

## August Community Workgroup Q&A

### Pennie Logo Training

- **As a Pennie Certified Assister, are we permitted to use the new registered logo in our official Health Center email signature?**
  - We are currently developing the Pennie Certified Assister logo, but – when approved – you will be able to use it on emails, business cards, etc. More details will be shared soon on that.

### Pennie Marketing Toolkit

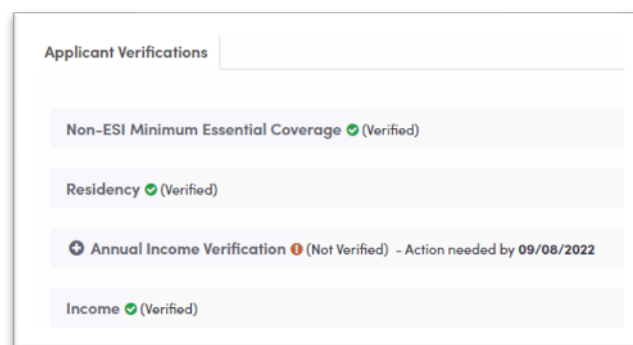
- **Is there an Assister Listserv sign up? Some of our assisters and entity managers are not receiving email updates from Pennie on their dashboard or via contact email.**
  - We do have assister and enrollment entity emails on file. We will check with Pennie's MarComm team about setting up a Listserv.
- **Are marketing materials available in Chinese and Vietnamese?**
  - We have developed Pennie Palm Cards in those languages that can be ordered via the online toolkit.
- **Is the collateral available on Assister Resources page up to date for the 2023 OE? Are we ready to advertise before this November?**
  - Yes, our materials are up-to-date and ready for sharing. As we develop new materials, we will provide additional updates.

### 2023 Assister Training

- **If we have a new assister at our Health Center who wants to take their first training before the black-out period, will they need to complete the new assister trainings again after the black-out period update?**
  - Any new assister who takes the 2022 training for new Assisters prior to the August 29, 2022 Blackout period for Pennie's 2023 Assister Training will need to take the 2023 Refresher training to be Pennie-Certified for OEP/PY 2023.

## Annual Income Verification (AIV)

- **Will brokers get a list of their members with AIV DMIs? I didn't see these notices in my broker Book of Business Summary.**
  - While the daily broker Book of Business Summary notice should include all notices received by customers in the prior day, there was a technical issue that prevented the recent AIV DMI notices from appearing in the book of business summary. We are working to fix that issue so that future AIV DMI notices will appear in the Book of Business Summary along with all other customer notices. For the recent AIV DMI notices, you can view these notices within the customer's own secure inbox.
- **It would be great if Assisters could receive AIV DMIs for customers that are in our books. This could prompt outreach to assist more customers complete timely updates for their accounts/enrollments.**
  - As an assister, you do have the ability to view your customer's notifications by viewing that customer's account through your portal. Customer notifications are also covered in the new assister training.
- **I think the AIV notice text is confusing. The notice says customers will see an "Upload" link on the dashboard, but I don't see that. If the customer knows to go in and look at "Verification of Documents," it shows that the income has been verified, so they think that the issue has been resolved.**
  - Annual Income Verification (AIV) DMI is listed separate from Income DMI on the Verifications page. Customers with an AIV DMI will see "Annual Income Verification" in a not verified status with action needed (screenshot below). See [July 2022 Community Workgroup meeting](#) for more details on AIV process, including additional screenshots.



- **Can a customer submit an income self-attestation form to resolve an AIV DMI?**
  - Yes, self-attestation can be used for AIV DMI.

