



The call will be recorded for sharing purposes

Conference Call Etiquette



Please **mute your line** if you are not speaking.



Identify yourself & organization before you speak.



If you are on the phone **and** logged in via web, turn off your computer speakers.



If you have a question, please use the chat functionality. With MS Teams, you can *raise your hand* to be called upon with a question.

A large, thick blue arc is positioned in the upper left quadrant of the slide, curving from the left edge towards the center.

Outreach & Education Workgroup

March 3, 2021

Meeting Agenda

1. Agency Updates
2. COVID-19 Enrollment Period
3. ACA Changes in the American Rescue Plan
4. Questions for Pennie



Agency Updates



Agency Updates

COVID-19 Enrollment Period is Open

- Opened on Monday, February 15th and will close on May 15
- Call center hours are now 8 am – 6 pm; no weekend hours
- Regular Special Enrollment Period is still in affect

Exchange Assister / Navigator Network

- Enrollment events schedule at pennie.com
- Pennie & DOH are planning to join the YMCA in the 2021 Health Equity Tour
- Recently added to agency.pennie.com – all BOD, AC, OEW, & Broker Workgroup calendar (next slide)

Customer-facing pennie.com

- Shifted language to SEP/CEP & Qualifying Life Events
- Added webpage and links for COVID-19 Education & Resources

Coming Soon – ACA Changes in the American Rescue Plan



Official Site of the Pennsylvania
Health Insurance Exchange Authority

[About Us](#)
[Resources](#)
[Newsroom](#)
[Contact Us](#)
[Visit Pennie](#)

You're cordially invited

Upcoming Pennie Meetings

08 MARCH 2021

OUTREACH & EDUCATION WORKGROUP MEETING


[VIEW DETAIL](#)

11 MARCH 2021

ADVISORY COUNCIL MEETING


[VIEW DETAIL](#)

12 MARCH 2021

BROKER WORKGROUP MEETING


[VIEW DETAIL](#)
[View All Events](#)


Official Site of the Pennsylvania
Health Insurance Exchange Authority

[About Us](#)
[Resources](#)
[Newsroom](#)
[Contact Us](#)
[Visit Pennie](#)

Events Calendar

Mark your calendar!



March
▼
2021
▼

MONTHLY
WEEKLY
DAILY
LIST

< FEBRUARY

March 2021

APRIL >

MO	TU	WE	TH	FR	SA	SU
1	2	3 Outreach & Education Workgroup Meeting	4	5	6	7
8	9	10	11 Advisory Council Meeting	12 Broker Workgroup Meeting	13	14
15	16	17	18	19	20	21
22	23	24	25 Pennie Board of Directors Meeting	26	27	28

Pennie's New 2021 Strategic Goals

Drafted by Pennie's Board of Directors on Feb 26th

1. **Execute New Federal ACA Policies through:**
 - i. Leveraging these opportunities to maximize affordability and access
 - ii. Minimize disruption to market participants
 - iii. Fiscal responsibility that ensures stability
2. **Increase Health Coverage for Underinsured/Underserved Communities**
3. **Achieve Operational Excellence through Improved Customer Service and Ease of Doing Business with Pennie**

Pennie's Annual Report Now Available

Link: <https://agency.pennie.com/newsroom/>





COVID-19 Enrollment Period



COVID-19 Enrollment Period Overview

- February 15 – May 15, 2021
- General Stakeholder feedback
 - Support of COVID-19 SEP
 - Strong interest in Pennie creating materials to help spread the word
 - Suggested Pennie's marketing aligns with federal marketing campaign
- Policy Updates
 - Uninsured and current enrollees are eligible
 - First month effective date rule applied
 - Standard 60-day SEP for applicants to enroll in coverage
- Operationalizing
 - New qualifying life event

COVID-19 Enrollment Period Customer Process

Steps to coverage:

- 1) Create an account at pennie.com
- 2) Start and complete Pennie application
- 3) Select appropriate SEP
- 4) Shop & compare plans
- 5) Enroll in a health plan
- 6) Pay first month's premium
- 7) You're covered!

Reporting Qualifying Life Event

Important: In order to qualify for Special Enrollment Period, you need to report and take action within 60 days of the event date. If you don't your request will most likely be denied.

Changes in household eligibility

A recent life event may have changed the eligibility status for one or more members of your household. Please confirm the event type and date of the event for each of the people listed below.


Newly eligible individuals

MARY TOYOTA *

NOTE: We have updated your Pennie (SSN, mailing address) to your insurance to report this information.

☐ I have provided true answers to all of the questions above under federal law if I intentionally provide false information.

