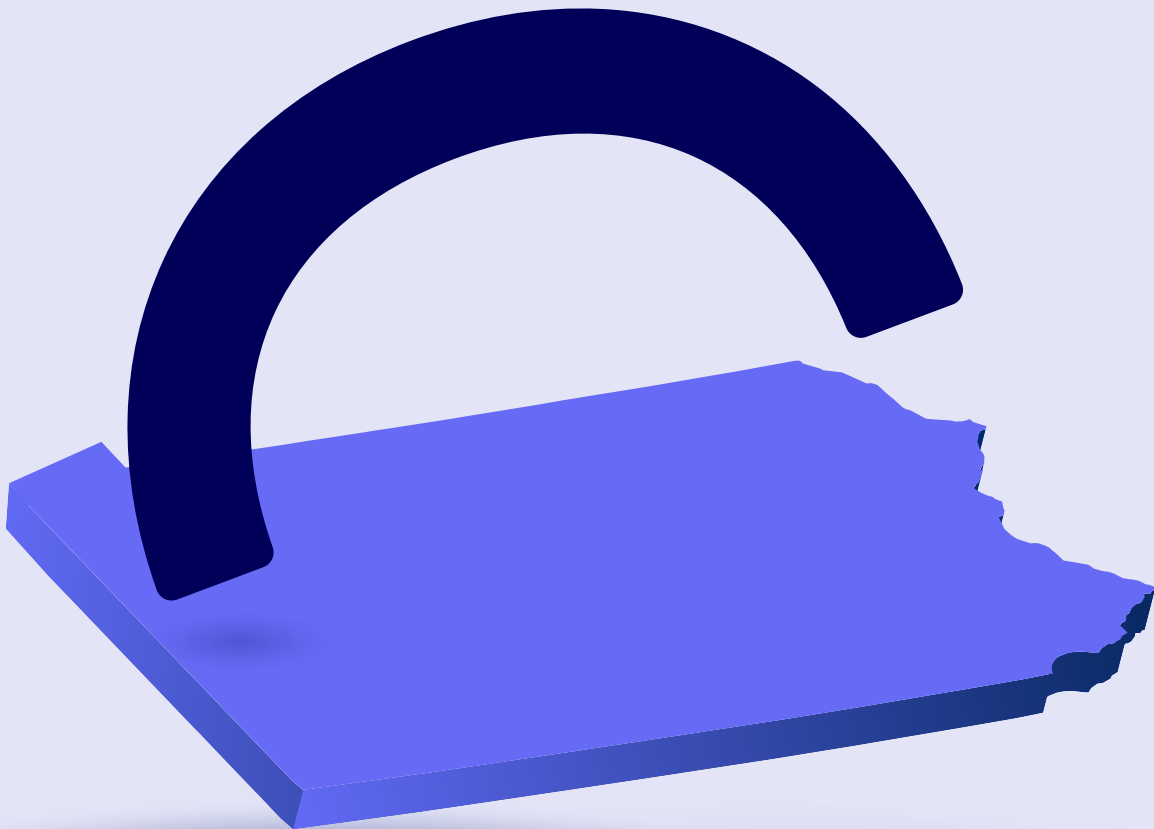




Connecting Pennsylvanians to health coverage

Annual Report
2020





A letter from Pennie™ Leadership

The way individuals and families access health coverage has changed in Pennsylvania. The change is Pennie™. Pennie™ is the Commonwealth's new self-sustaining health insurance marketplace and the home for high-quality, affordable health insurance plans. For 2021 coverage, Pennsylvanians transitioned from HealthCare.gov to Pennie™, with our inaugural open enrollment period kicking off on November 1, 2020 and concluding on January 15, 2021.

Pennie™ was established as a state-affiliated entity within the Commonwealth of Pennsylvania pursuant to Act 42 of 2019 and was signed into law by Governor Tom Wolf on July 2, 2019 after passing unanimously through both chambers of the General Assembly. Our mission is to help Pennsylvanians get the coverage they need and access to financial assistance to make that coverage affordable. Pennie™ is the only source of financial assistance for Pennsylvanians accessing coverage through the individual market, which often makes the difference for individuals and families having coverage and going without.

Now more than ever, affordable health insurance coverage is vital. We strive to support all Pennsylvanians, including those who may be new to the individual market, like the chronically uninsured and the newly uninsured who lost employer-sponsored coverage as a result of COVID-19. We want to ensure Pennie™ is a familiar and valuable resource for support and financial assistance to pay for coverage. In furtherance of Pennie™'s goal to increase the number of Pennsylvanians with coverage, regardless of income, we operate a 'no wrong door' policy to ensure those eligible for programs like Medical Assistance or the Children's Health Insurance Program (CHIP) are connected to coverage.

Pennie™ is a continuing force in Pennsylvania's dedication to identifying and implementing initiatives that drive down health care costs without compromising access or quality of care. As a state-based marketplace, Pennie™ has the tools to increase affordability by measurably lowering health insurance premiums for the hundreds of thousands of Pennsylvanians who count on Pennie™ for coverage. The tools now at our disposal will increase affordability by measurably lowering health insurance premiums for the hundreds of thousands of Pennsylvanians that rely on this market for coverage. Reinsurance is a mechanism that moderates health insurance premiums by separately funding some of the claims costs of very expensive enrollees, insulating the average cost per person from these outlier expenses. Already, for plan year 2021, Pennie™'s inaugural coverage year, the reinsurance program has delivered over 5% in average premium savings statewide, resulting in an average premium decrease of 3.3% in the individual market.

Pennie™ is here for everyone. We are excited to add value to the roughly 400,000 Pennsylvanians getting covered through the individual market in 2021 and cannot wait to see what the future brings. In this report, you will learn about the development of Pennie™, our education and outreach efforts, and the success of our first open enrollment period. We would especially like to thank our stakeholders and partners for their partnership and overwhelming support during a successful launch and inaugural open enrollment period. As always, Pennie™ gets you covered.

Zachary W. Sherman
Executive Director, Pennie™

Jessica Altman
Commissioner, PA Insurance Department

Contents

Core Benefits and Goals	1
Timeline	2
Inaugural Open Enrollment Data	3
Pennie™: Built For Change	9
Advertising	10
Making a Splash	11
The Pennie™ Toolbox	12
The Bridge from HealthCare.gov to Pennie™	14
Weaving Pennie™ into the Commonwealth Fabric	15
No Wrong Door Policy	16
Community Partners	17
Help is Just a Call Away	18
Pennie™ Certified Pros	19
Broadening our Outreach Bandwidth	20
Street Teams & Virtual Avenues	21
Customer Testimonials	22
Setting Up a Marketplace in 2020	23
Board of Directors and Advisory Council	24
Looking forward	25

For frequently asked questions and key terms visit help.pennie.com

Core Benefits and Goals



Transition Seamlessly

We helped fellow Pennsylvanians easily transition from HealthCare.gov to Pennie™.



Improve access and service

Adopting local control of operations and customer service allowed us to better serve the unique needs of Pennsylvanians.

