrals from Medicaid	65,470	71,763	-9%
	Referrals to Medicaid	55,631	56,596	-2%

Metal Tier Selections.

Pennie offers a range of health coverage options organized into "metal tiers," which reflect how costs are shared between the insurer and the enrollee. In order from lowest out of pocket costs to most out of pocket costs, these tiers are Platinum, Gold, Silver, Bronze, and Catastrophic.

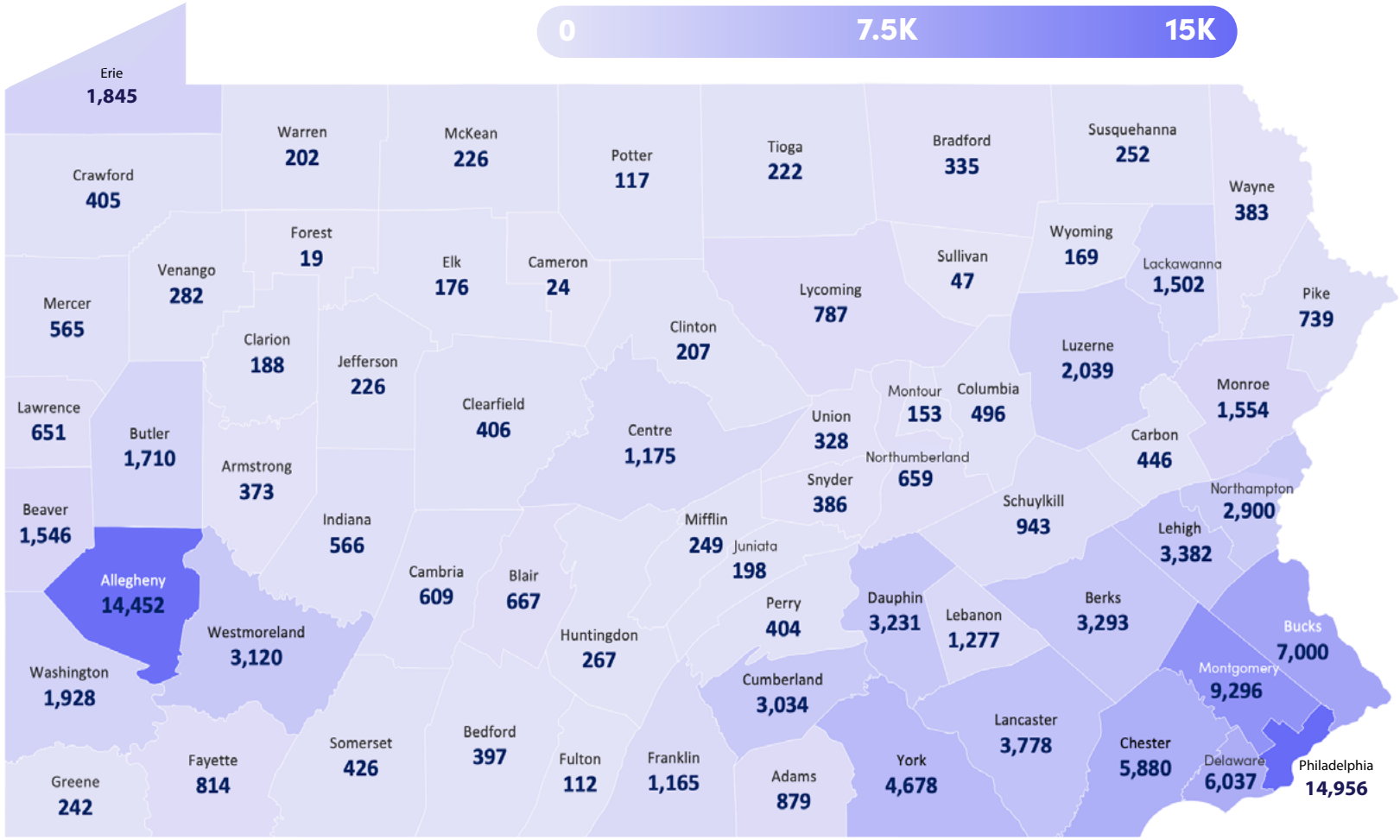
Levels of Coverage	2026	2025	2024
Platinum	<1%	<1%	0%
Gold	43%	44%	43%
Silver	26%	33%	34%
Bronze	30%	23%	23%
Catastrophic	<1%	<1%	<1%
Total	486,577	496,661	434,571

Plan selection trends for 2026 highlight the growing impact of affordability challenges.

