

Path to Pennie Talking Points

REV-1882: Health Insurance Coverage Information Request

What is tax form REV-1882?

Tax Form REV-1882, 'Health Insurance Coverage Information Request,' connects uninsured Pennsylvanians with information regarding their eligibility to enroll in health insurance coverage through the Pennsylvania Health Insurance Exchange Authority, also known as Pennie™. The Pennsylvania Department of Revenue and Pennie have teamed up this tax season to make it easier for uninsured Pennsylvania tax filers to apply for and enroll in health coverage that fits their budget and needs. For those tax filers indicating on tax form REV-1882 that they, their spouse, and/or dependents are currently uninsured, the Pennsylvania Department of Revenue will share with Pennie some of the basic information provided on their Pennsylvania income tax return (Tax Form PA-40). The tax filer will later receive a notice from Pennie with information on how to apply for and enroll in health insurance coverage, including an estimate of the financial assistance that may be available to reduce the cost of coverage and care.

What is Pennie?

Pennie is the Pennsylvania Health Insurance Exchange Authority, Pennsylvania's official health and dental insurance marketplace. It is the place for Pennsylvanians to apply, shop, and enroll in health coverage that fits their budget and needs. It is also the *only* source for financial assistance to help reduce the cost of health coverage and care. Pennie is the source of health coverage for those who do not have access to other health coverage and allows shoppers to compare health plans before choosing one. For additional information regarding Pennie, please visit pennie.com.

What happens if a tax filer fills out and submits form REV-1882?

By filling out and submitting form REV-1882, a tax filer gives permission to the Pennsylvania Department of Revenue to share with Pennie basic information from their PA Personal Income Tax Return. This information includes things like a tax filer's annual income, household size, and dates of birth. Pennie will then review this information and, if the tax filer appears eligible for health coverage through Pennie, send the tax filer a notice containing information about the next steps they may take to access health coverage through Pennie. This includes a unique access code to claim their new Pennie account.

This notice from Pennie will also let the tax filer know if they appear eligible to receive financial assistance to lower the cost of health coverage and care, if they fill out the entire form including their federal gross income. If applicable, the tax filer will also receive information regarding Medical Assistance (MA) and the Children's Health Insurance Program (CHIP) if they, their spouse, and/or dependents appear to qualify.

Who should fill out form REV-1882?

Pennsylvania income tax filers who do not currently have health coverage should complete this form. If a tax filer's spouse (if married, filing jointly) and/or dependents are currently uninsured, the tax filer should complete this form on their behalf. A tax filer should not complete form REV-1882 if they currently have health coverage. Pennie is not an alternative to employer-sponsored health insurance coverage.

How will Pennie connect tax filers to health coverage?

If a tax filer and/or other members of their household report that they do not have health coverage, and they complete form REV-1882, Pennie will start the process of directing them to the application for health coverage. This includes receipt of a notice with a unique access code to claim their new Pennie account, a 60-day Special Enrollment Period to enroll in coverage, and an estimate of the health coverage and financial assistance for which they may qualify.

Tax filers will begin receiving notices from Pennie in April 2022. Those tax filers who submit form REV-1882 and wish to enroll in coverage prior to April 1 should call the Pennie contact center at 1-844-844-8040 or TTY:711 and state that they filled out this form. At that time, a customer service representative can provide more information on how they can apply and enroll in coverage prior to receiving a notice from Pennie.

If a tax filer fills out form REV-1882 and receives a notice from Pennie, does that mean they are eligible to enroll?

Filling out form REV-1882 is an important first step for an uninsured tax filer to take to get connected to coverage through Pennie. However, the notice they receive from Pennie is only an estimate of their eligibility for coverage. The tax filer must submit an application through Pennie to confirm their eligibility. **Note: If a tax filer provides their email address on form REV-1882 and gives Pennie consent to contact them, they will receive an electronic notice. If an email address is not provided, they will receive a notice via postal mail.**

A tax filer has health insurance coverage through their employer but wants to enroll in Pennie. Can they do so?

Pennie is not an alternative to employer-sponsored health insurance coverage while an individual is employed and has that coverage. If a tax filer has an offer of affordable health insurance coverage that meets minimum value standards through their employer, they are not eligible to enroll in a Pennie plan with financial assistance. However, if a tax filer loses their employer-sponsored health coverage, they would then be eligible to enroll in coverage through Pennie by selecting the 'Loss of Minimum Essential Coverage' qualifying life event on their Pennie application.

A tax filer calls because they received a notice from Pennie about health insurance. What does this notice mean?

A tax filer will receive a notice from Pennie about health insurance if they indicate on their PA State Income Tax Return that either they, their spouse, and/or dependents do not currently have health insurance coverage. The notice from Pennie contains important information needed to connect the tax filer, their spouse, and/or dependents with health insurance coverage. The notice is an estimate only, the tax filer will need to claim their new Pennie account and complete their application to receive their final coverage eligibility information.

How does a tax filer contact Pennie?

Pennie is here to help! If a tax filer would like to contact Pennie directly, they may call Pennie Customer Service at 1-844-844-8040 or TTY:711. They can also go to pennie.com/connect for more information about how to access help from a Pennie-certified broker or assister.

Does a tax filer need to complete all the fields on form REV-1882?