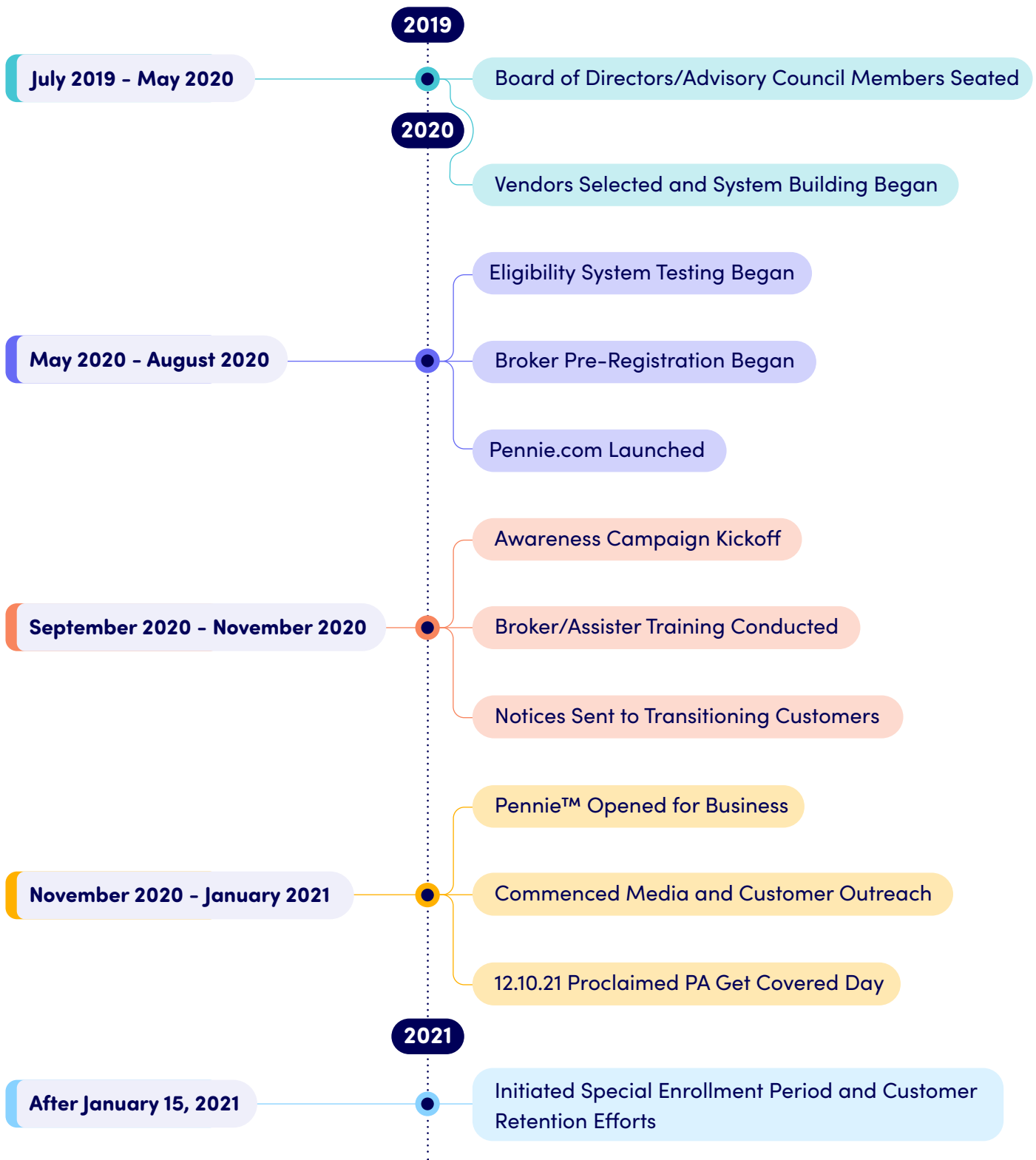


Increase premium savings

Operational savings generated from running a state-based marketplace allowed us to invest in premium savings through the Pennsylvania Reinsurance Program, an Insurance Department program.



Timeline



Inaugural Open Enrollment Data

1 - Total Customers

337,722

in 1st Open Enrollment

2 - New Enrollments

75,234

9.7% Increase

3 - Customers Retained From HealthCare.gov

97%

190,710 Households in Renewal Applications,
185,512 Successfully Autorenewed

4 - Applications Sent to Medical Assistance

55,148

38,363 Applications Received from Medical Assistance

5 - Customers Receiving Financial Assistance

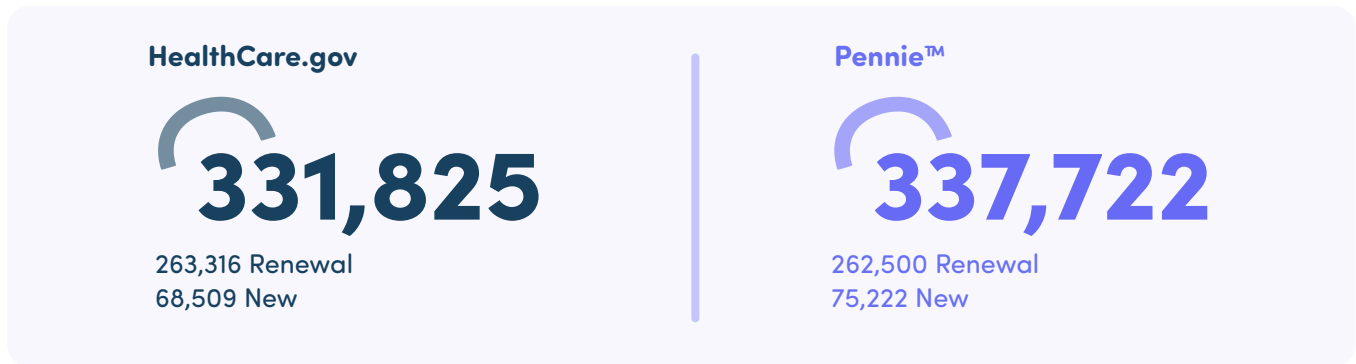
Advanced Premium Tax Credit & Cost Sharing Reductions 204,990 61%

