



****this meeting will be recorded for the purpose of taking minutes****

Conference Call Etiquette

- Please mute your line if you are not speaking.
- Identify yourself before you speak.
- If you are on the phone and logged in via web, turn off your computer speakers.
- Please press *6 to unmute your line.
- The chat is reserved for Advisory Council members.



Advisory Council Meeting

September 23, 2020

Meeting Agenda

1. Preliminary Matters
2. Pennie Milestone Review
3. Policies for Broad-based Exceptional Circumstances SEPs
4. Pennie Customer Experience
5. Pennie Producer Experience
6. Adjournment



Preliminary Matters



2020 September Advisory Council Meeting

Preliminary Matters

- Call to Order
- Roll Call
- Approval of Previous Meeting's Minutes
- Opportunity for Public Comment



Pennie Milestone Review

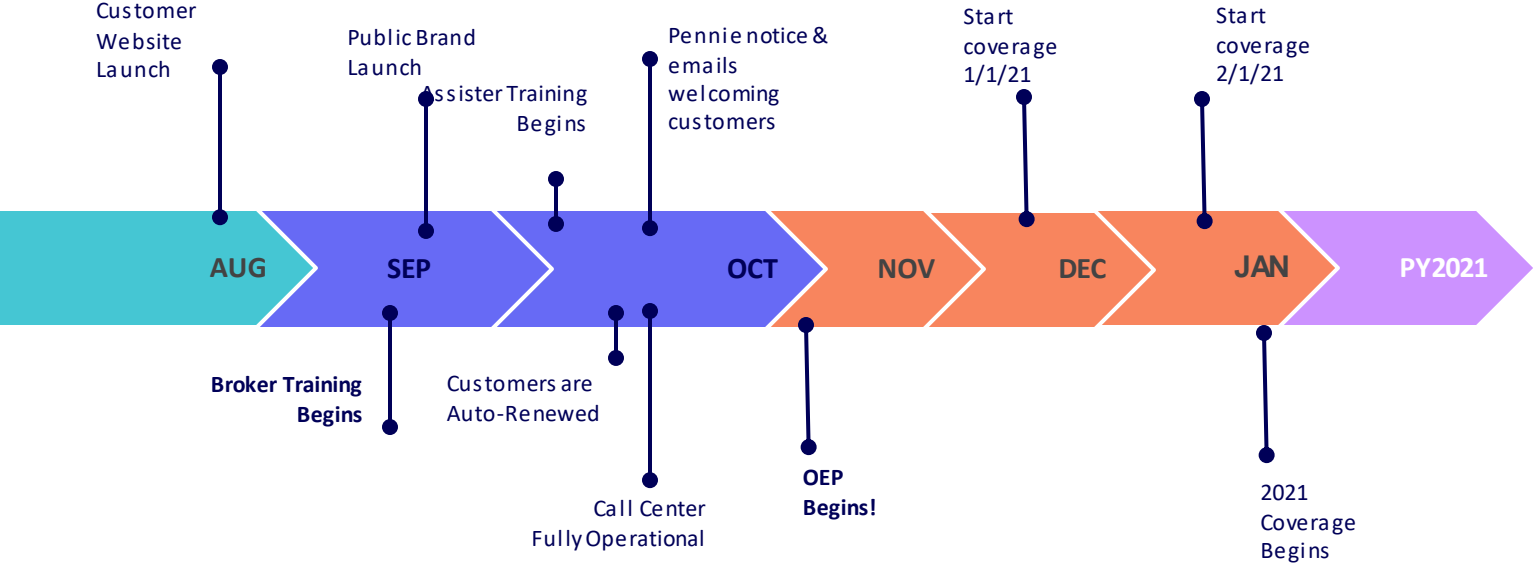


2020 September Advisory Council Meeting

Milestone Review

- Upcoming Milestones
- Building the Agency
- Ready the Core System
- Contact Center
- Stakeholder Engagement
- Ready the Market
- Collaborate with Insurers
- Meet Federal Requirements

Critical Milestones



Planning Stage
(Ongoing – September 21)

Awareness Campaign
(September 21 – October 31)

Inaugural Open Enrollment Period
(November 1 – January 15, 2021)

Plan Year 2021 and Special Enrollment Period
(January 16 – November 1, 2021)

Agency Updates

Build the Agency

- Second wave of hiring completed
- Organization now includes 23 full-time employees
- Recruitment currently underway:
 - Operations specialist, data and reporting analyst, business analysts, reconciliation specialists, legal assistant
 - Currently accepting applications for a number of positions: [Pennie.com/careers](https://pennie.com/careers)

Ready the Core System

- User Acceptance Testing for the “September or 20.9” release is underway and close to completion
 - Production release date: September 24th, 2020
 - This is the system we will be going live with
- Data migration has been completed in production
- Connectivity testing with Medicaid (DHS) is complete

Contact Center

- Fourth CSR training class wrapping up soon and recruitment for 9/28 CSR class underway
- Call Center will be operational for customer and broker/assister calls starting October 9th, 2020
- Call center will operate virtually for upcoming OEP and throughout 2021

Agency Updates

Stakeholder Engagement

- Producer training went live on September 16th, 2020 and this training will be offered through PSI
 - Over 2,700 pre-registered
 - Over 700 producers have either started or completed their training
 - Average time to complete producer training is 1h 54m.
- Cognosante in partnership with PACHC was selected to serve as Pennie's assister vendor
 - Assister training to go live on October 1st, 2020 and this training will be offered through Cognosante's platform (Pennie's assister vendor)
 - Cognosante & its partners will provide a form of enrollment assistance through appointments and enrollment events this upcoming OE
- Ongoing and increased engagement with customer advocates, state partners, business & community groups

Ready the Market

- Pennie website launched on August 24th, 2020
- Public awareness launch occurred September 22nd, 2020
 - Link to press event can be found at pennie.com under 'Newsroom' tab
- Awareness media campaign kicked off September 21st, 2020

Agency Updates

Collaborate with Insurers

- Connectivity testing with insurers is complete
- Plan preview deadline for insurers was September 14th, 2020
 - Final plan sign off in system is nearly complete

Meet Federal Requirements

- Formal submission of security documents was made to CMS and subsequently approved
- Pennie submitted a progress letter declaring its intent to transition to CMS and received approval to proceed for OE2021 and beyond
- Authority to Connect (ATC) to federal data sources has been granted and associated testing is complete
- Operational Readiness Review (“ORR”) and Open Enrollment Readiness Review (“OERR”) are scheduled for next week and will signal final readiness reviews needed to transition successfully

2020 September Advisory Council Meeting

Exceptional Circumstances SEP Policy Update

Proposed SEP Policy

Exceptional Circumstances – 45 CFR § 155.420(9)

Proposal	Policy Goal(s)	Benefits	Challenges
Exceptional circumstance SEPs	<ul style="list-style-type: none"> Ensure Pennsylvanians have access to health coverage 	<ul style="list-style-type: none"> Ensures an opportunity to enroll for customers who could not enroll due to circumstances outside of their control 	<ul style="list-style-type: none"> May differ from current practice

Proposed Approach to Exceptional Circumstances (by category):

1. Individual customer circumstance – staff will evaluate each case based on facts and circumstances
2. Broad-based circumstance (proactive) – when feasible to identify in advance, staff will bring a specific proposal to the Board for approval which will include criteria and timeline for use (e.g. system backlog at end of OEP)
3. Broad-based circumstance (reactive) – when unforeseen circumstances arise, staff will prepare a specific proposal to bring to the Board with criteria and timeline; may require emergency meeting (e.g. natural disaster, epidemic)
 - Staff recommendation: Adopt approach to exceptional circumstances, by category
 - The proposed approach provides staff with enough flexibility to evaluate individual cases based on facts and circumstances, while ensuring that broad-based circumstance SEPs are evaluated based on the specific scenarios and proposed criteria.

Broad-based Exceptional Circumstance

High-call volume

Proposal	Policy Goal(s)	Benefits	Challenges
Permit an Exceptional Circumstances SEP if the Pennie call center experiences high-call volume on a coverage deadline day	<ul style="list-style-type: none"> Ensure Pennsylvanians have access to health coverage, and the information they need to enroll 	<ul style="list-style-type: none"> Ensures that customers who could not enroll due to circumstances outside of their control are able to complete the enrollment process 	<ul style="list-style-type: none"> Call volume not yet known

Circumstances in which the Pennie call center experiences high-call volume on a deadline day (e.g. Deadline for Jan. 1 coverage or on the last day of OEP)

To be considered “high-call volume” one of the following conditions must be met:

- Pennie call volumes are **2x greater** than the previous 7-day average OR
- Pennie call center wait times are **2x greater** than the previous 7-day average OR
- Call center wait times average more than **15 minutes** on a deadline day

Staff Proposal: Provide customers who attest to having tried to contact the call center during a time of high-call volume on a deadline day, with up to 7 additional calendar days to enroll in coverage.

- Dec.15 – Give impacted customers through Dec. 22 to enroll in Jan.1 coverage.
- Jan.15 – Give impacted customers through Jan. 22 to enroll in Feb. 1 coverage.

Broad-based Exceptional Circumstance

System outage

Proposal	Policy Goal(s)	Benefits	Challenges
Permit an Exceptional Circumstances SEP due to a system outage close to a deadline day	<ul style="list-style-type: none">Ensure Pennsylvanians have access to health coverage	<ul style="list-style-type: none">Ensures an opportunity to enroll for customers who could not enroll due to circumstances outside of their control	<ul style="list-style-type: none">Impact hard to assess until it happens

System outage impacting customers' ability to complete an application for coverage, shop for a plan, or otherwise prevents them from completing the enrollment process during the 7-days leading up to, and including, a coverage deadline day.

A system outage would include, but would not be limited to, one of the following systems being inoperable for a **minimum of two hours**:

- Critical Pennie platforms: Ex. Pennie.com, Eligibility & Enrollment platform, Pennie call center
- Critical eligibility data sources: Ex. the Federal Data Hub

Staff proposal: Provide customers with up to **7 additional calendar days** to enroll in coverage if a significant system outage occurs.

- Dec. 9 - Dec.15 – Give impacted customers through Dec. 22 to enroll in Jan.1 coverage.
- Jan. 9 - Jan.15 – Give impacted customers through Jan. 22 to enroll in Feb. 1 coverage.

Broad-based Exceptional Circumstance

Natural Disaster

Proposal	Policy Goal(s)	Benefits	Challenges
Permit an Exceptional Circumstance SEP for individuals impacted by a Natural Disaster during an enrollment period.	<ul style="list-style-type: none"> Ensure Pennsylvanians impacted by a natural disaster have access to health coverage 	<ul style="list-style-type: none"> Ensures an opportunity to enroll for customers who could not enroll due to circumstances outside of their control Adapts existing federal guidelines to PA 	<ul style="list-style-type: none"> Ongoing Covid-19 emergency declaration Ongoing Opioid emergency declaration

Provide a SEP for up to 60 days from the **last day of a FEMA-declared emergency or an Emergency Disaster Declaration issued by the Governor** in at least one county during an enrollment period.

