

PY27 Cert Training Module 2A - Agency Managers

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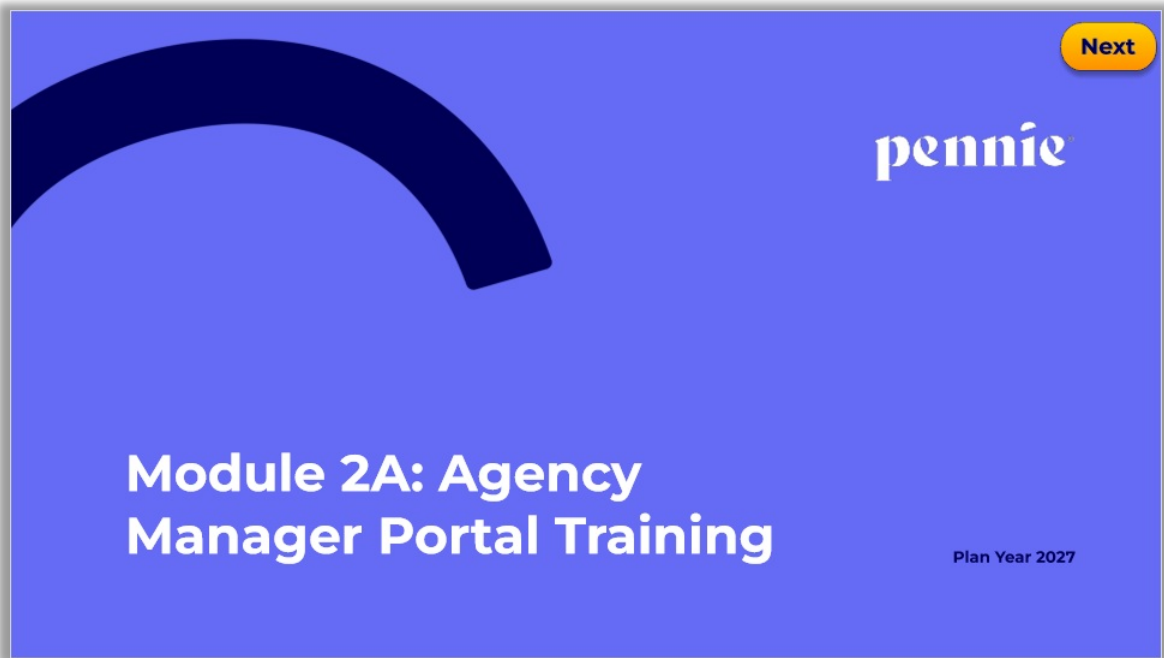
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1. Title Slide

1.1 Module 2A: Agency Manager Portal Training



2. Agency & Agency Manager Account Functionality

2.1 Agency & Agency Manager Account Functionality



2.2 Agency/Agency Manager Dashboard

The screenshot shows the "Agency/Agency Manager Dashboard" interface. At the top, there is a purple header bar with the title "Agency/Agency Manager Dashboard" and two yellow buttons labeled "Back" and "Next". Below the header, a paragraph explains that the dashboard acts as the landing page for agency managers, allowing them to view agents or navigate to other tabs for additional actions.

Below the text is a screenshot of the dashboard's main content area. It features a navigation bar with tabs: "Agents", "Agency Delegations", "Agency Account", "My Delegations", and "My Agent Profile". The "Agents" tab is selected. On the left, there is a "Refine Results By" section with input fields for "First Name" and "Last Name", and a "Reset All" link. The main area displays a table of agents:

Agent Name	Active/Inactive	Customers	Agent License #	Certification Status
Michael Robinovl...	Active	0	9876543	Certified
Melissa King	Active	0	7654321	Certified

Below the table, it says "Showing 1-2 of 2 items" and includes pagination controls. A yellow callout box with a pointer to the table contains the following text:

Here, Agency Managers can view and take action on agency brokers' accounts, such as:

- Viewing their certification status
- Viewing their Books of Business
- Accepting customer delegations on their behalf

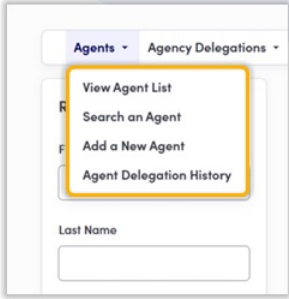
The "pennie" logo is in the bottom right corner.

2.3 Agents Tab

Agents Tab

BackNext

Under the **Agents** drop-down, agency managers can view a list of all agents within the agency, search for an agent, and initiate the creation of a new agent account:



pennie

2.4 Adding an Agent

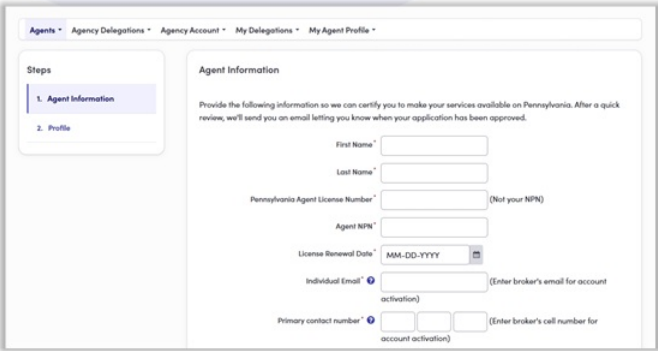
Adding an Agent

BackNext

To add an agent to your agency **who does not currently have a Pennie account**, select **Add a New Agent** from the **Agents** drop-down.

Once the information is submitted, a link will be sent to the broker at the email address used to create the account, requesting that they claim the account.

Note: To add an agent to your agency **who already has an existing Pennie account** and is currently assigned to another agency, please refer to the **Account & Book of Business Transfers** section later in this module.



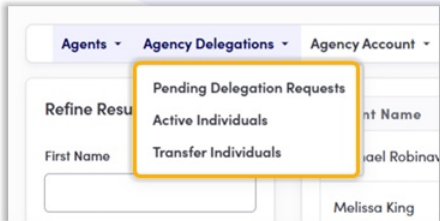
pennie

2.5 Agency Delegations Tab

Agency Delegations Tab

BackNext

Under the **Agency Delegations** drop-down, agency managers can view and accept or reject pending customer delegation requests, view active delegations, and transfer delegations from one agent to another.



pennie

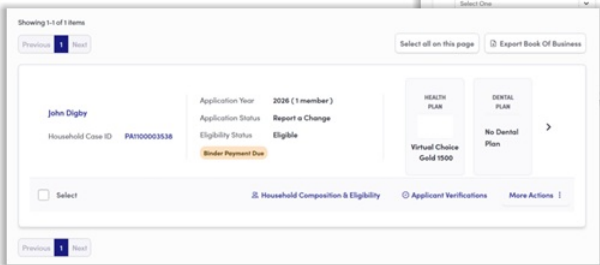
2.6 Active Individuals

Active Individuals

BackNext

By navigating to **Active Individuals** from the **Agency Delegations** drop-down, you can view all of the individuals who have designated one of the agency's brokers as their Agent of Record, along with the current status of their accounts.

