

PY27 Cert Training Module 2B - Entity Managers

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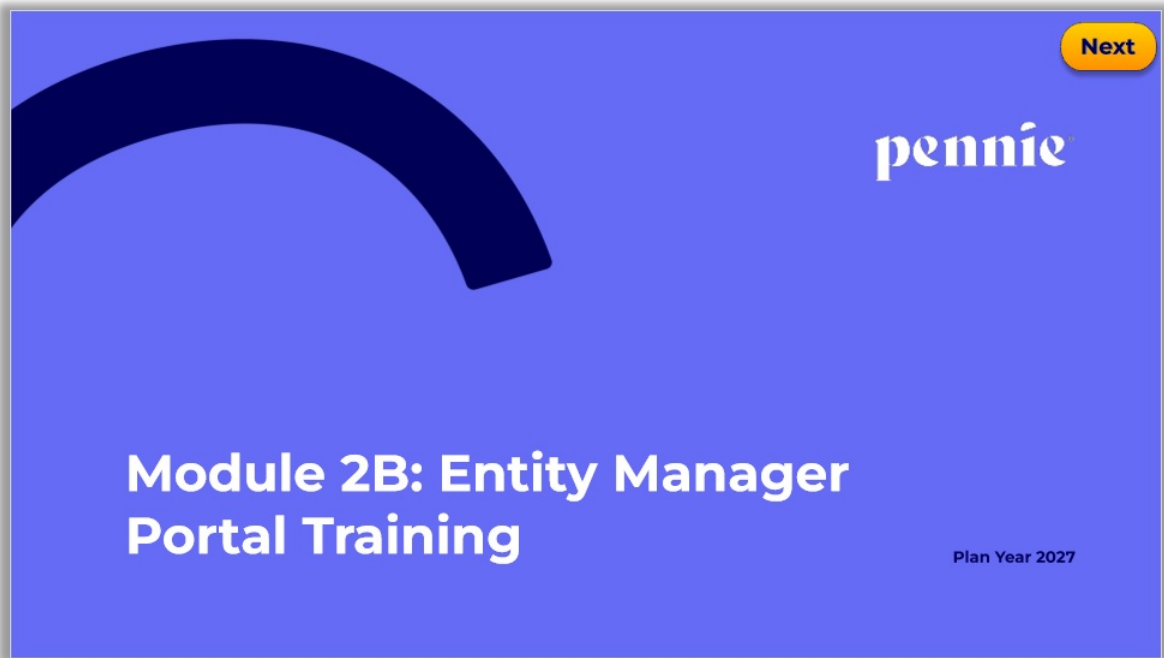
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1. Title Scene

1.1 Module 2B: Entity Manager Portal Training



2. Assister Roles and Responsibilities

2.1 Assister Roles and Responsibilities



2.2 Assister Requirements

Assister Requirements

BackNext

To meet the requirements of the Pennsylvania Navigator and Exchange Assister Accessibility and Regulation Act (Act 7 of 2015 – 40 P.S. §§ 4401- 4406), an assister must:

- Be at least 18 years of age
- Reside in this Commonwealth or maintain a registered place of business in this Commonwealth
- Not have committed an act that would be grounds for denial, suspension or revocation of a license as an insurance producer
- Not have had a license as an insurance producer denied, suspended or revoked
- Submit a completed application to the Pennsylvania Insurance Department (PID)
- Submit fingerprints for the PID to receive national criminal history records information from the Criminal Justice Information Services, Division of the Federal Bureau of Investigation
- Pay the required registration fee and fees for obtaining national criminal history records information as prescribed by the PID

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2.3 Assister Conflict of Interest Standards

Assister Conflict of Interest Standards

BackNext

Exchange assisters are prohibited from engaging in activities that are conflicts of interest while certified as Pennie Exchange Assistors.

Activities that are conflicts of interest include:

- Receiving payment directly or indirectly from any health insurance issuer in connection with the enrollment of individuals
- Lobbying on behalf of the insurance industry
- Being a health insurance issuer or issuer of stop-loss insurance

Review 45 C.F.R. § 155.210(d) and 45 C.F.R. § 155.215 for the complete list of prohibited conduct and conflict related requirements. In addition, review 40 P.S. 4404(c) for a list of limitations.

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2.4 Things you Can do as an Assister

Things you Can do as an Assister

BackNext

- Focus on outreach, education, and enrollment assistance to underserved and uninsured communities and those individuals potentially eligible for financial savings
- Offer community-based enrollment assistance as well as education and outreach activities to raise awareness about Pennie, MA, Medicare, CHIP, and other social services programs
- Share resources and host events to meet with the hardest to serve and most vulnerable, including the historically marginalized LGBTQ+ communities and limited English proficiency populations
- Help customers apply and enroll in a health and/or dental plan using your claimed assister account

pennie

2.5 Things you Can do as an Assister

Things you Can do as an Assister

[Back](#)[Next](#)

- Maintain active delegations with customers in Pennie
- Help customers monitor the status of their application and upload any required documentation in Pennie to confirm their eligibility for coverage
- Reference and use Pennie branded materials, FAQs and talking points available at [Assisters | Pennie.com](#)
- Use "plain language" in a manner that is accessible and timely for customers with disabilities in accordance with the Americans with Disabilities Act and Section 504 of the Rehabilitation Act; (see 45 C.F.R. §155.210(e)(5))
- Support assister reporting requirements for your organization

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2.6 Things you Cannot do as an Assister

Things you Cannot do as an Assister

[Back](#)[Next](#)

- Engage in activity for which licensure as a producer is required, except as permitted by federal law or regulation, including any of the following:
 - Sell, solicit, or negotiate insurance policies
 - Urge or advise a customer to buy a particular healthcare insurance plan
 - Collect premiums
- Be an individual employed to provide insurance enrollment or coverage assistance by a healthcare facility
- Directly or indirectly receive remuneration in exchange for any PII of an individual
- Provide tax or legal advice
- Discriminate against customers because of their race, color, national origin, disability, age, sexual orientation and/or gender identity, or religion
- Initiate sales over the telephone or otherwise
- Make – or propose to make – an insurance contract
- Recommend or initiate additions or deletions to an insured's policy
- Sign binders, endorsements, and/or insurance policies
- Issue or deliver certificates of insurance, endorsements, binders, or insurance policies on insurance identification cards

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3. Entity & Entity Manager Account Functionality

3.1 Entity & Entity Manager Account Functionality



3.2 Entity/Entity Manager Dashboard

The screenshot shows the "Entity/Entity Manager Dashboard" with a teal header bar containing the title and "Back" and "Next" buttons. Below the header, a paragraph explains the dashboard's purpose. A screenshot of the dashboard interface is shown, featuring a sidebar with "Assisters", "Delegations", and "Account" tabs. The "Assisters" section shows "2 Matching Assisters" and a table with columns: Name, Role, Number Of Clients, Certification Renewal For Assister, STATUS, and CERTIFICATION STATUS. The table lists Melissa King (Assister) and Michael Robinson (Entity Manager). A yellow callout box points to the table with the text: "Here, entity managers can view and take action on entity assisters' 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.