- Ex. FEMA emergency is declared in Dauphin County from Jan. 2 – Jan. 6; impacted residents of that county would have up to 60 days from Jan. 6 to enroll in coverage – (through March 7)
- Ex. Gov. Wolf issues an Emergency Disaster Declaration in Northern Tier due to a snowstorm, but is not declared a FEMA emergency; same 60-day SEP would be granted for the affected counties

Staff proposal: **Adopt CMS guidance but expand to include emergencies declared by the Governor:** Emergency and Major Disaster Declarations by FEMA or the Governor of Pennsylvania (*See generally* Special Enrollment Periods (SEPs), Termination of Coverage, and Payment Deadline Flexibilities, Effective August 9, 2018)

- Individuals must attest to the following: 1) they resided in a county with a FEMA-declared emergency or major disaster declaration from the Governor; and 2) the emergency or disaster prevented them from completing enrollment (if enrolling after OEP)
- Provide retroactive coverage as applicable (Ex. Dauphin County resident enrolls Feb. 5 – make 2/1 & 3/1 coverage effective dates available)
- Does *not* include the Governor's opioid declaration

2020 September Advisory Council Meeting

Customer Experience

Scenarios

- **Current Customer - Transitioning from healthcare.gov**
- New Customer - Mixed Eligibility Household
- New Customer - Unsubsidized
- Producers
- Assisters

Current Customer

Transitioning from HealthCare.gov

Meet: Deb Ross

Background

- Age 43
- Blain, PA
- Married with 3 kids
- Part-time grocery store clerk

Goals

- Making ends meet
- A better life
- Staying healthy

Frustrations

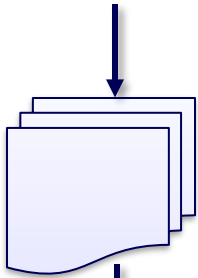
- Environment & Lifestyle
- Health conditions
- Technology

Deb's Pennie Experience

Data Migration & Autorenewal

- Deb's 2020 PY record is included in large files from CMS. This data is parsed and formatted to be inserted in the GetInsured system. The GI/Pennie/UAT teams validate a sampling of records to ensure this data is brought over correctly and that errors are addressed.
- The renewal process interrogates the 2020 PY records to determine if they are eligible for renewal. This process is phased, with validations performed at each step. First, the 2020 PY records are carried over to 2021 PY. These records then have eligibility redetermined and their plan selection applied. Those records that are renewed have notices created (welcome and eligibility) at the appropriate times.

HealthCare.gov



pennie

Deb’s Pennie Experience

Customer Communications – Welcome to Pennie Postcard

- Delivered week of 10/5



Welcome to
pennie[™]
connecting Pennsylvanians to health coverage

Pennie is Pennsylvania’s official place to shop for, compare and buy medical and dental insurance. It’s the **ONLY** place that will link you to **financial assistance** to lower your monthly payment and/or out-of-pocket expenses, if eligible.

Coming from healthcare.gov? You’ll now use Pennie to shop and compare plans instead of the federal marketplace. When shopping for plan coverage for 2021, you will now visit pennie.com, and we will send you an access code for the account that has been created for you. Also, keep an eye on your mailbox for notices from healthcare.gov regarding this transition!

Open enrollment runs from
Nov. 1, 2020, to Jan. 15, 2021.

Take your next step to good health
and visit pennie.com today!

PenniePA PennieOfficial



Deb’s Pennie Experience

Customer Communications – Transition to Pennie Invitation

- Delivered week of 10/26

Subject line: Take action to enroll in health coverage

Trigger: Invitation email prior to start of OEP to those users who were migrated from the FFM to the SBE

Dear Deb Ross,

Welcome to Pennie, Pennsylvania's new marketplace for health coverage! You are receiving this notice because you were previously enrolled in health coverage through the federal HealthCare.gov marketplace. Pennsylvania is transitioning away from HealthCare.gov towards a fully operational state-based marketplace, which will provide application, eligibility, and enrollment services for coverage beginning January 1, 2021 and beyond.

To support this transition, HealthCare.gov has provided Pennie with your current application and enrollment information. This information has been used to create a new user account for you on the Pennie platform.

IMPORTANT!

Your Unique Access Code is: **3HGB39876BS**

What should I do next?

Enroll in coverage by 1/15/2021

This year’s Open Enrollment Period takes place from 11/1/2020 – 1/15/2021,so you must enroll in coverage through Pennie during this time. For coverage beginning January 1, make sure to enroll by December 15. If you enroll between December 16 and January 15, your coverage will start February 1, 2021.



Deb's Pennie Experience

Information Migrated to Pennie

- **Data Copied to the Pennie Platform:**
 - Most recent 2020 submitted eligibility application, regardless of status
 - Most recent 2020 active submitted plan selection, regardless of whether it is effectuated or not
 - Agent/broker assignments from the most recent 2020 plan selection
- **Data Not Copied to the Pennie Platform:**
 - Any information prior to 2020 plan year
 - 2020 eligibility applications that are not the most recent submission
 - 2020 eligibility applications that were not submitted
 - 2020 plan selections that are not the most recent
 - 2020 plan selections that were previously terminated or cancelled
 - Any HealthCare.gov notices, customer service history, etc.
 - Agent/broker assignment for a customer without an active 2020 plan selection
 - Assister assignments

Deb's Pennie Experience

Deb's Pennie Dashboard

- 2021 Eligibility Application Status
- 2021 Eligibility for Household
- 2021 Health Plan Autorenewal (if available)
- 2021 Dental Plan Autorenewal (if available)
- Agent/broker assignment (if applicable)

Deb's Pennie Experience

Service Options

- 1) Pennie Customer Service
- 2) Pennie-Certified Assister
- 3) Pennie-Certified Broker

Found on the Pennie Platform, top right corner in ***Help & Support, Find Local Assistance:***

Find Local Assistance at No Cost to You



Agents and brokers are licensed by Pennsylvania's Department of Insurance and have completed additional training to become certified with Pennie. Only an agent or broker can make specific recommendations about which plan you should buy. Note that some agents and brokers may only be able to sell plans from specific health insurance companies.

**FIND A PENNSYLVANIA CERTIFIED
AGENT OR BROKER NEAR YOU**



Pennie Assisters belong to Enrollment Entities, which include hospitals and not-for-profit organizations from around the state that have been trained by Pennie to help you understand what options are available to you and your family. They cannot make specific recommendations about which plan you should buy.

**FIND A PENNSYLVANIA ASSISTER NEAR
YOU**

Search for a Certified Agent or Broker

<p>Search by location</p> <p>Zip code *</p> <input type="text"/>	OR	<p>Search by Name</p> <p>First Name</p> <input type="text"/>
<p>Distance</p> <p>5</p> <p>miles</p>		<p>Last Name</p> <input type="text"/>
<p>Languages</p> <p>Select an Option</p>		<p>Agency Name</p> <input type="text"/>
<p>Search</p>		<p>Search</p>

Scenarios

- Current Customer - Transitioning from healthcare.gov
- **New Customer - Mixed Eligibility Household**
- Producers

