



Off-Exchange to On-Exchange CC talking points

For callers that are new customers

I see that you are new to Pennie. Do you currently have health coverage through your employer or purchased directly from an insurer or with a broker?

If purchased directly from an insurer/broker

Great! There's new savings that may be available to you. Let's get your eligibility application completed so that you can see how much savings you qualify for if you enroll in a plan through Pennie.

Off-Exchange customers w/out brokers wanting assistance with plan shopping/comparison

If you want help comparing the plans at Pennie with additional savings to your current health coverage, we recommend you first complete the Pennie eligibility application to see what savings you qualify for. Then, you should contact your insurer directly. They can help you understand the plan at Pennie most comparable to your current plan, and if you should switch based on how much you've already paid towards your deductible and other out of pocket costs on your current plan.

Off-Exchange customers with a broker wanting assistance with plan shopping /comparison

If you want help comparing the plans at Pennie with additional savings to your current health coverage, we recommend you first complete the Pennie eligibility application to see what savings you qualify for. Then, you should contact your current broker or your insurer directly. They can help you understand the plan at Pennie most comparable to your current plan, and if you should switch based on how much you've already paid towards your deductible and other out of pocket costs on your current plan.