

PY27 Cert Training - Broker Agreement

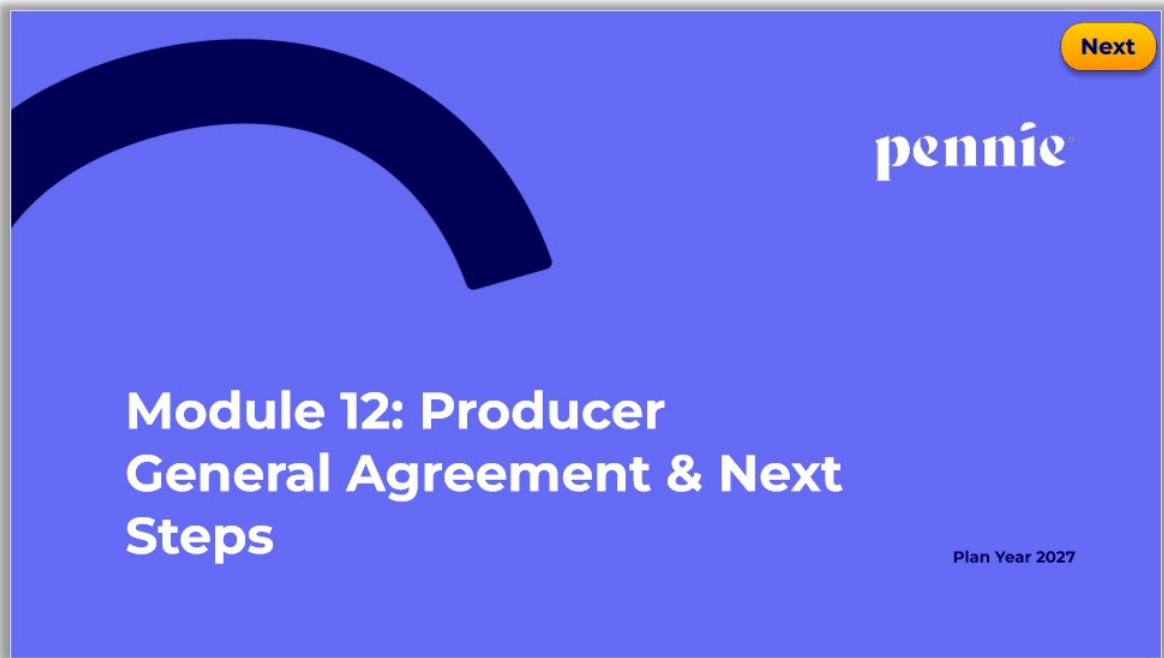
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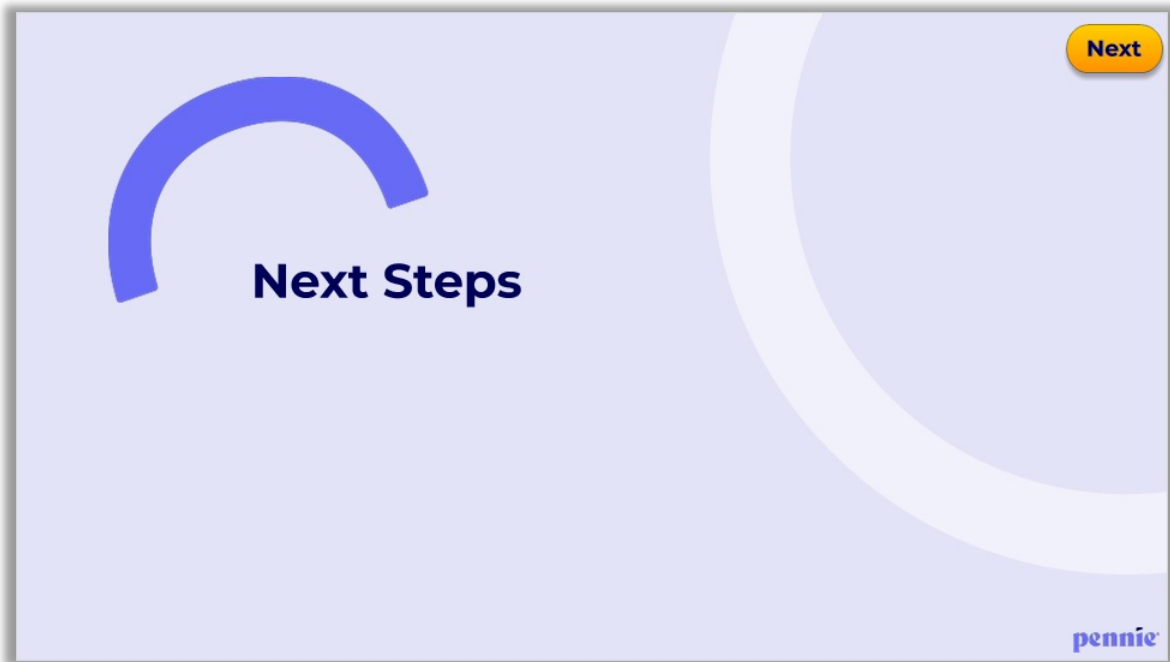
1. Title Slide