A greater share of enrollees selected Bronze plans, which now account for 30% of total enrollment, up from 23% in the previous year. While these plans offer lower monthly premiums, they are paired with higher out-of-pocket costs, indicating that many consumers are making trade-offs to maintain coverage.

Open Enrollment 2026

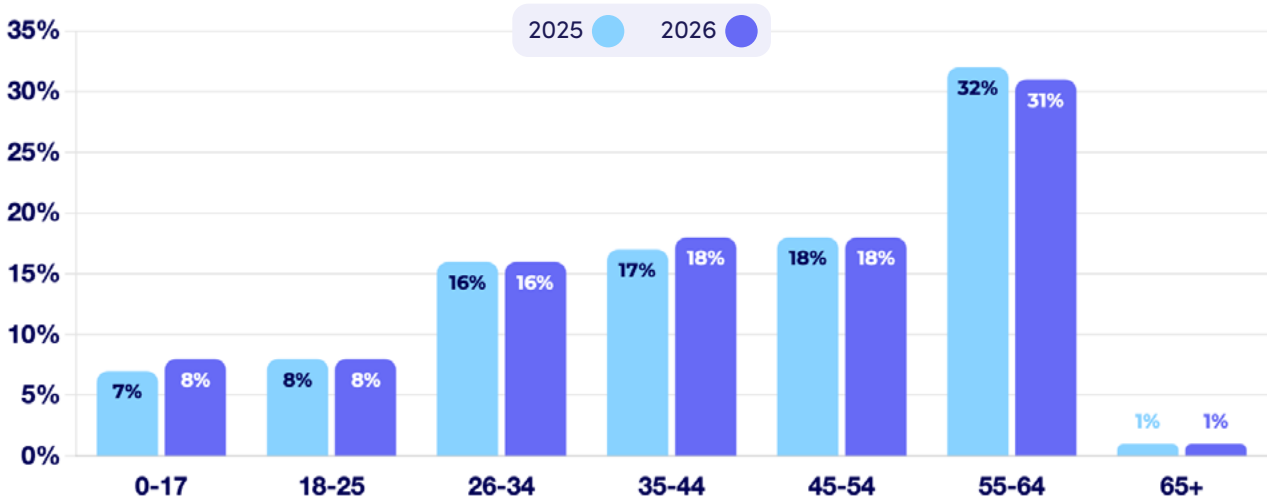
Dental Enrollments by County.



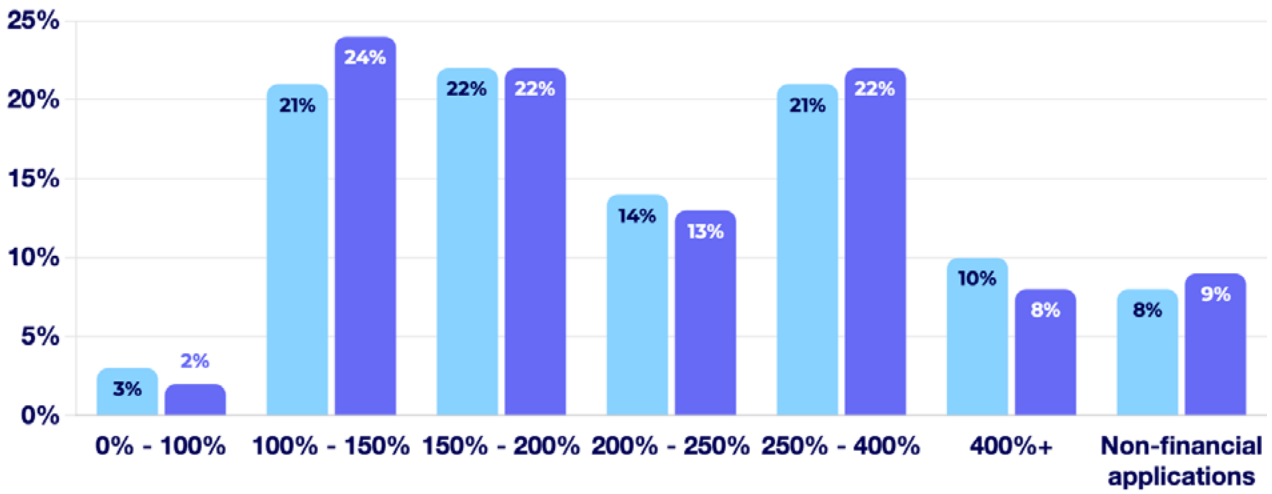
In addition to medical coverage, Pennie offers access to standalone dental plans. While some medical plans include limited dental benefits, consumers may also choose separate dental plans that provide a broader range of services. Pennie allows individuals to enroll in dental coverage independently, without requiring enrollment in a medical plan, offering increased flexibility and access to care.