Customer

New Customer, Mixed Eligibility Household

Meet: Amy Kim

Background

- Age 40
- Fox Chapel, PA
- Married with one child (age 5)
- Ride Share Driver

Goals

- Improving work-life balance
- Keeping family & herself healthy

Frustrations

- COVID-19
- Financial
- Health challenges

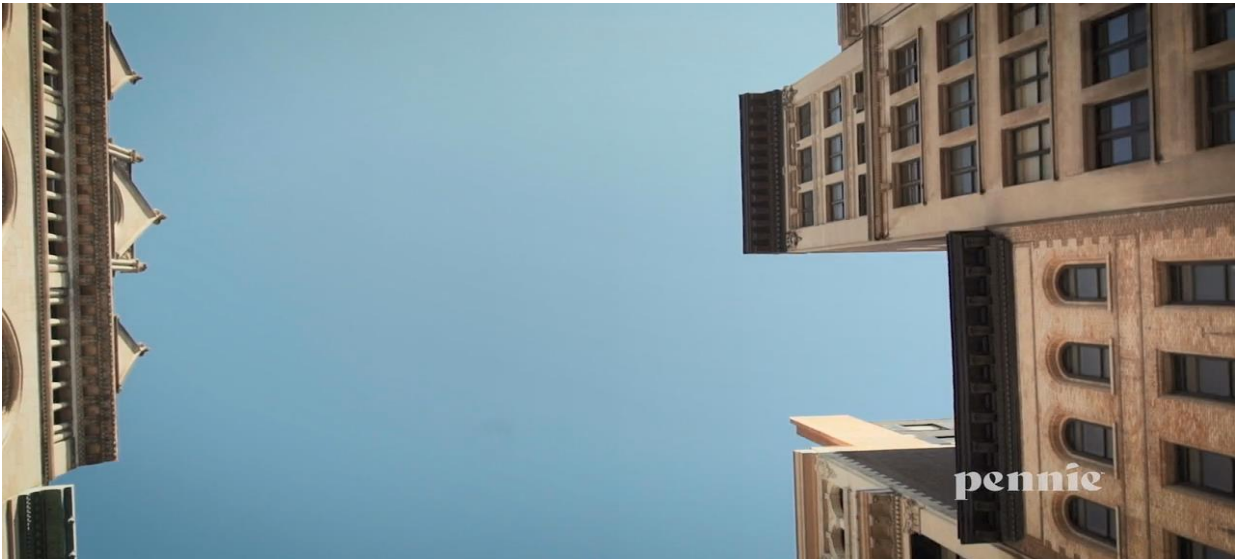
Amy's Pennie Experience

Earned media & Traditional media

TV : 30

NEWS

State announces launch of new health insurance marketplace



Radio: 30



Amy's Pennie Experience

Unique Out-of-home – Grocery carts & Pharmacy hand sanitizer



Amy's Pennie Experience

Digital Ads - Social, Streaming, Paid Search

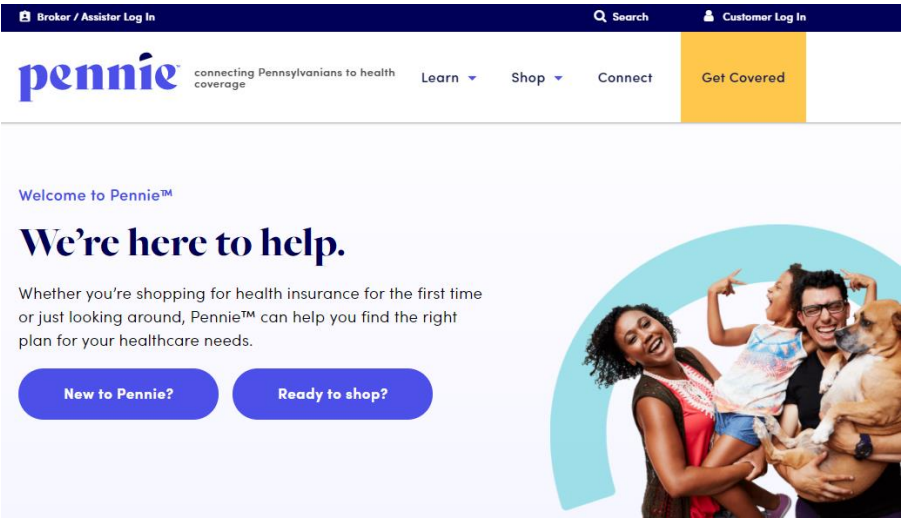


FYI: Spanish Ads

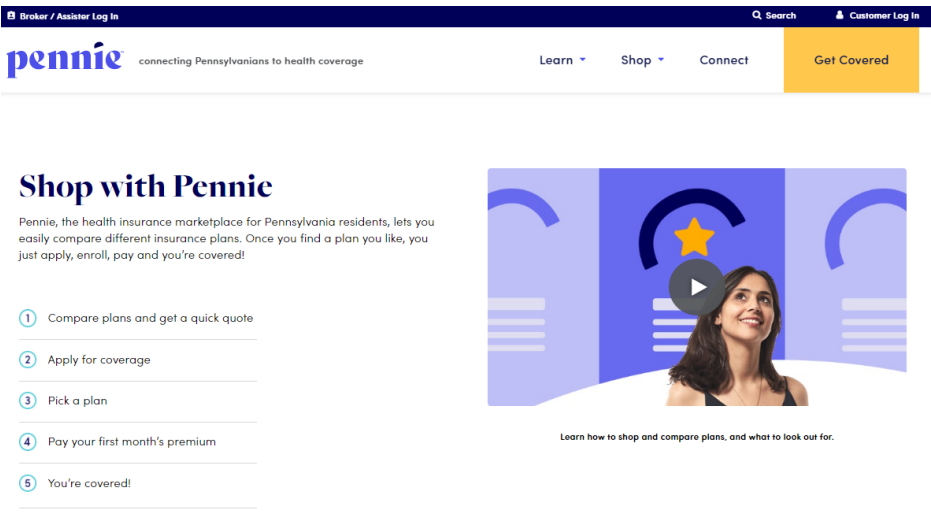


Amy's Pennie Experience

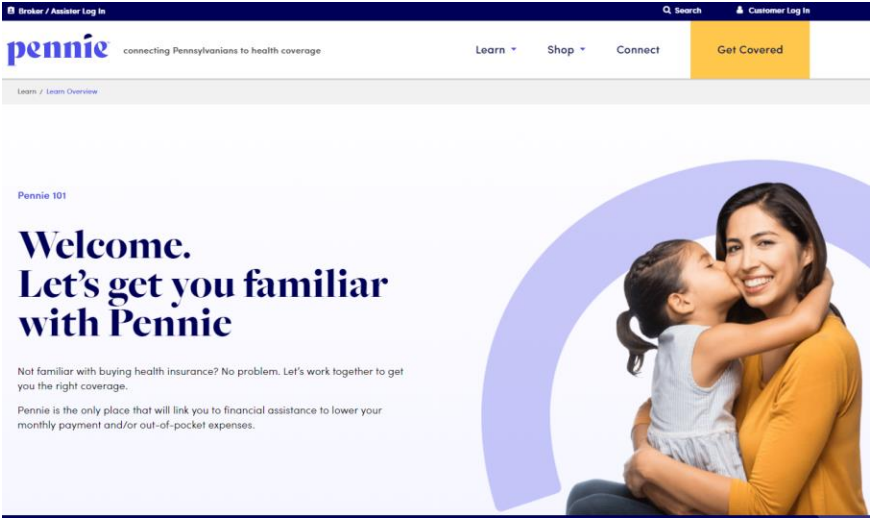
Visits pennie.com



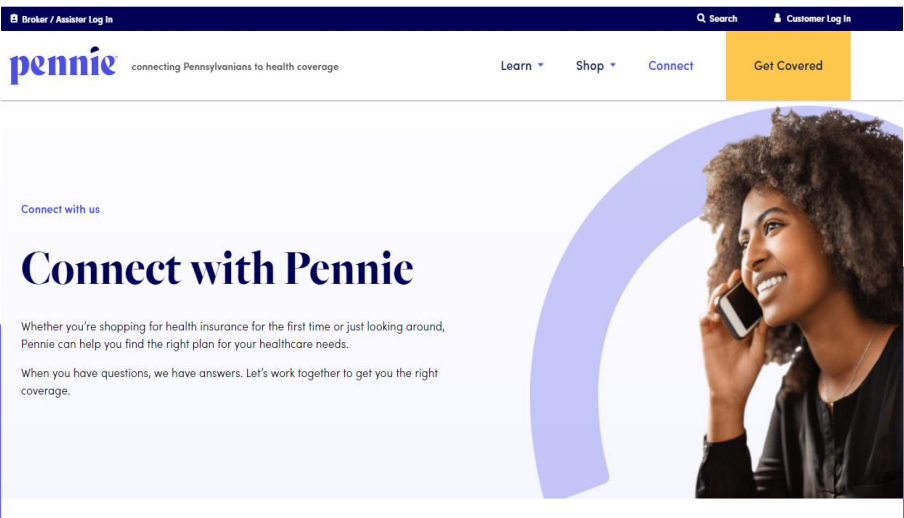
pennie.com/shop



pennie.com/learn



pennie.com/connect



Amy's Pennie Experience

Helpful video tutorials

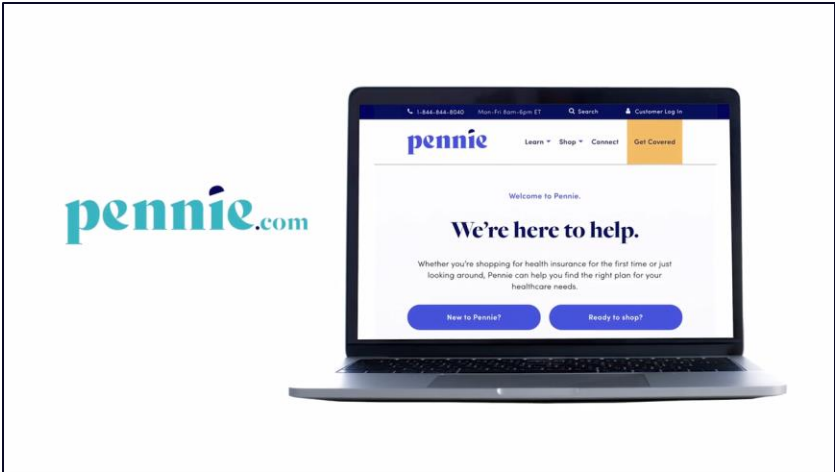
Welcome to Pennie



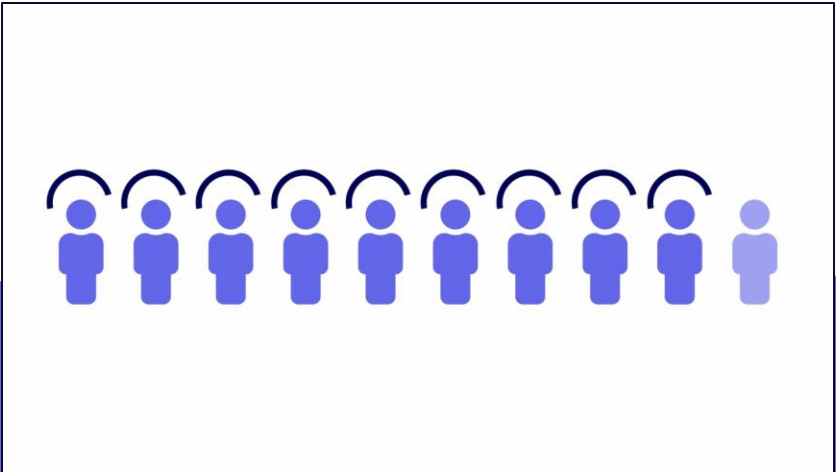
How to Enroll



How to Shop

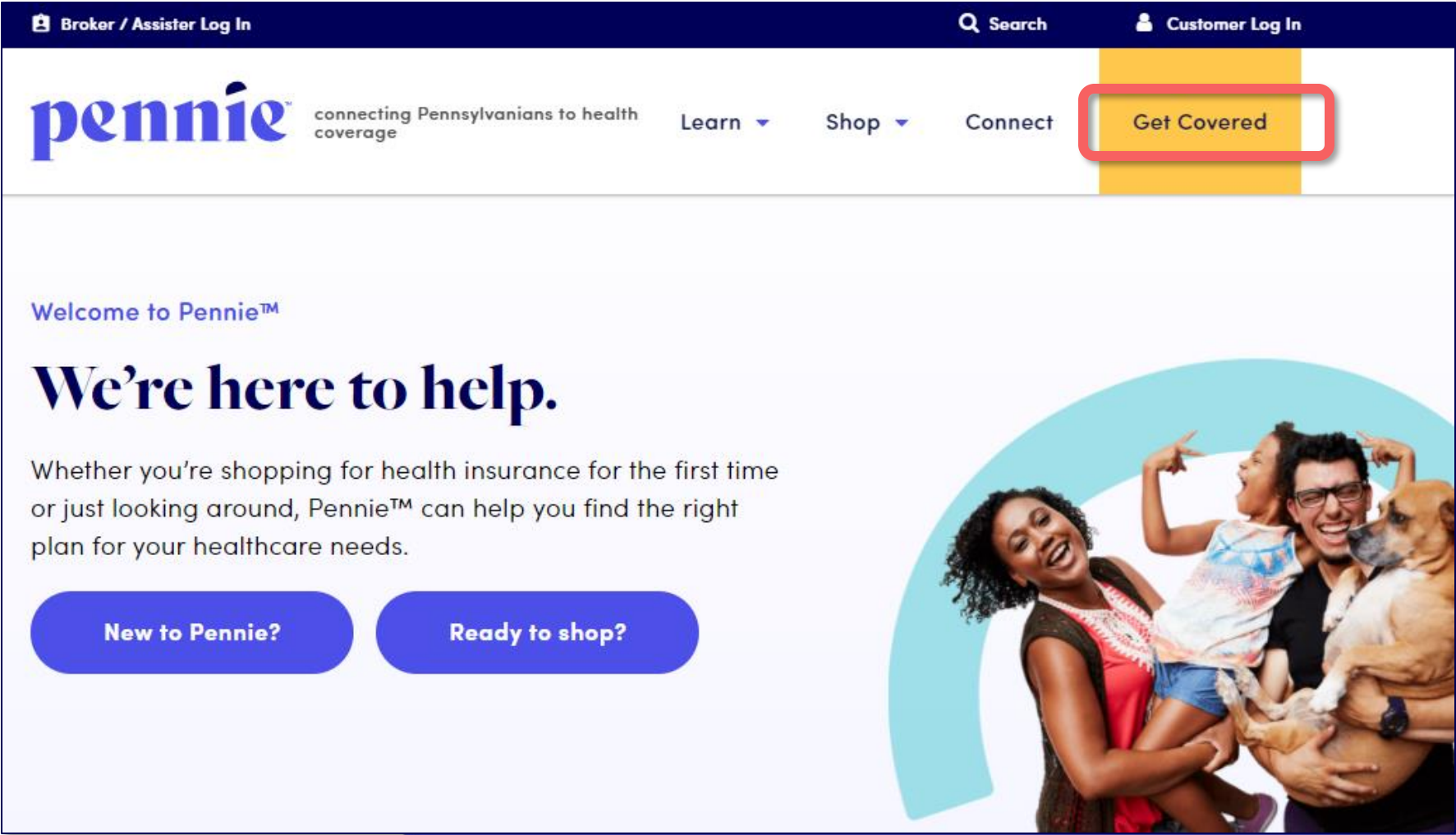


Financial Assistance



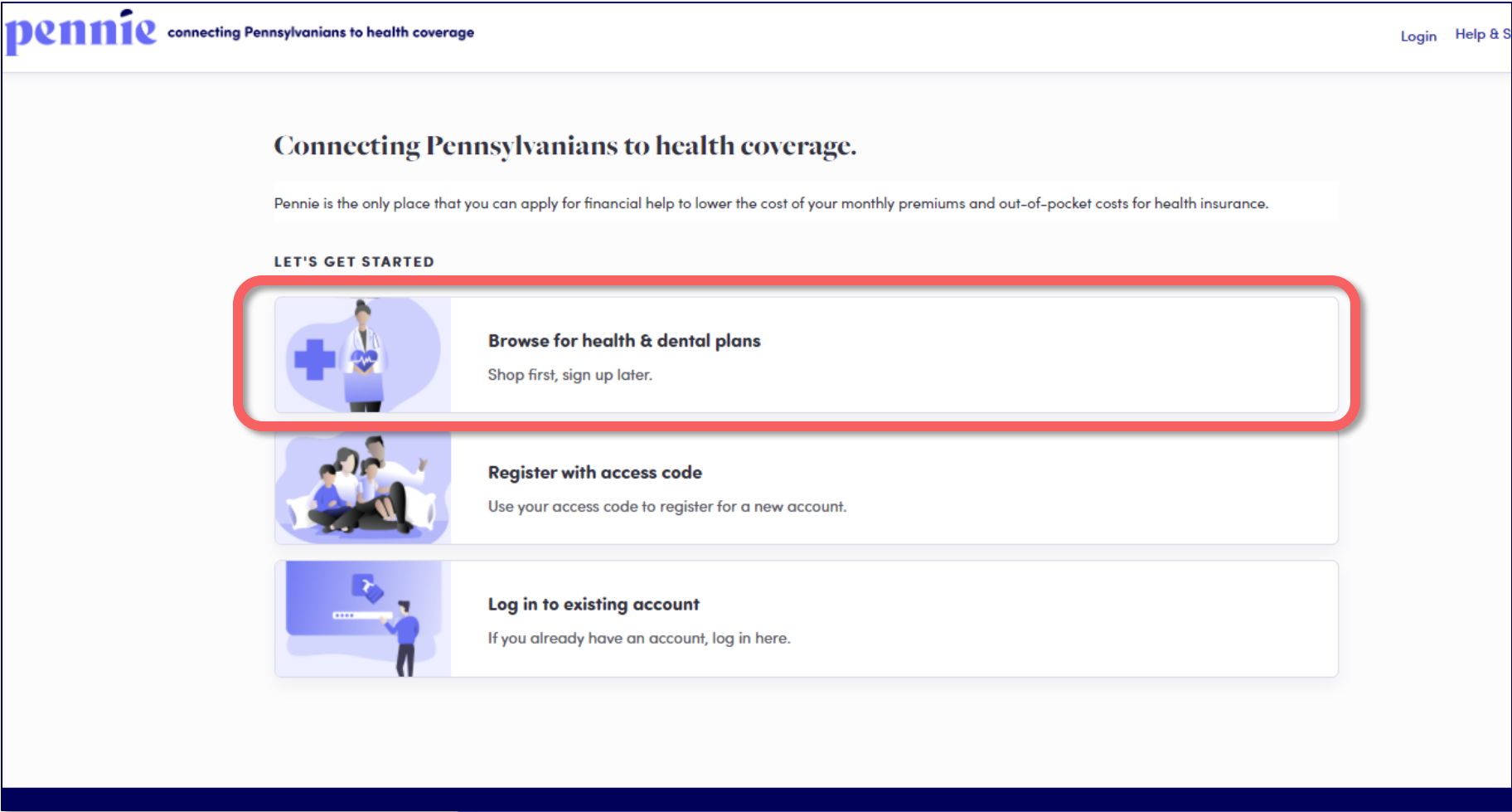
Amy's Pennie Experience

Amy clicks Get Covered to visit the Pennie Platform



Amy's Pennie Experience

Amy decides to shop anonymously



Amy's Pennie Experience

Amy inputs some quick info

Find Out How Much Insurance May Cost

In this section:

All labels marked * are required.

- The cost of health and dental insurance depends on where you live, how many people are in your household, and income.
- You can view your selected favorite health and dental plans for coverage year 2021 from start of open enrollment.

Where do you live?

Enter ZIP Code: * Allegheny

Who is in your household and do they need coverage?

Members	Birthdate *	Tobacco Use	Native American	Seeking Coverage	
YOU	<input type="text" value="04/25/1976"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Spouse	<input type="text" value="04/25/1976"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Remove
Child	<input type="text" value="04/25/2015"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Remove

[+ Dependent](#)

Check to see if your household income qualifies you for lower costs.

Annual Tax Household Income: \$

[See if You Qualify for Savings](#)

Enter the approximate annual income for your tax household. This will be used to determine eligibility for potential cost-saving programs. If you are not interested in these programs and want to view plans at full price, click [BROWSE PLANS](#).

[Skip and Sign up](#) [Browse Plans](#)

Amy's Pennie Experience

Visits pennie.com, clicks Get Covered, and starts to shop anonymously before starting the application

SORT BY

☒ Expense Estimate

☐ Monthly price

☐ Deductible

☐ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

☐ EPO

☐ HMO

☐ PPO

PLAN FEATURES

☐ HSA Qualified
eligible for Health Savings Account (HSA)

METAL TIER

☐ Platinum
highest premiums, lowest deductibles

☐ Gold
higher premiums, lower deductibles

☐ Silver
lower premiums, higher deductibles

☐ Bronze
lowest premiums, highest deductibles

DEDUCTIBLE

☐ \$2500 and less

☐ \$5000 and less

☐ \$7500 and less

☐ \$10000 and less

1 of 3

LOWER EXPENSE

UPMC HEALTH PLAN

UPMC Advantage Bronze \$7...

BRONZE EPO

OFFICE VISITS \$50

GENERIC DRUGS \$30

DEDUCTIBLE \$7400

OOP MAX \$8150