Tax filers are strongly encouraged to complete all fields on form REV-1882. Doing so will help Pennie give the tax filer the most information possible to connect them to health coverage. Completing all fields on form REV-1882 will also help Pennie give an accurate estimate of any financial assistance they may qualify for to help lower their health care costs. On electronic filing platforms, much of the tax filer's information will be pre-populated from the PA-40 state income tax return, so they will not necessarily have to re-enter their information on REV-1882.

Please note: Pennie will **not** reach out to a tax filer if they do not mark the oval next to the line stating: *"Select oval if you do not have health insurance coverage."*

Why must a tax filer provide personal information like their social security number, household date of birth(s) and annual income?

Pennie will use this information to connect tax filers to health coverage through Pennie. This information is required for Pennie to create an account for the tax filer, open a Special Enrollment Period (SEP) and estimate their eligibility for coverage. By sharing with Pennie this personal information, Pennie can give the tax filer a basic assessment of their eligibility for no-cost or low-cost health care coverage through the health insurance marketplace.

Should a tax filer fill out this form if they think they qualify for Medical Assistance (also known as Medicaid)?

Yes. If a tax filer thinks they may qualify for enrollment in Medical Assistance, they should fill out this form. Pennie will use the information they provide to estimate the tax filer's eligibility for health insurance programs, including Medical Assistance and CHIP. The notice the tax filer receives from Pennie will include this information if a member of the household is estimated to be eligible for these programs. When the tax filer submits their application through Pennie, Pennie will electronically transmit the tax filer's information to the PA Department of Human Services (DHS) if they are assessed as eligible for these programs.

A tax filer states they are going to lose their health insurance soon. Should they fill out this form?

If a tax filer knows that they, their spouse, and/or dependents will be losing health insurance coverage soon, they should not fill out Form REV-1882. Instead, the tax filer should apply for coverage directly at pennie.com. The tax filer's future anticipated loss of coverage may be what is called a "qualifying life event," which they can use to enroll in coverage using a Special Enrollment Period (SEP) based on the date in which they lose coverage.

A tax filer is currently enrolled in Medicaid/Medical Assistance. Do they need to complete this form?

No. If a tax filer is currently enrolled in Medicaid, they have health insurance coverage, and do not need to complete this form. A tax filer should only complete this form if they do not currently have medical health insurance coverage.

Will Pennie be able to contact a tax filer if they do not have an email address?

Yes. If a tax filer does not have an email address, Pennie will send the tax filer a notice using the mailing address they gave on their Pennsylvania Personal Income Tax Return. However, providing an email address will allow Pennie to conduct further outreach to the tax filer to help them apply for coverage, or provide more information about Pennie.

Does a tax filer need to contact Pennie after filling out this form?

No. A tax filer will receive a Notice from Pennie—either by U.S. Mail or by email—that will include a Unique Access Code, along with step-by-step instructions on how to use this Unique Access Code, to claim their new free online Pennie account.

How long will a tax filer wait before they receive information from Pennie?

Tax filers who submit their Pennsylvania Personal Income Tax Return (Form PA-40) prior to March 31, 2022 should expect to receive a notice from Pennie in April 2022. Many tax filers submitting their Personal Income Tax Return after April 1, 2022 will receive a notice within two weeks after the date they filed if they provide their email address and consent to Pennie conducting outreach in this manner, as they will receive an electronic notice. Those who do not provide their email address will receive a postal mail notice which could take longer to receive, depending on current postal mailing timeframes.

Will Pennie sell a tax filer's information to other health care providers / outside sources?

No. Pennie will not share any tax filer information provided on the Pennsylvania income tax return with any third-party entity. Pennie will use the information provided on REV-1882 to create a new Pennie account for the tax filer, and to estimate their eligibility for no-cost or low-cost health care coverage through Pennie, Medical Assistance, or CHIP. Pennie may conduct outreach to the tax filer regarding their estimated eligibility for coverage, if they provide the necessary consent to allow Pennie to communicate with them via telephone or email.

Is a tax filer obligated to complete this form if they do not currently have health care coverage?

No. Filling out this form is completely voluntary. Tax filers are not required to fill out this form to file their Pennsylvania Personal Income Tax Return.

A tax filer calls and states ‘I just want to do my taxes. Why am I being asked about health insurance?’

Filling out form REV-1882 is completely voluntary. Tax filers are not required to fill out this form to file their Pennsylvania Personal Income Tax Return. They are welcome to simply skip form REV-1882 and proceed with their Pennsylvania Personal Income Tax Return. However, if a tax filer does not have health coverage, Pennie may be able to assist in connecting them with medical health insurance and savings if they indicate that they are uninsured on form REV-1882.

May the tax filer fill out this form on behalf of their spouse and/or dependents if they are uninsured?

Yes, tax filers are encouraged to fill out this form on behalf of any household members who do not have health coverage. If a tax filer’s spouse and/or dependents do not have health insurance, the tax filer may indicate this on form REV-1882. These household members will then receive information from Pennie regarding their new Pennie account.

Who is eligible for coverage through Pennie?

Many Pennsylvanians are eligible to purchase health insurance through Pennie. If the tax filer has a specific question about whether they are eligible, direct them to Pennie™. They may call Pennie Customer Service at 1-844-844-8040 or TTY:711. They can also go to pennie.com/connect for more information about how to access help from a Pennie-certified broker or assister.