[Back to Dashboard](#)

Select 2021 

- 2021 COVID -19 Enrollment Period
- Adoption
- American Indian/Alaska Native (AI/AN)
- Birth
- Gain a court-appointed dependent
- Gain eligible immigration status
- Loss of Minimum Essential Coverage (MEC)
- Loss of Other Qualifying Coverage
- Marriage
- New Pennsylvania Resident
- Released from incarceration
- Survivor of domestic abuse or spousal abandonment

[Continue](#)

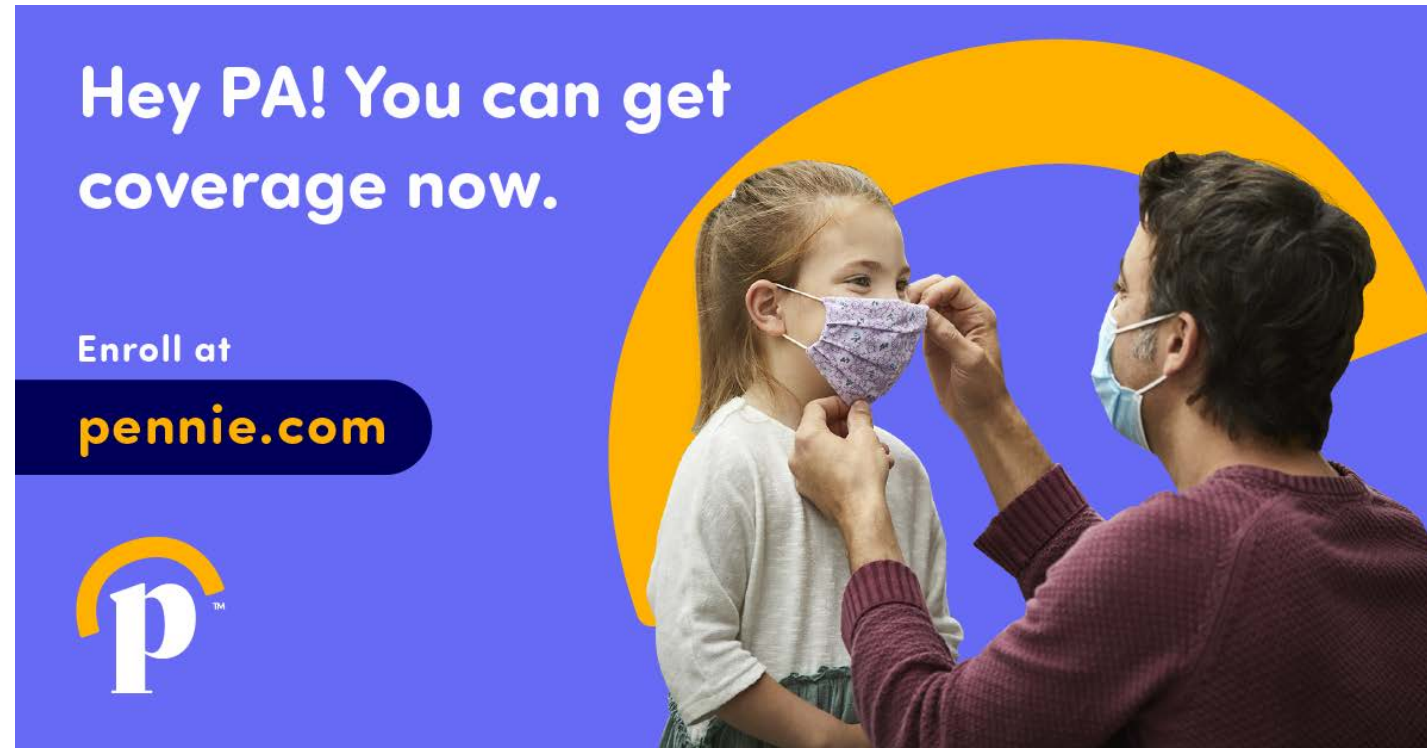
Process is spelled out in the FAQs at help.pennie.com

COVID-19 Enrollment Period Messaging

- Calling it the **“COVID-19 Enrollment Period”**
- Pennsylvanians seeking health insurance can go to pennie.com right now until May 15 to enroll in coverage
- Nine out of 10 of Pennie’s customers receive financial assistance
- Plans through Pennie cover the costs of COVID-19 testing, treatments and vaccines
- Enrollment Period is open for all Pennsylvanians, *everyone* has been impacted by the pandemic
- Learn more at pennie.com or call the Pennie Call Center at 1-844-844-8040
- If you recently lost health coverage, you can enroll as long as you need it
- Current customers can update their plans if they wish

COVID-19 Enrollment Period Toolkit

- Updated Social Press Kit at [PHIEA Newsroom | PA Health Insurance Exchange Authority \(pennie.com\)](https://www.pennie.com/PHIEA-Newsroom)
- Talking Points and Job Aids for partners and stakeholders
- Request form for Print/digital collateral in both English and Spanish



COVID-19 Enrollment Period - Media

Earned:

- Press Conference was held on 2/17
- Press Release can be found on agency.pennie.com/newsroom

Paid:

- Commercial/Radio Ads
- Social Media/ Digital Ads
- Targeted ads & initiatives to reach Latinx & African American communities

Email/Social Campaigns

- Constant social presence
- Emails to various populations
- Ad hoc messages to stakeholders



Press Release – Pennie is Back Open for Business Due to COVID- 19

02.17.2021

[Read More](#)