Advanced Premium Tax Credit 84,861 25%

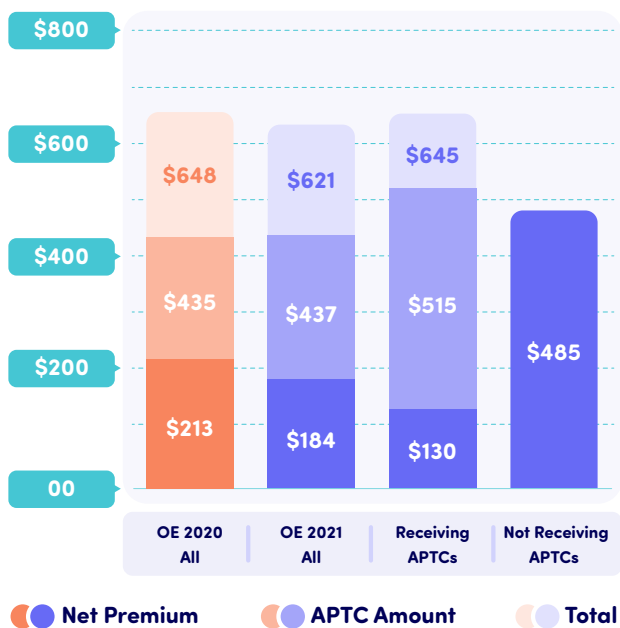
No Financial Assistance 47,871 14%

Stats as of 1/22/2021

6 - Comparison to 2020 Enrollment through HealthCare.gov

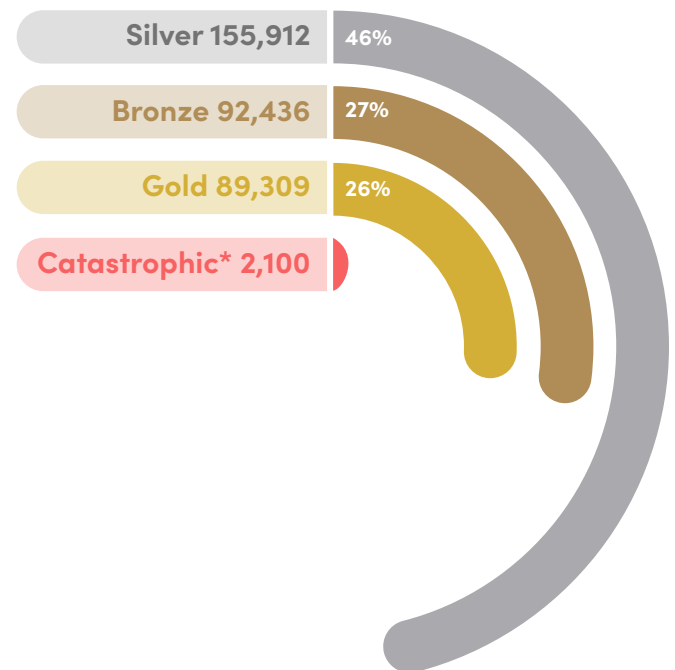


7 - Average Per Member Per Month APTC and Net Premium



Stats as of 1/22/2021

8 - Enrollment by Metal Level



*Only available for <30 or with hardship exemption.

9 - Totals and Splits for New vs. Renewing Customers by Age

		Age							
		0-17	18-25	26-34	35-44	45-54	55-64	65-& Up	
Total		17,539	24,098	53,593	52,094	64,278	121,759	4,361	337,722
Percentage		5%	7%	16%	15%	19%	36%	1%	100%
Customer Type	New Customer	6%	6%	21%	16%	17%	30%	0.6%	75,234
	Active Re-Enrollee	4%	6%	13%	14%	20%	41%	0.8%	55,699
	Automatic Re-Enrollee	5%	6%	15%	16%	19%	37%	2%	206,789

10 - Totals and Splits for New vs. Renewing Customers by Gender

		Gender		
		Male	Female	
Total		157,036	180,686	337,722
Percentage		46%	54%	100%
Customer Type	New Customer	48%	52%	75,234
	Active Re-Enrollee	43%	57%	55,699
	Automatic Re-Enrollee	47%	53%	206,789

11 - Totals and Splits for New vs. Renewing Customers by Income

		Income									
		0% 100%	100% 150%	150% 200%	200% 250%	250% 300%	300% 350%	350% 400%	400% +	Unknown	
Total		5,598	59,039	87,676	58,601	38,707	29,086	19,071	9,096	30,848	337,722
Percentage		2%	17%	26%	17%	11%	9%	5%	3%	9%	100%
Customer Type	New Customer	3%	15%	24%	17%	11%	9%	6%	4%	11%	75,234
	Active Re-Enrollee	2%	17%	27%	20%	12%	8%	5%	2%	6%	55,699
	Automatic Re-Enrollee	1%	18%	26%	16%	11%	9%	6%	2%	10%	206,789

Stats as of 1/22/2021

12 - Totals and Splits for New vs. Renewing Customers by Race

	New Customer	Renewal	All Enrollees
Total (Responses only)	58,752	211,807	270,559
Percentage	22%	78%	100%
White	78.8%	83.3%	82.3%
African American	6.7%	4.4%	4.9%
Asian	9.9%	10%	10%
Native Hawaiian/Pacific Islander	0.04%	0.03%	0.03%
American Indian/Alaska Native	0.04%	0.09%	0.08%
Other	2.3%	0.7%	1.1%
Mixed	1.9%	1.3%	1.4%

* Those who did not respond were excluded from the totals.

13 - Totals and Splits for New vs. Renewing Customers by Ethnicity

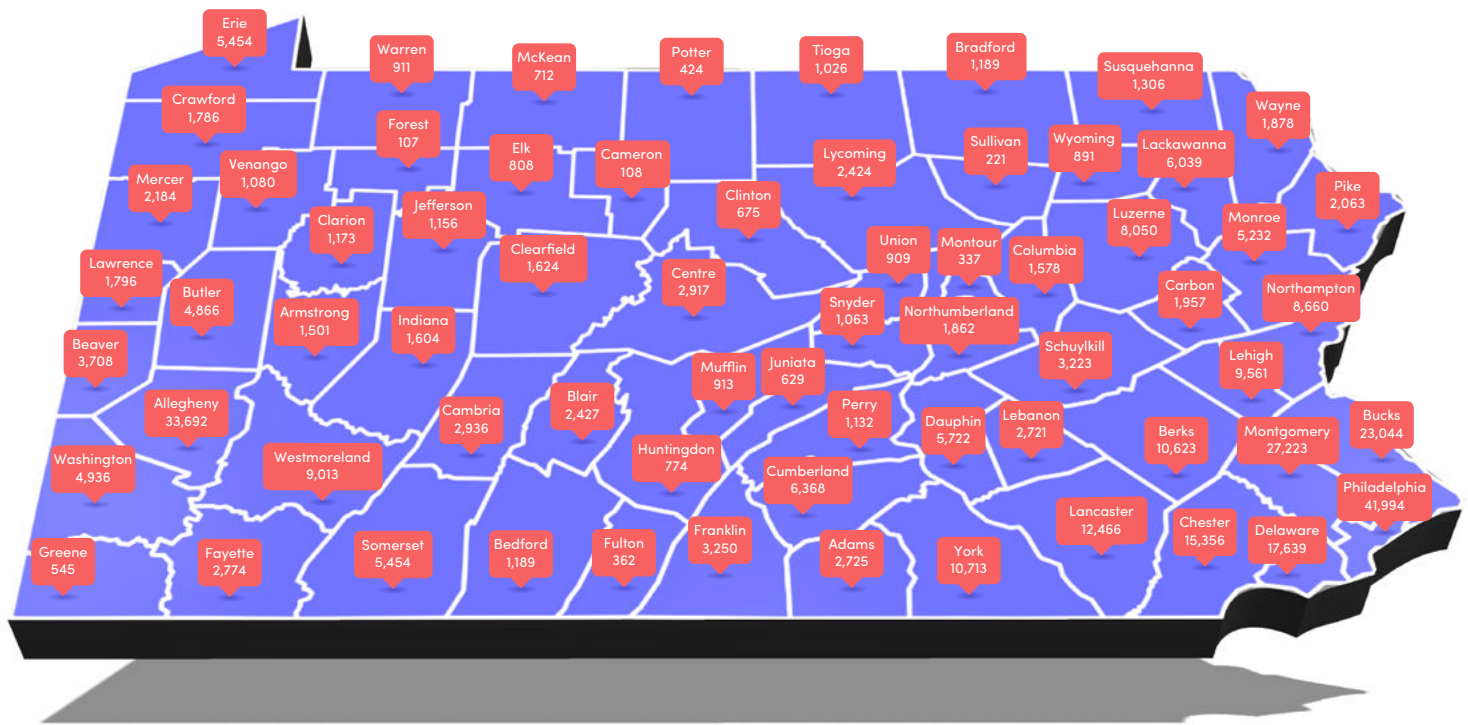
Percentage Reporting Hispanic, Latino or Spanish Ethnicity

	New Customer	Renewal	All Enrollees
Total (Responses only)	66,083	262,488	328,571
Percentage	20%	80%	100%
Cuban	0.1%	0.1%	0.1%
Puerto Rican	1.4%	0.9%	1.0%
Mexican	0.5%	0.9%	0.9%
Other	0%	0%	0%
Mixed	0.06%	0.04%	0.04%
Responded Yes, did not specify	2.7%	0.4%	0.9%
Responded No	94.9%	97.4%	96.9%

* Those who did not respond were excluded from the totals.

