

PY27 Cert Training Module 10 – Assisters

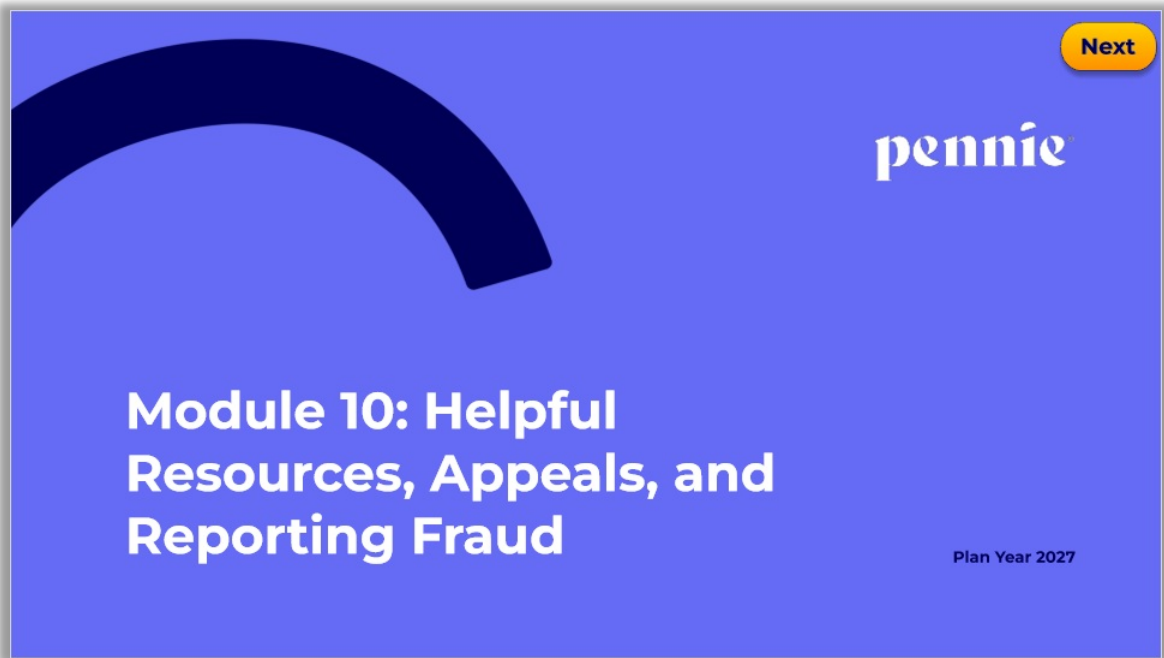
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1. Title Slide