Entity/Entity Manager Dashboard

The **Entity Dashboard** acts as the landing page when the entity manager signs into their account. Here, you can view information for all assisters associated with the entity, or navigate to one of the other tabs to take additional actions:

Assisters 2 Matching Assisters

Name	Role	Number Of Clients	Certification Renewal For Assister	STATUS	CERTIFICATION STATUS
Melissa King	Assister	0	12/31/2026	Active	Certified
Michael Robinson...	Entity Manager	0	12/31/2026	Active	Certified

Showing 1-2 of 2 items

Here, entity managers can view and take action on entity assisters' accounts, such as:

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

3.3 Adding an Assister

Adding an Assister

[Back](#)[Next](#)

To add an assister to your entity **who does not currently have a Pennie account**, simply click on the **Add Assister** button:

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

Note: To add an assister to your entity **who already has an existing Pennie account** and is currently assigned to another entity, please email assisters@pennie.com.

The screenshot shows the 'Assisters' tab in the Pennie interface. At the top, there are tabs for 'Assisters', 'Delegations', and 'Account'. Below the tabs, there is a section titled 'Assisters' with a sub-header '2 Matching Assisters'. To the right of this section is a blue button labeled 'Add Assister'. Below the 'Add Assister' button is a form titled 'New Assister Form' with fields for 'First name', 'Last name', 'Allow consumers to search', 'Available for remote assistance', 'Email', 'Primary Phone Number', 'Business Contact Phone Number', and 'External Assister Number'.

pennie

3.4 Delegations Tab

Delegations Tab

[Back](#)[Next](#)

Under the **Delegations** drop-down, entity managers can view and accept or reject pending customer delegation requests and view active delegations:

The screenshot shows the 'Delegations' tab in the Pennie interface. At the top, there are tabs for 'Assisters', 'Delegations', and 'Account'. Below the tabs, there is a section titled 'Assisters' with a sub-header 'Pending Delegation Requests'. To the right of this section is a blue button labeled 'Add Assister'. Below the 'Add Assister' button is a form titled 'New Assister Form' with fields for 'First name', 'Last name', 'Allow consumers to search', 'Available for remote assistance', 'Email', 'Primary Phone Number', 'Business Contact Phone Number', and 'External Assister Number'.

pennie

3.5 Active Customers

Active Customers

BackNext

By navigating to **Active Customers** from the **Delegations** drop-down, you can view all of the individuals who have designated one of the entity's assisters as their Assister of Record, along with the current status of their account:

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

Search all clients

First NameLast NameApplication Year

Clear allSearch

See all

Showing 1-1 of 1 items

Previous123Next

Select all on this pageTransfer SelectedExport Bulk Of Business

John Digby

Application Year2026 (1 member)

HEALTH PLAN

DENTAL PLAN

Household Case IDPK1000039536

Application StatusReport a Change

Eligibility StatusEligible

Virtual ChoiceGold 1500

AssisterMichael Robinson

Under Payment Due

No Dental Plan

Select

Household Composition & EligibilityApplicant VerificationsMore Actions

pennie

3.6 Account Tab

Account Tab

BackNext

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

AssistersDelegationsAccount

Assisters2 Matching Assists

Refine Results ByReset All

Assisters' First Name

Assisters' Last Name

Status

☐ Active

Entity Information

Locations and Hours

Contact Information

Assisters

Document Upload

Registration Status

	Role	Number Of Clients	Certification Renewal For Assister	STATUS	CERTIFICATION STATUS
Melissa King	Assister	0	12/31/2026	Active	Certified
Michael Robinavi...	Entity Manager	0	12/31/2026	Active	Certified

Showing 1-2 of 2 items

Rows10

Add Assister

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3.7 Entity Information

Entity Information

BackNext

On the **Entity Information** page, you can view and/or update the entity's public-facing information such as the organization name and type, as well as the counties served:

Steps

Entity Information

Locations and Hours

Contact Information

Assisters

Document Upload

Payment Information

Registration Status

Entity Information

Edit

Entity Number 1000000045

Entity Type In-Person Assistance

Certified Enrollment Entity name PTMC

Business Name (Legal) PTMC

Federal Tax ID

State Tax ID

Organization Type Community Clinic

Counties You Serve Allegheny, Beaver, Washington, Westmoreland, Butler, Armstrong

Did your organization receive an Outreach and Education Grant? No

Entity Managers Michael Robinowich

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3.8 Locations & Hours

Locations & Hours

BackNext

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

Steps

Entity Information

Locations and Hours

Contact Information

Assisters

Document Upload

Payment Information

Registration Status

Site Name

Address

Add Sub-Site

▼ Pittsburgh Main 320 E North Ave Pittsburgh PA

Edit

Site Name Pittsburgh Main

Primary Email Address

Primary Phone Number (412)987-6543

Secondary Phone Number

Hours of Operation

Monday 08:00 am - 06:00 pm

Tuesday 08:00 am - 06:00 pm

Wednesday 08:00 am - 06:00 pm

Thursday 08:00 am - 06:00 pm

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3.9 Contact Information

Contact Information

BackNext

To edit the current primary and financial contacts for the entity, select the **Contact Information** option:

Steps

Entity Information

Locations and Hours

Contact Information

Assisters

Document Upload

Payment Information

Registration Status

Primary Contact

Edit

Name Dana Evans
Email dana@yopmail.com
Primary Phone Number (412)987-6543
Secondary Phone Number
How would this person like to be contacted? Email

Financial Contact

Name Dana Evans
Email dana@yopmail.com
Primary Phone Number (412)987-6543
Secondary Phone Number
How would this person like to be contacted? Email

pennie

3.10 Registration Status

Registration Status

BackNext

On the **Registration Status** page, you can confirm the entity account status and the date the account was activated:

Steps

Entity Information

Locations and Hours

Contact Information

Assisters

Document Upload

Payment Information

Registration Status

Registration Status

Edit

Entity Number 1000000045
Registration Status Active
Registration Renewal Date 07/31/2027

View the status of your certification application here. You can also see the history of previous actions related to your status.