☐ COMPARE

DETAILS

ADD

LOWER EXPENSE

HIGHMARK

Together Blue EPO Bronze...

BRONZE EPO

OFFICE VISITS 0%

GENERIC DRUGS 0%

DEDUCTIBLE \$7900

OOP MAX \$7900

☐ COMPARE

DETAILS

ADD

LOWER EXPENSE

HIGHMARK

Together Blue EPO Bronze...

BRONZE EPO

OFFICE VISITS \$60

GENERIC DRUGS 40%

DEDUCTIBLE \$3900

OOP MAX \$7900

☐ COMPARE

DETAILS

ADD

LOWER EXPENSE

HIGHMARK

Together Blue EPO Bronze...

BRONZE EPO

OFFICE VISITS 40%

GENERIC DRUGS \$0

DEDUCTIBLE \$7800 / \$0

OOP MAX \$7900

☐ COMPARE

DETAILS

ADD

LOWER EXPENSE

UPMC HEALTH PLAN

UPMC Advantage Bronze \$7...

BRONZE EPO

OFFICE VISITS \$50

GENERIC DRUGS \$30

DEDUCTIBLE \$7400

OOP MAX \$8150

☐ COMPARE

DETAILS

ADD

LOWER EXPENSE

UPMC HEALTH PLAN

UPMC Advantage Bronze \$7...

BRONZE PPO

OFFICE VISITS \$50

GENERIC DRUGS \$30

DEDUCTIBLE \$7400

OOP MAX \$8150

☐ COMPARE

DETAILS

ADD

- Amy feels she could use some help and calls Pennie Customer Service

PROPRIETARY & CONFIDENTIAL

Amy's Pennie Experience

Call Center IVR & Customer Service

- “Hi! Thanks for calling Pennie – connecting Pennsylvanians to health coverage”
- To continue in English, press #1
- To speak to Customer Service Rep, press #7

CSR: *Thank you for calling Pennie. My name is Jennifer. How may I help you?*

Amy: *I'd like to have someone help me through the application and enrollment process*

CSR will assist in helping Amy find an assister or broker to help with her mixed-eligibility household

Amy's Pennie Experience

Amy starts her application

Find Out How Much Insurance May Cost

In this section:

- All labels marked * are required.
- The cost of health and dental insurance depends on where you live, how many people are in your household, and income.
- You can view your selected favorite health and dental plans for coverage year 2021 from start of open enrollment.

Where do you live?

Enter ZIP Code: *

Who is in your household and do they need coverage?

Members	Birthdate*	Tobacco Use	Native American	Seeking Coverage	
YOU	<input type="text" value="04/25/1976"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Spouse	<input type="text" value="04/25/1976"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Remove
Child	<input type="text" value="04/25/2015"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Remove

[+ Dependent](#)

Check to see if your household income qualifies you for lower costs.

Annual Tax Household Income: \$

[See if You Qualify for Savings](#)

Enter the approximate annual income for your tax household. This will be used to determine eligibility for potential cost-saving programs. If you are not interested in these programs and want to view plans at full price, click [BROWSE PLANS](#).

[Skip and Sign up](#) [Browse Plans](#)

Primary Contact Information

Primary Contact Name

First Name*

Middle Name

Last Name*

Suffix

Date of Birth*

Email Address*

☒ Send me important alerts to this email address.

Amy's Pennie Experience

Amy fills out application

Primary Contact Home Address

Address 1*	<input type="text" value="115 Quarry Rd"/>
Address 2	<input type="text" value="Address 2"/>
City*	<input type="text" value="Hummelstown"/>
Zip*	<input type="text" value="17036"/>
State*	<input type="text" value="Pennsylvania"/>
County*	<input type="text" value="Dauphin"/>

Help Paying for Coverage

You may be eligible for free or low-cost coverage, or financial assistance that will lower your monthly premiums right away.