1.1 Plan Year 2027

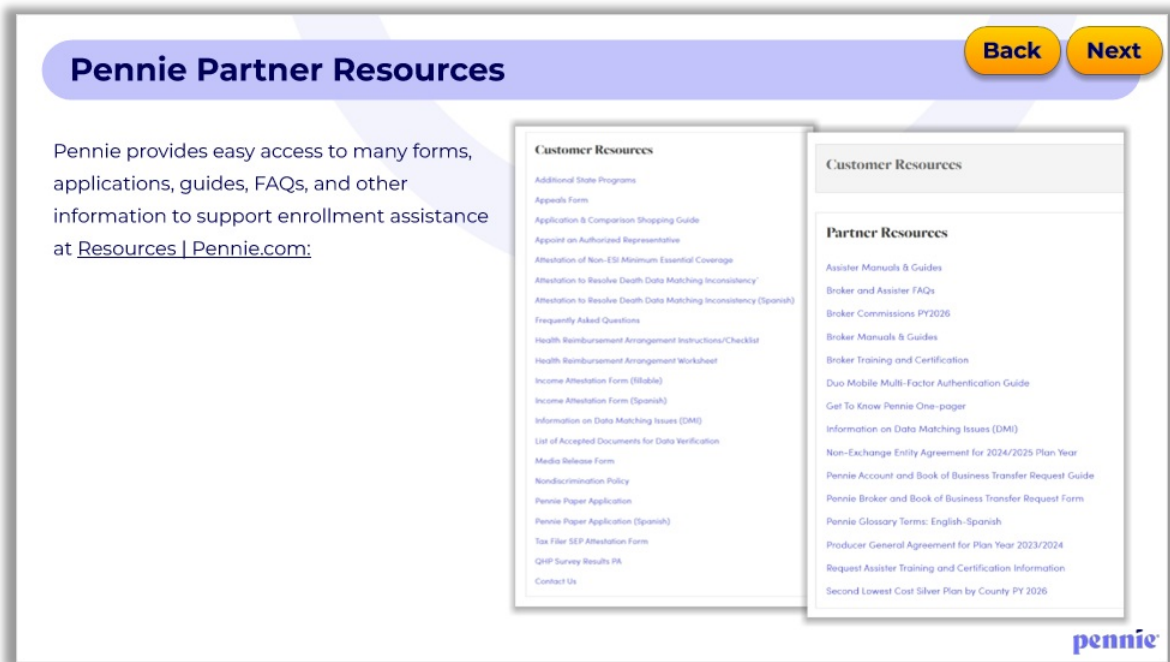


2. Pennie Resources & Marketing Materials

2.1 Pennie Resources & Marketing Materials



2.2 Pennie Partner Resources



2.3 Pennie Partner Resources

Pennie Partner ResourcesBackNext

Pennie also offers dedicated web pages where assisters and brokers can find additional information, guides, FAQs, and job aids specific to your role.

- For assisters, see [Assisters | Pennie.com](#):

Marketing Collateral
Request Printed Materials
Resources Toolkit that Includes:
Social Media Graphics & Sample Text Copy
Downloadable Flyers & Posters
Brochure & Palm Card
Newsletter Blurbs
Talking Points

Manuals & Job Aids
Submitting Documents
SEP Quick Reference Chart
Consumers Appeals Form
Assister Escalation Pathway
Application Guide & Comparison Shopping Tool
Customer Document Checklist
DMI Job Aid
DMI one-pager for Assisters
Fillable PDF that will generate a Pennie-Certified Assister ID Badge (Name/Assister's registration number)
Guide to Designating an Assister to a Customer
Pennie Assister Manual
Pennie Entity User Manual
Top 10 languages directing people to the call center to enroll

**Get Help**
Assister FAQs
Assister & Entity Manager Account Creation Guide
Assister Resources
Call 1-844-844-4440
TrainPA Account Creation & Profile Update Guide

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2.4 Pennie Customer Resources

Pennie Customer ResourcesBackNext

Pennie provides customers with a variety of tools, videos, FAQs, podcasts and information that you can use to assist customers through the enrollment process.

One such tool is the Live Chat feature, which provides an online resource for customers to chat directly with Pennie Customer Service Representatives through their secure customer portal.

Welcome to the Pennie Help Center
Find Answers. Meet Pros. Get Covered.

**Call Us**
We are ready to help and answer your questions!
[Give us a call](#)

**Chat With Us**
Looking for a quick answer? Check out our chat options.
[Chat](#)
[Chat on a Desktop](#)

**Message Us**
Have a general question? Send us a message.
[Send Message](#)

**Local Help**
Find a Pennie-certified professional near you.
[Find Local Help](#)

Chat
Thank you for contacting Pennie. Please complete this form and click Submit.
Name *

Email

Phone

What's your question? *

Please don't use the ID:

Submit

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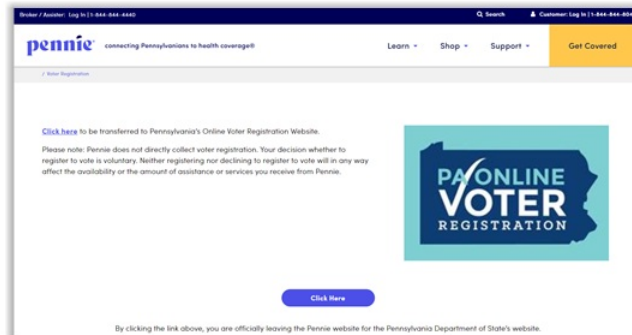
2.5 Pennie Customer Resources

Pennie Customer Resources

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As mentioned previously, when a new customer creates their account and begins an application, they will be prompted to register to vote if they are not already registered.

Pennie also maintains a page on the Pennie website where customers and non-customers alike can connect with the PA Department of State to register to vote: [Voter Registration | Pennie.com](#).