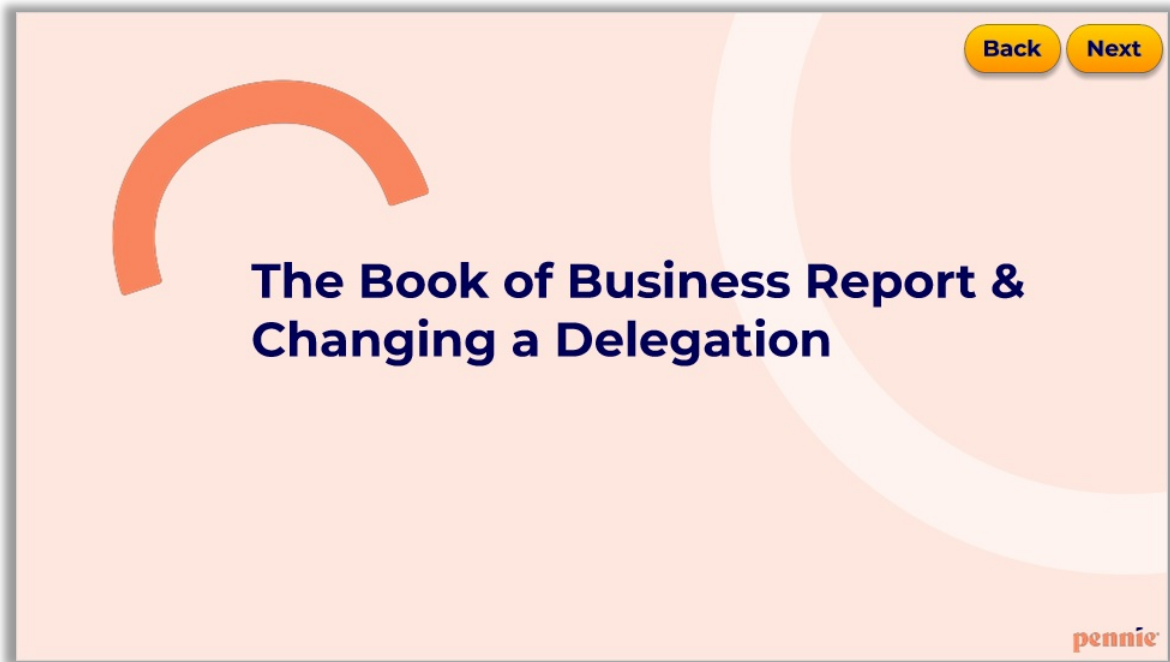
Certified Enrollment Entity History

Date	Previous status	New Status	View Comment	View Attachment
07/31/2026	Pending	Active	No Comments	No Attachment
07/31/2026	Incomplete	Pending	No Comments	No Attachment

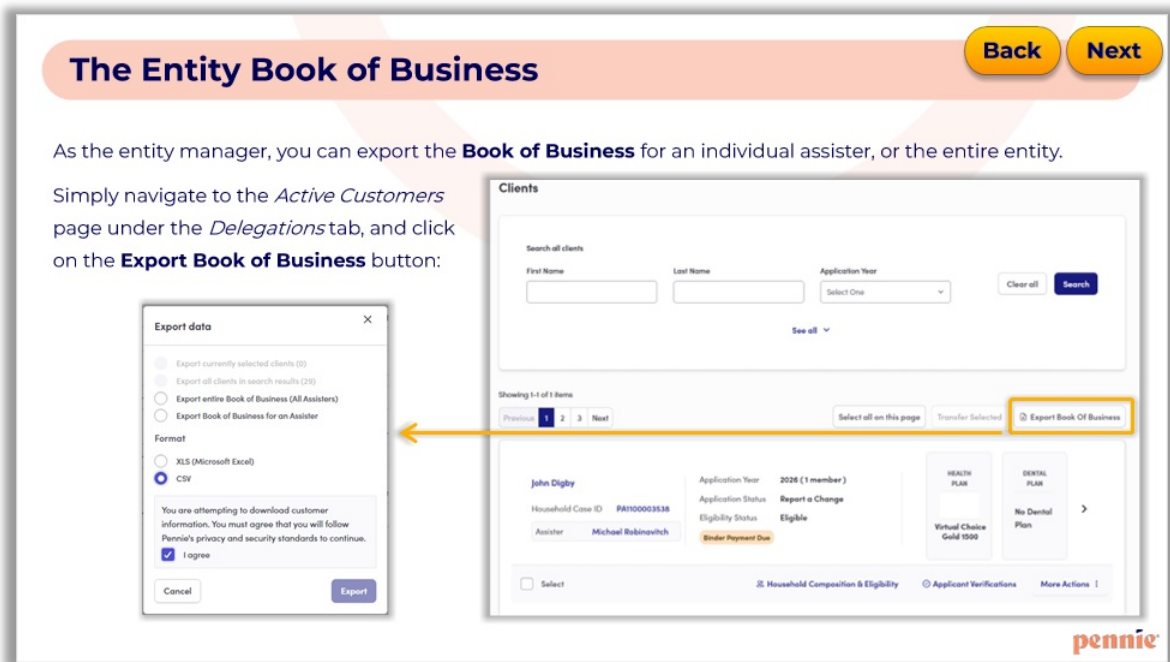
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4. The Book of Business Report & Changing a Delegation

4.1 The Book of Business Report & Changing a Delegation



4.2 The Entity Book of Business



4.3 The Entity Book of Business

The Entity Book of Business

BackNext

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

• Assister First Name	• Address	• Office Visits
• Assister Last Name	• Application Date	• Generic Drugs
• Assister Number	• Carrier Name	• Deductible
• Consumer First Name	• Plan Name	• Application Year
• Consumer Last Name	• Premium (monthly)	• Application Status
• Phone Number	• APTC (monthly)	• Approaching Medicare Age?
• Email Address	• Individual Contribution (monthly)	• Binder Payment Due?