Clicking on the customer's name will open their *Client Details* page.



pennie

2.7 Active Individuals: Client Details

Active Individuals: Client Details

BackNext

The **Client Details** page shows summaries of:

- The household account
- Open application verifications/DMIs
- The household members and their eligibility
- The active policy(ies)

Coverage Details 2026 2025

Health Plan

Plan highlights

More details

Account Note

Add Account Note

Policy details

Client details

Household info

Required verifications/DMIs

Household members & Eligibility Summary

pennie

2.8 Agency Account Tab

Agency Account Tab

BackNext

Under the **Agency Account** tab, you can view and/or update the agency's public-facing information (i.e., name, address, hours of operation, etc.), the contact information for the agency's primary and financial contacts, confirm the certification status, and more:

Agents Agency Delegations Agency Account My Delegations My Agent Profile

Refine Results By Reset All

First Name

Agency Information

Location and Hours

Document Upload

Agency Certification

Active/Inactive Customers A

Active 0 9

Active 0 7

pennie

2.9 Agency Information

Agency Information

BackNext

On the **Agency Information** page, you can view and/or update the agency's public-facing information:

Agents

Agency Delegations

Agency Account

My Delegations

My Agent Profile

Steps

Agency Information

Location and Hours

Document Upload

Certification Status

Agency Information

Edit

Agency Name (Public Facing): PTMC

Legal Business Name: PTMC

Federal Tax Id: -

Agency License Number: 98765432

License Renewal Date: 07/01/2028

Agency Managers: Michael Robinavitch

Captive Agency: No

pennie

2.10 Location & Hours

Location & Hours

BackNext

To edit the agency address, add additional locations ("Sub-Sites") for organizations with more than one office, or to update hours of operation, click on **Locations and Hours**:

Agents

Agency Delegations

Agency Account

My Delegations

My Agent Profile

Steps

Agency Information

Location and Hours

Document Upload

Certification Status

Agency Location And Hours

Add Sub Site

PRIMARY SITE: Pittsburgh Main

320 E North Ave, 15212

Edit

Location Information

Primary Location Name: Pittsburgh Main

Primary Location Email

Primary Contact Number

Address Line 1: 320 E North Ave

Address Line 2

City: Pittsburgh

State: PA

Zip Code: 15212

Hours of Operation

Monday: 8:00 am - 6:00 pm

Tuesday: 8:00 am - 6:00 pm

Wednesday: 8:00 am - 6:00 pm

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2.11 Certification Status

Certification StatusBackNext

On the **Certification Status** page, you can confirm the agency's certification status and the date the account was activated:

Agents

Agency Delegations

Agency Account

My Delegations

My Agent Profile

Steps

Agency Information

Location and Hours

Document Upload

Certification Status

Agency Certification Status

Application Submission Date: 06-06-2026

Certification Status: Certified

Certification Number: 63

Certification Date: 06-06-2026

pennie

3. The Book of Business Report & Changing a Delegation

3.1 The Book of Business Report & Changing a Delegation

BackNext



The Book of Business Report & Changing a Delegation

pennie

3.2 The Agency Book of Business

The Agency Book of Business

BackNext

As the agency manager, you can export the **Book of Business** for an individual broker, or the entire agency.

Simply navigate to the *Active Individuals* page under the *Agency Delegations* tab, and click on the **Export Book of Business** button:

Export data

☐ Export currently selected clients (0)

☐ Export all clients in search results (0)

☐ Export entire Book of Business (All Agents)

☐ Export Book of Business for an Agent

Format

☐ XLS (Microsoft Excel)

☒ CSV

You are about to download customer information. You must agree to follow Pennie's privacy and security standards. Click "I agree" to continue.

☒ I agree

Cancel

Export

Clients

Search all clients

First Name

Last Name

Application Year

Select One

Clear all

Search

See all

Showing 1-1 of 1 items

Previous

Next

Select all on this page

Transfer Selected

Export Book Of Business

John Digby

Household Case ID

PA100003538

Agent

Michael Robinson

NPN

12355789

Application Year

2026 (1 member)

Application Status

Report a Change

Eligibility Status

Eligible

Binder Payment Due

HEALTH PLAN

DENTAL PLAN

No Dental Plan

☐ Select

Household Composition & Eligibility

Applicant Verifications

More Actions

3.3 The Agency Book of Business

The Agency Book of Business

BackNext

When exporting a Book of Business, the following information for each subscriber is included:

- Agent First Name
- Agent Last Name
- License Number
- Customer First Name
- Customer Last Name
- Phone Number
- Email Address

- Address
- Application Date
- Carrier Name
- Plan Name
- Premium (monthly)
- APTC (monthly)
- Individual Contribution (monthly)

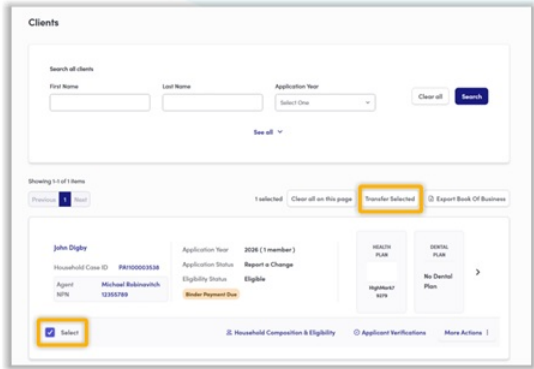
- Office Visits
- Generic Drugs
- Deductible
- Application Year
- Application Status
- Approaching Medicare Age?
- Binder Payment Due?

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3.4 Changing a Delegation

Changing a DelegationBackNext

To reassign a customer from one broker to another, search for the customer to be transferred by using the search tool, or by scrolling through the list of customers. Once found, check the **Select** box under the customer's name, then click on the **Transfer Selected** button:



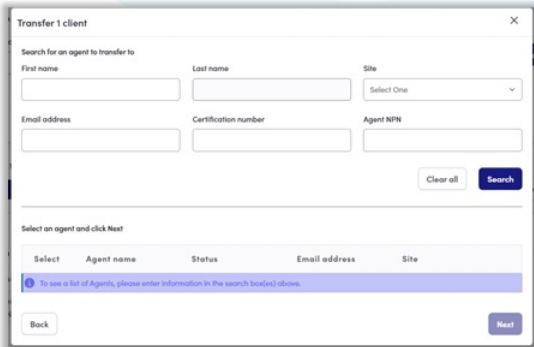
The screenshot shows the 'Clients' interface. At the top, there is a search bar with fields for 'First Name', 'Last Name', and 'Application Year'. Below the search bar, there is a table of clients. The first client, 'John Digby', is highlighted. Under his name, there is a 'Select' checkbox which is checked. To the right of the table, there is a 'Transfer Selected' button which is highlighted. The interface also shows 'Showing 1 of 1 items' and '1 selected'.

pennie

3.5 Changing a Delegation

Changing a DelegationBackNext

In the pop-up window, use the search to find the broker the customer will be reassigned to – their name will appear below the table headings at the bottom of the screen:



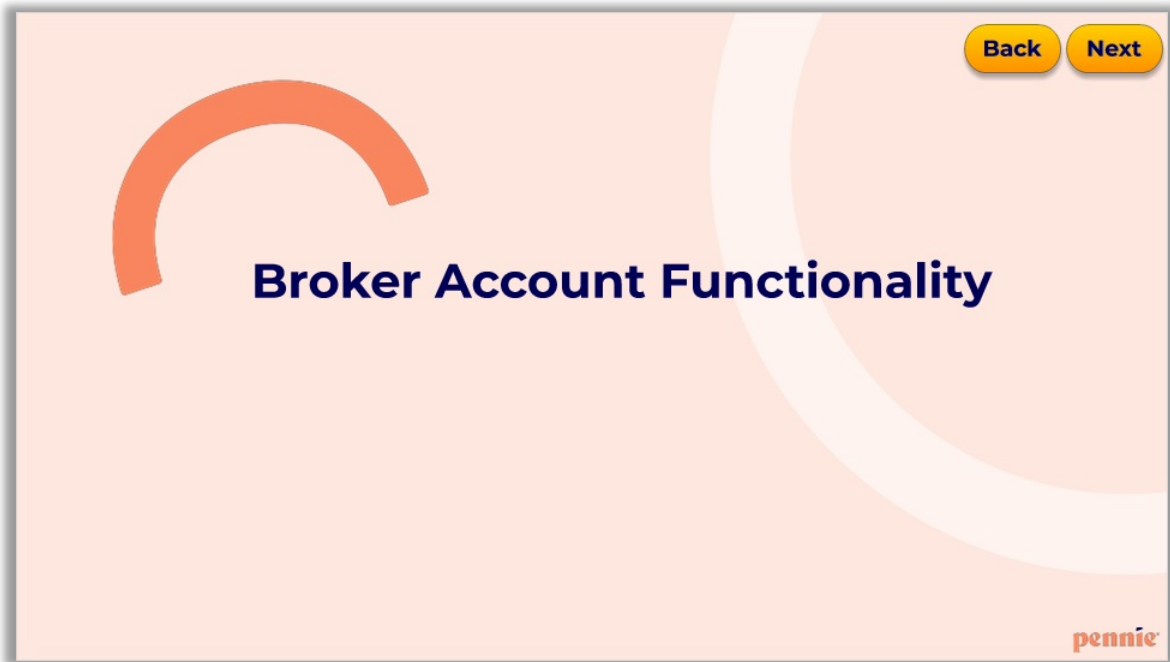
The screenshot shows the 'Transfer 1 client' pop-up window. At the top, there is a search bar with fields for 'First name', 'Last name', 'Site', 'Email address', 'Certification number', and 'Agent NPI'. Below the search bar, there is a table with columns 'Select', 'Agent name', 'Status', 'Email address', and 'Site'. The 'Select' checkbox is checked. Below the table, there is a message: 'To see a list of Agents, please enter information in the search box(es) above.' At the bottom, there are 'Back' and 'Next' buttons.

After choosing the agent, a second pop-up window will ask you to confirm the transfer before making the change.

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4. Broker Account Functionality

4.1 Broker Account Functionality



4.2 Agency Manager/Agent Account Functionality

Agency Manager/Agent Account Functionality

Since agency managers are also brokers, you will require the system functionality of a broker account as well. The last two tabs on the agency toolbar – **My Delegations** and **My Agent Profile** – allow you to access your own personal delegations, customer assignments, and pending customer requests.

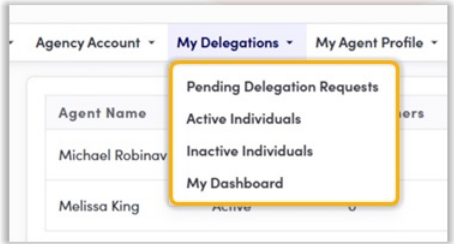
This section of the module will now review broker account functionality.

pennie

4.3 My Delegations Tab

My Delegations TabBackNext

Under the **My Delegations** tab, you can respond to pending new business requests, access and manage your personal clients, export your individual Book of Business, review inactive customers if necessary, and view your agent dashboard:



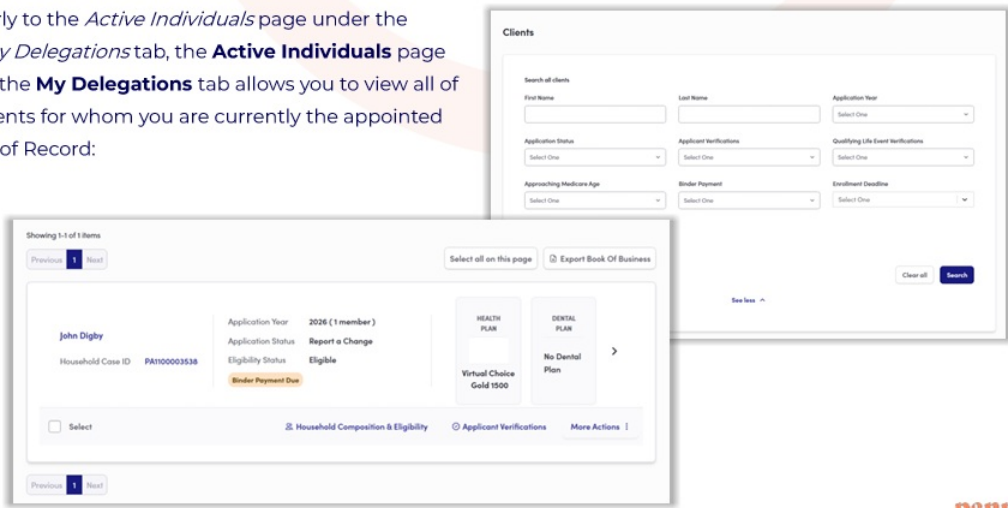
The screenshot shows a dropdown menu for the 'My Delegations' tab. The menu options are: Pending Delegation Requests, Active Individuals, Inactive Individuals, and My Dashboard. The 'Active Individuals' option is highlighted with a yellow border.

pennie

4.4 Active Individuals

Active IndividualsBackNext

Similarly to the *Active Individuals* page under the *Agency Delegations* tab, the **Active Individuals** page under the **My Delegations** tab allows you to view all of the clients for whom you are currently the appointed Agent of Record:



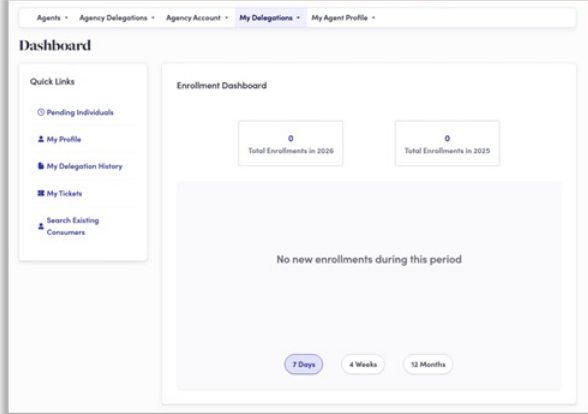
The screenshot shows the 'Active Individuals' page. It features a search bar with fields for First Name, Last Name, and Application Year. Below the search bar are filters for Application Status, Applicant Verifications, Qualifying Life Event Verifications, Approaching Medicare Age, Binder Payment, and Enrollment Deadline. A 'Clear all' button and a 'Search' button are at the bottom right. The main content area shows a list of clients, with the first client being John Digby. The client details include Application Year (2026 (1 member)), Application Status (Report a Change), Eligibility Status (Eligible), and a 'Binder Payment Due' status. There are also buttons for 'Select', 'Household Composition & Eligibility', 'Applicant Verifications', and 'More Actions'.