Open Enrollment 2026

Enrollment by Age.



Enrollment by Income.



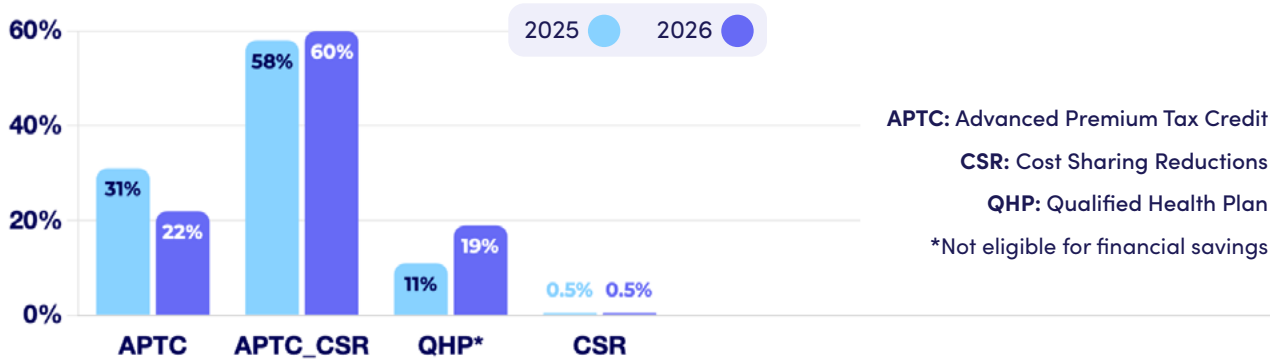
Note: Bands indicate Federal Poverty Level (FPL). Those over 400% FPL no longer qualify for premium tax credits.

Data reflects medical plan enrollments only (excludes dental).

Open Enrollment 2026

Enrollment by Financial Savings.

Premium Tax Credits (PTC) lower monthly health insurance premiums, while Cost-Sharing Reductions (CSR) lower out-of-pocket costs.



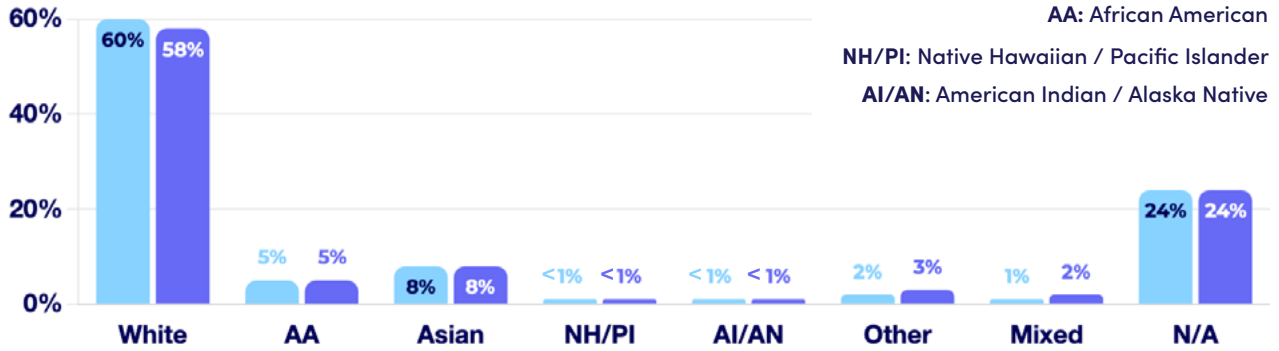
APTC: Advanced Premium Tax Credit

CSR: Cost Sharing Reductions

QHP: Qualified Health Plan

*Not eligible for financial savings

Enrollment by Race.