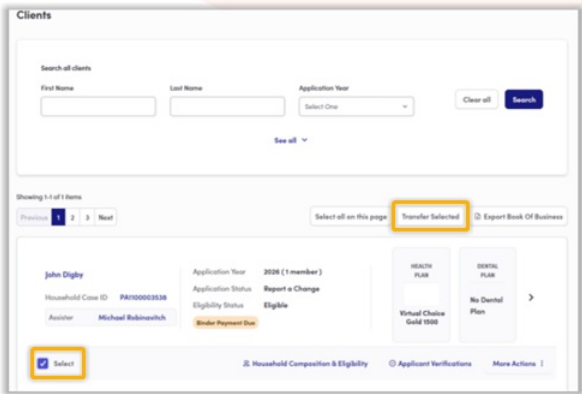
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4.4 Changing a Delegation

Changing a Delegation

BackNext

To reassign a customer from one assister 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, and click on the **Transfer Selected** option:



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 list of clients. The first client is 'John Digby'. Under his name, there is a 'Select' checkbox which is highlighted with a yellow box. To the right of the client list, there is a 'Transfer Selected' button, also highlighted with a yellow box. The interface also shows various details for the selected client, including 'Household Case ID', 'Assister', 'Application Year', 'Application Status', 'Eligibility Status', 'Report a Change', 'Health Plan', 'Dental Plan', and 'Virtual Choice Gold 0000'.

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4.5 Changing a Delegation

Changing a DelegationBackNext

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

Transfer 1 client

Search for an assister to transfer to

First name

Last name

Site

Email address

Certification number

Clear all

Search

Select an assister and click Next

Select	Assister name	Status	Email address	Site
To see a list of Assisters, please enter information in the search box(es) above.				

Back

Next

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

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5. Assister Account Functionality

5.1 Assister Account Functionality

BackNext



Assister Account Functionality

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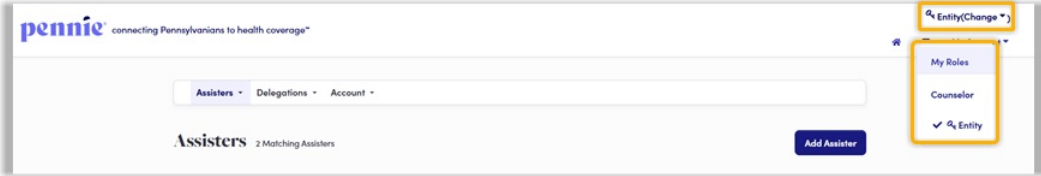
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5.2 Managing Dual Accounts

Managing Dual Accounts

BackNext

For entity managers that are also registered assisters, you now have the ability to switch between roles without signing out of one account and signing into the other. After logging in to your entity manager account, you will see the word "Entity" next to the word "Change" inside parentheses on the top right corner of the screen. Clicking on the downward triangle will open a drop-down list of user roles, allowing you to switch between your assister ("Counselor") and entity manager accounts:



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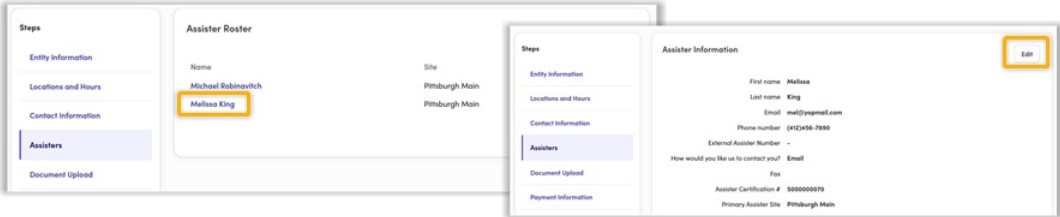
5.3 Managing Dual Accounts

Managing Dual Accounts

BackNext

The entity manager user role can be designated to any assister account, however, only the current entity manager can promote an account. Once the entity manager user role is granted to an account, it can only be reverted by a Pennie administrator. In other words, entity managers can promote assisters, but cannot demote other entity managers.

Simply navigate to the **Assisters** page, then select the assister you wish to promote:



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5.4 Managing Dual Accounts

Managing Dual AccountsBackNext

Select the radio button for **Entity Manager**, then click **Save**:

Melissa King

Steps

- Entity Information
- Locations and Hours
- Contact Information
- Assisters**
- Document Upload
- Payment Information

Assister Information

First name *

Last name *

Available for remote assistance ☒ Yes ☐ No

Role ☐ Entity Manager ☒ Assister

Email * Enter assister's email for account activation

This section of the module will now review the assister user role functionality.

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5.5 Assister Account Dashboard

Assister Account DashboardBackNext

The **Assister Dashboard** acts as the landing page when you sign in to your account. Here, you can view a recent snapshot of your enrollments, or navigate to one of the other tabs to take additional actions:

Home ▾ Individuals ▾ My Information ▾

Dashboard

Quick Links

- ☐ Pending Delegation Requests
- ☐ My Profile
- ☐ My Delegation History
- ☐ My Tickets
- ☐ Search Existing Consumers

Enrollment Dashboard

0
Total Enrollments in 2020

0
Total Enrollments in 2021

No new enrollments during this period

☒ 7 Days ☐ 4 Weeks ☐ 12 Months

Easily access what you need with the *Quick Links* sidebar

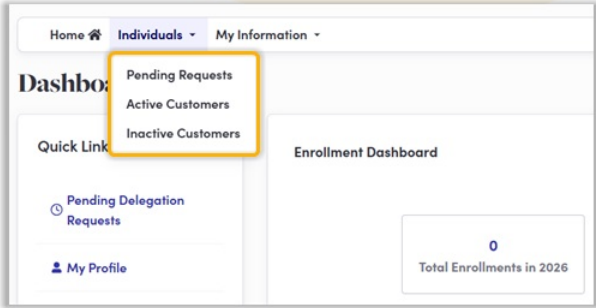
Track your enrollments at a glance with the Enrollment Dashboard snapshot

pennie

5.6 Individuals Tab

Individuals TabBackNext

Under the **Individuals** tab, you can respond to pending new business requests, access and manage your active customers, export your Book of Business, and review inactive customers if necessary:



The screenshot shows the 'Individuals' tab selected in the top navigation bar. A dropdown menu is open, listing 'Pending Requests', 'Active Customers', and 'Inactive Customers'. The 'Active Customers' option is highlighted with a yellow box. The background shows a dashboard with 'Enrollment Dashboard' and 'Total Enrollments in 2026'.

