

## May Community Workgroup Q&A

### DMIs

#### 1. How do we upload to a DMI ticket?

- a. To upload documents to resolve a DMI, you must go to the Verifications page of the customer's Pennie account, accessible through your assister/broker portal). You can access the Verifications page by going to "My Applications" and then "Verifications & Documents" or by using the "upload documents" link in the DMI banner message on the customer's dashboard. On the Verifications page, click on any open DMI and you'll have an option to upload documents for that specific enrollee's DMI. See page 31 of the [May Community Partner Workgroup meeting materials](#) for more information.

#### 2. Sometimes client has a letter stating they have a requirement to submit docs but there is nowhere to upload the docs.

- a. If a customer receives a notice that they have an open DMI and need to submit documents, that means the customer had an open DMI at the point in time when the notice was generated. If you go to the Verifications page and see no open DMIs later, that means that the DMI was resolved since the notice was generated. The Verifications page will always show you the current real-time status of any DMIs. If you are still unsure, you can always contact Pennie Customer Service.

#### 3. I have had clients with resolved conditions, end up having a DMI come up again, even though documents were previously submitted and approved before. Then we received no notification that the DMI occurred again, and they were terminated. What's the remedy when this happens?

- a. Customers should always be notified of a DMI before any adverse action is taken. You can review all of the notices sent to a customer in their Pennie secure inbox. If you think an error occurred and a customer was not notified of a DMI before adverse action was taken, please double check the customer's Pennie secure inbox and then contact Pennie Customer Service to request a review of the customer's account.

#### 4. I assume adverse action taken for an unresolved DMI would only be the enrollee who did not resolve their documentation? The rest of the family would still continue to have coverage. Or not?

- a. It depends on the type of DMI that was not resolved by the end of the reasonable opportunity period. For non-Income DMIs (e.g. citizenship, lawful presence, SSN, non-ESI MEC), only the enrollee with the unresolved DMI would be terminated from coverage. For income DMIs, the entire household's APTC/CSR will be terminated since income DMIs apply at the household level, not the individual level. See page 26 of the [May Community Partner Workgroup meeting materials](#) for more information.

#### 5. Does broker also get notice for clients that has PDM?

- a. Yes.

6. **With regards to the Immigration document with missing expiration dates. There are green card documents during a certain time period that were issued without an expiration date. How would we handle those situations?**
  - a. You should upload the documents that you have, ensuring the information that is uploaded is a complete record of the documents. If the document is a valid document, it should be accepted. However, if for some reason it is rejected due to lack of an expiration date (since most green cards and other immigration documents do typically include an expiration date), you should call Pennie Customer Service to explain the situation and ask for the documentation to be reviewed again.

## Calculating Income

1. **When only one person is enrolling in Pennie, I have been asked by several clients why their whole household income is included even if not all members of the household are enrolling in coverage through Pennie (e.g. one member of household enrolled in Medicare).**
  - a. Eligibility for financial assistance, including APTC and CSR, are based on the household's income and household size, not just the income of individuals who are seeking coverage through Pennie. Therefore, all members of the tax household need to be included on an application for financial assistance, even if those individuals are not seeking coverage through Pennie. See slide 35 of the [May Community Partner Workgroup meeting materials](#) for more information, [Pennie FAQ: What to include as income](#), and [Pennie FAQ: How to estimate your expected income](#).
2. **When income is needed, they may ask for one person's income. Are you saying to still submit proof of income for each person even though the other person has a green check mark and needs no action?**
  - a. Yes. Since eligibility for financial assistance is based on household income, not just income for those seeking coverage through Pennie, always provide income documentation for the entire household's income for an Income DMI. The income DMI will be listed under the primary tax filer's name in the Pennie application, but the income to be verified is always the income for the entire household. See slide 37 of the [May Community Partner Workgroup meeting materials](#) for more information, and [Pennie FAQ: What to include as income](#).
3. **When an estimated income is used, is Pennie requesting a Gross or Net Income?**
  - a. Eligibility for financial assistance through Pennie is based on modified adjusted gross income (MAGI). See [Pennie FAQ: Modified Adjusted Gross Income](#), [Pennie FAQ: What to include as income](#), and [Pennie FAQ: How to estimate your expected income](#).
4. **Will the Pennie Self Attestation Form continue to be acceptable for income moving forward? If so, can they add this in the drop-down menu?**
  - a. Yes, when other documentation is not available, customers can provide a self-attestation of income. We will look into adding self-attestation form as an option in the document type drop-down menu. Thank you for your suggestion!