Do you want to find out if you can get help paying for health coverage?*

- ☒ Yes. (You will have to provide income information to see what you may qualify for.)
- ☐ No. (You will pay full cost for Pennie health coverage.)

Amy's Pennie Experience

Amy applies for coverage on behalf of herself, her husband, and her child

Casey Kim

Delete

Are you seeking coverage?* ☒ Yes ☐ No

First Name*

Casey

Middle Name

Enter Middle Name

Last Name*

Kim

Suffix

Suffix

Date of Birth*

Month

09

Day

23

Year

1981

Andy Kim

Delete

Are you seeking coverage?* ☒ Yes ☐ No

Household Relationship Details

Here are the 3 members in your household. Please answer the following questions to help us establish everyone's relationship to each other.

1. Amy Kim

2. Casey Kim

3. Andy Kim

1. How is **Amy Kim** related to the other household members?

Amy Kim is Casey Kim's*

Spouse

Amy Kim is Andy Kim's*


Parent (father or mother)

2. How is **Casey Kim** related to the other household members?

Casey Kim is Andy Kim's*

Parent (father or mother)

PROPRIETARY & CONFIDENTIAL



Amy's Pennie Experience

Amy fills out application

Disability Information

Do any of these people below have a physical disability or mental health condition that limits their ability to work, attend school, or take care of their daily needs?* [Learn more](#)

- ☐ Amy Kim
- ☐ Casey Kim
- ☐ Andy Kim
- ☒ None of the Above

Do any of these people need help with activities of daily living (like bathing, dressing, and using the bathroom), or live in a nursing home, or other medical facility?*

- ☐ Amy Kim
- ☐ Casey Kim
- ☐ Andy Kim
- ☒ None of the Above

Summary

Household Members

Name	Relation	Date of Birth	Seeking Coverage	
Amy Kim	Self	06/27/1980	Yes	<button>Edit</button>
Casey Kim	Spouse	09/23/1981	Yes	<button>Edit</button>
Andy Kim	Child (son or daughter)	04/09/2015	Yes	<button>Edit</button>

Amy's Pennie Experience

Amy fills out application

Medicaid/ CHIP Denial Information

Were any of these people found not eligible for Medicaid or CHIP in the past 90 days?*

- ☐ Amy Kim
- ☐ Casey Kim
- ☐ Andy Kim
- ☒ None of the Above

Income Sources

Income of Amy Kim

People can earn income in many ways. After you tell us about your current income we will help you estimate income for all of 2021 so you can tell us if you expect changes.

Job	Self Employment	Retirement
Pension	Social Security Benefits	Capital Gains
Rental or Royalty	Farming or Fishing	Unemployment
Alimony Received	Investment	Other Income
Scholarship		

Add another type of income or continue to review a summary of your current income.

Income Type	Amount	Frequency	
Job	\$32,580.00	Yearly	<button>Edit</button> <button>Remove</button>

Amy Kim's income summary Edit

Amy Kim's total income in 2021

\$32,580.00

Current income

Income Source	How much	How often
Job (Uber)	\$32,580.00	Yearly

Current monthly income

\$2,715.00

This is based on your income sources above. We add them together for a year based on how often you get each type, and then divided by 12 for a monthly amount

Amy's Pennie Experience

Eligibility

- Amy and her husband are eligible for a QHP with APTC & CSR
- Her child is eligible for CHIP

2021 Eligibility Summary

Based on your application, members of your household are eligible for:

- ✓ Qualified Health and Dental Plans
- ✓ Advanced Premium Tax Credit of up to \$920.00 for your household to lower your monthly insurance premium.
- ✓ Cost Sharing Reductions to lower copayments, coinsurance and deductibles.
- ✓ Potentially eligible for Medicaid

Medicaid and the Children's Health Insurance Program (CHIP) provide comprehensive free or low cost coverage for those who are eligible. The Pennsylvania Department of Human Services (DHS) will now review your application. DHS will send you a notice with information about your eligibility for these programs.

Detailed eligibility for each household member is listed below. Click on the 'Go to Dashboard' button for the next steps to enroll in a plan.

Amy's Pennie Experience

Eligibility – Action needed

Eligibility Results for household members		
Household Member	Eligible for the following	Action needed
Amy Kim	Qualified Health and Dental Plans Advanced Premium Tax Credit Cost Sharing Reductions	<div>Documents Required</div> <p>You have 105 days to submit required documentation to confirm your eligibility.</p>
Casey Kim	Qualified Health and Dental Plans Advanced Premium Tax Credit Cost Sharing Reductions	<div>Documents Required</div> <p>You have 105 days to submit required documentation to confirm your eligibility.</p>
Andy Kim	Potentially Medicaid eligible Not Eligible to enroll in a Qualified Health or Dental Plan	No action needed.

Amy’s Pennie Experience

Eligibility – Next Steps

Your Household Eligibility **This eligibility is conditional. [See more details](#) to upload the required documents.**

Household members that are eligible for Medicaid/CHIP should contact Pennsylvania's Department of Human Services for questions regarding their Eligibility and Enrollment. Please call 1-866-550-4355 for any further questions.

Amy Kim
Casey Kim

Advanced Premium Tax Credit
\$920.00 per month
One or more members of your household are eligible for Cost Sharing Reductions

[View Details](#)
[Edit Application](#)

Andy Kim **Potentially Medicaid eligible**

Not eligible to enroll in a plan on the exchange

Amy's Pennie Experience

Pennie Dashboard

Welcome, Amy Kim

My Stuff

2021

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

You have 40 days left to enroll or change a plan.

We need additional information documents to confirm some of the data provided on your application. Click here to [upload documents](#). If you have already uploaded the relevant documents, please wait for the documents to be approved.

Next Steps

You have successfully completed your application and confirmed life event . Please click on the button below to start shopping.

Shop for Plans

Overview

Your Application Status (Your Case Id is PA1100001401)

2021 Application For 3 members

Complete

[View Application](#)

PROPRIETARY & CONFIDENTIAL

The Pennie logo, which is a stylized lowercase letter 'p' inside a circle.

Amy's Pennie Experience

Number of plans available and total APTC/CSR

◀ Back to preferences

26 Health Plans

Dental Plans

Estimated Monthly Savings

\$920.00/month For Casey Kim, And Amy Kim in ZIP code 17036.

Coverage will start on 01/01/2021

COST-SHARING REDUCTIONS

CSR ?

You qualify for cost-sharing reductions.

Shopping for Plans

PROPRIETARY & CONFIDENTIAL



Amy's Pennie Experience

Filter Plans

FILTER BY

PLAN TYPE

☐ HMO

☐ PPO

☐ EPO

DEDUCTIBLE

☐ \$2500 and less

☐ \$7500 and less

☐ \$10000 and less

☐ \$15000 and less

☐ \$17500 and less

COMPANY

☐ Capital

☐ GeiseingerHMO

☐ GeisingerPPO

☐ HighMark33709

☐ UPMC

PLAN FEATURES

☐ CSR Eligible
includes special discounts

☐ HSA Qualified
eligible for Health Savings Account (HSA)

METAL TIER

☐ Platinum
highest premiums, lowest deductibles

☐ Gold
higher premiums, lower deductibles

☐ Silver
lower premiums, higher deductibles

☐ Bronze
lowest premiums, highest deductibles

SORT BY

☒ Expense Estimate

☐ Monthly price

☐ Deductible

☐ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

☐ HMO

☐ PPO

☐ EPO

PLAN FEATURES

☐ CSR Eligible
includes special discounts

☐ HSA Qualified
eligible for Health Savings Account (HSA)

METAL TIER

☐ Platinum
highest premiums, lowest deductibles

☐ Gold
higher premiums, lower deductibles

☐ Silver
lower premiums, higher deductibles

☐ Bronze
lowest premiums, highest deductibles

1 of 3

>

LOWER EXPENSE

Capital BLUE

my Direct Blue EPO Bronz...

BRONZE PPO

OFFICE VISITS \$60

GENERIC DRUGS 0%

DEDUCTIBLE \$16000

OOP MAX \$16300

COMPARE

DETAILS

ADD

LOWER EXPENSE

HIGHMARK

my Direct Blue EPO Bronz...

BRONZE EPO

OFFICE VISITS 40%

GENERIC DRUGS \$0

DEDUCTIBLE \$15600 / \$0

OOP MAX \$15800

COMPARE

DETAILS

ADD

LOWER EXPENSE

UPMC HEALTH PLAN

UPMC Advantage Bronze \$7...

BRONZE PPO

OFFICE VISITS \$50

GENERIC DRUGS \$30

DEDUCTIBLE \$14800

OOP MAX \$16300

COMPARE

DETAILS

ADD

LOWER EXPENSE

HIGHMARK

my Direct Blue EPO Bronz...

BRONZE EPO

OFFICE VISITS 40%

GENERIC DRUGS \$0

DEDUCTIBLE \$15600 / \$0

OOP MAX \$15800

COMPARE

DETAILS

ADD

LOWER EXPENSE

HIGHMARK

my Direct Blue EPO Bronz...

BRONZE EPO

OFFICE VISITS 40%

GENERIC DRUGS \$0

DEDUCTIBLE \$15600 / \$0

OOP MAX \$15800

COMPARE

DETAILS

ADD

LOWER EXPENSE

HIGHMARK

my Direct Blue EPO Bronz...

BRONZE EPO

OFFICE VISITS 40%

GENERIC DRUGS \$0

DEDUCTIBLE \$15600 / \$0

OOP MAX \$15800

COMPARE

DETAILS

ADD



Amy's Pennie Experience

LOWER EXPENSE	LOWER EXPENSE	LOWER EXPENSE
Capital BLUE <small>Capital BlueCross is an Independent Licensee of the BlueCross BlueShield Association</small> Bronze PPO 8000/0/60 BRONZE PPO	HIGHMARK <small>An Independent Licensee of the Blue Cross and Blue Shield Association</small> my Direct Blue EPO Bronz... BRONZE EPO	UPMC HEALTH PLAN UPMC Advantage Bronze \$7... BRONZE PPO
OFFICE VISITS \$60	OFFICE VISITS 40%	OFFICE VISITS \$50
GENERIC DRUGS 0%	GENERIC DRUGS \$0	GENERIC DRUGS \$30
DEDUCTIBLE \$16000	DEDUCTIBLE \$15600 / \$0	DEDUCTIBLE \$14800
OOP MAX \$16300	OOP MAX \$15800	OOP MAX \$16300