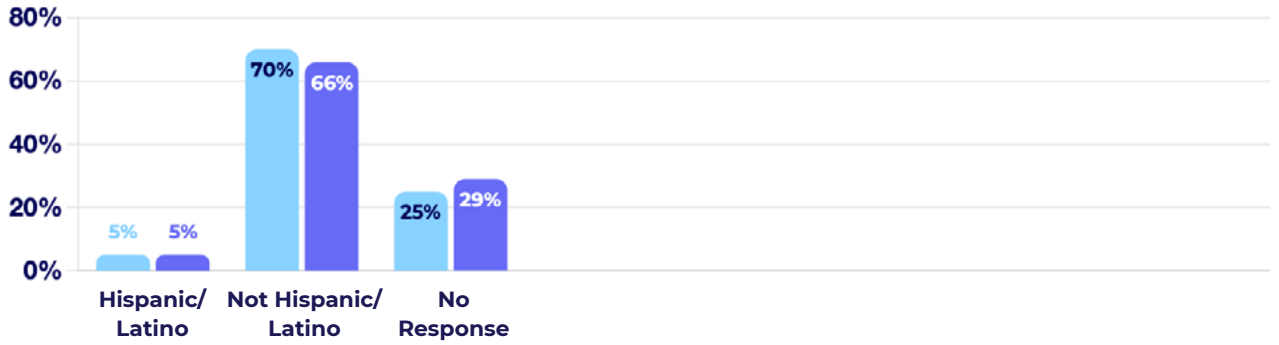


AA: African American

NH/PI: Native Hawaiian / Pacific Islander

AI/AN: American Indian / Alaska Native

Enrollment by Ethnicity.



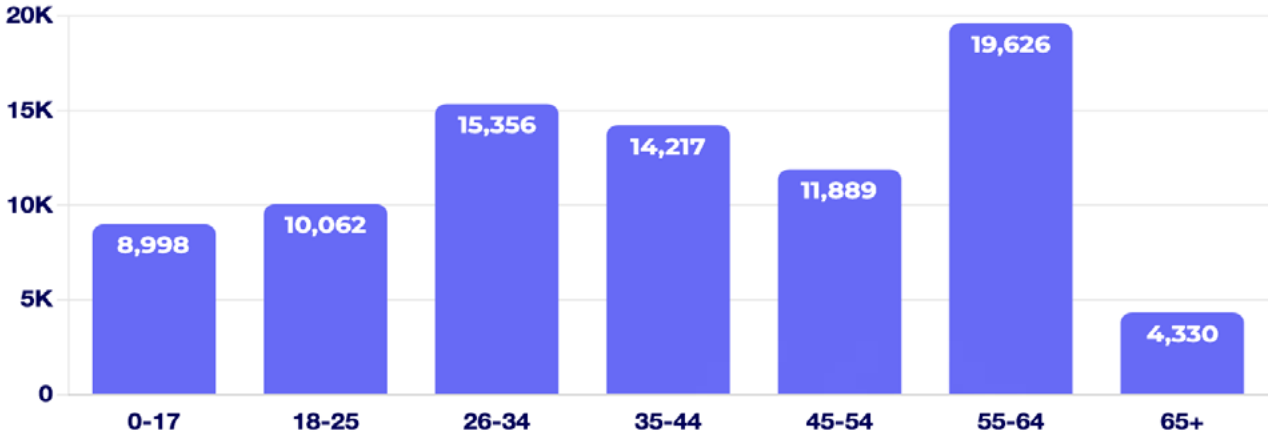
Totals may not equal 100% due to rounding.

Open Enrollment Cancellations

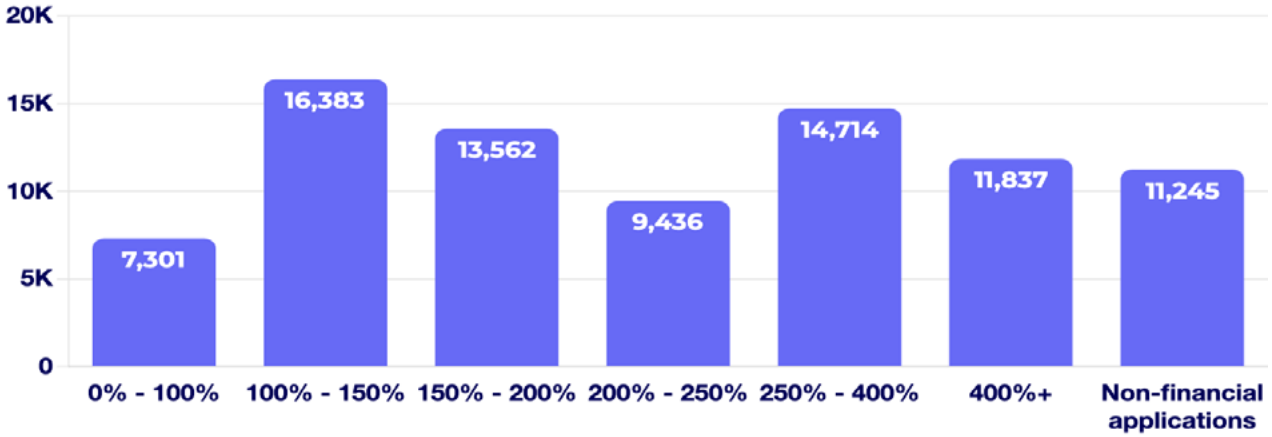
Due to rising costs and the expiration of the enhanced premium tax credits, many Pennie enrollees canceled their coverage during the Open Enrollment Period.