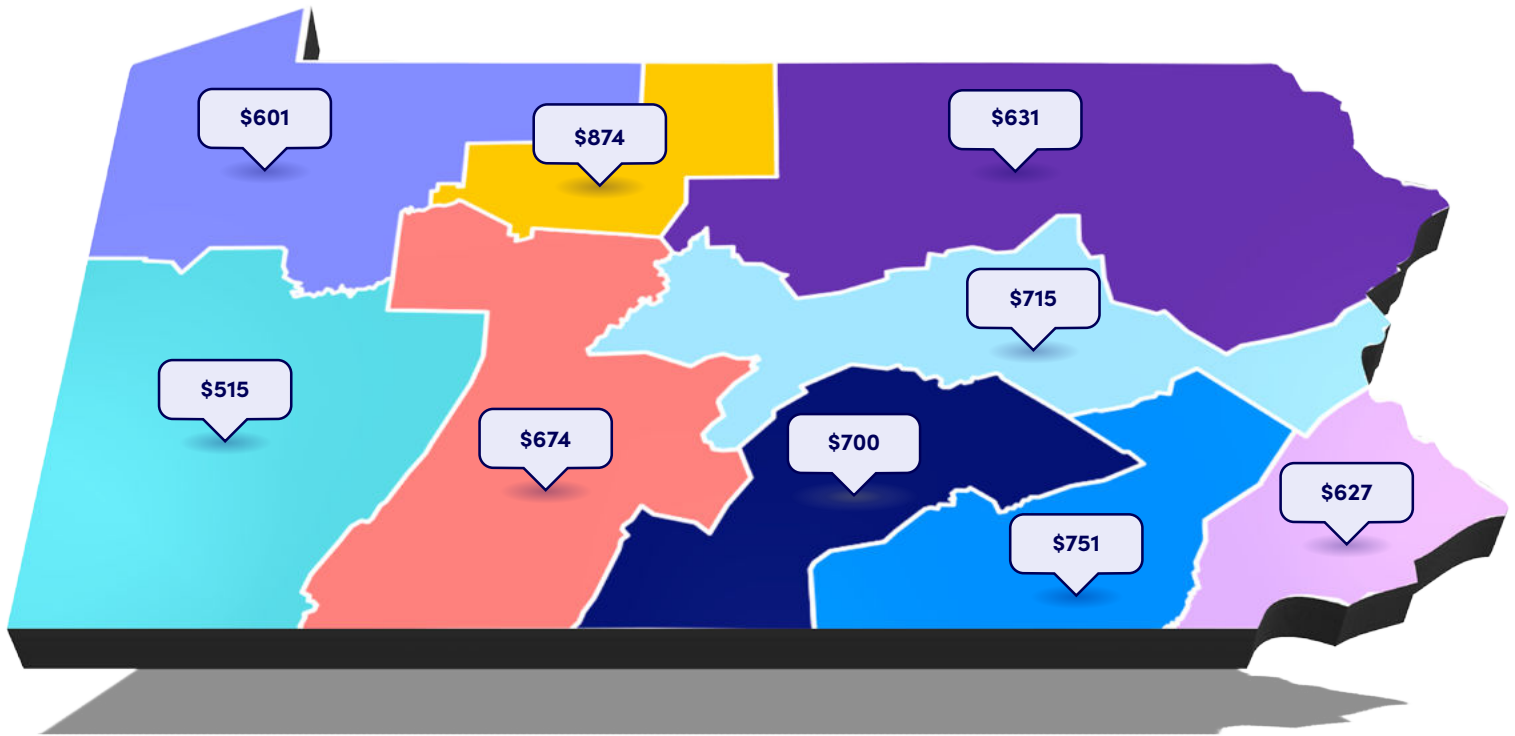
Stats as of 1/22/2021

14 - Enrollment by County



County	Enrollees	County	Enrollees	County	Enrollees	County	Enrollees
Adams	2,725	Clinton	675	Lackawanna	6,039	Pike	2,063
Allegheny	33,692	Columbia	1,578	Lancaster	12,466	Potter	424
Armstrong	1,501	Crawford	1,786	Lawrence	1,796	Schuylkill	3,223
Beaver	3,708	Cumberland	6,368	Lebanon	2,721	Snyder	1,063
Bedford	1,189	Dauphin	5,722	Lehigh	9,561	Somerset	1,951
Berks	10,623	Delaware	17,639	Luzerne	8,050	Sullivan	221
Blair	2,427	Elk	808	Lycoming	2,424	Susquehanna	1,306
Bradford	1,629	Erie	5,454	McKean	712	Tioga	1,026
Bucks	23,044	Fayette	2,774	Mercer	2,184	Union	909
Butler	4,866	Forest	107	Mifflin	913	Venango	1,080
Cambria	2,936	Franklin	3,250	Monroe	5,232	Warren	917
Cameron	108	Fulton	362	Montgomery	27,223	Washington	4,936
Carbon	1,957	Greene	545	Montour	337	Wayne	1,878
Centre	2,917	Huntingdon	774	Northampton	8,660	Westmoreland	9,013
Chester	15,356	Indiana	1,604	Northumberland	1,862	Wyoming	891
Clarion	1,173	Jefferson	1,156	Perry	1,132	York	10,713
Clearfield	1,624	Juniata	629	Philadelphia	41,994	Total	337,626

15 - Average Gross Premium by Rating Area Before APTC



Rating Area	Enrollment	PMPM APTC	PMPM Net Premium	PMPM Gross Premium
1	13,418	\$424	\$177	\$601
2	1,340	\$691	\$183	\$874
3	33,402	\$422	\$209	\$631
4	64,471	\$323	\$193	\$515
5	12,062	\$497	\$177	\$674
6	31,040	\$522	\$192	\$715
7	36,543	\$585	\$167	\$751
8	125,346	\$437	\$189	\$627
9	20,187	\$529	\$172	\$700