Filter CSR-eligible



SORT BY

☐ Expense Estimate

☐ Monthly price

☐ Deductible

☒ Out-of-Pocket (OOP) Max

FILTER BY

PLAN TYPE

☐ HMO

☐ PPO

☐ EPO

PLAN FEATURES

☒ CSR Eligible
includes special discounts

☐ HSA Qualified
eligible for Health Savings Account

FILTERS APPLIED

CSR Eligible

LOWER EXPENSE	HIGHER EXPENSE	LOWER EXPENSE
HIGHMARK <small>An Independent Licensee of the Blue Cross and Blue Shield Association</small> my Direct Blue EPO Extra... SILVER EPO CSR	HIGHMARK <small>An Independent Licensee of the Blue Cross and Blue Shield Association</small> my Blue Access EPO Extra... SILVER EPO CSR	HIGHMARK <small>An Independent Licensee of the Blue Cross and Blue Shield Association</small> my Direct Blue EPO Extra... SILVER EPO CSR
OFFICE VISITS \$2	OFFICE VISITS \$2	OFFICE VISITS \$5
GENERIC DRUGS 0%	GENERIC DRUGS 0%	GENERIC DRUGS \$0
DEDUCTIBLE \$200	DEDUCTIBLE \$200	DEDUCTIBLE \$400 / \$0
OOP MAX \$2400	OOP MAX \$2400	OOP MAX \$2800

COMPARE

DETAILS

ADD

COMPARE

DETAILS

ADD

COMPARE

DETAILS


ADD

Amy's Pennie Experience

Checking out

Confirm your Plan Selection

Shop for Dental

Health Plan	Casey Kim , Amy Kim	Remove
	Monthly Premium	
	Monthly Tax Credit (APTC)	<div>Adjust APTC</div>
<hr/>		
HighMark33709 my Direct Blue EPO Bronze 7900 Coverage Start Date: 01/01/2021	HEALTH MONTHLY PAYMENT	\$0.00
<hr/>		
Cart Total		
<hr/>		
TOTAL MONTHLY PAYMENT		\$0.00
<hr/>		
<div>Continue Shopping</div>		<div>Sign Application</div>

Amy's Pennie Experience

Resolving Conditional Eligibility

- Eligibility conditional when customer application does NOT match federal data services hub
- Customer can enroll while conditionally eligible
- Up to 90 days to confirm info before customer impacted
- Impact could be loss of APTC or termination of coverage (depends on the type of data inconsistency)

The screenshot displays the Pennie website interface for a user named Amy Kim. The left sidebar contains a 'My Stuff' menu with links to My Dashboard, My Applications, My Eligibility Results, My Enrollments, My Inbox, and My Tickets. The main content area shows a 'Next Steps' section with a yellow warning box stating: 'We need additional information documents to confirm some of the data provided on your application. Click here to upload documents. If you have already uploaded the relevant documents, please wait for the documents to be approved.' A blue arrow points from this message to a larger callout box. Below this, another yellow warning box states: 'Your Household Eligibility This eligibility is conditional. See more details to upload the required documents.' A blue arrow points from this message to a second, larger callout box. The background also shows a 'Shop for Plans' button and a 'View Application' link.

Callout 1:

We need additional information documents to confirm some of the data provided on your application. Click here to upload documents. If you have already uploaded the relevant documents, please wait for the documents to be approved.

Callout 2:

Your Household Eligibility This eligibility is conditional. See more details to upload the required documents.

Household members that are eligible for Medicaid/CHIP should contact Pennsylvania's Department of Human Services for questions regarding their Eligibility and Enrollment. Please call 1-866-550-4355 for any further questions.

Amy's Pennie Experience

Resolving Conditional Eligibility

- Each household member will have their own issues

Amy Kim ⓘ
Casey Kim ⓘ
Andy Kim ⓘ

- Due date for resolution

Applicant Verifications

We weren't able to verify the information provided in your application with data available from one or more State and Federal data sources. If you're enrolled in a plan (or wish to enroll in a plan), it is important for you to upload the documents supporting the information on your application by 01-06-2021. The information that needs supporting documents is indicated below as "Not Verified". No action is needed if you have uploaded the documents. You will be notified once the documents are Accepted or Rejected.

IMPORTANT: You could lose your insurance or financial assistance if you miss the deadline, you could lose your health coverage or savings. Submit the documents as soon as possible. You can submit documents online or by mail. But uploading is the fastest and easiest way to get them to us.

- Items already verified (by federal hub or customer documentation upload)

Non-ESI Minimum Essential Coverage (Verified) ✓

Residency (Verified) ✓

+ Income (Not Verified) ⓘ

+ Social Security Number (Not Verified) ⓘ

+ Death (Not Verified) ⓘ

+ Citizenship (Not Verified) ⓘ

+ Incarceration Status (Not Verified) ⓘ

Minimum Essential Coverage (Verified) ✓

- Items requiring action (e.g. customer document upload)

Amy's Pennie Experience

Resolving Conditional Eligibility

- Click on a “Not Verified” item to get more information, including information on the types of documentation the customer can provide
- Upload appropriate document and click Submit
- Contact Center staff will review documents and approve or reject.
 - Notice will be provided to customer with reason for rejection.

Income (Not Verified) ⓘ

We could not verify Amy Kim's Income entered on the application. You entered: \$32580. If this is incorrect, [correct it](#) and resubmit your application. If this is correct, upload supporting Verification Documents here.

[Learn more about Approved Verification Documents](#)

Select Document Type * -- Documents that confirm your yearly --

Choose Document to Upload:

Non-ESI Minimum Essential Coverage (Verified) ✓

Residency (Verified) ✓

Income (Not Verified) ⓘ

Social Security Number (Not Verified) ⓘ

Death (Not Verified) ⓘ

Status (Not Verified) ⓘ

Coverage (Verified) ✓

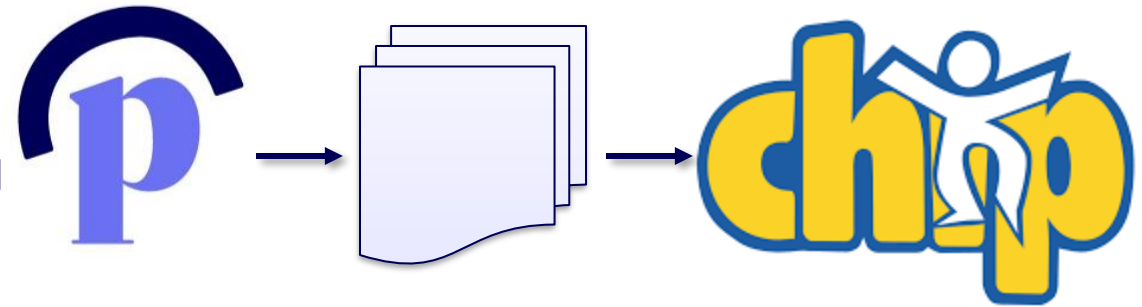
Amy's Pennie Experience

Medicaid/CHIP Account Transfer

- Andy was assessed likely eligible for CHIP

Medicaid and the Children's Health Insurance Program (CHIP) provide comprehensive free or low cost coverage for those who are eligible. The Pennsylvania Department of Human Services (DHS) will now review your application. DHS will send you a notice with information about your eligibility for these programs.

- Pennie will transfer application to CHIP to confirm eligibility
- CHIP will review the application and contact the customer directly with either a confirmation or denial of eligibility.
 - If CHIP eligibility denied, CHIP would send the application back to Pennie, Pennie would redetermination of eligibility for a QHP, and notify the customer of Pennie's new eligibility determination.



Scenarios

- Current Customer - Transitioning from healthcare.gov
- New Customer - Mixed Eligibility Household
- **Producers**

2020 September Advisory Council Meeting

Producer Experience

Connecting With Customers

Producers - Connecting with Customers

Customer can search broker by location or by name

Login **Help & Support ▾**

Call 1-844-844-8040, TTY 711

Contact Us

Find Local Assistance

Frequently Asked Questions

Find Local Assistance at No Cost to You



Agents and brokers are licensed by Pennsylvania's Department of Insurance and have completed additional training to become certified with Pennie. Only an agent or broker can make specific recommendations about which plan you should buy. Note that some agents and brokers may only be able to sell plans from specific health insurance companies.

FIND A PENNSYLVANIA CERTIFIED AGENT OR BROKER NEAR YOU



Pennie Assisters belong to Enrollment Entities, which include hospitals and not-for-profit organizations from around the state that have been trained by Pennie to help you understand what options are available to you and your family. They cannot make specific recommendations about which plan you should buy.

FIND A PENNSYLVANIA ASSISTER NEAR YOU

Search by location

Zip code *

Distance

5

▼

miles

Languages

Select an Option

Search

OR

Search by Name

First Name

Last Name

Agency Name

Search

Note: customer can also search for Assister

Producers - Connecting with Customers

pennie connecting Pennsylvanians to health coverage

Home Help & Support My Account

Welcome, Gw

My Stuff

- My Dashboard
- My Applications
- My Eligibility Results
- My Enrollments
- My Inbox
- My Tickets
- My Preferences

Quick Links

- Find Local Assistance

5 Agents found 15801

Search Again

Name	Contact Info	Distance	Product Expertise	Languages
Agent Test	AgentTesting 1410 Logan Blvd Altoona, PA 16602 917-328-6976 agenttest@yopmail.com	46.3m	Health, Dental, Vision	English
Tim Cook	Tony Rose 1410 Logan Blvd Altoona, PA 16602 443-564-8151 trose@yopmail.com	46.3m	Health, Dental, Life	
suzen Bista	Jenisha Magar Agency 1410 Logan Blvd Altoona, PA 16602 443-564-8151 jmagar@yopmail.com	46.3m	Health, Dental, Medicare	
Peter Parker	Peter Parker 1410 Logan Blvd Altoona, PA 16602 443-564-8151 parker01@yopmail.com	48.2m	Health, Dental, Medicare	
Nikita Shrestha	Nikita Shrestha 1410 Logan Blvd Altoona, PA 16602 443-564-8151 nikita@yopmail.com	48.2m	Health, Dental, Medicare	