## Broker Book of Business Summary

1. **We have several clients who received letters stating they need to provide documents to prove income or SEP etc. They are not appearing on our book of business. this is an issue since we can't reach out to them to remind them to provide documents.**
  - a. First, please confirm that you are the designated agent on the member's account at the time the notice was generated. Customer notices will only appear on your broker book of business summary if you are the designated broker at the time the notice was generated to the customer. After you have confirmed that you were designated at the time the customer's notice was generated, please notify Pennie Customer Service with the specific customer information and notice so we can investigate further.
2. **In our Book of business summary, last names attached to the ticket number would be helpful. They don't link/connect to the ticket, and if we have multiple clients, ticket numbers are not as helpful as having their name.**
  - a. Thank you for your suggestion!
3. **Why can't assisters have "Book of Business Summary Notices"?**
  - a. We are already exploring this with our IT vendor.

## Notifications

1. **Last month, one of my consumers called alarmed that the Pennie letter he received thanked him for an application he'd filed so he worried whether somebody hacked into his account. It turned out that it was a system-generated letter as part of the PDM process, but he didn't know that. Can this language be rectified in order not to mislead the recipient of the letter?**
  - a. We are always interested in ways that we can improve our customer communications and welcome specific suggestions.
2. **Customer Correspondence generated in PENNIE is confusing for the customers. Can this be addressed to reduce the amount of repetitive language or layout?**
  - a. We are always reviewing our communications for clarity and are open to any specific feedback.
3. **Is there a glitch in PENNIE's system that keeps generating the same notification email several times a day in the broker portal? For a few days, I keep getting the same email several times per day with regards to my client's issues that need to be resolved. When will this be fixed?**
  - a. Yes, we had a temporary issue that began on 5/8 and was resolved on 5/16 where the Broker Book of Business Summary notice was being triggered more than once per day. The Broker Book of Business Summary notice is the only notice that was impacted, and the issue has been resolved. We apologize for any confusion this may have caused.

#### **4. How do I stop or manage the emails coming from Pennie?**

- a. Customers can choose between paper and paperless notices in their member portal. Customers can change their election at any time. Regardless of the customer's communication preference, a copy of every notice will be saved in the customer's secure inbox. For notices sent to assisters and brokers, Pennie only offers paperless notices into the assister/broker secure inbox. We will email you when a new message appears in your secure inbox.

### **QLE/SEPs**

#### **1. Is a rejection from Medicaid always an SEP? If no, what are exceptions to this?**

- a. Being found ineligible for Medicaid is not a QLE. Losing Medicaid coverage, including losing Medicaid coverage due to losing eligibility for Medicaid, is a QLE and will open a Loss of MEC SEP.

### **American Rescue Plan (ARP)**

#### **1. Does anyone have an update if ARP will continue in 2023 for incomes over 400% of the FPL?**

- a. American Rescue Plan (ARP) increased APTC eligibility is set to expire at the end of 2022. Congressional action would be required to extend the ARP benefits beyond 2022. We are closely monitoring the topic and will notify stakeholders if ARP benefits are extended. We do not have any more clarity to provide at this time.

### **Path to Pennie**

#### **1. When does Path to Pennie end?**

- a. Path to Pennie continues throughout the year. While the peak volume of activity is likely tied to the April tax filing deadline, whenever an individual submits a tax filing or amended tax filing during the year that includes the Path to Pennie tax forms, PA DOR will send the individual's information to Pennie to trigger the Path to Pennie processes. See our April 2022 Community Workgroup meeting for more information on Path to Pennie.

### **Other**

#### **1. Can PENNIE streamline the customer's identification # vs. application # vs. case # vs. HHID # vs. ticket #s, vs. Medicaid application transfer/denial #.**

- a. These are all different pieces of information and used by different parties for different things. When contacting Pennie Customer Service, we can use almost any of those numbers to identify the appropriate customer records.

#### **2. One of my long-time concerns is the phone number listed in the Pennie Directory, and my office number are different. My authentication calls come to my cell due to our Auto Switchboard at the main number. Not all brokers want client's having access to our personal cell numbers. Can we get some attention to this issue and find a workaround?**

- a. Yes, you can update the phone number displayed on your public profile to be a phone number different than the phone number you use for your multi-factor authentication login calls. Just call Pennie Assister & Broker Services team and they can update the displayed phone number for you without impacting your MFA login phone number.