Key Takeaways

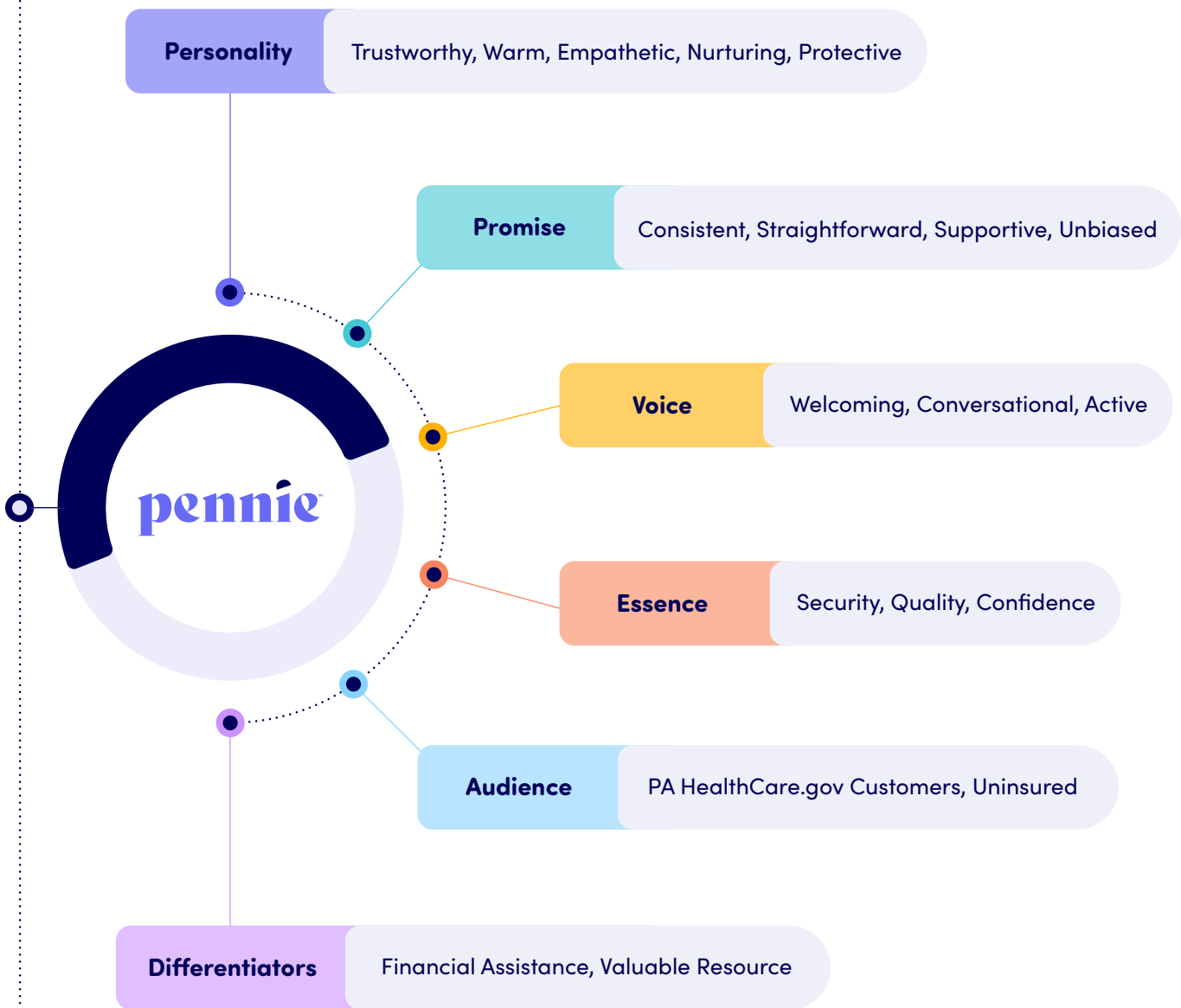
- There is a difference of ~\$360/month for premiums in the most expensive rating area (RA -2) and the least expensive rating area (RA -4). Once APTC is applied, that discrepancy diminishes to \$42/month.
- Monthly APTC amounts range from \$323/month to \$691/month.
- Average gross premium for all enrollees is ~\$622/month.
- RA-8 has the highest total enrollments with ~125,300 enrollees, and the next highest rating area is about half, with ~64,500 enrollees in RA -4.

Pennie™: Built For Change

Following extensive research, Pennie™ saw an opportunity to fill a void in the health care space.

Purpose:

To improve the accessibility and affordability of individual market health coverage for Pennsylvanians.

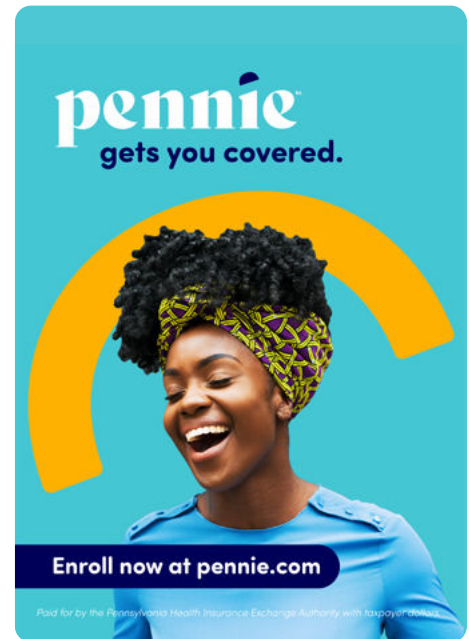
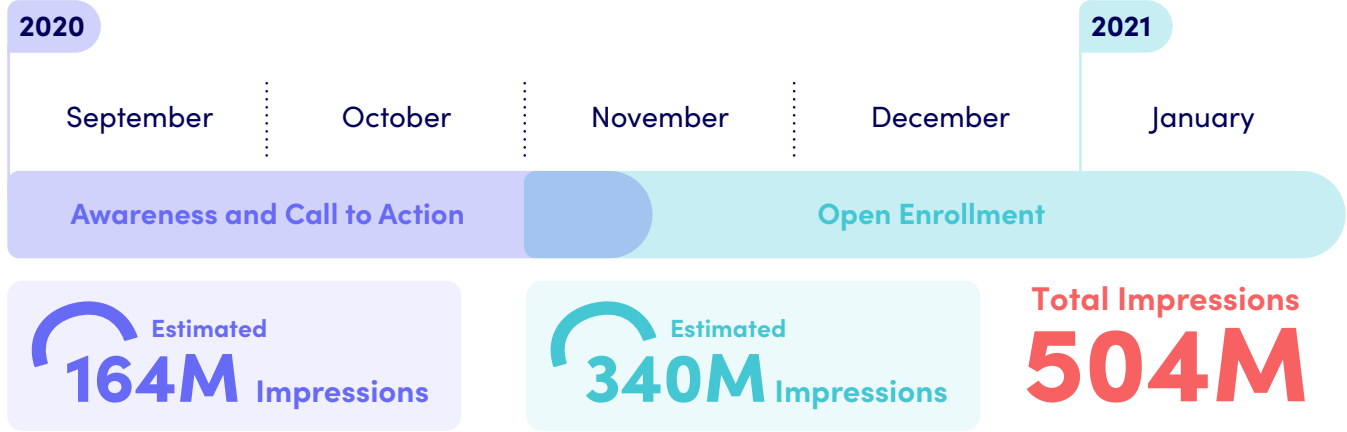


Pennie was built by Pennsylvanians for Pennsylvanians.

Brand guidelines

Advertising

Pennie™ Gets You Covered.



Making a Splash

Introducing Pennie™ to Pennsylvania.

Pennie™ kept in constant communication with the media to ensure Pennie™’s message was reaching all potential customers across the Commonwealth.



4

Press conferences

1 with Governor Wolf and Secretary Teresa Miller

Over

20

Press releases / Media alerts

Get Covered 2021

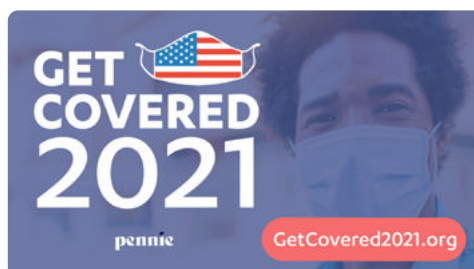
Get Covered 2021 was a national initiative promoting COVID-19 safety precautions and the importance of having health coverage. Pennie™, in partnership with Pennsylvania leadership, along with 15 other states and Washington D.C., hundreds of health associations, sports figures, and celebrities joined to help spread the word to “mask up and get covered.” Governor Wolf officially issued a proclamation that December 10, 2021 was Get Covered 2021 Day in Pennsylvania.