pennie

4.5 My Dashboard

My DashboardBackNext

On the **My Dashboard** page, you can view a recent snapshot of your enrollments, or navigate to one of the other *Quick Links* to take additional actions:

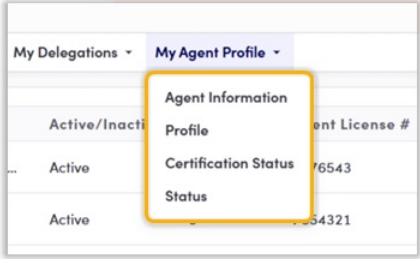


pennie

4.6 My Agent Profile Tab

My Agent Profile TabBackNext

Under the **My Agent Profile** tab, you can view and/or update your contact information, how the information on your account appears to customers, and confirm your certification status:



pennie

4.7 Agent Information

Agent Information

To view and/or update the information on your account (i.e., name, address, certification status, etc.), click on **Agent Information**:

BackNext

Agents • Agency Delegations • Agency Account • My Delegations • My Agent Profile •

Michael Robinavitch

Steps

Agent Information

Profile

My Tickets

Certification Status

Status

Agent Information

Edit

First Name: Michael

Last Name: Robinavitch

Pennsylvania Agent License Number: 9876543

Agent NPN: 12355789

License Renewal Date: 05/01/2027

Individual Email: dcrebby@yahoo.com

Primary phone number: (412) 123-4567

Preferred Method of Communication: Email

Business Name: PTMC

Federal Employer Identification Number (EIN): -

Role: Agency Manager

Captive Agent: No

Business Address

Business Address: 320 E North Ave
Pittsburgh, PA 15212

Correspondence Address

Correspondence Address: 320 E North Ave
Pittsburgh, PA 15212

pennie

4.8 My Profile

My Profile

To view and/or update how the information on your account appears to customers, click on **My Profile**:

BackNext

Agents • Agency Delegations • Agency Account • My Delegations • My Agent Profile •

Michael Robinavitch

Steps

Agent Information

Profile

My Tickets

Certification Status

Status

Profile

Edit

Review and edit your public profile, which can be seen by Pennie users looking for Agents. The more accurate the information you provide, the more likely it is that potential customers will contact you.



Michael Robinavitch
320 E North Ave
Pittsburgh, PA 15212

Phone number: (412) 123-4567

Your Public Email: dcrebby@yahoo.com

Business Contact Phone Number: (412) 987-6543

Product Expertise: Health, Dental, Vision, Medicaid, CHIP

Allow consumers to search: Yes

Available for remote assistance: Yes

State License Number: Yes

pennie

4.9 My Tickets

My Tickets

BackNext

You are able to access your **My Tickets** page from either the *My Profile* page, or by clicking on **My Tickets** under the *Quick Links* on the *Dashboard*.

Agents • Agency Delegations • Agency Account • My Delegations • My Agent Profile •

Quick Links

Pending Delegation Requests

My Profile

My Delegation History

My Tickets

Ticket History

Submit New Ticket

Ticket Id	Subject	Individual	Status	Created Date	Close Date
TIC-1035109	Verify Change to Employer Plan, with Gain in Eligibility for Financial Help		Resolved	08/01/2025	08/15/2025
TIC-1032106	Verify Citizenship		Resolved	07/25/2025	07/25/2025
TIC-1031722	Verify Change to Employer Plan, with Gain in Eligibility for Financial Help		Resolved	07/24/2025	07/31/2025

4.10 Certification Status

Certification Status

BackNext

To confirm the certification status of your account, select **Certification Status**:

After completing this training, please allow up to 10-14 business days for your **Certification Renewal Date** to be updated on your account.

Pennie performs checks on the information entered against trusted sources to verify its accuracy. **If any piece of information does not match your PID-issued license exactly, we will be unable to certify your account.**

Agents • Agency Delegations • Agency Account • My Delegations • My Agent Profile •

Steps

Agent Information

Profile

My Tickets

Certification Status

Status

Michael Robinavitch

Certification Status

Agent Number 2000001222

Application Submission Date 08-06-2026

Certification Status **Certified**

Certification Number 5000001158

Certification Date 08-06-2026

Renewal Date 12-31-2027

5. Search for Existing/Add New Consumers

5.1 Search for Existing/Add New Consumers



5.2 Search for Existing/Add New Consumers

Search for Existing/Add New Consumers

To add a new customer, click on the **Search Existing Consumers** link under the *Quick Links* section of the *Dashboard* (under the **My Delegations** tab):

This feature still allows brokers to create a new household on behalf of a customer if one doesn't currently exist, but requires you to first search the system for an existing household record prior to creating a new one. This helps prevent creation of duplicate households.

If no customer record exists, you will be prompted to create a new record and appoint yourself as their Agent of Record at the same time.

The screenshot shows the Pennie Dashboard interface. At the top, there are navigation tabs: Agents, Agency Delegations, Agency Account, My Delegations (selected), and My Agent Profile. The main content area is titled "Dashboard". On the left, under "Quick Links", there is a list of links: Pending Individuals, My Profile, My Delegation History, My Tickets, and Search Existing Consumers (which is highlighted with a yellow box). On the right, under "Enrollment Dashboard", there are two boxes showing "Total Enrollments in 2020" with a value of 0. Below these is a message "No new enrollments during this period" and three buttons for time periods: 7 Days, 4 Weeks, and 12 Months.

5.3 Search for Existing/Add New Consumers

Search for Existing/Add New ConsumersBackNext

On the first page of the search tool, you will enter the customer's name and date of birth. You will then select the corresponding type of documentation which you have been provided by the customer allowing you to verify their identity:

After the document number is added, specify if the customer provided the documentation in person or over the phone:

Search For Existing Consumer
☐ I attest I have the permission to perform this search, and that the information provided to me to verify the consumer's identity is correct to the best of my knowledge.*
Please fill in all of the fields below to verify the consumer's identity.
First Name *
Last Name *
Date of Birth *
MM/DD/YYYY
Document Type *
Select
Document Number *
Method *
Select
Continue

pennie

5.4 Search for Existing/Add New Consumers

Search for Existing/Add New ConsumersBackNext

On the next page, you will be asked to enter the customer's Social Security Number if it wasn't provided on the first page (the DOB will pre-populate regardless):

Fetch Existing Consumer
Search by SSN
Social Security Number *
***-**-6789
Date of Birth *
01/01/1986
Search

Note: The search tool will only work for customers with an SSN. For those without an SSN, you must call Pennie Customer Service with the customer on the line.

pennie

5.5 Search for Existing/Add New Consumers

Back

Next

Search for Existing/Add New Consumers

If the customer record is found, you can select the account, then trigger a **One-time Passcode (OTP)** that is immediately sent to the customer:

If no customer is found, you will be prompted to begin a new application:

Fetch Existing Consumer

Search by SSN

Social Security Number *

***-**-6789

Date of Birth *

01/01/1986

Search

John Digby

DOB

01/01/1986

Address

123 Main St, Pittsburgh, PA 15215

Phone

4121119999

Email

digby@yopmail.com

SSN

XXX-XX-6789

Cancel

Send Passcode

No match found

Based on the details you provided, we were unable to make a match to our database. If you would like to start a new application, please select the Start A New Application button to begin the process. If you would like to try again, please select the Cancel button to re-enter details.

