

April Community Workgroup Q&A

Immigration

- Are refugees and asylees eligible for APTC & CSR?
 - Yes, they are still eligible for APTC and CSR
- What are the income guidelines for immigrant applicants? If they do not have an income, will they be referred to Medicaid/Medical Assistance instead of Pennie?
 - Pennie uses Modified Adjusted Gross Income (MAGI) to determine eligibility for financial assistance for all applicants, including immigrant applicants. Please see: <https://help.Pennie.com/hc/en-us/articles/360048977034-Modified-Adjusted-Gross-Income-MAGI->
 - Since many refugees and asylees likely do not have income, they would be sent to Medical Assistance/Medicaid (MA) for an eligibility determination. While many immigrants have a 5-year waiting period from when they enter the country before they are eligible for MA, the waiting period is waived for refugees and asylees.
- Are there special immigration / visa codes for individuals granted Temporary Protection Status?
 - Yes, there are many of them. It depends on the country the person came from.
- What if someone has come to the US illegally and has no paperwork? Would they be eligible for Pennie coverage?
 - A person without a lawful immigration status would not qualify for coverage through Pennie.

Path to Pennie

- Is there a deadline to submit the REV-1882 form?
 - No. Individuals can submit the REV-1882 form whenever they file their Pennsylvania tax return. Pennie will receive regular updates from the PA Department of Revenue (DOR) throughout the year and will trigger new notices to be sent on a weekly basis.
- If an individual already filed their 2021 return and their tax preparer didn't offer the REV-1882 form, are they still able to submit one after their taxes have been filed?
 - The customer should call Pennie stating that they want to utilize the Path to Pennie SEP. They will need to attest that they were not able to file REV-1882 since their filing software did not make the form available to them. A CSR will open a ticket requesting the SEP and then await confirmation from the DOR that the tax filing software used didn't offer REV-1882. After which, the SEP will be granted. [See slide 35 of the April Community Workgroup meeting materials for more information.](#)
- If a customer is determined to be ineligible for Pennie coverage through the Path to Pennie process, how do they enroll?
 - The customer would need to qualify for another SEP to be able to enroll outside of OEP.

DMIs

- Will an ESI MEC DMI prevent enrollment or just produce a conditional approval?
 - Like other DMIs, customers with an ESI MEC DMI will be conditionally eligible and then have 90 days to provide documentation to resolve the discrepancy. If verification is not completed before the end of the 90-day period, then the customer's eligibility will be redetermined.
- For persons who are still dually-enrolled and lost their APTC, will you be reconciling those persons and terming their coverage if they are still active through the marketplace? If so, will the termination date be retroactive to their Medicaid start date, or will it be a future date?
 - After the end of the reasonable opportunity period (ROP), if the DMI was not resolved, the customer's coverage will terminate prospectively at the end of the month when the ROP expired.
- If a customer qualifies for VA benefits, are they still eligible for coverage through Pennie?
 - Military veterans without VA healthcare should visit the VA healthcare website first, as they may qualify for VA coverage. Veterans who are not enrolled in/eligible for VA benefits, other veteran's health coverage, or have coverage through another program like Medicaid (Medical Assistance or MA), may be eligible for coverage through Pennie.
 - If you're a veteran enrolled in – or are a beneficiary of – a VA health care program, you may have dependents who aren't eligible for a VA healthcare program. They are still able to enroll through Pennie. Depending on household size and income, they may get lower costs on monthly premiums or out-of-pocket costs. Alternatively, they could be eligible for free or low-cost coverage through Medicaid or CHIP.
 - Note: TRICARE's young adult coverage option is different from the Affordable Care Act's under-26 rules. Make sure you understand how qualifying ages, benefits, and other details differ.
 - Please refer to the following FAQ: <https://help.Pennie.com/hc/en-us/articles/360051085813-Coverage-options-for-military-veterans>
- One of my clients reached out because they received a notice to provide documentation of income. Is there a way I can be notified as well when one of my customers is flagged for a DMI?
 - Every day there is a summary report of all the notices that your customers received the day before. You can also view any customer's notices by navigating to their secure inbox. See [May Community Workgroup meeting materials](#) for more information on how to know if a customer has an open DMI.
- Is there a sample income attestation available from Pennie?
 - A sample copy of Pennie's attestation form is available here: <https://agency.Pennie.com/wp-content/uploads/Self-Attestation-Form-1-4.pdf>

- Is there a sample income attestation available from Pennie?
 - CHIP resources can be found here: <https://www.dhs.pa.gov/CHIP/CHIP-Resources/CHIP-Resources/Pages/CHIP-FAQ.aspx>
 - Medical Assistance resources can be found here: <https://www.dhs.pa.gov/Services/Assistance/Pages/Medical-Assistance.aspx>
 - A local County Assistance Office is also a great resource for helping customers: <https://www.dhs.pa.gov/Services/Assistance/Pages/CAO-Contact.aspx>

System Enhancements

- On the Enrollment Details page, when will the CMS Plan ID be needed? Will this number coincide with information the Plan uses?
 - In general, the CMS Plan ID is not something that you will need – it is primarily used internally and between Pennie & the insurers. However, the CMS Plan ID can be helpful to you to confirm which silver CSR plan variation the customer is enrolled in as that is shown in the last two digits of the CMS Plan ID. See slide 12 of the April Community Workgroup meeting materials.
- Will Assister names show in the enrollment history?
 - Assister names will not appear in the enrollment history since they are not sent on the files to the insurers. That does not mean that the assister is not still connected to the customer in Pennie.

Other/Misc.

- Some of my clients have told me that they never received their Form 1095-A which they need in order to finish their taxes. How are they able to access that?
 - Members can call our Contact Center to verify their address and ask for another copy. An electronic copy is also available in their secure member inbox.
- If a customer's SEP is in an "On-hold" status, will that be reflected on the member's dashboard?
 - The customer dashboard will show if an SEP has been opened or if it's still under review, and if documentation is required ("Upload Documents"). You can also view the status of the document review in the *Verifications* tab of the customer's account.
- What is the Contact Center phone number? Do they have Spanish speakers available?
 - Pennie Contact Center for members: 1-844-844-8040. Brokers & Assisters: 1-844-844-4440. Spanish options are available
- Many local TV and radio stations are still promoting FFM & Healthcare.gov, plus I see ads on social media. Does Pennie do any marketing or advertising?
 - As a Commonwealth agency, Pennie does have a marketing budget and seeks to maximize its reach and efficacy, especially during our annual Open Enrollment Period. We advertise with local and regional media groups, as well as through social media, television, radio, newspapers, by way of our community partners, and through metro-transit, bodegas, hospitals, health centers, and other state agency partnerships.