Pennie's COVID-19 Enrollment Period Outreach Activities



Since 2/15 - What Connections has Pennie Made

- PA Dept. Of Health
- FEMA – Vax sites
- Greater Lehigh Valley Chamber of Commerce
- Bucks County Workforce Investment Board
- Luzerne/Schuylkill Workforce Investment Board
- Lancaster City Alliance
- Montgomery County Workforce Development & Planning Commission
- Pennsylvania Public Health Association
- Community Health Worker Networking Group
- Pennsylvania Commission for Women
- Dept. Of Human Services – Statewide County Assistance Office Staff Briefing
- Spanish American Civic Association – Lancaster
- Greater Philadelphia Hispanic Chamber of Commerce
- Governor's Advisory Commission on Latino Affairs
- Pennsylvania Municipal League
- County Commissioners Association of PA
- Montgomery County Chamber of Commerce
- Senator Street & Rep. Bullock
- City of Pittsburgh – Mayor Peduto
- City of Philadelphia – Mayor Kenney
- Community Health Council
- City of Altoona – Mayor Pacifico
- Spring Twp. Library

Pennie's Outreach Goals for the COVID-19 Enrollment Period

- Partner with COVID-19 Testing/Vaccination sites
- Partner more effectively with Hospitals and Health Centers
- Identify better community education opportunities for underserved populations
- Promote the need for more bilingual Pennie-Certified Brokers and Assistants
- Engage workers and small businesses in transition
- Improve Pennie's community education content

Outreach Suggestions from OEW

"Today, we will be better than we were yesterday; and tomorrow, we will be better than we were today."

- Duane McKee, Pennie C.I.O.



ACA Changes in the American Rescue Plan



ACA Changes in House Bill

- Eligibility for premium tax credits in PY21-22
 - More generous tax credits at every level of income
 - Removal of subsidy cliff at 400% FPL
 - Effective after 12/31/2020
- Changes for those eligible for Unemployment Compensation for PY21
 - Does not consider household income above 133/138% FPL for the purposes of APTC eligibility
 - Provides eligibility for maximum tax credits for households who are *eligible* for UC for 1 week in 2021, whether they receive UC benefits or not
- Reconciliation changes for PY20
 - Holds households who received excess APTC in 2020 harmless from having to payback at tax time
 - Limited operational considerations for Pennie, but added benefit to customers

ACA Changes– Benchmark Plan Scenarios

Example 1:

Single, 40-year-old, non-smoker,
Philadelphia County, 150% FPL (\$19,140
annual income)

Current law:

- Monthly premium - \$66 (\$792/year)
- Percent of Income – 4.14%

House Bill as proposed:

- Monthly premium – \$0 (\$0/year)
- Percent of Income – 0.00%

Total savings = \$66/mo.; \$792/yr.

Example 2:

Married couple (64 years old), non-smokers,
Dauphin County, 450% FPL (\$77,580 annual
income)

Current law:

- Monthly premium – \$2,462 (\$29,904/year)
- Percent of Income – 38.1%

House bill as proposed

- Monthly premium – \$550 (\$6,600/year)
- Percent of Income – 8.5%

Total savings = \$1,912/mo.; \$22,949/yr.

ACA Changes – Benchmark Plan Scenarios

Example 3:

Family of 4, non-smokers, Potter County, 200% FPL (\$52,400 annual income)

Current law:

- Monthly premium - \$285; \$3,420/year
- Percent of Income – 6.52%

House Bill as proposed:

- Monthly premium – \$87; \$1,044/year
- Percent of Income – 2.0%

Total savings = \$198/mo.; \$2,376/yr.

Example 4:

Single (27 years old), non-smoker, Allegheny County, 350% FPL (\$44,660 annual income)

Current law:

- Monthly premium – \$287; \$3,444/year
- Percent of Income – 9.83%

House bill as proposed

- Monthly premium – \$270; \$3,240/year
- Percent of Income – 7.25%

Total savings = \$17/mo.; \$204/yr.

ACA Changes – Level of Effort from Pennie

Operational

- Significant insurer, stakeholder and interagency partner impact
- Increased customer service activity at Call Center, including appeals
- Unanticipated demand for broker and assister services
- Broad educational awareness and enhanced customer communications

Technical

- Very large technical adjustments to Pennie's eligibility and enrollment platform range are necessary to implement
- Substantial user acceptance testing required
- Will cause need to adjust breadth and timing of future releases

Marketplace Management

- Wholesale change to Pennie business model
- Material policy considerations
- Mid-year eligibility redeterminations for most, if not all customers

Staff and vendor bandwidth

- Pennie staff will need to dedicate the majority of their time to execute and operationalize
- Considerable time and attention will be required from all vendors, particularly GetInsured

How Can OEW Help Pennie?

- Help Pennie Outreach connect with Hospitals and Health Centers
- Provide Pennie with guidance in how to best educate **underserved populations**
- What improvements can Pennie make to its marketing and community education messages
- Is Pennie missing a group, community, or segment of the population in its outreach or marketing efforts?
- How can Pennie become MORE accessible to those who need us the most?



Questions for Pennie



Don't forget to take our 4-question Stakeholder Feedback Survey
Questions, Comments, Suggestions always welcome through the
Pennie Stakeholder Web Portal

pennie

ADDRESS

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

PHONE

+1 844-844-8040

WEB

pennie.com