Cancel

Start new application

pennie

5.6 Search for Existing/Add New Consumers

Back

Next

Search for Existing/Add New Consumers

Once the **One-time Passcode (OTP)** is triggered, the code is immediately sent to the customer. The customer will need to provide you with the passcode before you are able to appoint yourself as their Agent of Record:

John Digby

DOB

01/01/1986

Address

123 Main St, Pittsburgh, PA 15215

Phone

4121119999

Email

digby@yopmail.com

SSN

XXX-XX-6789

Cancel

Send Passcode

A passcode will be sent to the customer. Passcode verification is required before you can add the customer to your book of business.

pennie

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5.7 Search for Existing/Add New Consumers

Search for Existing/Add New ConsumersBackNext

Depending on the customer's communication preferences and how they have indicated they would like receive important alerts, the system will:

- Send the OTP to the cell phone number associated with their account via text message
- Call the phone number associated with their account to verify the OTP
- Send the OTP to the email address associated with their account

Verify email✕

A passcode has been sent to digby@yopmail.com. Enter the passcode into field below to update the email address.

Enter passcode

Submit

Didn't receive your verification passcode? [Resend](#)

Cancel

Verify Phone Number✕

A passcode has been sent to (412) 111-9999. Enter the passcode into field below to update the phone number.

Enter passcode

Submit

Didn't receive your verification passcode?
[Resend by text message](#)
[Resend by automated phone call](#)

Cancel

pennie

5.8 Search for Existing/Add New Consumers

Search for Existing/Add New ConsumersBackNext

After successfully verifying the OTP, simply confirm that you would like to add the customer to your Book of Business:

Are you sure?✕

Are you sure you want to become the Agent of Record for John Digby

If you click "Yes," John Digby will be added to your Book of Business. You can then access the consumer's applications and other details to help them with enrollment.

Cancel

Yes

Success✕

John Digby has been successfully added to your Book of Business.

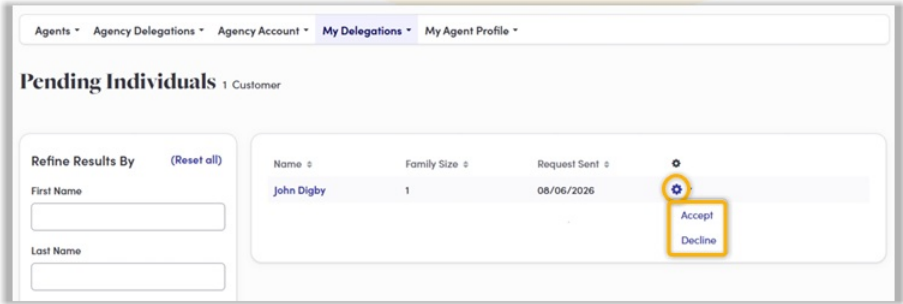
Close

pennie

5.9 Pending Delegation Requests

Pending Delegation RequestsBackNext

Customers can initiate delegation requests as well. This can be done through the Customer “Get Free Help” Search. By navigating to the **Pending Delegation Request** page under the **My Delegations** tab, you can view delegation requests you’ve received and are awaiting your acceptance (or denial):



Pending Individuals 1 Customer

Refine Results By (Reset all)

First Name

Last Name

Name	Family Size	Request Sent
John Digby	1	08/06/2026

Accept

Decline

pennie

5.10 Avoiding Duplicate Enrollments

Avoiding Duplicate EnrollmentsBackNext

Most customers should only have one household account in the Pennie system.

When a customer has more than one household record, it can cause unexpected outcomes resulting in confusion, poor customer service, customer frustration, and delays.

Most duplicate household accounts are created when assisters or brokers add a new household for a customer when the client already had an existing household on Pennie.

When working with a new client, be sure to ask them if they:

- Ever had – or applied for – coverage through Pennie
- Had coverage through HealthCare.gov in 2020
 - If so, they likely already have an existing household account on Pennie

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6. Account & Book of Business Transfers

6.1 Account & Book of Business Transfers



6.2 Overview

Overview Back Next

It is common for Pennie-certified Brokers to change agencies. This can be for a number of reasons, some of which are listed below:

- Going from one brokerage to another
- Going from a brokerage to self-employment (or vice versa)
- Going from an insurer to a brokerage or self-employment (or vice versa)

When changing agencies, **you must inform Pennie as soon as possible.**



Brokers are not able to transfer their own account to another agency – it must be done by a **Pennie administrator.** Simply changing the name of the agency in the **Business Name** field of your account **does not** transfer your account to a new agency.



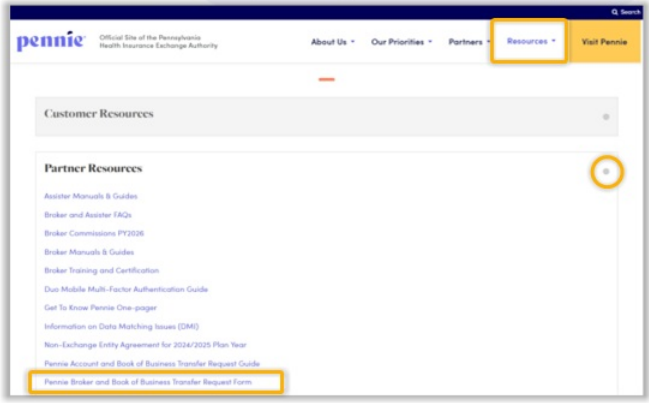
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6.3 Changing Agencies: Existing Accounts

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Changing Agencies: Existing Accounts

If you already have a broker account and will be moving to a new agency, **you will need to request an account transfer by completing and attaching the Pennie Broker and Book of Business Transfer Request Form** to a ticket submitted from your current account, or by emailing the form to brokers@pennie.com.



The screenshot shows the Pennie website's 'Partner Resources' page. The 'Pennie Broker and Book of Business Transfer Request Form' is highlighted with a yellow box at the bottom of the list.