Full if you have a

New Application

application

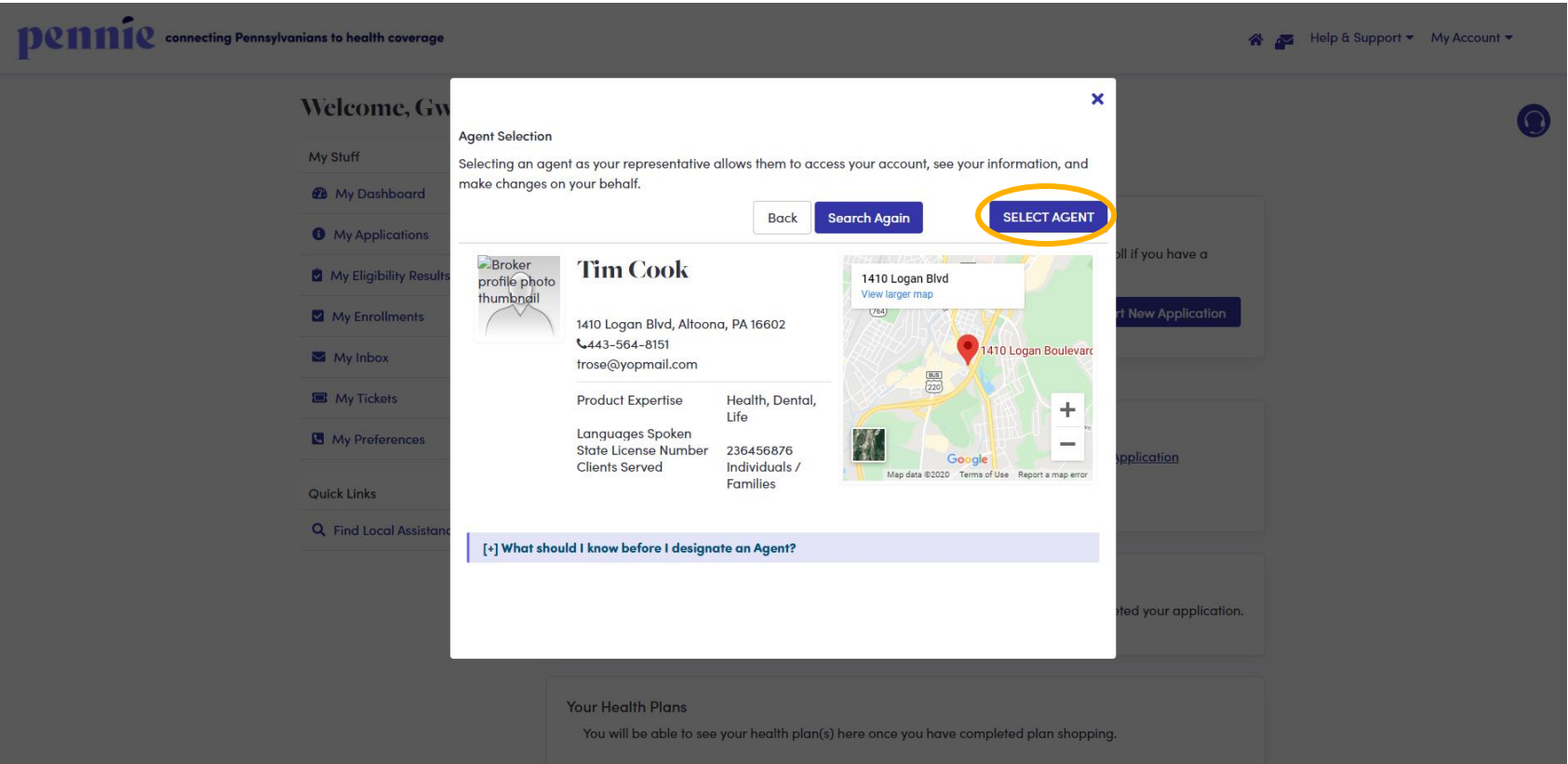
ated your application.

Your Health Plans

You will be able to see your health plan(s) here once you have completed plan shopping.

Customer can review Brokers in their area.

Producers - Connecting with Customers



Customer can review the Broker's Pennie Profile and initiate the relationship by clicking 'Select Agent.'

Producers - Connecting with Customers

Customer attests and confirms that the Broker is the one that they wish to do business with; the customer electronically signs and confirms.

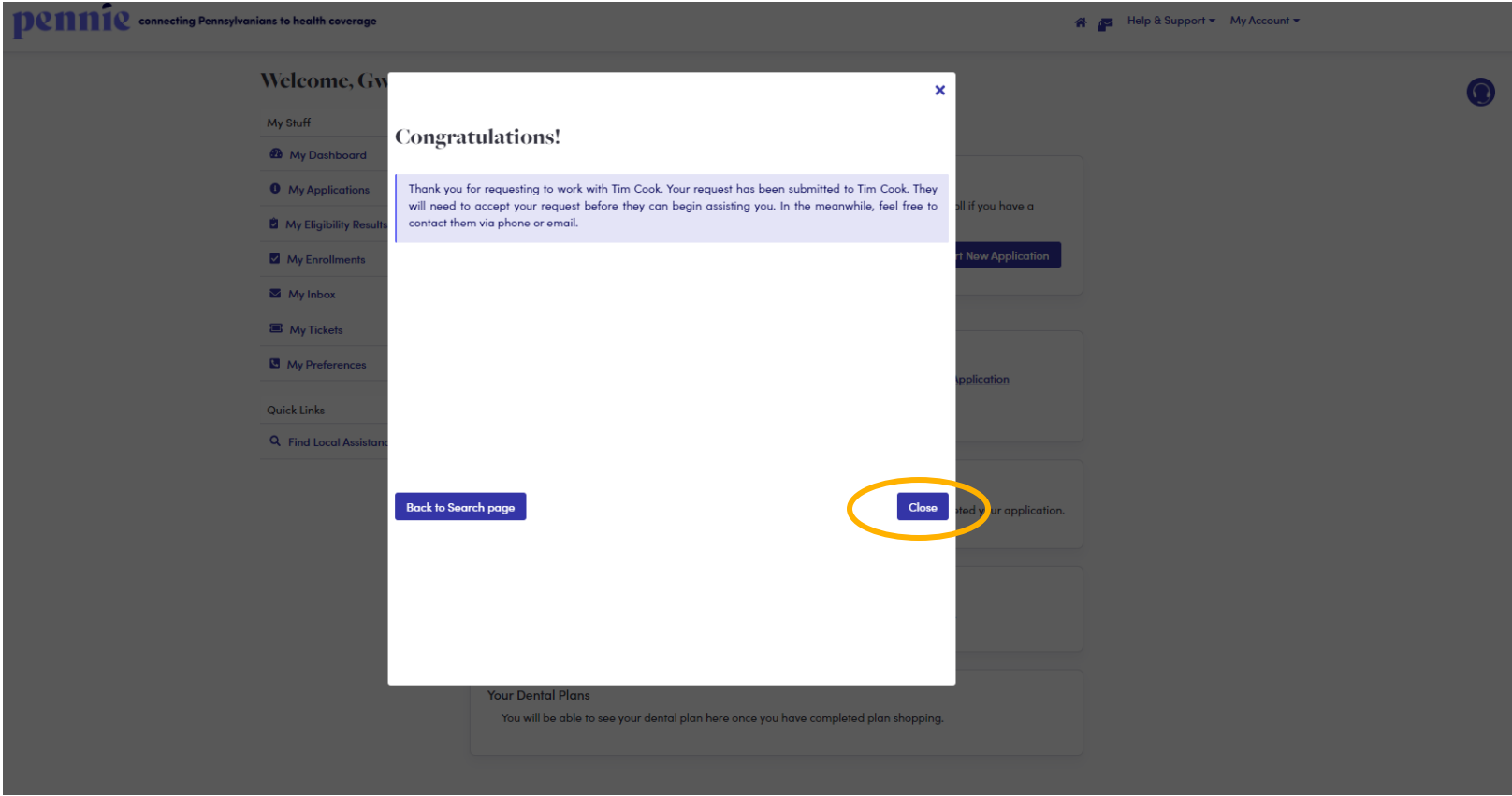
The screenshot displays the Pennie website interface with a modal window titled "Agent Designation: Attestations". The modal contains the following elements:

- Agent to be Designated:** Tim Cook
- Attestations:** Three checkboxes, all of which are checked:
 - ☒ I authorize this agent or broker to access, enter, and update information in my online application. I further grant permission to the agent or broker to submit my completed application and Exchange agreement, including signing the application and Exchange agreement 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 calling at 1-844-844-8040 or TTY 711.
 - ☒ I grant permission to the agent or broker to enter payment information on my behalf. I understand that the insurance premium that I am quoted will be charged to my account.
- Signature Section:**
 - Applicant Name:** Gwar Ulrich
 - Applicant E-Signature:** A text input field containing "Gwar Ulrich". Below the field is the instruction: "Type your full name here as your electronic signature."
 - Today's Date:** A date picker showing 09, 22, 2020.
- Confirm Button:** A blue button labeled "Confirm" is highlighted with a yellow circle.

The background of the website shows a sidebar with links like "My Dashboard", "My Applications", and "My Eligibility Results", and a main content area with a "Welcome, Gwar" message.

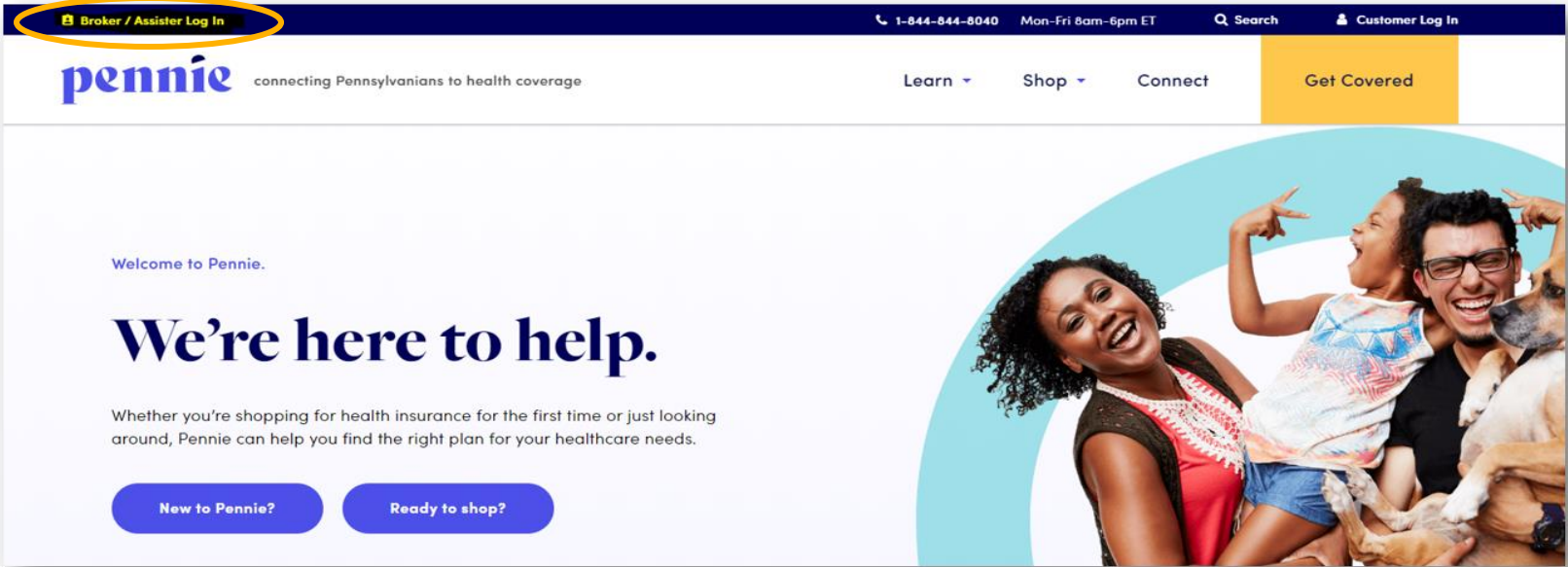
Producers - Connecting with Customers

Customer sees that their notification has been sent to their Broker of choice.