1.1 Module 12: Producer General Agreement & Next Steps



2. Next Steps

2.1 Next Steps



2.2 Next Steps

Next Steps**Back****Next**

In this final module of the Plan Year 2027 Certification Training, we will first review a few reminders regarding your TrainPA and Pennie accounts to ensure successful certification in our systems.

In the next section, you will review the most significant changes to Pennie's updated Producer General Agreement. On the second-to-last slide of that section, you will be prompted to click on a link which will direct you to Pennie's website where you can review the Agreement in its entirety.

At the conclusion of this module, you will be prompted to first take the Final Exam, and then to provide your attestation to acknowledge, adhere to, and be bound by the Producer General Agreement.

You must score an 80% or better on the Final Exam to pass, and you must answer affirmatively to the Agreement attestation to be certified

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2.3 Next Steps

Next Steps

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After passing the Final Exam and attesting to the Agreement, the status of your training should show as **Passed**. At this point, your registration will be sent to Pennie for approval. Approvals will be processed weekly at a minimum. Once approved, your status will have a **green checkmark** and the word **Verified** next to it. Your certificate will also be available to download for your records:

Pennie PY27 Broker Certification Training

Back

You have reached the maximum number of registrations allowed for this course.



Passed

Blended Learning Series

Published date: Aug 17, 2026 11:59 PM EDT

Expiration date: Jul 31, 2027 11:59 PM EDT

Welcome to Pennie's annual Certification Training. This training course will prepare you to be an effective Pennie-certified Assistant or Broker on the Pennie platform. The modules are to be taken in order and each one must be completed before you begin the next one. After all modules have been completed, there is a final exam. A score of 80% or better is required to pass the exam and complete the training course.

For more information, including links to each of the training modules and links to the resources covered in the modules, click on the links below.

Show more

Pennie PY27 Broker Certification Training

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You have reached the maximum number of registrations allowed for this course.



Passed

✓ Verified

Blended Learning Series

ID: 1139142

Skill level: Introductory

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Welcome to Pennie's annual Certification Training. This training course will prepare you to be an effective Pennie-certified Assistant or Broker on the Pennie platform. The modules are to be taken in order and each one must be completed before you begin the next one. After all modules have been completed, there is a final exam. A score of 80% or better is required to pass the exam and complete the training course.

For more information, including links to each of the training modules and links to the resources covered in the modules, click on the links below.

Show more



3. Account Reminders

3.1 Account Reminders

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Account Reminders



3.2 Confirm Names

Confirm NamesBackNext

Reminder: It is critical that you ensure the information entered on your TrainPA and Pennie accounts mirror your PA Insurance Department (PID) License or registration **exactly**.

Your Pennie account only has fields for:

- First Name
- Last Name

Do not add any of the following to the First Name or Last Name fields on your Pennie or TrainPA Accounts:

- Middle Name
- Prefix or Suffix
- Certifications, degrees, designations, or any other text

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3.3 Confirm License

Confirm LicenseBackNext

Reminder: It is critical that the PA License Number on your Pennie account and the Professional License Number on your TrainPA account both match your PID License **exactly**.

PA License Numbers are a 6- or 7-digit number without any text.

- Non-resident Brokers *must* use their PA License Number, not the license number from their home state
- *Do not* add any text or characters to either License Number fields on your TrainPA or Pennie accounts
- *Do not* use your National Producer Number (NPN)
 - There is a separate field on your Pennie account for your NPN

Failure to mirror the information on your accounts will prevent our ability to process your certification!