Below are some key data points on the nearly 85,000 people who canceled their coverage. For more up to date information on coverage cancelations, visit pennie.com/affordability

Cancelations by Age



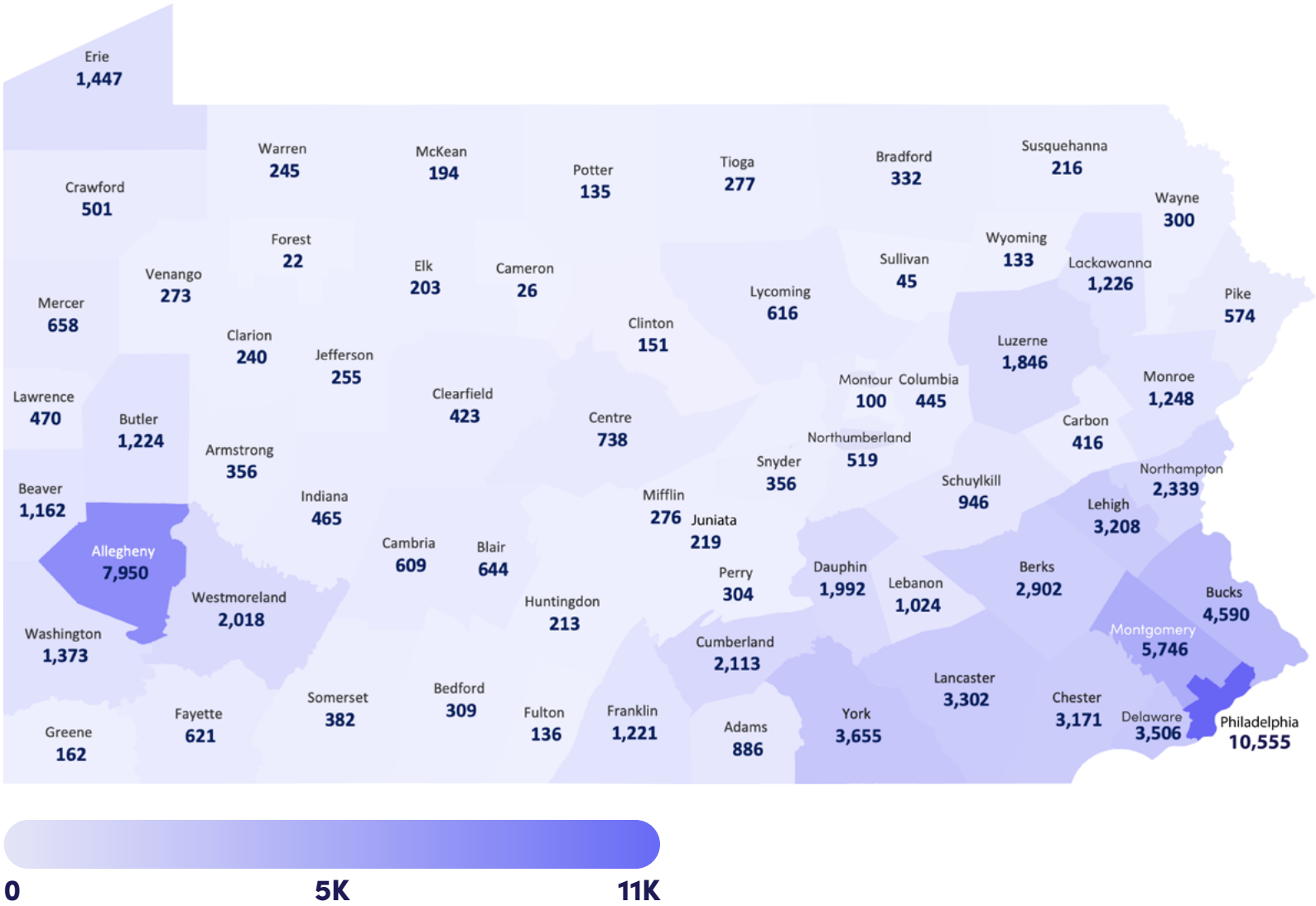
Cancelations by Income



Note: Bands indicate Federal Poverty Level (FPL). Those over 400% FPL no longer qualify for premium tax credits.

Open Enrollment Cancellations

Number of Cancellations by County.



Building Awareness & Spreading the Word

In 2025, Pennie launched a targeted strategy to reach uninsured Pennsylvanians and connect them with quality health coverage.