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2.6 Pennie Customer Service

Pennie Customer Service

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The Pennie Customer Service team is always here to help. They can help customers with topics including:

- Assistance in another language
- Designating or changing an Authorized Representative or Agent of Record
- Data Matching Issues
 - Pennie CSRs can provide information on the status of DMIs, how to submit documents, and review any supporting documentation a customer submits
- Pennie account issues
 - CSRs can reset account passwords, unlock customer accounts, and update user account information
- Application assistance
 - Note: CSRs are permitted to explain differences between plan options, but they are not able to make plan recommendations

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2.7 Pennie Customer Service

Pennie Customer Service**BackNext**

Pennie Customer Service (for customers): **1-844-844-8040**

- Language Line Services:
 - For Spanish, press #5; all other languages, press #8

Pennie Assister/Broker Hotline: **1-844-844-4440**

- Note: The first step for any question or request is to contact the Pennie Assister/Broker Hotline

Pennie Website: [Home | Pennie.com](#)

Pennie Assister Page: [Assisters | Pennie.com](#)

Pennie Broker Page: [Brokers | Pennie.com](#)

Pennie's FAQ Page: [FAQs | Pennie.com](#)

Report Fraud, Waste and Abuse: Complaints@pennie.com

File an Appeal: Appeals@pennie.com

Report a privacy or security incident: Privacy@pennie.com

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2.8 Marketing Materials from Pennie

Marketing Materials from Pennie**BackNext**

A variety of Pennie-branded materials targeted to different audiences are available to download or order free of charge to support education and outreach activities, such as:

- Pennie Palm Card and Early Retiree Flier
- Young Adults and Pennie Flyer
- Waiting Room Flyers
- Small Business Fact Sheet
- Pennie's Perfect Plan Flyer
- Meet Pennie
- Path to Pennie

Most materials are available in English and Spanish; some are available additional languages as well.

Visit [Marketing Materials | Pennie.com](#) to review and order available materials.

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2.9 Keeping up with Pennie

Keeping up with Pennie**BackNext**

When communicating with customers, it's important to have the latest, most accurate information available. Assistors, brokers, and customers can all keep up with the latest Pennie news through our social media channels, including the following:

[LinkedIn | PenniePA](#)

- Follow for Marketplace news, enrollment deadlines, and important announcements!

[Facebook | PenniePA](#)

- "Like" and share your thoughts!

[YouTube | PenniePA](#)

- Watch the latest commercials and review recorded trainings/webinars!

[Instagram | @PenniePA](#)

- Follow for up-to-date news and reminders!

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3. Appeals

3.1 Appeals

**Appeals****BackNext**

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3.2 Appeals

Appeals

BackNext

Among other matters, a customer has the right to file an appeal of a decision to deny, terminate, or change:

1. Their eligibility to buy health coverage through Pennie
2. The Advanced Premium Tax Credits (including the dollar amount of their tax credit) they are eligible to receive
3. The Cost-Sharing Reductions (including the dollar amount of their Cost-Sharing Reductions) they are eligible to receive
4. Their ability to enroll in – or change – plans through Pennie outside of an open enrollment period
5. Their ability to enroll in coverage through Pennie because Pennie told them that they failed to submit documents proving they were ineligible for other types of health coverage

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3.3 Appeals

Appeals

BackNext

Customers also have the right to appeal adverse action taken because Pennie did not provide them with a timely eligibility determination after they applied for insurance coverage.

Lastly, a customer has the right to file an appeal of any *final* eligibility determination from Pennie, and only *final* Pennie Eligibility Determinations are appealable. Some notices from Pennie are not final Eligibility Determinations and cannot be appealed. These include:

- Notices stating that someone on the application needs to submit documents
 - Until the documentation is submitted and the issue resolved, the eligibility notice is not final
- Notices stating more information or documents are required to be sent to the state MA or CHIP agency
 - The eligibility notice is not a final determination of eligibility for MA or CHIP coverage, and cannot be appealed
 - Note: Customers must appeal a final MA or CHIP eligibility decision with DHS, not Pennie

Customers have **90 days** from the mailing date of the notice or determination to file an appeal.