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6.4 Broker and Book of Business Transfer Request Form

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Broker and Book of Business Transfer Request Form

One or both check boxes *must* be marked:

- If the broker account along with their Book is being transferred to your agency, check *both* boxes
- If only the broker account is being transferred (i.e., their Book remains property of their current agency), check the left box *only*
- If only the broker's Book is being transferred (i.e., broker is retiring, etc.), check the right box *only*

Check the appropriate boxes (select both if applicable):

☐ Check if transferring Broker to a New Pennie Agency ☐ Check if transferring Customers to New Pennie Agency

Section 1: Broker Information (required):

First Name: _____ Contact Email: _____
Last Name: _____ Contact Telephone: _____
License No.: _____ NPN: _____
By signing, you are requesting transfer from the Current Pennie Agency to the New Pennie Agency. Additionally, you are attesting under penalty of perjury, as governed by 42 Pa.C.S. §§ 6301-6309 (relating to election to maintain, transfer and/or re-compensation for all brokers and sales agents and regulatory compliance to this action).

Broker Signature: X _____

Section 2: Current Pennie Agency (required):

Note: this section to be completed by an authorized representative of the Broker's Current Pennie Agency.

Agency Name: _____ Agency FEIN: _____
Agency Contact: _____ Contact Telephone: _____
Contact Email: _____
By signing, your Agency ~~attests~~ the transfer of the Broker and/or all of their current designated Pennie customers from your Agency to the New Pennie Agency. Additionally, you are attesting under penalty of perjury, as governed by 42 Pa.C.S. §§ 6301-6309 (relating to election to maintain, transfer and/or re-compensation for all brokers and sales agents and regulatory compliance to this action).

Authorized Representative's Signature: X _____

Section 3: New Pennie Agency (required):

Note: this section to be completed by an authorized representative of the Broker's New Pennie Agency.

Agency Name: _____ Agency FEIN: _____
Agency Contact: _____ Contact Telephone: _____
Contact Email: _____
By signing, your Agency ~~attests~~ the transfer of the Broker and/or all of their current designated Pennie customers from the Current Pennie Agency to your New Pennie Agency. Additionally, you are attesting under penalty of perjury, as governed by 42 Pa.C.S. §§ 6301-6309 (relating to election to maintain, transfer and/or re-compensation for all brokers and sales agents and regulatory compliance to this action).

Authorized Representative's Signature: X _____

Enter the broker's information and signature here

Enter the broker's current agency information here. Must be signed by an authorized rep from the agency.

Note: If the current agency does not sign off on the release of customers to the new agency, **the transfer will not be processed.**

Enter your agency's information and sign here

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6.5 Starting a New Agency

Starting a New AgencyBackNext

If you already have a broker account and will be creating your own agency and/or going self-employed, you will need to create a new agency and agency manager account by following the path below:

The screenshot shows the Pennie website with a navigation bar. A yellow box highlights the 'Brokers | Pennie.com' link. An arrow points from this link to a 'Get Help' button on the 'Get Help' page. Another arrow points from the 'Get Help' button to the 'Create An Account' link on the same page. A third arrow points from the 'Create An Account' link to the 'I am an Agency Manager or Principal' option on the account creation form.

Get Certified
2027 Broker Certification Training is coming soon!
To learn how to become a licensed broker with Pennsylvania, please visit:
<https://www.insurance.pa.gov/Licensees/Pages/default.aspx>

Get Help
Create An Account
Agent (Broker) Account Claiming Guide
Agency & Agency Manager Account Creation Guide
Transferring Account Creation & Profile Update Guide

Do you already have a Pennie account? *
☐ No
I need to create an account and: *
☐ I am an Agency Manager or Principal

Account Creation Form:
First Name *
Last Name *
Email Address *
Confirm Email Address *
Phone Number *
Security Question *
Security Answer *
Set Password
Password *
Confirm Password *
☐ I have read and agree to the Privacy Policy
 Cancel Submit

6.6 Starting a New Agency

Starting a New AgencyBackNext

For simplicity, Pennie combines the creation of the agency account with the creation of the agency manager account.

After completing your new profile, a system notification will inform you of the Pennie review and approval process.

The screenshot shows the 'New Agency Manager Account Set-Up' form on the Pennie website. A yellow box highlights the 'Congratulations! You have successfully completed your application for Agency and Agency Manager. Pennsylvania Exchange will review your application for certifying your Agency and Agent account.' message. An arrow points from this message to the 'Submit' button on the 'New Agency Manager Account Set-Up' form.

New Agency Manager Account Set-Up
All fields on this form marked with an asterisk (*) are required.
Basic Information
First Name *
Last Name *
Email Address *
Confirm Email Address *
Phone Number *
Security Question
Security Question *
Security Answer *
Set Password
Password *
Confirm Password *
☐ I have read and agree to the Privacy Policy
 Cancel Submit

Confirmation Message:
Congratulations! You have successfully completed your application for Agency and Agency Manager. Pennsylvania Exchange will review your application for certifying your Agency and Agent account.

6.7 Important Reminders

Important Reminders

BackNext

- ⚠ If you are the designated agency manager for your current agency and you are moving to another agency, **you must designate another agent as the new agency manager prior to submitting the account transfer request.**
- ⚠ If you are self-employed or are the only active agent of the agency, **Pennie will decertify the current agency** upon completion of the transfer.
- ⚠ Agency managers: if an agent is leaving your agency and they have active designations that will remain property of your agency, **it is your responsibility to transfer those delegations to yourself or another agent *prior* to the agent account transfer.** If not, those delegations will be lost.

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7. Customer “Get Free Help” Search

7.1 Customer “Get Free Help” Search

BackNext



Customer “Get Free Help” Search

pennie

7.2 Customer “Get Free Help” Search

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Customer “Get Free Help” Search

Both current and potential customers can search and connect with a Pennie-certified Assister or Broker for assistance.

From the Pennie homepage, users can click on **Get Free Help**. They will then be directed to the **Connect with Pennie** page, where they can click on **Find Local Help**:

The image shows two screenshots of the Pennie website. The left screenshot is the homepage, titled 'You're Worth Protecting.' It features a 'Get Help' button highlighted with a red box. An arrow points from this button to the right screenshot, which is the 'Connect with Pennie' page. On this page, the 'Find Local Help' button under the 'Local Help' section is highlighted with a red box.

7.3 Customer “Get Free Help” Search

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Customer “Get Free Help” Search

Users will then be prompted to choose whether to search for an assister or broker:

Note: The search results are not combined, so the assister search will only return assisters, and vice versa.

Both search tools have a **Search by Location** option; the Assister search also includes an **Organization Name** search, while the Broker search includes a **Search by Name**:

The image shows a screenshot of the search options page and three search form templates. The search options page has two buttons: 'Find an Assister' and 'Find a Broker'. Below are three search form templates. The first is 'Search By Organization Name' for Assister search, with fields for 'Organization Name' and a 'Search' button. The second is 'Search by location' for both searches, with fields for 'Zip code', 'Distance' (5 miles), and 'Languages' (Select an Option), and a 'Search' button. The third is 'Search by Name' for Broker search, with fields for 'First Name', 'Last Name', and 'Agency Name', and a 'Search' button.

7.4 Customer “Get Free Help” Search

Customer “Get Free Help” Search

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To the right is an example search result – note how your information is displayed to customers:

Below is the expanded information for the selected assister or broker:

Agent Selection

Selecting an agent as your representative allows them to access your account, see your information, and make changes on your behalf.