Research identified affordability and lack of awareness as the primary barriers to enrollment, particularly among rural and lower-income populations. Only 30% of uninsured individuals were aware of Pennie, with many reporting low health literacy and skepticism about the value and complexity of coverage.

Pennsylvania has more than 600,000 uninsured residents, with approximately one-third concentrated in key regions including Philadelphia, Allegheny, Lancaster, Lebanon, Dauphin, York, Luzerne, and Lehigh counties. In response, Pennie developed tailored messaging and region-specific outreach strategies to more effectively engage these populations.

This work is part of a multi-year initiative to increase awareness of Pennie as an option for high quality and affordable coverage, with the first year focused on priority regions and audiences. Outreach efforts included a mix of traditional media, targeted digital advertising, direct engagement, and partnerships with trusted local assisters and community organizations.

Results from Open Enrollment 2026 demonstrate the effectiveness of this approach. In counties with focused paid media strategies, at least 24% of website sessions were directly driven by campaign efforts—demonstrating that targeted outreach translates into meaningful consumer engagement. Philadelphia, in particular, showed the impact of sustained investment, with 44% of website traffic originating from our efforts—nearly double the statewide average.

49%

of the Pennie uninsured are now aware of their coverage options - a significant jump from **30%** according to 2026 survey data.

Nearly

355M

Total Impressions during the Open Enrollment Period

Strategic Marketing – Spreading the Word

During Open Enrollment, Pennie executed a comprehensive, multi-channel communications strategy.

This included sending over 5 million emails encouraging current enrollees to review their coverage and explore savings opportunities. Additional outreach included outbound calls, mailers, postcards, and text messaging. These efforts also targeted prospective enrollees, emphasizing the importance of health coverage and providing guidance on how to enroll.

Number of emails sent during OEP

5M

Open Rate 59%

Click Through Rate 1.98%

Number of texts sent during OEP

325K

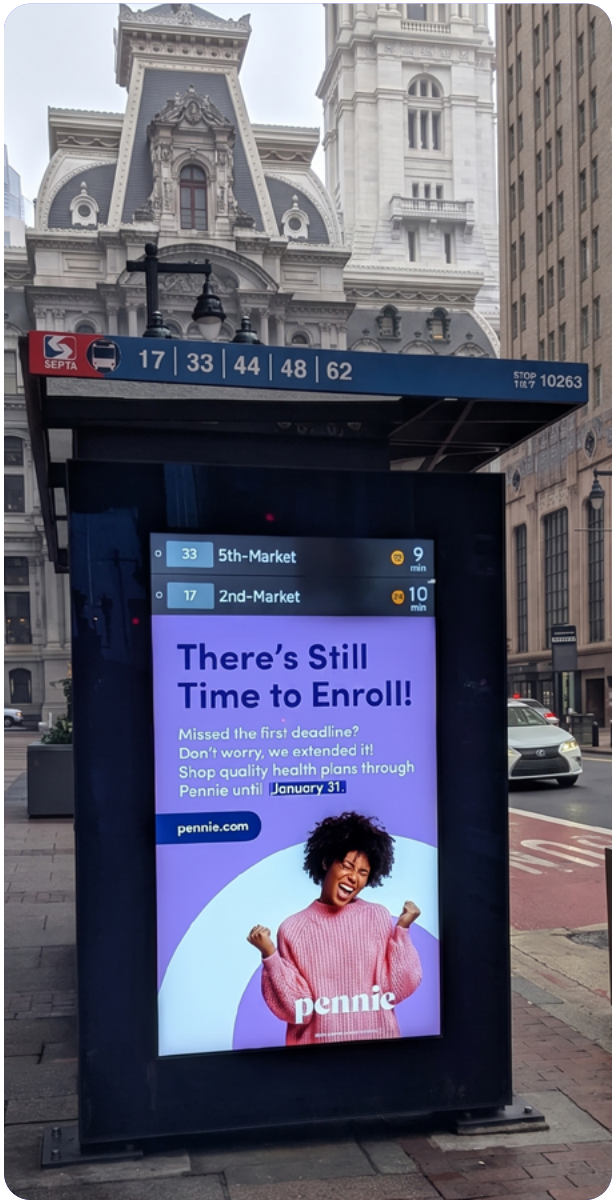
Pennie.com during OEP

Page views

2.6M

Unique visitors

882K



Pennie Support

Certified Pennie Assisters and Brokers remain essential partners in helping consumers navigate the enrollment process and access quality health coverage.