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3.4 Non-appealable Issues

Non-appealable Issues

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Pennie is unable to honor certain appeal requests for various reasons. These include (but are not limited to):

- Appeal requests to terminate coverage retroactively
- Appeal requests submitted outside the reasonable window of opportunity

In addition, Pennie is not able to assist in matters that are overseen by the insurer. Appeal requests for these matters will be dismissed as invalid. These include (but are not limited to):

- Reinstatement of coverage due to non-payment termination
- Premium billing or payment discrepancies
- The coding or denial of medical, pharmacy, or dental claims
- Facility and/or provider charges billed as out-of-network, or other network disputes

Insurers on the Exchange have their own appeal processes. If an appeal filed with Pennie is dismissed due to lack of jurisdiction, customers still have the right to appeal decisions – including those directly above – with the respective insurer. Customers should contact their insurer's Customer Service department for assistance with filing an appeal.

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3.5 Appeals Process Summary

Appeals Process Summary

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1. The customer files an appeal directly with Pennie
 - An Acknowledgment of Appeal Notice is generated and sent to the customer within 48 business hours of receipt of the appeal
2. Pennie will conduct a validity review of the appeal request
 - Valid appeals will move on to the next steps
 - Invalid appeals will be dismissed
3. Once validated, Pennie Customer Service will attempt informal resolution within the first 10 days of filing. The customer decides whether or not to accept the informal resolution decision
 - If the customer accepts the informal resolution, the appeal is closed and a summary notice is sent
 - If the customer doesn't accept the resolution, the appeal will continue through the process to a formal hearing within 90 days of the appeal being filed

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3.6 Appeals Process Summary

Appeals Process Summary

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Appeals hearings are a **formal process** where an impartial hearing examiner or judge will hear arguments from both parties and review all admissible evidence. **As the customer is the one appealing, they must come prepared to testify.** Customers can hire counsel or appoint an Authorized Representative to speak on their behalf.

After the hearing, the hearing examiner or judge will make a ruling based on the testimony and evidence presented at the hearing. The decision is communicated to the customer through an order.



3.7 Filing an Appeal

Filing an Appeal

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To file an appeal, customers must complete and submit an Appeal Form available at Pennie.com/appeals. Completed appeals forms and supporting documents can be submitted:

- By mail: Pennie Appeals, PO Box 2008, Birmingham, AL 35203
- By secure fax: 717-232-2226
- By email: appeals@pennie.com
- By phone: Pennie Customer Service 1-844-844-8040 (TTY: 711)

Customers can choose to name an authorized representative, including an attorney or non-attorney, to help them with the appeal. If the customer wishes to have an authorized representative help with their appeal, they need to complete and submit an [Authorized Representative Form | Pennie.com](#).



4. Reporting Fraud, Waste, & Abuse

4.1 Reporting Fraud, Waste, & Abuse



4.2 Fraud, Waste, and Abuse

Fraud, Waste, and Abuse

Fraud is a false representation of the facts, including making false or misleading statements, or trying to hide wrongdoing by an individual(s) or an organization. It includes – but is not limited to – when an individual is believed to have knowingly and deliberately withheld information or provided incorrect information to obtain assistance for which he/she would otherwise be ineligible. The deception is intentional and usually results in a benefit to the perpetrator while causing damage, harm, or loss to the U.S. Government, the Commonwealth, or others.

Waste is the unnecessary spending or careless squandering of resources, whether intentional or unintentional. Sometimes, inefficient or ineffective business practices may result in waste.

Abuse is the intentional destruction, diversion, manipulation, misapplication, mistreatment, or misuse of resources; or the extravagant or excessive use of a person's position or authority. Abuse can occur in a financial or non-financial environment.

A photograph of a dictionary page. The word 'fraud' is prominently displayed in a large, bold, black font. To its right is its phonetic transcription '/frɔ:d/'. Above the word, it says 'ORIGIN from Ge'. Below the word, it says 'tended to resul' and 'or thing inten'. At the bottom, the word 'DERIVATIVES' is visible. Other words like 'Fraud', 'address for a', 'woman.', 'in-', 'om', 'aid' are partially visible in the background.