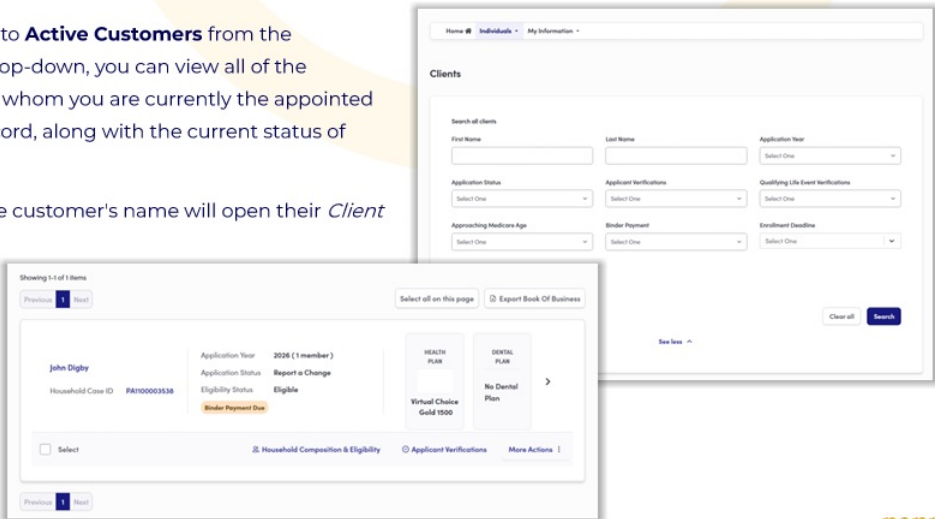
pennie

5.7 Active Customers

Active CustomersBackNext

By navigating to **Active Customers** from the **Individuals** drop-down, you can view all of the individuals for whom you are currently the appointed Assister of Record, along with the current status of their account.

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



The screenshot shows the 'Active Customers' page. It features a search form for clients with fields for First Name, Last Name, Application Year, Application Status, Applicant Verifications, Qualifying Life Event Verifications, Approaching Medicare Age, Binder Payment, and Enrollment Deadline. Below the search form is a table of active customers. The first row shows 'John Digby' with Application Year 2026 (1 member), Application Status Report a Change, Eligibility Status Eligible, and a Binder Payment Due button. The table has columns for Household Composition & Eligibility, Applicant Verifications, and More Actions.

pennie

5.8 Active Customers: Client Details

Active Customers: 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

Net Premium \$455.82/month

Subsidies

Primary care visit No Charge

General drugs \$2,000

Deductible \$4,000

OPR Max \$4,000

Virtual Choice Gold 1500

Policy details

More details

Policy ID 3146

Coverage period 06/01/2026 - 12/31/2026

Monthly plan premium \$455.82

Status Pending

Customer Service Web link

Account Note

No Account Note

Add Account Note

Client details

John Digby

Household Case ID PA100003538

Date of Birth 01/01/1988

Current Application Year 2026 (1 member)

Current Application Status Report a Change

Current Eligibility Status Eligible

Eligible

Eligible Payment Due

Household info

Email digby@pennie.com

Phone 412-391-8888

Address 123 Main St, Pittsburgh, PA, 15215

Applicant Verifications

All application verifications completed

Household Details 2026 2025

Summary

Exchange plan eligibility

APTC for household

Cost sharing reduction

PA Health Plan Settings

Household members +1 total

John Digby - Self

DOB 01/01/1988

Gender Male

SSN ***-**-4259

Address 123 Main St, Pittsburgh, PA, 15215

US citizen? Yes

Working overseas? No

Member eligibility

Qualified Health and Dental Plan

Potentially Medicaid eligible

Household members & Eligibility Summary

View Household Details

pennie

5.9 Your Book of Business

Your Book of Business

BackNext

On the **Active Customers** page, you have ability to export your **Book of Business** as an .xls or .csv file:

Showing 1-1 of 1 items

Previous 1 Next

Select all on this page

Export Book Of Business

John Digby

Household Case ID PA100003538

Application Year 2026 (1 member)

Application Status Report a Change

Eligibility Status Eligible

Eligible

Eligible Payment Due

Select

Household Composition & Eligibility

Applicant Verifications

More Actions

Previous 1 Next

Export data

Export currently selected clients (0)

Export all clients in search results (1)

Export entire Book of Business

Format

XLS (Microsoft Excel)

CSV

You are attempting to download customer information. You must agree that you will follow Pennie's privacy and security standards to continue.

☒ I agree

Cancel

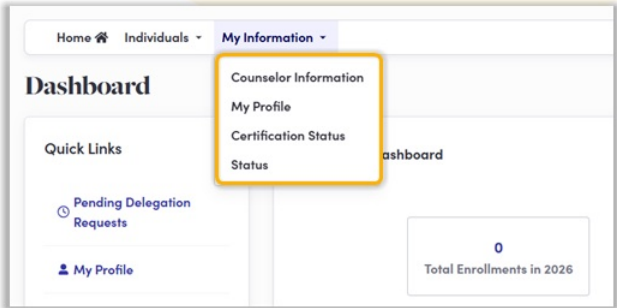
Export

pennie

5.10 My Information Tab

My Information TabBackNext

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



Dashboard

Quick Links

- Pending Delegation Requests
- My Profile

My Information

- Counselor Information
- My Profile
- Certification Status
- Status

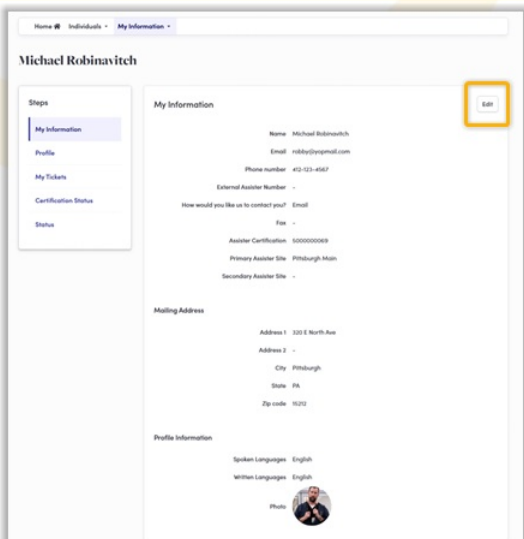
Total Enrollments in 2026: 0

pennie

5.11 Counselor Information

Counselor InformationBackNext

To view and/or update the information on your account, select **Counselor Information**:



Michael Robinavitch

Steps

- My Information
- Profile
- My Tickets
- Certification Status
- Status

My Information

Name: Michael Robinavitch
Email: rrbkay@pennie.com
Phone number: 412-321-4567
External Assistant Number: -
How would you like us to contact you? Email
Fax: -
Assistant Certification: 5000000069
Primary Assistant Site: Pittsburgh Main
Secondary Assistant Site: -
Mailing Address
Address 1: 300 E North Ave
Address 2: -
City: Pittsburgh
State: PA
Zip code: 15212
Profile Information
Spoken Languages: English
Written Languages: English
Photo

Edit

pennie

5.12 My Profile

My ProfileBackNext

To view and/or update how the information on your account appears to customers when searching for an assister, click on **Profile**:

Home ▾ Individuals ▾ My Information ▾

Michael Robinavitch

Steps

My Information

Profile

My Tickets

Certification Status

Status

Profile



Michael Robinavitch
320 E North Ave
Pittsburgh
PA
15212

Phone Number 412-123-4567
Business contact phone number 412-123-4567
Email robby@youmail.com
Language Spoken English
Language Written English
Allow customers to search Yes
Available for remote assistance Yes



Edit



5.13 My Tickets

My TicketsBackNext

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

Home ▾ Individuals ▾ My Information ▾

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-1030722	Verify Change to Employer Plan, with Gain in Eligibility for Financial Help		Resolved	07/24/2025	07/31/2025



5.14 Certification Status

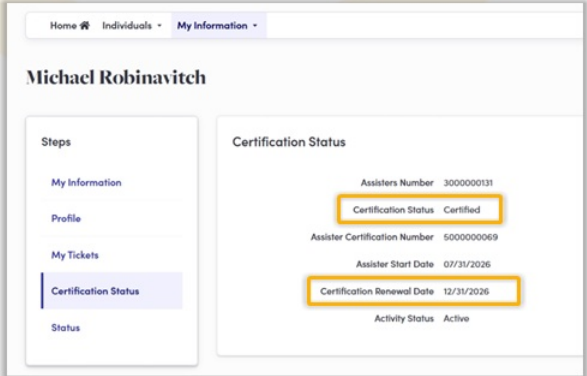
Certification Status

Back Next

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

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 is incorrect, **we may be unable to certify you**.



pennie

5.15 Account Status

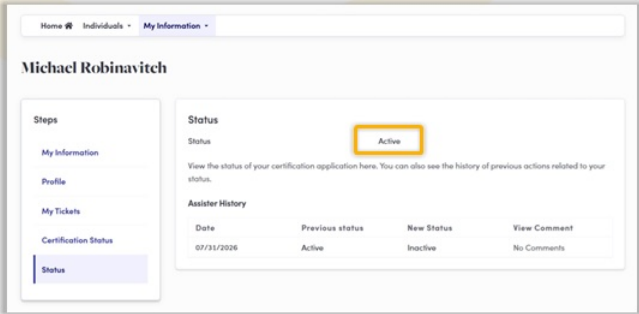
Account Status

Back Next

To view the status of your account, select the **Status** option:

For new assisters, the default **Account Status** is *Inactive*. It is the entity manager's responsibility to flip the **Status** to *Active* in order to indicate to Pennie that all other registration requirements have been met.

Once Pennie checks the information entered against trusted sources and confirms the Certification Training has been passed, your *Certification Status* will be updated to *Certified*.



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6. Search for Existing/Add New Consumers

6.1 Search for Existing/Add New Consumers



6.2 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*.

This feature still allows assisters 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 customer households.

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

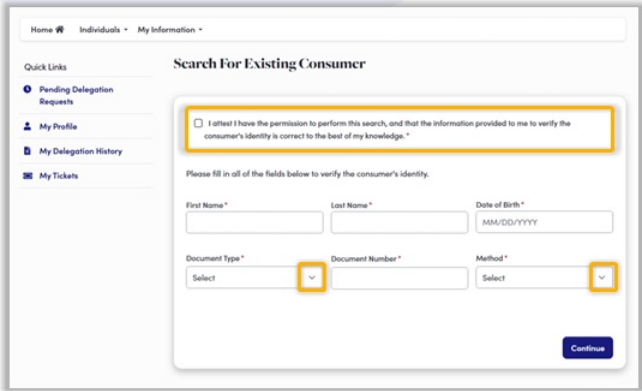
The screenshot shows the Pennie Dashboard. On the left, under the "Quick Links" section, the "Search Existing Consumers" link is highlighted with a yellow box. The main area of the dashboard shows "Enrollment Dashboard" with two boxes for "Total Enrollments in 2026" and "Total Enrollments in 2025", both showing "0". Below these is a message "No new enrollments during this period" and three buttons for "7 Days", "4 Weeks", and "12 Months".