In 2025, Pennie implemented a new Assister contract aimed at regionalizing the network and expanding its reach across the Commonwealth, ensuring more Pennsylvanians have access to trusted, local support. This new model quickly expanded the reach of the Assister Network's efforts with a 292% increase in counties reached via outreach and enrollment events when compared to Open Enrollment 2025.

Total Pennie-Certified Brokers
4,693

Total Pennie-Certified Assisters
278

		Enrollees connected to a Broker or Assister			
		All enrollees		Active and new enrollees	
	Total	Broker	Assister	Broker	Assister
OE 2026 (#)	**486,577**	**268,661**	**3,623**	**126,394**	**1,653**
OE 2026 (%)	**100%**	**55%**	**0.7%**	**26%**	**0.3%**
OE 2025 (#)	496,661	254,008	4,004	97,255	1,672
OE 2025 (%)	100%	51%	0.8%	20%	0.3%

Key Findings:

26% actively shopped with a designated broker for 2026 (up from 20% in 2025).

55% have a broker designated on their 2026 policy (up from 51% in 2025).

0.3% actively shopped with an assister for 2026 (unchanged from 2025).

Pennie Support

Pennie Customer Service continues to play a critical role in the overall consumer experience.

While the Pennie website enables individuals to independently explore and enroll in coverage, trained customer service representatives are available to provide personalized assistance. During Open Enrollment 2026, the call center experienced high volumes and delivered critical, one-on-one support to help enrollees understand their options and successfully complete the enrollment process.

		2026	2025	2024
Call Handling Metrics	**Calls Handled by Call Rep.**	**190,747**	162,113	193,594
	Call Abandonment Rate	**7.02%**	0.14%	1.20%

Note: The initial spike in abandoned calls was driven by vendor staffing shortages. Rates dropped dramatically once the vendor increased staffing.

		2026	2025	2024
Chat Volumes	**Total Chats Offered**	**39,654**	33,750	25,518
	Handled by FAQ	**14,717**	15,055	7,219
	Handled by CSRs	**22,327**	18,562	17,797

Pennie's 2025 Strategic Goals

To be the most trusted source of health coverage, the unparalleled model of intuitive consumer experience, and the keystone of health and financial security for Pennsylvanians.

1. Establish Pennie as a trusted and objective source of clear information about coverage
2. Promote simplicity and clarity into processes to improve accessibility
3. Increase awareness of Pennie at local and state levels across Pennsylvania
4. Educate on the need to make health coverage through Pennie more affordable

Pennie's 2025 New Projects and Process Changes

Planning for the Outcome of the Enhanced Premium Tax Credits (EPTC)

Developed multi-phase contingency plans to address a range of EPTC expiration and extension scenarios; Pennie issued early communications to prepare consumers for potential 2026 cost increases.

Outcome: Sent over 25 direct communications to enrollees regarding EPTC expiration. Open Enrollment feedback and survey data indicated high consumer awareness.

Outcome: Additional details are provided on page 4 (start of EPTC section).

Improve quality and accuracy of consumer escalations and appeals

Overhauled the appeals process with a focus on improving accuracy and consistency.

Outcome: Reduced average escalation resolution time from weeks/months to 7 days, despite a 42% increase in escalations (2024–2025). Increased first-time resolution rates led to a 59% year-over-year decrease in hearings.

Implement quarterly wage data for income verification

Expanded automatic income verification through integration with Pennsylvania Department of Labor & Industry quarterly wage data (launched September).

Outcome: 43% of income discrepancies identified during autorenewals were resolved through wage data matching.

Pennie's 2025 New Projects and Process Changes

Deploy simplified plan view

Introduced a streamlined plan display to reduce choice overload, initially showing fewer plans with an option to view all.

Outcome: 98% of active shoppers selected plans shown in the simplified view, suggesting effective plan matching; further analysis is planned.

Continue with ongoing awareness campaign

Launched the "Worth It" campaign highlighting the value of health coverage, paired with the "Checkbox" Open Enrollment campaign outlining key actions for uninsured individuals and current enrollees.

Outcome: Digital ads generated 65M+ impressions and 360K clicks.

Increase presence and assistance in underserved communities

Onboarded a new assister contractor and established regional partner organizations.

Outcome: Reached 27,443 individuals through Outreach & Education (Jan–Dec 2025).

Developed a three-year strategy to reach uninsured Pennsylvanians.

Outcome: Reached over 355 million individuals through Open Enrollment 2026 targeted advertising (see page 18).

Pennie's 2025 New Projects and Process Changes

Educate on the importance of extension of the enhanced premium tax credits

Conducted consumer and stakeholder education on EPTC expiration and encouraged plan comparison during Open Enrollment.