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3.4 Confirm Info

Confirm Info Back Next

Pennie Account

Agent Information

First Name
Last Name
Pennsylvania Agent License Number
Agent NPN

PID License Search

Licensee Search

License Number:
First Name:
Middle Name:
Last Name:

TrainPA Account

Edit User

Manage Groups
Account
Contact
Address
Organization
Professional License Number
Professional Role
Work Settings
Demographic Information
CPE information

Account

Email
First Name
Middle Name
Last Name

Professional License Number

Add License Number

License Type *
License Sub Type *
License Number *

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4. Pennie Producer General Agreement

4.1 Pennie Producer General Agreement

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Pennie Producer General Agreement

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4.2 Code of Conduct

Code of Conduct**Back****Next**

Among other things, a broker must:

1. Refrain from misleading marketing like having a website that an Individual might confuse with [Pennie.com](https://pennie.com) or using keywords like "Pennie" or "Connecting Pennsylvanians to health coverage" in search engine optimization marketing
2. Refrain from using marketing or advertising materials or tools that can mislead an Individual into believing that the broker works for Pennie or the Individual is visiting the Pennie Platform.
3. Protect Individuals' personally identifiable information and protected health information

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4.3 Code of Conduct

Code of Conduct**Back****Next**

4. Notify Pennie of any broker status changes like changes to name, licensure standing, carrier appointments, markets served, address or employment, or contact information within 30 calendar days of the change by emailing brokers@pennie.com
5. Not receive compensation from an Individual for serving as a broker
6. Not require an Individual to buy additional policies, products, or services as a condition of serving as their broker
7. Inform Individuals of Pennie plan options available to them
8. Promptly forward complaints to the appropriate agency

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4.4 Enrollment Requirements: Procedures

Enrollment Requirements: Procedures

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When enrolling an Individual in a Qualified Health Plan or Qualified Dental Plan or assisting an Individual to apply for APTCs or a CSR, a broker shall:

- **Obtain the written consent of the Individual, or their authorized representative.**
- **Obtain the Individual's, or their authorized representative's, written confirmation that the Individual, or representative, has reviewed the eligibility application information and verified its accuracy.**
- Provide each Individual, or their authorized representative, with correct information, without omission of material fact, regarding Pennie, its programs, the Qualified Health Plans and Qualified Dental Plans offered through the Exchange Platform, eligibility criteria, plan costs, and insurance affordability programs.
- **Provide written notice to the Individual, or their authorized representative, of all enrollment or plan changes that the broker makes with that Individual's, or their authorized representative's, permission on the Individual's behalf within three days of making any change.**
- Confirm with the Individual, or their authorized representative, that the information in their application remains accurate on at least an annual basis.



4.5 Enrollment Requirements: Procedures (Continued)

Enrollment Requirements: Procedures (Continued)

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- Enter only accurate information on an application.
- Enter only a telephone number on an application that belongs to the Individual or their authorized representative.
- Enter only one physical mailing address and one e-mail address on an application that belongs to, or is primarily accessible by, the Individual or their authorized representative.
- **Obtain written authorization from the Individual, or their authorized representative, to submit a request for a determination of eligibility for a special enrollment period and make the Individual, or authorized representative, aware of the specific triggering event and special enrollment period.**



4.6 Enrollment Requirements: Income Projections

Enrollment Requirements: Income Projections

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When submitting household income projections through the Pennie Platform, a broker shall:

- Use the Individual's household income projection that the Individual, or their authorized representative, has knowingly authorized and confirmed as accurate.
- Only answer questions posed by the Individual, or their authorized representative, related to household income projections, such as helping the Individual determine what qualifies as income.
- Only allow the Individual, or their authorized representative, to calculate and attest to the accuracy of Individual's household income projections.
- Expressly advise the Individual, or their authorized representative, that underestimating the Individual's income, or delays in updating income increases, can result in taxes owed to the Internal Revenue Service.

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4.7 Enrollment Requirements: Receipt Requirements

Enrollment Requirements: Receipt Requirements

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Brokers must provide a receipt to the Individual that documents the Individual's purchase of a Qualified Health Plan or a Qualified Dental Plan. The receipt must include the following:

1. The name and description of the policy that was purchased
2. The effective date
3. The total monthly premium
4. The estimated amount of APTCs or CSR
5. The name and address of the Individual
6. The signature of the Individual
7. The date of purchase

The receipt of purchase must not include any charges for or references to any other insurance policies.

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4.8 Suspension (Immediate)

Suspension (Immediate)

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If Pennie receives notification that a broker is no longer licensed as a broker in Pennsylvania, Pennie will suspend the broker's account and notify the broker of their suspension. Suspension will be effective upon the date of notification.

While suspended, the broker cannot access or use the Pennie Platform and cannot enroll Individuals in Qualified Health Plans or Qualified Dental Plans through Pennie or assist Individuals in applying for APTCs and CSR.

