

Pennie Open Enrollment 2027 Talking Points:

Overall:

- The 2027 Open Enrollment Period begins November 1st and runs through January 15th. This is the only time all eligible Pennsylvanians can secure health coverage for the upcoming year.
- Enroll by December 15th for coverage beginning January 1st.
- Even though the cost of health coverage has increased due to recent federal changes, tax credits are still available to help make coverage affordable for many Pennsylvanians.
- During the Open Enrollment Period you can shop, filter, and compare health plans apples-to-apples and even see how much financial savings you qualify for at pennie.com.
- If you are a current enrollee, you MUST log into your account and update your information during Open Enrollment.
- Plans and prices change every year so it's important to check it out for yourself.

Addressing the Uninsured:

Introduction: What is Pennie:

- Pennie is Pennsylvania's official health insurance marketplace, where Pennsylvanians can shop for high-quality health coverage at the lowest possible cost.
- Pennie is designed for Pennsylvanians who don't have access to other affordable health insurance, such as coverage through an employer or Medicaid.
- Pennie is not an insurance company. We offer health plans from many well-known insurance companies and make sure every plan meets important quality and financial protection standards.
- Pennie.com is your one-stop shop to:
 - Estimate how much you could save
 - Complete an application
 - Compare health plans
 - Choose coverage that fits your healthcare needs and budget.

Addressing Enrollment Challenges

- Pennie has seen a significant decline in enrollment as Pennsylvanians face higher costs following the expiration of the enhanced federal premium tax credits.
- But financial savings is still available.
 - Four out of five Pennie enrollees qualify for savings to lower their monthly premiums.
 - Hundreds of thousands of Pennsylvanians remain uninsured and may not realize that affordable coverage is available through Pennie.

Uninsured Awareness (more talking points and data below)

- The message is simple: If you're uninsured, check what you qualify for.
- Visit pennie.com and use the savings calculator to get an estimate of your potential financial savings.
- Pennie has free help! Certified assisters and brokers across Pennsylvania are available who can explain your options and help you enroll at no cost to you.
- Don't assume coverage is too expensive until you check your eligibility for savings.
- Check it out during Open Enrollment starting November 1 and running until January 15th. This is your only time to enroll in 2027 coverage.

Why Enroll Through Pennie? - Quality Coverage

- Pennie is the only place where Pennsylvanians shopping for individual health coverage can be sure that every plan meets important quality standards and financial protections.
- Pennie is the only place Pennsylvanians can receive financial savings to help lower the cost of their health coverage.
 - Eligible customers can receive premium tax credits that immediately reduce their monthly insurance costs.
 - The amount of savings depends on factors such as household income and household size.
 - Four out of five Pennie enrollees qualify for savings to help lower their monthly premiums.
- All Pennie health plans:
 - Cover a broad range of essential medical services, including hospitalization, prescription drugs, maternity care, mental health services, and more
 - Cover pre-existing conditions
 - Include important financial protections, especially in the event of a serious illness or medical emergency
 - Provide free preventive services, such as certain check-ups and screenings

Who Can Enroll?

- Pennie is for Pennsylvanians who don't have access to other health insurance.
- This can include:
 - People without employer-sponsored coverage
 - Small business owners
 - Early retirees
 - Gig workers and entrepreneurs
 - People who don't qualify for Medicaid

When Can You Enroll?