Outcome:

- Launched a consumer education webpage (60,000+ visits).
- Collected 300+ consumer testimonials on affordability challenges.
- Published affordability impact data on pennie.com/affordability (17,460+ visits).
- Hosted briefings with 70+ Pennsylvania organizations.
- Sent Congressional communications and completed 65+ media interviews.
- Secured 220+ state and national media mentions.

(See page 5 for more details)

Educate on the importance and impact of a state health insurance affordability program

Completed state subsidy system functionality design and tested. The program is ready to launch should funding become available. Updated program impact modeling following Open Enrollment 2026 when there was nearly 120,000 disenrollments.

Outcome:

Refined modeling to focus on re-enrolling individuals who canceled coverage due to cost.

A $50M annual investment could result in:

- Increase enrollment by 30,000–35,000 individuals who dropped or didn't buy coverage due to costs.
- Reduce costs for 280,000-290,000 current and new enrollees, helping individuals buy up to higher levels of coverage that save them thousands of dollars a year.
- Reduce the average premium for these individuals by anywhere between 9%–12%.
- Lower the morbidity rate by 1.5-2.5%, leading to lower overall rate increases.

Ensuring Program Integrity at Pennie

While working to connect Pennsylvanians to high-quality, affordable health coverage, Pennie also constantly evaluates how to more securely and accurately administer federal premium tax credits.

Pennie holds seriously the responsibility of ensuring only those eligible for premium tax credits receive them. Since its inception, Pennie has instituted comprehensive policies to foster a strong eligibility system, in many cases surpassing the approach of the federal marketplace.

As various reports were issued throughout 2025 highlighting areas of concern at the federal marketplace, time and again these issues did not apply to Pennie because of the strong commitment to program integrity.

Examples of Pennie's strong program integrity approaches include:

- Verifying key aspects of eligibility in real-time through source-of-truth federal databases, including for citizenship, lawful presence, and income.
- Blocking duplicate enrollments based on Social Security Number, exceeding other marketplaces.
- Verifying eligibility for all Special Enrollment Periods, one of the marketplaces with that approach
- Requiring proof of identity before someone can apply.
- Checking income with more trusted data sources and more frequently than other marketplaces.
- Robust broker standards and monitoring to prevent unapproved changes or access to consumer accounts and keeps out web-brokers that are associated with many inappropriate behaviors.
- Completing various audits of program compliance, eligibility integrity, and financial oversight.

With these and other measures in place, Pennie has a more robust and comprehensive approach to ensuring accurate and verified eligibility than many other marketplaces.

At the end of 2025, Pennie identified a systemic fraud scheme related to provider claims using enrollment in marketplace plans.

Pennie and insurance companies swiftly worked together to identify these fraudulent enrollments and rescind the policies and associated claims. Pennie quickly added a series of additional programmatic protections to identify policies impacted by this scheme, remove those policies through streamlined processes, and prevent the issue from continuing. Each of these steps are disincentivizing the effort of bad actors while maintaining an enrollment channel for those who need coverage.

As the anti-fraud work continues in 2026. It is critical to note that the level of fraud remains relatively small as a portion of overall enrollment, accounting for less than 1% of total enrollment. Nearly all enrollees are eligible and properly enrolled in coverage through Pennie, receiving a lifeline of access to medical care and financial protection.

Looking Ahead

Over the coming year, Pennie will focus on implementing federal changes while minimizing disruption to consumers and maintaining a seamless enrollment experience. This includes adjustments to the Open Enrollment calendar, with the 2027 Open Enrollment Period scheduled to run from October 15 through December 15, 2026. Pennie is also preparing for additional federal requirements under H.R. 1, including pre-renewal and pre-enrollment verification processes. While these changes may introduce added steps for enrollees, Pennie is committed to streamlining these processes to reduce friction for consumers.

A key priority moving forward is enhancing experience with Pennie's Customer Service. Pennie plans to develop an in-person call center operation, allowing for greater oversight, improved training, and stronger alignment with organizational goals. This approach is expected to deliver long-term value through increased operational flexibility, improved service quality, and more effective cost management.

Pennie will also continue to champion affordable and accessible health coverage by engaging Pennsylvania policymakers and stakeholders with data and consumer stories. We will highlight the impacts we are seeing to enrollment as a result of increasing costs and reduced premium tax credits.

In addition to our focus on affordability, we are engaging with small businesses to better understand their current coverage challenges and pain points. We will also produce targeted educational materials to assist them with shopping and enrolling through the marketplace.

Despite an evolving federal landscape, Pennie remains committed to delivering a smooth, accessible, and consumer-focused experience for all Pennsylvanians seeking health coverage.

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