If the broker fails to provide evidence of a valid producer license within 30 days of suspension, Pennie may terminate the broker's agreement with Pennie.



4.9 Suspension (Temporary)

Suspension (Temporary)

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If Pennie reasonably suspects that a broker has engaged in fraud or abusive conduct that may cause imminent or ongoing harm to an Individual by misusing the Individual's Personal Identifiable Information or Personal Health Information in connection with a Pennie Plan, Pennie may suspend this agreement for up to 90 days by providing written notice of suspension to the broker. Any such suspension will be effective on the date of the notice of suspension.

During the suspension period, a broker cannot access the Pennie Platform and cannot enroll Individuals in a Qualified Health Plan or Qualified Dental Plan or assist Individuals in applying for APTCs or a CSR.

If the broker fails to submit rebuttal evidence during the suspension period or Pennie determines that the rebuttal evidence is not persuasive, Pennie may terminate the broker's agreement.

For both Immediate and Temporary Suspensions, Pennie may also notify other agencies that the broker is suspended including the PA Insurance Department, the Centers for Medicare & Medicaid Services, and the PA Office of Attorney General.



4.10 Termination Provisions

Termination Provisions

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A broker may terminate the Producer Agreement; brokers must notify Pennie of their intent to terminate this Agreement in writing at least 30 days in advance.

Prior to termination, brokers must notify consumers of the intended termination date, continue to assist Individuals, and inform Individuals about how they can obtain additional assistance.

If a broker terminates the Producer Agreement, the broker cannot use [Pennie.com](https://pennie.com), will no longer be registered with Pennie, cannot enroll or assist Individuals in enrolling in coverage through Pennie, cannot receive commissions from insurance companies for Pennie enrollments, and cannot help Individuals apply for APTCs and CSR.

Upon termination, the broker designation for all Individuals associated with the broker will end. Pennie cannot reinstate these designations.

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4.11 Termination Provisions

Termination Provisions

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If Pennie determines that the Insurance Producer has materially breached this agreement, Pennie shall provide a written notice to the Insurance Producer that identifies the breach and requires the Insurance Producer to cure the breach within 30 days. If the Insurance Producer fails to cure the breach to the satisfaction of Pennie within 30 days of the date of the notice, Pennie shall issue an order to show cause pursuant to 1 Pa. Code § 35.14. The resulting termination proceeding will be governed by the General Rules of Administrative Practice and Procedure (1 Pa. Code §§ 31.1-35.251)

Effects of Termination:

- Pennie will de-designate broker's book of business.
- Broker will have to stop using Pennie logos, enrolling Individuals into coverage through Pennie, helping Individuals apply for APTC and CSR through Pennie, and receiving commissions from insurance companies for Pennie enrollments.
- Pennie may also notify other agencies if this agreement is terminated including the PA Insurance Department, the Centers for Medicare & Medicaid Services, and the PA Office of Attorney General.

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4.12 Penalties Other than Termination; Fraud Findings

Penalties Other than Termination; Fraud Findings

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Other penalties for failure to comply with the Producer Agreement may include:

- Retaking all or portions of Pennie's Certification Training
- Not being allowed to use Pennie's exchange platform in the future
- Civil penalties for providing false or fraudulent information

If the Centers for Medicare & Medicaid Services or another federal or state entity notifies Pennie that a broker has engaged in fraud, or has been suspended or terminated, Pennie may take reciprocal action.

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4.13 Privacy & Security Standards

Privacy & Security Standards

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Brokers must:

- Comply with privacy and security laws, regulations, and policies
- Not share Pennie login information with others
- Create, collect, disclose, access, maintain, store, or use personally identifiable information or protected health information from Individuals only as needed to carry out authorized functions
- Monitor, assess, and update his or her privacy and security controls to make sure they are still effective
- Inform Pennie of any changes in the broker's technical systems that would negatively affect the broker's ability to comply with privacy and security standards
- Report to Pennie within 24 hours of discovery all suspected or confirmed incidents involving the unauthorized use or disclosure of personally identifiable information or protected health information by email to privacy@pennie.com. The broker must assist Pennie with its investigation of any suspected or confirmed privacy incident

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4.14 Trademark Licensing

Trademark Licensing

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Pennie is the sole and exclusive owner of its trademarks and their associated rights.

Brokers may use the Pennie trademarks shown in Exhibit A of the Producer Agreement in connection with sales of qualified health and dental plans through Pennie for the duration of the Agreement.