Nearly

200

Mentions in Media Publications

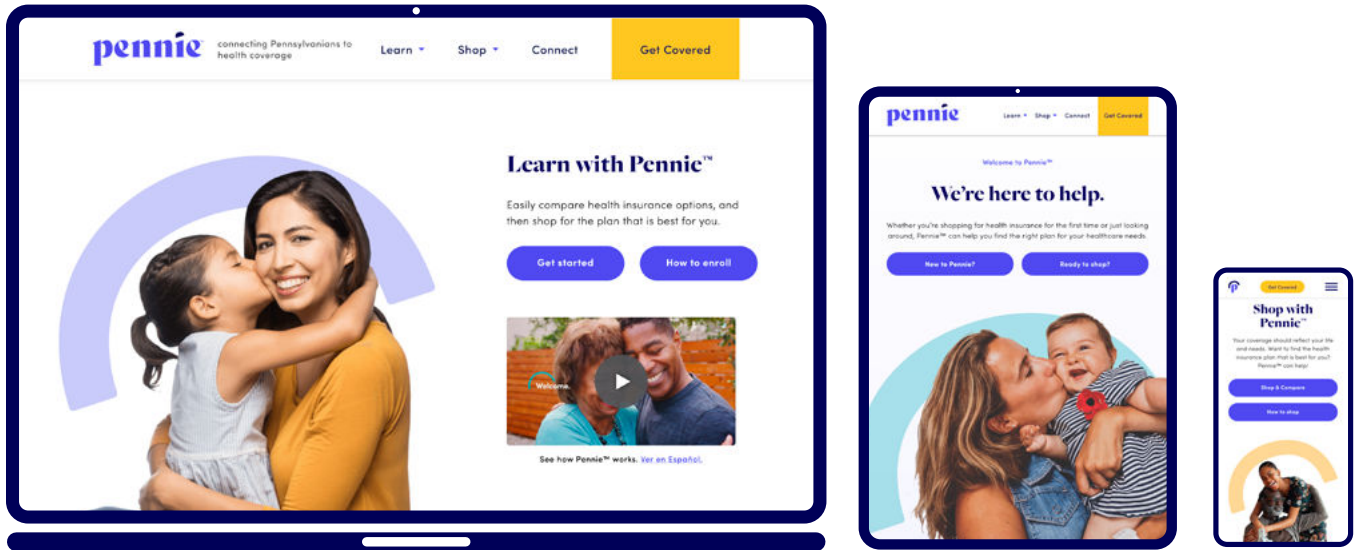
from over 45 interviews with traditional & digital platforms



The Pennie™ Toolbox

Constructing the Connection to Coverage.

Pennie™’s primary message is that Pennie™ is here to help. The customer should say goodbye to confusion and hello to clarity as Pennie™ provides unbiased access to quality health coverage and financial assistance. As the creative campaign claims: **Pennie™ gets you covered.**



Since the launch of **pennie.com**

3 Million
Total Page Views

904,000
Unique Visitors



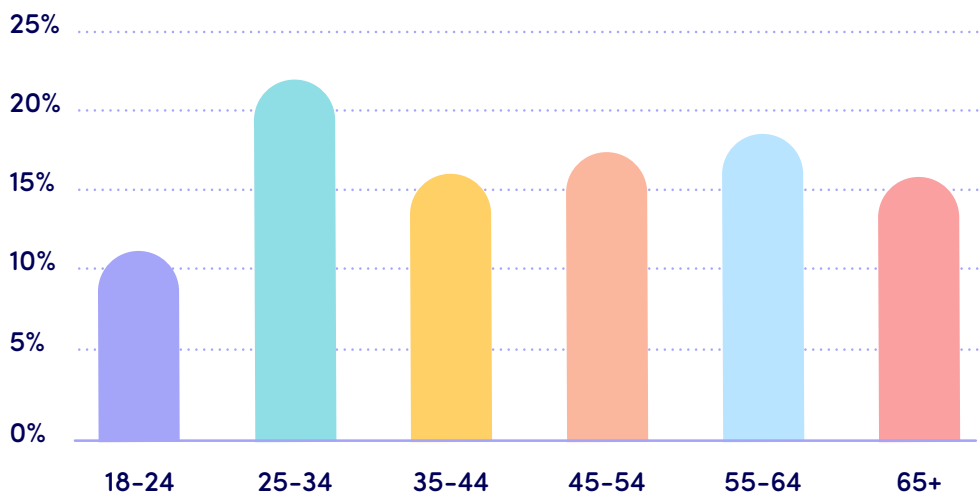
Male



Female

Pennie.com is accessed mostly through **Computer** followed by **Phone** and **Tablet**.

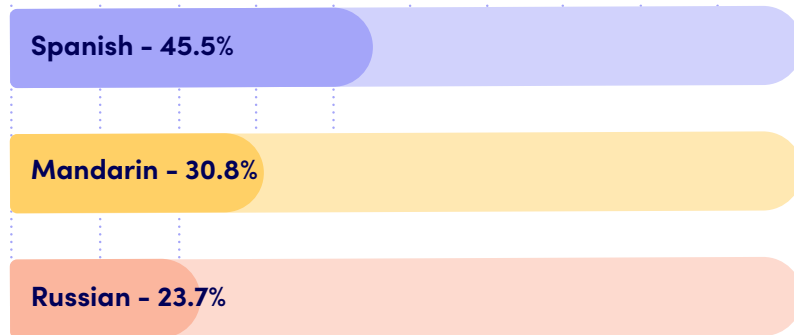
Pennie.com age breakdown metrics.



Pennie.com is accessible in English, Spanish, Mandarin, and Russian.

Distribution of 35,710 translated page views.

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%



35,710
Translated page views

Pennie™ launched its social media platforms to actively engage and share educational content and to connect with customers seeking coverage, or who may be thinking about their health insurance. These platforms include Facebook, Twitter, and LinkedIn.

Pennie™ developed a bi-monthly newsletter to connect to customers, stakeholders, partners and interested parties. This newsletter includes updates on Pennie™ and the status of health insurance in Pennsylvania as well as tips and tricks to living a healthy life. Interested parties can sign up for the Pennie™ newsletter at pennie.com. Currently, the newsletter is distributed to **2,250** individuals.

The Pennie™ Podcast:

This podcast is hosted on six streaming platforms including Spotify, Apple, and Google and can also be found on pennie.com.



The Bridge from HealthCare.gov to Pennie™

A seamless transition to Pennie™

Throughout the year, Pennie™ worked closely with the federal Centers for Medicare and Medicaid Services (CMS) to ensure that Pennie™'s eligibility and enrollment platform was in compliance with the Affordable Care Act (ACA) and other relevant federal and state laws. Meeting CMS requirements was a critical component for gaining federal approval to become a fully-fledged state-based marketplace ready to serve customers for plan year 2021.

Another critical component of this work was ensuring Pennsylvanians who had 2020 coverage through HealthCare.gov were able to successfully transition to the Pennie™ system, receive an eligibility determination, and renew their coverage for 2021. Most transitioned customers were automatically re-enrolled into the same, or similar, plan for 2021. Pennie™ sent electronic and mailed notices to customers informing them about the impending transition, how to access their Pennie™ account, and how to log on and view their customer dashboard at pennie.com. The notices also included information on how customers could verify or change their information and on how to shop for a different plan, if interested.