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4.3 Examples of Assister/Broker Fraud

Examples of Assister/Broker Fraud

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Examples of fraud that could be committed by an assister or broker include:

- Misrepresenting information to convince or steer a customer to enroll in a certain plan, particularly if there is personal financial remuneration
- Knowingly promising a customer certain services or prices that aren't actually available
- Claiming to work for Pennie in order to obtain a customer's personal information
- Enrolling a customer in a health or dental plan without the customer's knowledge or consent
- Enrolling a customer in duplicative coverage to obtain additional commission or other financial benefit
- Claiming a customer or appointing yourself as their agent without the customer's consent

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4.4 Examples of Assister/Broker Fraud

Examples of Assister/Broker Fraud

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Beginning in late 2025, State-based Exchanges nationwide experienced a surge in potentially fraudulent enrollments, or enrollments that contained material misrepresentations. Pennie quickly reacted by:

- Expanding reporting around known identifiers of fraudulent policies
- Gating almost all SEPs, which now require customer documentation to be approved prior to plan shopping
- Proactively querying enrollments to identify potential fraud
- Referring suspicious accounts to insurers for review and subsequent rescission, if appropriate
- Streamlining the insurer rescission process to adapt to the increased volume of requests, and shorten the review window

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4.5 Examples of Assister/Broker Fraud

Examples of Assister/Broker Fraud

BackNext

As a result of these efforts:

- ✓ Nearly 3500 policies were referred to insurers for further investigation
- ✓ More than 1600 policies have been submitted and approved for rescission totaling more than \$450 million in claims billed to insurers
- ✓ More than 80 brokers have been referred to PID for fraud and/or deceiving customers
- ✓ 43 brokers have had their PA license revoked, or their Pennie certification terminated

Assisters found perpetuating fraud will be de-certified as a Pennie assister, referred to the PA Insurance Department for license revocation, referred to the PA Office of Attorney General (OAG), and/or PA Office of the State Inspector General (OSIG).

Note: Data as of July 2026

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4.6 Examples of Customer Fraud

Examples of Customer Fraud

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Fraud may be committed by customers in different ways, including:

- Giving false information to qualify for certain types of benefits provided by Pennie or other entities
- Knowingly misrepresenting facts (e.g., number of dependents) to get coverage through MA or CHIP, or to get a more favorable APTC or CSR through Pennie
- Failing to report all sources of income on their eligibility applications
- Failing to disclose tobacco use on their eligibility applications
- Providing false identifying information such as a false name, SSN, address, or other documents indicating they are lawfully present when they are not

It is important to be familiar with how to identify potential fraud and what to do when you think fraud may have occurred. You should recognize behaviors or situations that may be examples of fraud and report them to the proper authorities. **It is not your responsibility to prove that fraud occurred, but it is your responsibility to report potential instances of fraud.**

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4.7 Reporting Suspected Fraud

Reporting Suspected Fraud

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If a customer feels they have experienced fraud, waste, or abuse, or has been the victim of identity theft, you are encouraged to help them report this to the appropriate authorities.

In all situations of suspected fraud, it is important to collect as much information as possible so you or the customer can accurately report it. Types of information to collect may include:

- The name and contact information of the individual or entity suspected of fraud
- A summary of the suspected fraud
- The date the suspected fraud occurred
- Whether you suspected the fraud or heard about it from a third party
- If the third party was a customer, you should include contact information for the customer as well

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4.8 Reporting Suspected Fraud

Reporting Suspected Fraud

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The **Pennsylvania Insurance Department** maintains jurisdiction over the licensing and operation of assisters, brokers, and insurers. Complaints against any of these entities can be filed by visiting the *Consumer Services* page of the PID website: [Consumer Services | insurance.pa.gov](https://www.insurance.pa.gov/consumer-services).

Assisters or brokers who suspect a customer may be conducting insurance fraud should file a report with the **Office of Attorney General (OAG)**: [Insurance Fraud Referrals | PA OAG](https://www.oag.state.pa.us/insurance-fraud-referrals).

If you believe a customer falsified information to gain government assistance (including MA and CHIP), you should report the suspected fraud to the **Office of the State Inspector General (OSIG)**: [Public Assistance Fraud | osig.pa.gov](https://www.osig.pa.gov/public-assistance-fraud).