BackSearch AgainSELECT AGENT

Broker profile photo placeholder

Jake Broker

914 N 2nd St, Harrisburg, PA 17102
814-460-1286
jbroker@yopmail.com

Product Expertise
Languages Spoken
State License Number
Clients Served

123456789
Individuals / Families

914 N 2nd St

View larger map

Harrisburg

The Nations Star 161

914 North 2nd Street

[+] What should I know before I designate an Agent?

30 Agents found 17102

Search Again

Name	Contact Info	Distance	Product Expertise	Languages
Jake Broker	Jake's Agency LLP 914 N 2nd St Harrisburg, PA 17102 814-460-1286 jbroker@yopmail.com	0.0m		
Jake Agencymanager	Jake's Agency LLP 914 N 2nd St Harrisburg, PA 17102 814-460-1286 jakeagencymanager@yopmail.com	0.0m		
Test Broker	Jake's Agency LLP 914 N 2nd St Harrisburg, PA 17102 814-460-1286	0.0m		
sample agent	SampleAgent 101 Main St Harrisburg, PA 17101 414-555-1234	1.0m	Health, Dental, Vision, Life, Medicare, Workers Compensation	

Once a customer chooses the assister or broker they would like to work with, they can click on the **Select Agent** button to send a connection request.

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7.5 Customer “Get Free Help” Search

Customer “Get Free Help” Search

BackNext

The final step in the process is for the customer to agree to appoint the agent as the Authorized Contact or Agent of Record on their account:

Agent to be Designated: Jake Broker

☒ I authorize this Agent or Broker permission to access, enter and update information in my online application. I further grant permission to the Agent or Broker to submit my completed application, including signing the application on my behalf.

☒ I understand that I can revoke the authorization for this Agent or Broker at any time through my account dashboard or by contacting Pennie Customer Service at 844-844-8040 or TTY 711.

☒ I grant permission to the Agent or Broker to enter payment information on my behalf. I understand that the form of payment I provide will be charged the quoted premium.

Signature

Applicant Name Testuser Two

Applicant E-Signature * Testuser Two
Type your full name here as your electronic signature.

Today's Date 07 27 2020

Confirm

All customers are required to e-Sign, granting you permission to work within their account and on their behalf

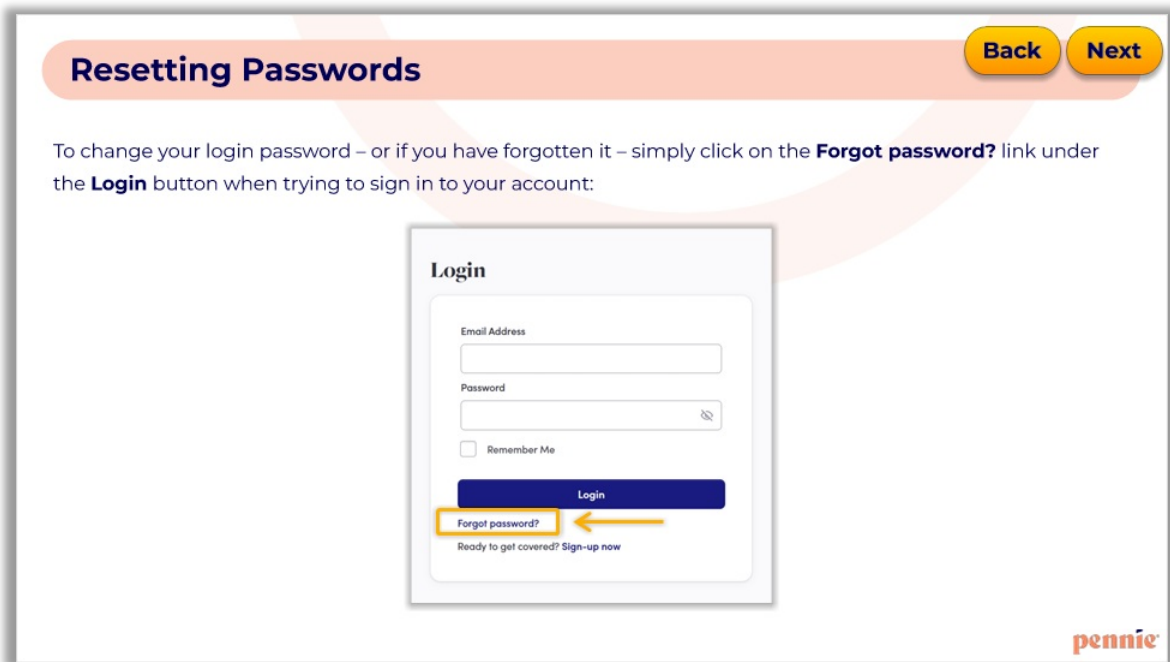
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8. Troubleshooting Account Issues

8.1 Troubleshooting Account Issues



8.2 Resetting Passwords



8.3 Multi-factor Authentication (MFA)

Multi-factor Authentication (MFA)

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Multi-factor authentication (MFA) is a way to further secure access to sensitive data by requiring an additional verification method to access an account. Even if a user's password is compromised, the bad actor will still be unable to access the account without access to the additional verification method.

In mid-2026, Pennie transitioned from Duo to Keycloak as the MFA provider. Keycloak utilizes time-out one-time passcode (TOTP) for verification. TOTP is an MFA method where a registered app or device generates a 6-digit code that changes every 30 seconds. After entering their username and password, the user must enter the current code to complete login.

Users may use any standard TOTP-compatible application, including:

- Google Authenticator
- Microsoft Authenticator
- Duo (in OTP mode)
- FreeOTP
- Apple Password Manager
- Other standard TOTP-compatible apps
- Browser-based authenticator extensions may also work, such as Authenticator.cc for Chrome, Edge, and Firefox

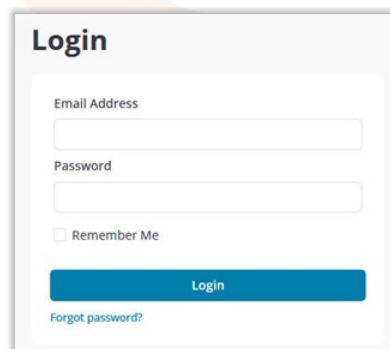
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8.4 MFA First-time Setup: Mobile App Option

MFA First-time Setup: Mobile App Option

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1. To set up your new MFA method, log in with your username and password as you would normally:



The screenshot shows a 'Login' form with the following elements: a title 'Login', an 'Email Address' label above a text input field, a 'Password' label above another text input field, a 'Remember Me' checkbox, a blue 'Login' button, and a 'Forgot password?' link below the button.

You will be prompted to set up multi-factor authentication. Select the **Use an authenticator mobile app** option.

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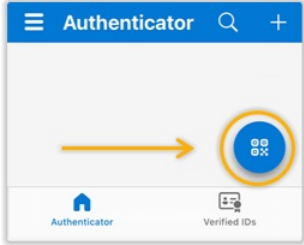
8.5 MFA First-time Setup: Mobile App Option

MFA First-time Setup: Mobile App OptionBackNext

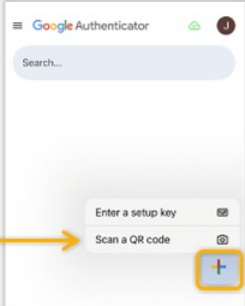
2. If you don't have one already, you will need to download a mobile authentication program from your phone's app store.