## Loss of MEC SEP

- **If someone loses their group coverage and is offered COBRA, do they HAVE to take it? Or can they enroll in Pennie with a “Loss of MEC” SEP even if they never elect COBRA coverage?**
  - Loss of employer-sponsored coverage due to job loss is considered a loss of MEC and would qualify for an SEP. Eligibility for COBRA does not make someone ineligible for a Loss of MEC SEP. However, once someone enrolls in COBRA coverage, they will only become eligible for Loss of MEC after they either have exhausted their COBRA coverage or if their employer ceases contributions to their COBRA coverage. Voluntary termination of COBRA coverage prior to exhaustion, including nonpayment of premiums, does not qualify for Loss of MEC SEP.
- **Can you confirm that, in order to qualify for the “New PA Resident” SEP, the member must ALSO experience a loss of MEC?**
  - “New PA Resident” and “Loss of MEC” are two separate SEPs and a customer does not need to experience both at the same time to qualify. However, to be eligible for certain life events including “New PA Resident”, the individual must have had coverage for at least 1 day in the 60 days prior to the event and you may be asked for documentation of this.
- **If a consumer currently has COBRA but now qualifies for Medicaid, can they cancel their COBRA and enroll into Medicaid without needing an OEP?**
  - Customers can enroll in Medicaid or CHIP at any time without a QLE. If an individual currently enrolled in COBRA coverage wants to enroll in coverage through Pennie outside of Open Enrollment, the individual would need a qualifying life event and voluntary termination of COBRA coverage prior to exhaustion of COBRA, including termination due to nonpayment of premiums, does not qualify for Loss of MEC SEP.

## Transitioning from Pennie to Medicare

- **Previously you said Medicare would retro if reported in 10 days. Has this changed?**
  - In general, customers can request a termination back to the end of the prior month up to 10 days into the current month (e.g. request received on 8/10 to terminate coverage effective 7/31). There are no restrictions to the reason for the termination request. There are also no exceptions or extensions, therefore we like to remind people that retroactive termination is generally not allowed outside of this 10-day period at the beginning of the month.
- **Can you confirm if dental coverage is only available if the customer is Medicare eligible? I have several customers who want to enroll for just dental.**
  - Pennie allows customers to enroll in just a standalone dental plan, without any requirement to also enroll in a medical plan. Any customer otherwise eligible for Pennie can choose to enroll only in dental coverage. Medicare-eligible individuals are one population that may especially be interested in enrolling only in dental.
- **If you are only shopping for dental, are the premiums going to be based on financial eligibility?**
  - If a customer is enrolling in dental coverage, the dental premiums are the same regardless of whether an individual is eligible for financial assistance, and regardless of whether the individual is also enrolling in medical coverage. For standalone dental plans, customers can only use APTC towards coverage for children up to age 19. APTC cannot be used towards the purchase of adult dental coverage.
- **If a member is given a new member ID, won't that reset their deductible?**
  - Deductibles and other benefit accumulators should not reset when a new member ID is created solely due to subscriber disenrollment. That is part of the process insurers do behind the scenes to ensure continuous coverage for the remaining enrollees.

## Miscellaneous

- **I have experienced issues when Pennie sends more than one file to insurers on the same day for the same member, including issues with client's coverage, premiums, etc. Is this something Pennie is addressing prior to Open Enrollment?**
  - Pennie and insurers communicate detailed enrollment, demographic, and financial information back and forth daily through a very detailed electronic file transfer process. Every time a customer makes a change to their coverage through Pennie, Pennie must send that information to the insurer so the insurer can update their systems accordingly. If a customer makes multiple changes in a day (e.g. address change, APTC change, add an enrollee), then Pennie must send each of those changes to the insurer so the insurer's records are in synch. Pennie and the insurers work closely to ensure that our systems are communicating clearly and consistently with one another, and work to clarify if any issues or confusion arise.
- **I used to be able to view my customer's tickets and responses sent from Pennie by clicking on the blue hyperlink in the "My Tickets" tab in their account. However, now when I click on ticket number, nothing happens and I cannot see the details. Is there an issue?**
  - When Pennie Customer Service team sends messages regarding a customer's tickets, this will generate a notice in their secure inbox with the ticket number in the subject line. You can still see the messages using these secure inbox notices. Our technical team is working to fix the issue with the ticket links in the "My Tickets" page so that you can also see the information there as well.