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4.9 What to Advise Customers

What to Advise Customers

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To protect themselves against fraud, waste, and abuse, you should encourage customers to:

- Protect their SSN and other identifying information by only providing it to trusted assisters or brokers
- Shred documents containing healthcare or other personal information before throwing them away
- Look for official web addresses which will have logos for Pennie and pennie.com
- Review information from health plans to make sure services, equipment, and prescriptions used by customers or their household members are listed within an accurate Explanation of Benefits (EOB)
- Be wary of product promotions, so-called "special deals," or other offers that seem too good to be true
- Make sure they are on Pennie's official website: <https://pennie.com> or <https://agency.pennie.com>. Pennie is not affiliated with any other websites or domains
- Contact Pennie if they suspect their personal was given to someone not affiliated with Pennie
- Report suspicious calls or websites by calling 1-844-844-8040 or emailing complaints@pennie.com

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4.10 What Not to Advise Customers

What Not to Advise Customers

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To protect themselves against fraud, waste, and abuse, you should not encourage customers to:

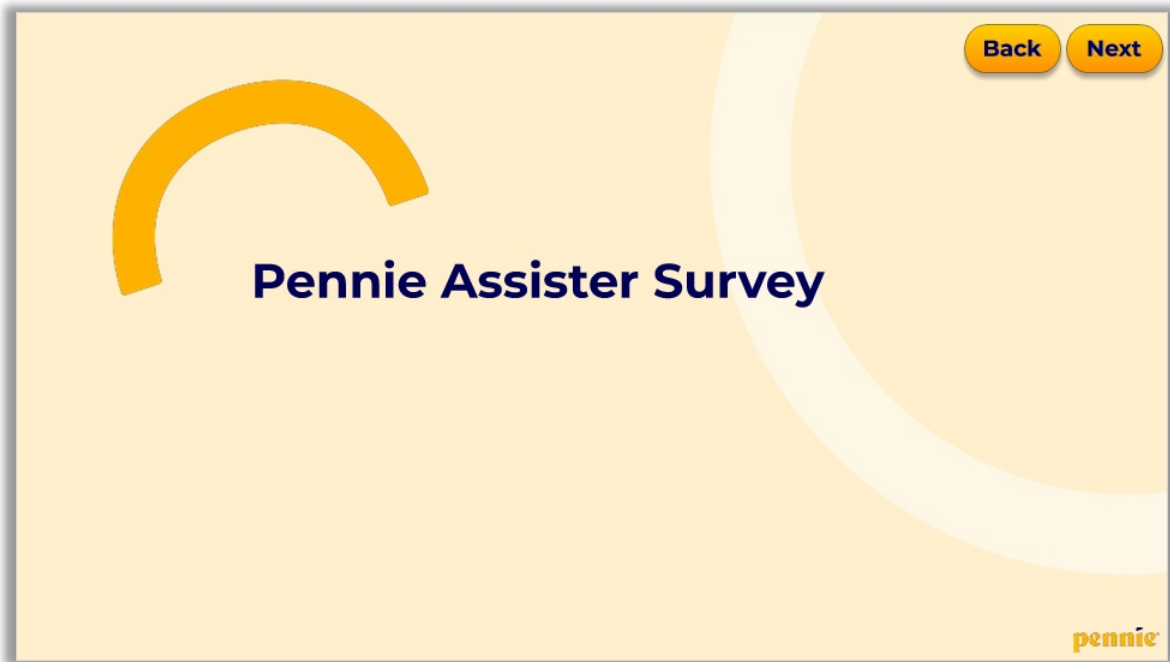
- Respond to unsolicited advertisements
- Give out personal information over the telephone, Internet, or in person unless the requestor has proven they have the authority to gather this information for enrollment purposes
- Sign blank insurance forms or applications
- Be pressured into making purchases, signing contracts, or committing funds
- Be afraid to ask questions and verify the answers

For more information on fraud, waste, and abuse, refer customers to the Office of the State Inspector General (OSIG) website: [OSIG | pa.gov](https://osig.pa.gov).

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5. Pennie Assister Survey

5.1 Pennie Assister Survey



5.2 Pennie Assister Survey

Pennie Assister SurveyBackNext

Pennie routinely collects information from consumers, enrollees, and stakeholders to understand their needs. We've consistently heard that uninsured consumers want help throughout the process of applying and enrolling in health coverage.

To address consumer and assister needs, Pennie created a brief survey linked below. Your participation is greatly appreciated and will help Pennie fulfill our commitment in helping Pennsylvanians get the lowest costs on high-quality health coverage.

Please note:

- No identifying information is required
- You may choose to select the **Prefer Not to Answer** option for any question you do not feel comfortable answering
- This data will only be used in support of Pennie's strategic initiatives

Pennie Assister Survey

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6. End Slide

6.1 Untitled Slide