- The time to act is now. If you don't have health coverage, don't wait.
- Open Enrollment is the annual period when eligible Pennsylvanians can shop for and enroll in health coverage for the coming year.
 - November 1: Open Enrollment begins
 - December 15: Deadline for coverage beginning January 1

- January 15: Open Enrollment ends

Addressing Changes This Year:

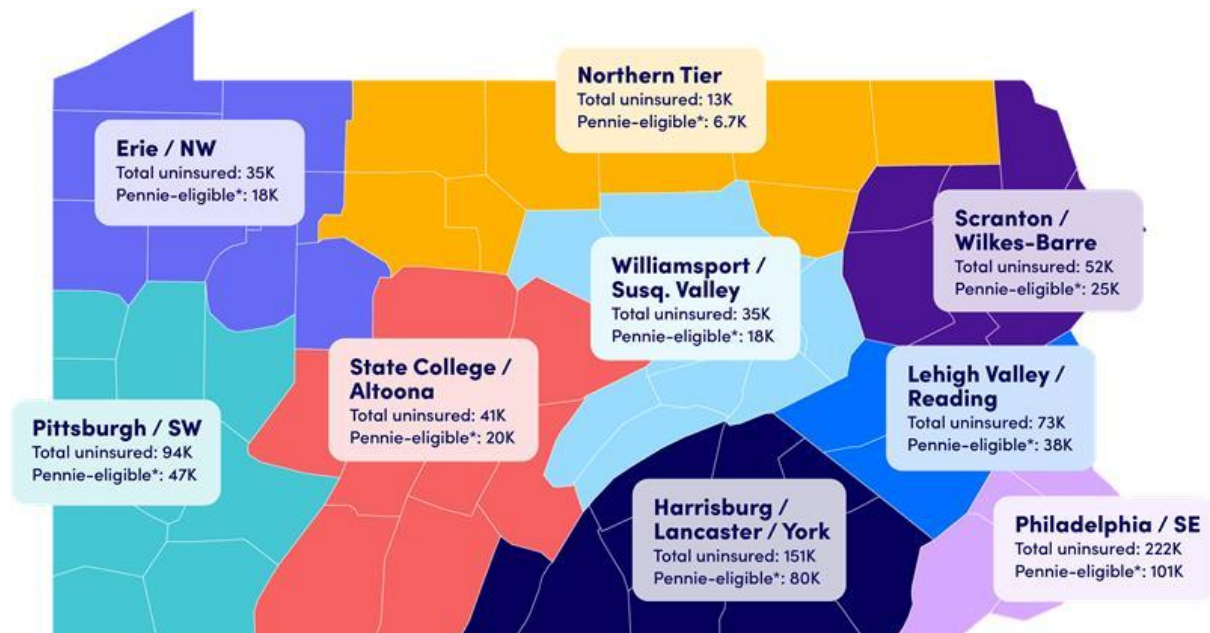
- Due to federal law, there are some changes coming to Pennie.
 - Financial Savings Eligibility for Lawfully Present Non-Citizens
 - Incorrect income penalties during tax time
 - Medicaid changes in 2027
- [Click here](#) to learn more about these important changes.

Localized Uninsured Numbers:

Pennsylvania total uninsured: 715,495

Pennie-eligible*: 354,221

**Pennie eligible is a directional proxy: uninsured people at 138 – 399% of the federal poverty level in SHADAC's 2019- 2023 5-year data. It does not verify age, Medicaid/CHIP eligibility, immigration status, access to employer coverage, or other Pennie eligibility rules.*



Addressing Current Enrollees:

- Current enrollees must take action this Open Enrollment Period:
 - **UPDATE:** Log into your Pennie account and update your account information and income if necessary.
 - **SHOP** and compare health plan options for 2027.
 - **STAY COVERED.**
- Due to federal changes, there are more penalties if an enrollee does not update their Pennie account with income changes throughout the year. The penalties happen when the enrollee has an increase in income that is more than the income they put in their Pennie application.

- **Note:** This applies to anyone in the household that has an increase in income, even if they are not enrolled through Pennie. For example, if a spouse's income goes up, that counts as the total household income that needs to be updated in the Pennie application. |

Help/Assistance

- Free help is available at pennie.com/connect.
- Let a Pennie-certified Assistants and Brokers do the work for you! This is at no cost to you. Click [Find Local Help](#).
- Visit pennie.com for more self-service tools, technical support resources, and frequently asked questions that can help you find answers anytime.