6.3 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 * Document Number * Method *
Select Select Select

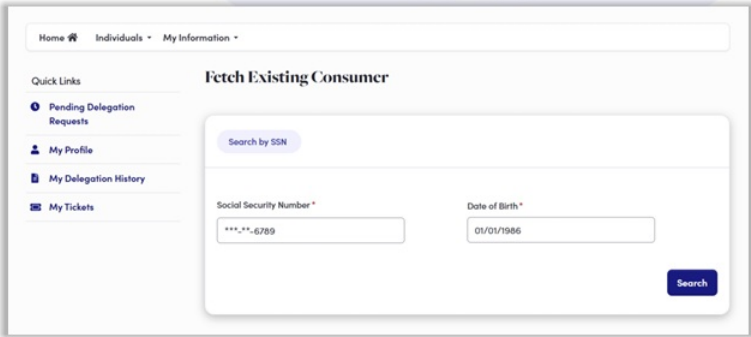
Continue

pennie

6.4 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 customers without an SSN, you must call Pennie Customer Service with the customer on the line.

pennie

6.5 Search for Existing/Add New Consumers

Search for Existing/Add New Consumers

BackNext

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 customer application:

Home ▾ Individuals ▾ My Information ▾

Quick Links

- Pending Delegation Requests
- My Profile
- My Delegation History
- My Tickets

Fetch Existing Consumer

Search by SSN

Social Security Number*

Date of Birth*

***-**-XXXX

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-XXXX

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

6.6 Search for Existing/Add New Consumers

Search for Existing/Add New Consumers

BackNext

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 Assister of Record:

John Digby

DOB

01/01/1986

Address

123 Main St, Pittsburgh, PA 15215

Phone

4121119999

Email

digby@yopmail.com

SSN

XXX-XX-XXXX

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.

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6.7 Search for Existing/Add New Consumers

Back

Next

Search for Existing/Add New Consumers

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

6.8 Search for Existing/Add New Consumers

Back

Next

Search for Existing/Add New Consumers

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.

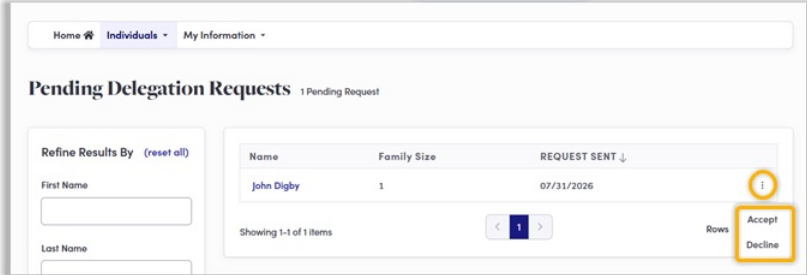
Close

pennie

6.9 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 **Individuals** tab, you can view delegation requests you’ve received and are awaiting your acceptance (or denial):



The screenshot displays the 'Pending Delegation Requests' interface. At the top, there are navigation links: 'Home', 'Individuals', and 'My Information'. Below this, the title 'Pending Delegation Requests' is followed by '1 Pending Request'. On the left, there is a 'Refine Results By' section with a '(reset all)' link and input fields for 'First Name' and 'Last Name'. The main area contains a table with the following data:

Name	Family Size	REQUEST SENT ↓
John Digby	1	07/31/2026

Below the table, it says 'Showing 1-1 of 1 items'. To the right of the table, there are 'Accept' and 'Decline' buttons. The 'Pennie' logo is in the bottom right corner.

6.10 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

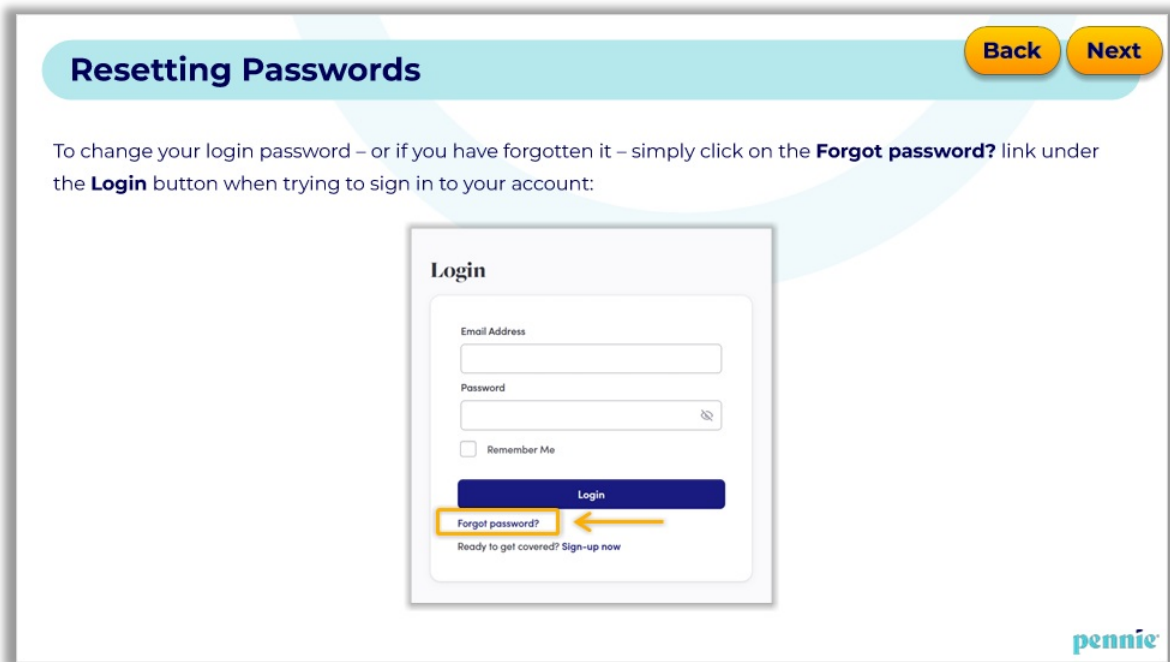
The 'Pennie' logo is in the bottom right corner.

7. Troubleshooting Account Issues

7.1 Troubleshooting Account Issues



7.2 Resetting Passwords



7.3 Multi-factor Authentication (MFA)

Multi-factor Authentication (MFA)BackNext

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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7.4 MFA First-time Setup: Mobile App Option

MFA First-time Setup: Mobile App OptionBackNext

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

Login
Email Address

Password

☐ Remember Me

[Forgot password?](#)

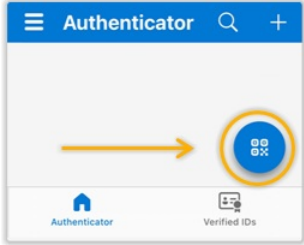
You will be prompted to set up multi-factor authentication. Select the **Use an authenticator mobile app** option.