**Pennie™
successfully
transitioned
over 266,122
household
applications
from
HealthCare.
gov, with 97%
retention
rate.**



Weaving Pennie™ into the Commonwealth Fabric

Pennie™ teamed up with both legislative caucuses to facilitate and promote constituent outreach and education throughout legislative districts.



Pennie™ leaned upon other state agencies and stakeholders to establish a foothold across Pennsylvania.

Paramount to the successful launch of Pennie™ was establishing an interagency partnership with **the Pennsylvania Insurance Department (PID)**. From day one of the implementation, PID was a helping hand in providing administrative, procurement, and legal support all throughout 2020. In addition to this, Pennie™'s partnership with PID allowed for the reinsurance program to immediately be implemented to provide Pennsylvanians and their families necessary financial relief by curbing rising healthcare costs.

Pennie™ also has worked closely throughout its inaugural open enrollment period with the Pennsylvania State Legislature as well as the Pennsylvania Congressional Delegation to spread the word across the Commonwealth.

Pennie™ teamed up with both legislative caucuses to facilitate and promote constituent outreach and education throughout their respective districts.

From virtual townhalls to simple social media collateral and everything in between, Pennie™ and the caucuses pooled collective resources to reach as many Pennsylvanians as possible.

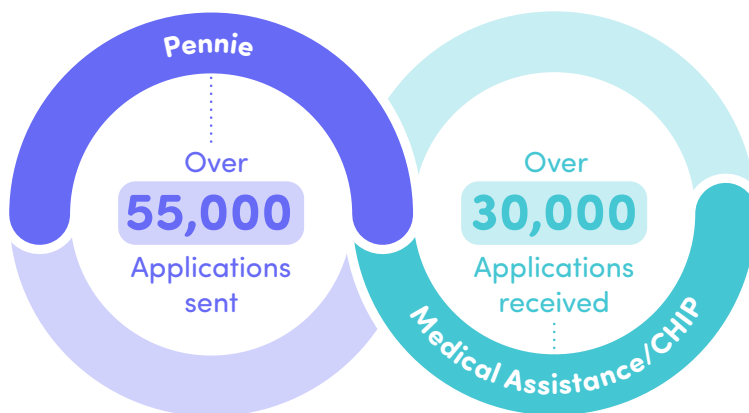
No Wrong Door Policy

No matter how someone enters the marketplace, Pennie™ is going to make sure they get covered.

Pennie™ worked closely with the **Pennsylvania Department of Human Services (DHS)**, Office of Income Maintenance (OIM) and the **Children’s Health Insurance Program (CHIP)** to synchronize Pennie™’s application processes with Pennsylvania’s Medical Assistance and CHIP programs to ensure Pennsylvanians have access to a ‘no-wrong door’ approach to quality health coverage. OIM played an integral role in helping Pennie™ develop its application assessment rules and process for specific populations who qualify for federal and state Medical Assistance and CHIP programs.

In addition, Pennie™ worked with DHS throughout open enrollment to ensure that Pennsylvanians applying through Pennie™ or through **COMPASS** received the correct eligibility determination and were able to enroll in the most affordable coverage for which they were eligible. Pennie™ and DHS identified enrollment trends, troubleshooted issues, and communicated with customers who had their accounts transferred between entities.

Pennie™ transferred over 44,000 households to either Medical Assistance or the CHIP for more significant savings. In return, Pennie™ is currently helping over 30,000 households who were denied Medical Assistance and CHIP to enroll in the best plan for themselves and their families.



Health coverage that fits your budget.



Community Partners

Using trusted and established voices to share the Pennie™ message.

Partnerships matter at Pennie™. In creating Pennsylvania’s health insurance marketplace, Pennie™ realizes that it requires stakeholders to help transform perceptions, motivate the uninsured towards protecting their quality of life, and assuage the apprehension of those seeking quality, affordable health insurance options. To that end, Pennie™ forged many meaningful partnerships in 2020 and through the inaugural open enrollment period. These relationships form a foundation upon which Pennie™ intends to build, weaving key message and services into Pennsylvania’s healthcare and outreach infrastructure.



Collaborating with Insurers

Pennie™ engaged early and often with insurers to ensure a smooth seamless enrollment experience for our customers.

To succeed, Pennie™ and insurers had to work closely to coordinate all aspects of the customer experience from communications to customer service to behind the scenes operations. Establishing clear expectations and pathways for communications allowed Pennie™ to truly work together in partnership with the insurers for the shared goal of providing Pennsylvanians access to quality, affordable health coverage.

Health

- **Ambetter from Pennsylvania Health and Wellness**
- **Capital Blue Cross**
- **Geisinger Health Plan**
- **Highmark Blue Cross Blue Shield**
- **Independence Blue Cross**
- **Oscar Health**
- **UPMC Health Plan**

Dental

- **Best Life and Health Insurance Company**
- **Capital Blue Cross**
- **Delta Dental**
- **DentaQuest**
- **Dominion National**
- **EMI Health**
- **Guardian**

Help is Just a Call Away

At the close of Pennie's inaugural open enrollment period, Pennie™ CSRs handled more than 306,000 calls from Pennsylvanians.

Pennie™ Customer Service is a friendly and knowledgeable resource to help troubleshoot and guide customers, brokers, and assisters to a smooth resolution.

While initially planned to be a traditional “brick and mortar” customer service center, the COVID-19 pandemic required a quick change to be a 100% virtual model instead. Undeterred, Pennie™ collaborated with their partner, GetInsured, to establish a virtual customer service center with all of the requisite technology, connectivity, privacy and security measures required of sophisticated, state-of-the-art customer service centers deployed in the business world today.

Beginning in June, and over a span of six months, over 200 Pennie™ Customer Service Representatives (CSRs) were hired and trained on all relevant aspects of what is required to service Pennsylvanians seeking insurance through Pennie™. In addition to the technical and policy components, Pennie™ CSR training also focused on soft skills, such as relationship building, conflict resolution, and sensitivity training as well as understanding the cultural nuances of Pennsylvania.

In recognition of the varied and distinct populations of Pennsylvanians, Pennie™ recruited, hired, and trained over 30 bilingual, Spanish-speaking CSRs. Along with the translation services covering hundreds of additional languages, and with the automated language line, Pennie™ was able to serve customers in their preferred language.

At the close of Pennie™'s inaugural open enrollment period, Pennie™ CSRs handled more than 306,000 calls.



Pennie™ Certified Pros

When customers needed extra assistance, whether for the application or the shopping process, Pennie™ made sure that certified Pennsylvania pros stood at the ready.

When individuals visit pennie.com, they can connect with Pennie™-certified Assistors or Brokers to help with the application and shopping phases, and they can see if they qualify for financial assistance. Assistors are available to walk customers through the shopping and enrollment process and have been trained to assist both in-person or virtually. Brokers are professionally trained to work with customers one-on-one and can help narrow down options.

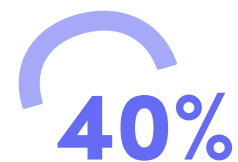
Pennie™ engaged early and often with thousands of PA-licensed insurance brokers throughout 2020 by setting up a monthly virtual workgroup to keep them abreast of pertinent deadlines and system functionality. Through this open line of communication, Pennie™ implemented additional features specifically for brokers that were not found on HealthCare.gov. With these initiatives plus streamlining the broker training program by 40% and making it more Pennsylvania-focused, Pennie™ was able to successfully transition the broker community from HealthCare.gov.