3. Once downloaded, open the app. *In the app*, select **Scan QR Code**

- Depending on the app, this may be a button with a QR code icon, an option titled "Add Account," or something similar
- This should automatically open your phone's camera



(Microsoft Authenticator)



(Google Authenticator)

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8.6 MFA First-time Setup: Mobile App Option

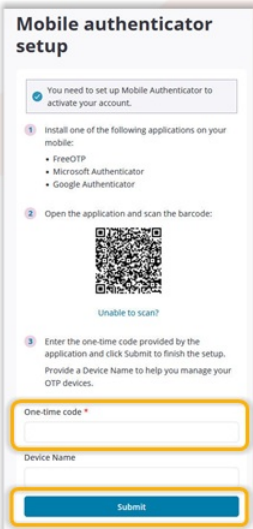
MFA First-time Setup: Mobile App OptionBackNext

4. Once the camera has opened, scan the QR code *on the computer screen* with your camera

- A new account will be added to your authenticator app and immediately begin providing 6-digit codes

5. Enter the code shown into the **One-time code field** on the setup screen, then click **Submit**

Note: There is a timeout of 5 minutes once you get to Step 3. If you don't complete Step 5 in that time, you will be asked to login again.



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8.7 MFA First-time Setup: Browser Extension Option

MFA First-time Setup: Browser Extension OptionBackNext

If you are unable to use a mobile phone for authentication, you can opt to use a web browser extension.

Login
Email Address

Password

☐ Remember Me

[Forgot password?](#)

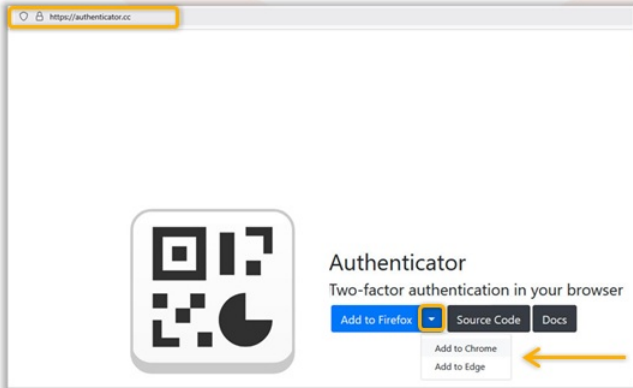
1. As with the mobile app option, log in with your username and password, then select the **Use an authenticator mobile app** option.

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8.8 MFA First-time Setup: Browser Extension Option

MFA First-time Setup: Browser Extension OptionBackNext

2. With the TOTP setup screen up, open a new browser tab and go to **authenticator.cc**



authenticator.cc

Authenticator
Two-factor authentication in your browser

Add to Firefox Source Code Docs

Add to Chrome
Add to Edge

Select the option that corresponds with your browser

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8.9 MFA First-time Setup: Browser Extension Option

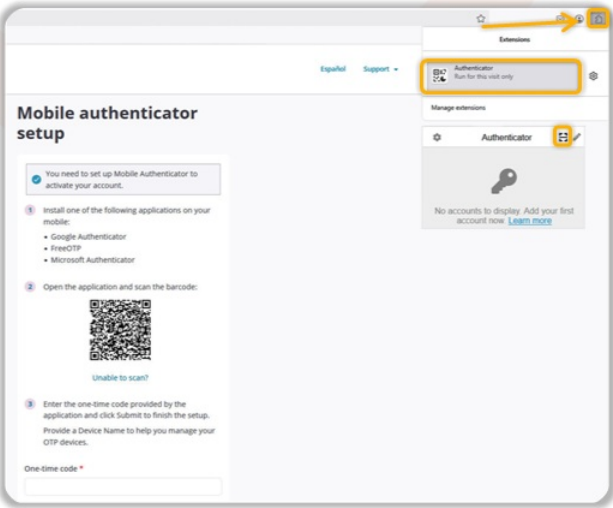
MFA First-time Setup: Browser Extension Option

BackNext

3. Return to the **Mobile authenticator setup** tab

4. Open the newly-downloaded browser extension by clicking on the puzzle icon, then the QR scan icon

- This will activate the QR code scanning feature within your browser



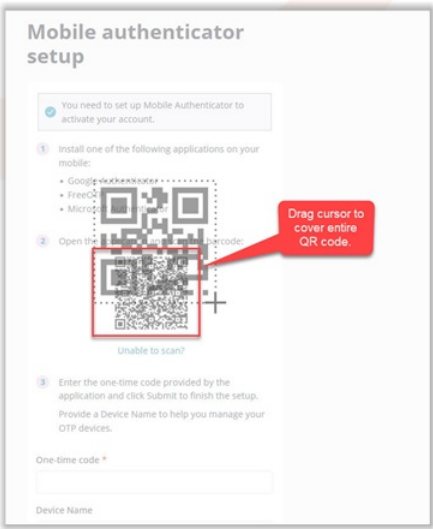
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8.10 MFA First-time Setup: Browser Extension Option

MFA First-time Setup: Browser Extension Option

BackNext

5. From here, click and drag your mouse cursor over the entire QR code on the **Mobile authenticator setup** screen



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8.11 MFA First-time Setup: Browser Extension Option

MFA First-time Setup: Browser Extension OptionBackNext

6. If scanned successfully, you'll see a confirmation screen that the username has been successfully added. Click "OK" to close window.
7. Reopen the browser extension by clicking on the puzzle icon. You should now see a 6-digit TOTP code.
 - Click on the code to copy it to your clipboard.
8. Click on the **One-time code** box and paste the code.
9. Click **Submit**

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8.12 Account Access Issues

Account Access IssuesBackNext

In the system, anytime a new account is created, a new user account is also generated. The "name" of the user account is the email address that the new account was created with.

If you change the email address on file for your Assister account, the email ("name") associated with your user account does *not* change automatically.

For example, if an Entity Manager creates a new Assister account on their behalf, but mistakenly enters their email address as "Jef@agencyname.com" instead of "Jeff@agencyname.com," the user account generated will use the first email of "Jef@agencyname.com." Even if the Assister corrects the address on their account after claiming it, the user account will retain the incorrect address.

This discrepancy between email addresses can lead to confusion between Assisters, Entity Managers, and Pennie Customer Service Representatives should either the assister or user account become locked, go dormant, or need a password update.

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8.13 Account Access Issues

Account Access Issues

BackNext

While Pennie Customer Service Representatives are trained to check the user account when encountering account access issues, it is good practice to **document the original email the account was created with**, as that should also be the email of the user account. Should you need to change the email on your assister account in the future, **please call the Pennie Customer Service Broker & Assister Line (844-844-4440) to ensure the user account email is also updated to match.**

This will help avoid access issues down the road, as account activation links and password reset emails are **sent to the user account email address, not the assister account address.**

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9. Final Slide

9.1 Untitled Slide

BackExit

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