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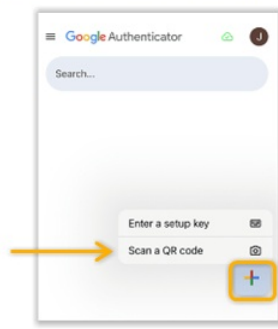
7.5 MFA First-time Setup: Mobile App Option

MFA First-time Setup: Mobile App OptionBackNext

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

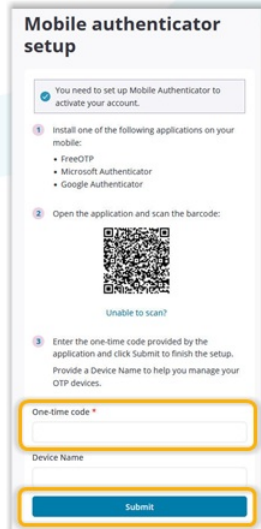
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7.6 MFA First-time Setup: Mobile App Option

MFA First-time Setup: Mobile App OptionBackNext

- 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
- 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.



Mobile authenticator setup

You need to set up Mobile Authenticator to activate your account.

1 Install one of the following applications on your mobile:

- FreeOTP
- Microsoft Authenticator
- Google Authenticator

2 Open the application and scan the barcode:



Unable to scan?

3 Enter the one-time code provided by the application and click Submit to finish the setup. Provide a Device Name to help you manage your OTP devices.

One-time code *

Device Name

Submit

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7.7 MFA First-time Setup: Browser Extension Option

MFA First-time Setup: Browser Extension Option

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

Login

[Forgot password?](#)

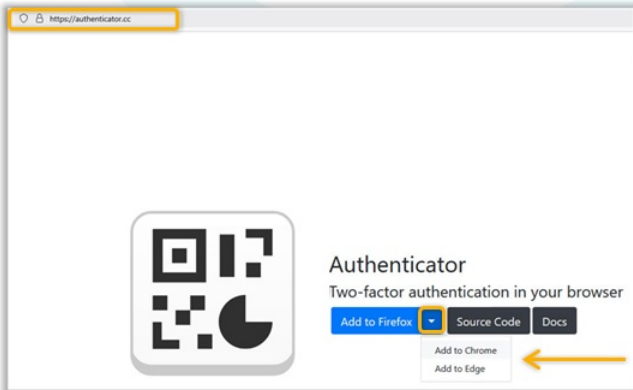
1. As with the mobile app option, log in with your username and password, then select the **Use an authenticator mobile app** option

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7.8 MFA First-time Setup: Browser Extension Option

MFA First-time Setup: Browser Extension Option

2. With the TOTP setup screen up, open a new browser tab and go to **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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7.9 MFA First-time Setup: Browser Extension Option

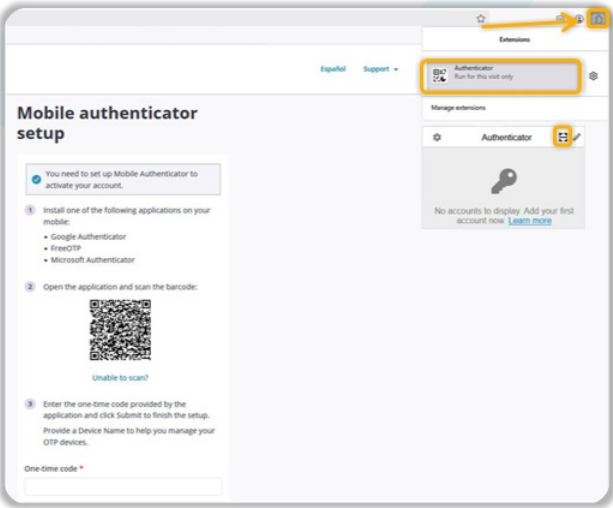
MFA First-time Setup: Browser Extension Option

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



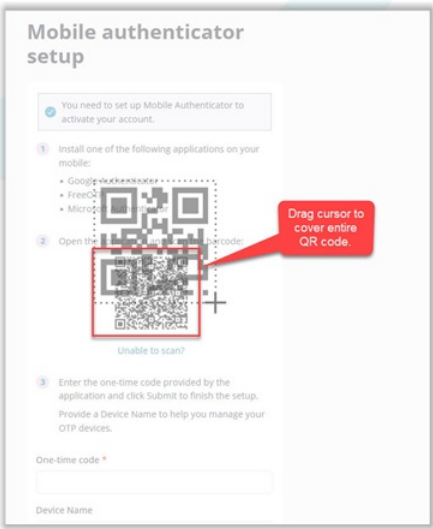
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7.10 MFA First-time Setup: Browser Extension Option

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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7.11 MFA First-time Setup: Browser Extension Option

MFA First-time Setup: Browser Extension Option

BackNext

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.
6. Click on the **One-time code** box and paste the code.
7. Click **Submit**

The screenshot shows the 'Mobile authenticator setup' interface. It includes instructions to install an app (Google, FreeOTP, or Microsoft Authenticator), scan a QR code, and enter a one-time code. A red callout box highlights the 6-digit TOTP code '913751' and instructs the user to 'Click code to copy to clipboard'. Another red callout box points to the 'One-time code' input field with the text 'Paste code here'. The 'Submit' button is at the bottom right.

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7.12 Account Access Issues

Account Access Issues

BackNext

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.

pennie

7.13 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 Assister & Broker Hotline (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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8. Customer “Get Free Help” Search

8.1 Customer “Get Free Help” Search



Customer “Get Free Help” Search

BackNext

pennie

8.2 Customer “Get Free Help” Search

Customer “Get Free Help” SearchBackNext

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 with the text 'You're Worth Protecting.' and a 'Get Help' button highlighted with a red box. The right screenshot is the 'Connect with Pennie' page with a 'Find Local Help' button highlighted with a red box. A yellow arrow points from the 'Get Help' button on the homepage to the 'Find Local Help' button on the Connect with Pennie page.

8.3 Customer “Get Free Help” Search

Customer “Get Free Help” SearchBackNext

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 it are three search form templates: 'Search By Organization Name' (Assister search), 'Search by location' (Both searches), and 'Search by Name' (Broker search). Arrows point from the 'Find an Assister' button to the 'Search By Organization Name' form, and from the 'Find a Broker' button to the 'Search by Name' form.

8.4 Customer “Get Free Help” Search

Customer “Get Free Help” Search

BackNext

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 War M.

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.

pennie

8.5 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 Assister 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
Type your full name here as your electronic signature.

Today's Date

Confirm

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

pennie

9. Final Slide

9.1 Final Slide