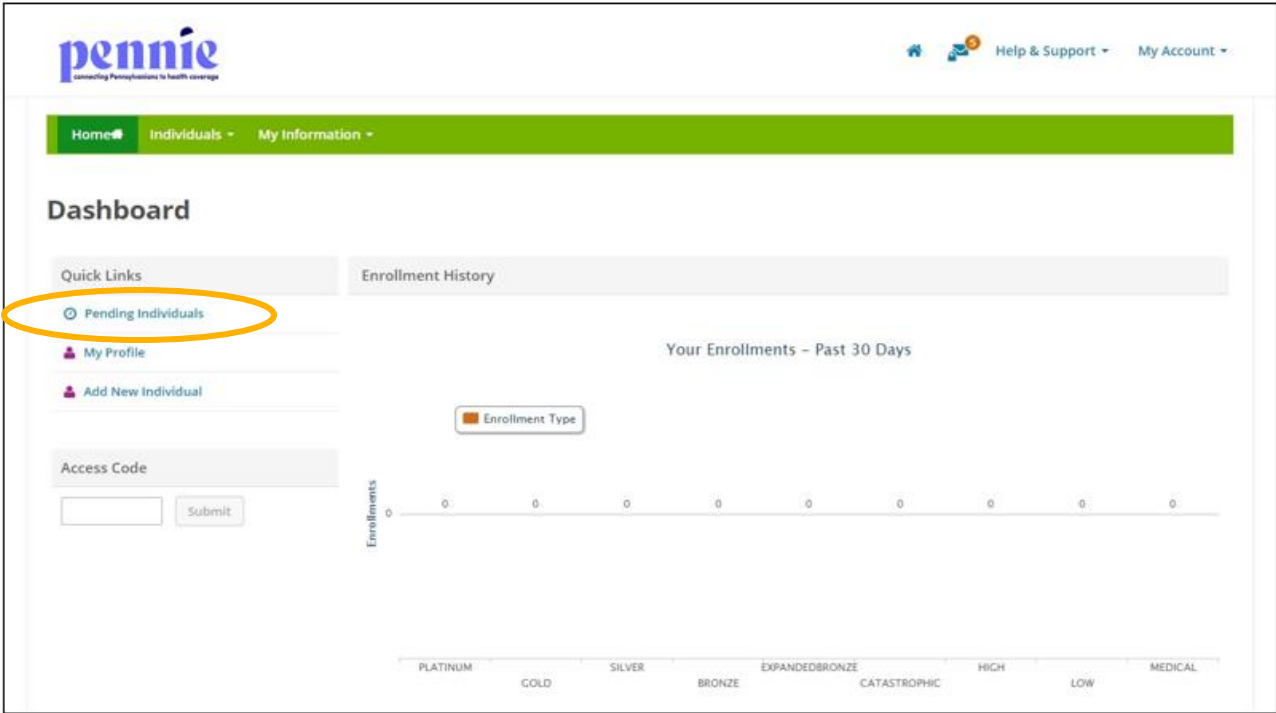
Producers - Connecting with Customers

Broker logs into their Pennie Account.




Producers - Connecting with Customers



Broker view's dashboard and selects Pending Individuals under quick links.




Producers - Connecting with Customers



connecting Pennsylvanians to health coverage

 Help & Support

 My Account

HomeIndividualsMy Information

Individuals1 Pending Individual

Refine Results By(Reset all)

First Name

Last Name

Request Sent


From:

MM/DD/YYYY

To:

MM/DD/YYYY

Go


Name	FAMILY SIZE	Request Sent	Actions
	1	06/27/2019	

N/A - Not Available

There is one new Pending Individual; if several, a broker can refine results by name or date range.

Producers - Connecting with Customers

Under Actions – the broker can select to 'Accept' or 'Decline' the relationship request from the customer.



connecting Pennsylvanians to health coverage

Home

Individuals

My Information

Individuals

1 Pending Individual

Refine Results By

(Reset all)

First Name

Last Name

Request Sent

From:

MM/DD/YYYY

To:

MM/DD/YYYY

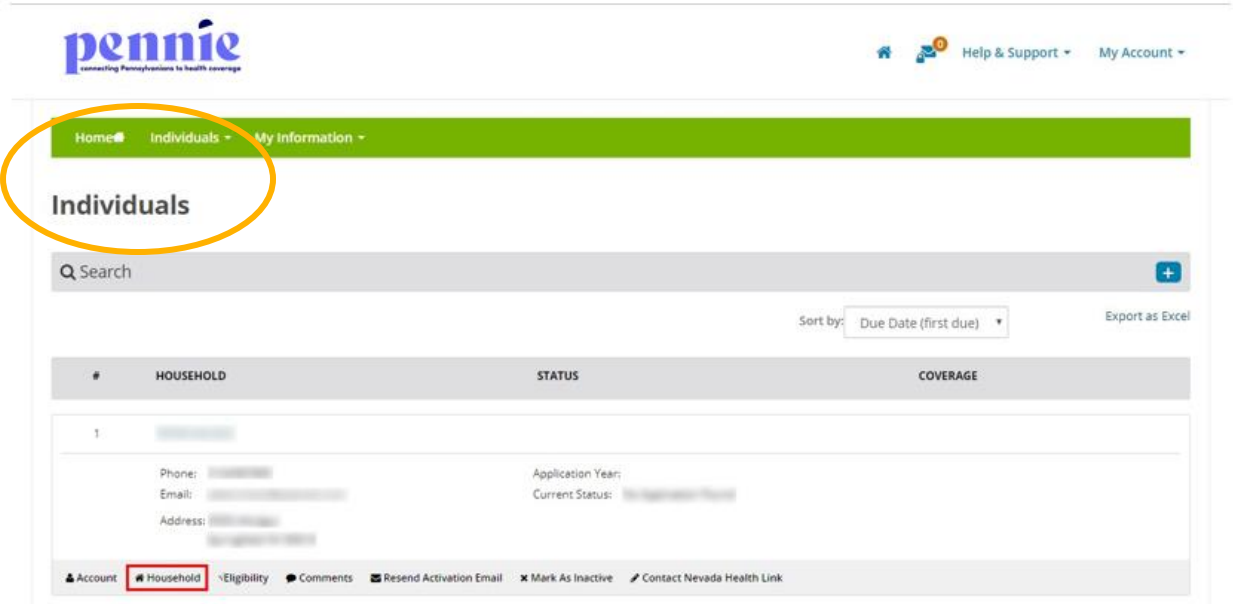
Go

Name	FAMILY SIZE	Request Sent	Actions
	1	06/27/2019	<div><div></div><div>Accept</div><div>Decline</div></div>

NA - Not Available

Producers - Connecting with Customers

Once Accepted, the new customers will show under the 'Active Individuals' (a.k.a. - the Brokers Book of Business).

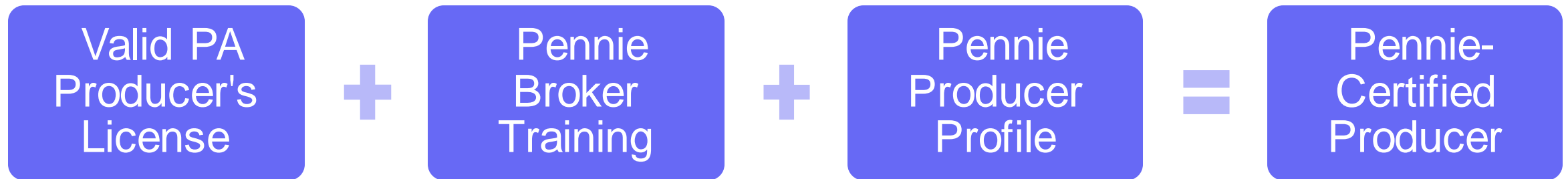


2020 September Advisory Council Meeting

Producer Experience

Becoming A Pennie-Certified Broker

Become a Pennie-Certified Producer – Four Easy Steps



Broker Training

Pennie Broker Training Modules	
Module 1 – Pennie Producer Training Overview	Module 6 – 2021 Cultural Competence and Language Assistance
Module 2 – 2021 Affordable Care Act Requirements, Eligibility Guidelines and Consumer Protections	Module 7 – 2021 Working With Customers With Disabilities
Module 3 – Privacy, Security, and Fraud Prevention Standards	Module 8 – 2021 Customer Service Standards and Community Outreach
Module 4 – 2021 Marketplace Producer Essentials	Module 9 – 2021 Coverage to Care
Module 5 – 2021 Serving Vulnerable and Underserved Populations	Module 10 – 2021 Producer Standard Operating Procedures
	Module 11 – 2021 Producer Systems Training

Broker Training - Lessons

Pennie

Module 11 – 2021 Producer Systems Training



Module Goals

Pennie knows that for producers to provide the best service to their customers, it takes the right balance of knowledge and technical tools. In this module, Pennie will provide you with the information you need to enhance your comprehension of our service platform. With an awareness of the diverse technical facets that producers can employ to aid customers on the Pennie platform, producers can help ensure that the customer experience is worthwhile and efficient.



Knowledge Check

You must score 80% to pass this training module

PROPRIETARY & CONFIDENTIAL

Customer Account Functionality / Get Help

When the customer clicks on **Find Local Assistance** to begin their search for help enrolling in health coverage, they will see two options. The customer can connect with a producer or with a Pennie-Certified Assister.



Congratulations! You have completed Module 8 – Plan Options



ADDRESS

312-318 Market Street,
Bowman Tower, Floor 3
Harrisburg, Pennsylvania
17101

PHONE

+1 844-844-8040

WEB

pennie.com



How you can help the launch of Pennsylvania's state-based marketplace:

Share

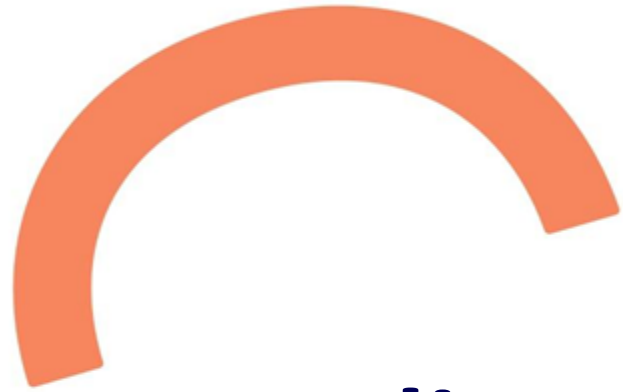
- Use our Toolkit (available in October) to share key messages
- Share our press releases and/or any positive media coverage
- Amplify our social media messages by sharing our content

Connect

- Consider coordinating in-person or online education and enrollment events
- Host a virtual event to teach people about Pennie's services

Refer

- Direct individuals and groups to Pennie for assistance
- Recommend finding information at pennie.com



Adjourn

2020 September Advisory Council Meeting



ADDRESS

312-318 Market Street,
Bowman Tower, Floor 3
Harrisburg, Pennsylvania
17101

WEB

pennie.com