PENNSYLVANIA HEALTH INSURANCE EXCHANGE AUTHORITY  
FRAUD, WASTE, AND ABUSE POLICY  

The Pennsylvania Health Insurance Exchange Authority d/b/a Pennie (Pennie) is interested in protecting our customers and the Commonwealth by addressing fraud, waste and abuse. Generally, Pennie defines fraud, waste, and abuse as:

- **Fraud** is a false representation of the facts, including making false or misleading statements, or trying to hide wrongdoing by an individual(s) or an organization. It includes, but is not limited to, when an individual is believed to have knowingly and deliberately withheld information or provided incorrect information to obtain assistance for which he/she would otherwise be ineligible. The deception is intentional and usually results in a benefit to the perpetrator and/or causes damage, harm, or loss to the United States Government, the Commonwealth, or others. Example: The falsification of financial records to cover up a theft of money or state property.

- **Waste** is the unnecessary spending or careless squandering of the Commonwealth’s resources, whether intentional or unintentional. Sometimes, inefficient or ineffective business practices may result in waste. Example: The expenditure of state funds to purchase items that have no business purpose.

- **Abuse** is the intentional destruction, diversion, manipulation, misapplication, mistreatment, or misuse of Commonwealth resources; or the extravagant or excessive use of a person’s position or authority. Abuse can occur in a financial or non-financial environment. Example: An employee taking time off from work without properly discharging leave time.

For more information about fraud, waste, and abuse, visit the Pennsylvania Office of State Inspector General’s Website (OSIG) website at: https://www.osig.pa.gov/

Individuals are encouraged to report fraud, waste and abuse to Pennie. When you contact us for assistance, there are some important actions you can take to help protect yourself from fraud:

- **If seeking assistance over the phone**, verify that you have called 1-844-844-8040 and are speaking with a customer service representative or otherwise authorized representative of Pennie before sharing personal information. Contact Pennie if you suspect identity theft or think you gave your personal information to someone not affiliated with Pennie.

- **If seeking assistance online**, make sure you are on Pennie’s official website: www.pennie.com. Pennie is not affiliated with any other websites or domains. Contact Pennie if another website represents itself as being connected to Pennie or attempts to enroll you in a health plan purportedly through Pennie.
• If being assisted in the community, make sure you are working with a Pennie Certified Assister (such as a Navigator), broker, or certified application counselor. All trained and certified Navigators and Assisters obtain a certification number, as well as a certificate with this number on it, which they are always required to display while working with a customer. Pennie Customer Support Representatives also have employee identification numbers. Contact Pennie if you suspect that the individual attempting to assist you to apply for a health care plan is not affiliated with Pennie but claims to be.

• Do not provide any individual with any form of payment for their assistance. All assistance services provided by Pennie are free. Contact Pennie if someone claiming to be affiliated with Pennie requires or advertises a fee to help you enroll through Pennie.

• Contact Pennie if you suspect that your personal information has been improperly accessed, used, disclosed, or destroyed.

• Most importantly, when in doubt, do not disclose your information and contact Pennie at 1-844-844-8040.

You can report fraud to Pennie in the following ways:

By mail at: 312 – 318 Market Street
Bowman Tower, Fl. 3
Harrisburg, PA 17011

By calling: 1-844-844-8040

By email: RA-IN-SBEINFO@pa.gov

Additionally, if you suspect identity theft or that you gave your personal information to someone you should not have, contact the Federal Trade Commission at www.ftccomplaintassistant.gov.

In situations where reporting an incident of fraud to Pennie would be uncomfortable, or there is a possibility that reporting an incident may put one’s employment or benefits at risk, individuals have the option to report fraud to the Pennsylvania OSIG.

The following are examples of the types of violations you may report to the Pennsylvania OSIG:

• Suspected theft, waste, or misuse of the Commonwealth's resources, including funds, property, and employee time;

• Intentional misuse of grant funds;

• Falsification of official documents (timesheets, leave reports, etc.);
• Gross mismanagement;
• Gross neglect of duty;
• Gross misconduct by a state employee; or
• Any violation of state or federal law (including regulations) by a state agency or employee.

Individuals may contact the OSIG:

• By phone at: 1-855-FRAUD-PA (1-855-372-8372)
• By mail at: Office of State Inspector General
  555 Walnut Street, 8th Floor
  Harrisburg, PA 17101

• By filling out a Fraud Complaint Form online at:
  https://www.osig.pa.gov/Pages/GovernmentComplaint.aspx

All reports to the Pennsylvania OSIG will be kept confidential.