Brokers may only use the trademarks as a whole and cannot edit the trademarks.

Brokers may not use any other trademarks in combination with Pennie's trademarks.

Brokers cannot sublicense, transfer, or assign the use of Pennie's trademarks.

Brokers must provide copies of any advertising materials, etc., containing Pennie's trademarks in a timely manner upon Pennie's request.

When using Pennie's trademarks, brokers must provide high-quality service to preserve the trust consumers place in Pennie.

If Pennie determines that a broker is using Pennie's trademarks improperly, the broker must resolve the issue within five business days or Pennie may terminate the Producer Agreement.



4.15 Trademark Licensing: Using Pennie Logos

Trademark Licensing: Using Pennie Logos

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All Pennie logos must be requested and approved through Pennie and provided from a Pennie source.

To request the Pennie logo, visit: [External Affairs Support Requests | Pennie.com](#).

All logos must include the registered symbol (®). When writing the Pennie name in materials or publications, the first mention of Pennie must have the registered symbol.

All Pennie logo or brand use needs to follow the Pennie style guide which can be found on the Pennie website at: [Newsroom | Pennie.com](#).

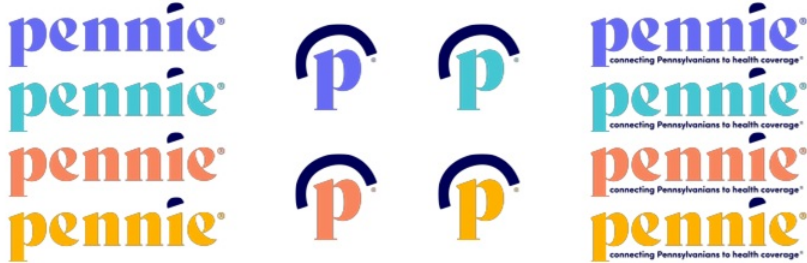


4.16 Trademark Licensing: Using Pennie Logos

Trademark Licensing: Using Pennie LogosBackNext

Pennie logos come in different shapes, sizes and colors. Each version below is an approved Pennie logo and follows the Pennie branding style/color palette.

If you require an item to include any of the logos below, it must be requested from Pennie, and all materials must be approved before publication.



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4.17 Trademark Licensing: Certified Broker Logo

Trademark Licensing: Certified Broker LogoBackNext

Pennie-certified Broker logos are available for all Pennie brokers who have completed the current Broker Certification training for the upcoming plan year.

You can request the logo at: [External Affairs Support Requests | Pennie.com](#)

The Pennie-certified Broker logo can be used in your external-facing materials (email signature, website, business cards, marketing materials, etc.) to show Individuals you are a certified broker through the marketplace.



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4.18 Commonwealth Standard Terms & Conditions

Commonwealth Standard Terms & Conditions

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Includes (but is not limited to) the below:

- Brokers shall indemnify the Commonwealth against all third-party claims, suits, demands, losses, damages, costs, and expenses arising out of activities performed by themselves or their employees related to this Agreement
- This Agreement is governed by, and must be interpreted and enforced in accordance with, the laws of the Commonwealth of Pennsylvania and the decisions of the Pennsylvania courts.

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4.19 Pennie Producer General Agreement

Pennie Producer General Agreement

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Below is a link to the Pennie Producer General Agreement. It can also be found on the *Resources* page at Pennie.com. To proceed to the final slide, you must first click on the link below to review the agreement.

Your acknowledgement and agreement to adhere to the Producer General Agreement will be captured after you have passed the Final Exam.

Pennie Producer General Agreement

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4.20 Final Notes

Final Notes**Back****Next**

If you haven't already done so, create your Pennie agency manager account or ask your agency manager to initiate the creation of your agent account.

Please allow **10-14 business days** to:

- Verify the completion of your training and issue your certificate through TrainPA
- Validate that the information entered on your TrainPA and Pennie accounts match our database of license information from the PA Insurance Department
- Update the *Certification Status* of your Pennie account from **Pending** to **Certified**, and/or your *Certification End Date* to **12/31/2027**

Please do not email brokers@pennie.com to let us know you have completed the training, or to send a copy of your certificate. Our reporting identifies who has newly completed the training and is constantly updated; the Certificate is for your records.

If you have any questions, please call the Pennie Assister/Broker line at 844-844-4440.

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5. Final Slide

5.1 Untitled Slide

Back**Exit**

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P.O. Box 11873	+1 844-844-8040	Pennie.com
Harrisburg, PA 17108-1873		