Knowing Assistors and other community groups serve a vital role in the marketplace ecosystem, Pennie™ also set up a monthly virtual meeting called the Outreach & Education Workgroup. There, assister networks and various stakeholders could learn about Pennie™, the system functionality, and collectively develop strategies to reach their respective communities.

Pennie™ invested significantly in expanding the reach of the assister network by increasing funding to the program by more than four times over what it was the previous year. Enrollment event activities, in-person and virtual, were increased by at least 30% from last year. Pennie™ also ensured that the assister network was multi-lingual, present in all counties (especially those with higher uninsured rates), and had access to the Pennie™ system, which was unavailable to them through HealthCare.gov.

So that brokers and assistors had personalized care, Pennie™ set up a dedicated service phone line for their needs. Plus, brokers and assistors were equipped with educational materials such as posters, brochures and factsheets, both in English and Spanish, to distribute at their offices or at events across the Commonwealth.

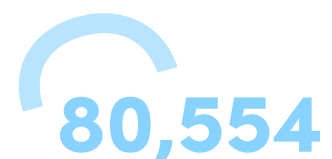
Streamlined broker training by



Expanded enrollment event activities by



Enrollments through Pennie™ Certified Pros



Brokers: 78,814
Assistors: 1,740

Broadening our Outreach Bandwidth

To reach targeted customer populations, Pennie™ recruited from a well of caring and motivated Pennsylvanians to build our Pennie™ Ambassadors and Customer Success Specialist teams.

Community education resides at the heart of effective outreach. In a desire to enhance Pennie™'s people-centric approach to health coverage, Pennie™ Ambassadors and Customer Success Specialists fulfilled the role of engaging, educating, and encouraging prospective customers. The Pennie™ Ambassadors are a group of community advocates who leveraged grassroots outreach to directly (and safely) engage underserved and hard-to-reach populations throughout South Central and Southeast Pennsylvania communities. Ambassadors engaged communities through a variety of mechanisms including conducting pop-up style community-based events at community centers, bodegas, and in partnership with COVID-19 testing initiatives.

While Ambassadors focused on attracting new customers to the marketplace, Pennie™ Customer Success Specialists (CSS) were charged with retaining customers. CSSs performed direct, outbound telephone calls to bilingual customers (as half of the CSSs are bilingual), to brokers to help them become Pennie™-certified, and to customers who started but didn't finish the process securing health coverage.

To enhance direct outreach to underserved communities with disproportionately high uninsured rates, Pennie™ Ambassadors conducted 31 community education events during open enrollment from November 1, 2020 to January 15, 2021. In support of Pennie™'s direct outreach initiatives during open enrollment, the Pennie™ Customer Success Specialists had a 37% rate of conversion with HealthCare.gov customers who needed to actively enroll in coverage on Pennie™ for January 1, 2021 coverage. Additionally, the CSSs had a 22% conversion rate with customers who had accounts but who did not apply for health insurance and a 19.4% for those who had a Medical Assistance Rejection.



Street Teams & Virtual Avenues

Knowing you have to meet people where they are, Pennie™ orchestrated outreach events both in-person and virtual in targeted, highly uninsured regions.

The outreach events for open enrollment period 2021 came in several variations with a centralized, community education theme. As a new marketplace, Pennie™ found that many legislators, organizations, and community partners were interested in helping Pennie™ share its message. Pennie™, through the efforts of several state senators, state representatives, and U.S. Senator Bob Casey's office, presented educational sessions in communities throughout the Commonwealth, blanketing nearly every county. These virtual presentations were distributed live, providing constituents with the opportunity to ask health insurance, Pennie™, or even ACA questions with immediate feedback. The sessions were made available online and on social media platforms. The sessions were well attended and provided Pennie™ with a good opportunity for community engagement.

As COVID-19 and its impact upon the economy were transforming the lives of many Pennsylvanians, Pennie™ attended several Rapid Response Sessions to aid workers who were seeking health insurance options due to layoffs or job losses. Through a standing partnership with the Pennsylvania Department of Labor and Industry, Pennie™ is on call to help provide education and encouragement to Pennsylvania's unemployed.



Over
7.5M
Emails sent to targeted
customers

Covering Your Inbox

Pennie™ did not want to leave any stone unturned when it came to assisting customers so we focused our message to multiple targeted populations.

In total, Pennie™ sent over 7.5 million emails to targeted customers that reached over 16 different targeted populations. Through these email campaigns over 22% emails were opened.

Customer Testimonials



I was unsure about how the process works in regards to purchasing medical insurance. I tried completing the application online but apparently it was incorrect. I reached out to Pennie™ and my Customer Service Representative was very patient while helping me better understand the process and getting me thorough information! I was very grateful for her assistance!

Yolanda



My annual health insurance renewal is always frustrating - until this year. Pennie™ made it easy. They were knowledgeable, thorough and helped me get excellent insurance for my family. Great job! I would (I have!) recommended them to others.

Rick



The website was user-friendly, the application process was very simple...when my husband called Pennie™ the lady was very helpful, she knew what she was doing and pressed the right buttons so we got pre-approved the same day and fully approved three days later.

Oda



The new Pennsylvania health care website called "Pennie™", made it easy for me to find health and dental insurance for 2021, compare plans, enroll and pay the first month's premium. I have a "Silver" plan that is just what I wanted. Thank you Pennie™!

Mike



We went from paying about \$1,200 for COBRA per month and we're down to almost about \$500, we saved a considerable amount of money and that's no exaggeration. We probably are looking at a \$700 cost savings through pennie.com. And like I had mentioned, we're still receiving the same level of insurance as we were with COBRA."

Charles



Setting Up a Marketplace in 2020

Spreading the Word, Not the Virus.

In the fall of 2019, the development and launch of an autonomous state-based marketplace in just a year was a daunting and challenging prospect. When that goal was set, no one could have predicted the challenges of 2020 and in the beginning of March 2020, the Pennie™ implementation moved completely virtual due to the COVID-19 pandemic. The Pennie™ team, many of whom had never worked in the insurance field before, now faced the challenge of learning a new industry while simultaneously setting up a state-based marketplace in a virtual environment.

The team forged ahead and on Sunday, November 1, Pennie™ launched right on time, with working technology, a functioning call center, a creative and engaging brand, an expansive marketing and outreach strategy, and thousands of customers already successfully transitioned from the HealthCare.gov as well as countless trained customer service representatives, brokers and assisters ready to help Pennsylvanians enroll in coverage.

Throughout open enrollment, customers were informed, interviews were conducted, outreach events were held for promotion and education, advertisements were run and most importantly, Pennsylvanians were getting assisted and enrolled in coverage mostly from the comfort of their homes. The Pennie™ team has and always will put the needs of Pennsylvanians first and foremost and is honored to be able to conduct a successful inaugural open enrollment period, even during the trying times of a pandemic. Pennie™ looks forward to continuing to provide coverage for years to come.



Board of Directors and Advisory Council

Pennie™ Board of Directors:

- Jessica Altman, Commissioner, Pennsylvania Insurance Department (Chair)
- Sheryl Kashuba, University of Pittsburgh Medical Center Health Plan (Vice Chair)
- Alexis Miller, Highmark
- Alison Beam, Acting Secretary, Department of Health
- Antoinette Kraus, Pennsylvania Health Access Network
- Frank Fernandez, Capital Blue Cross
- Jessica Brooks, Pittsburgh Business Group on Health
- Laval Miller-Wilson, PA Health Law Project
- Paula Sunshine, Independence Blue Cross
- Teresa Miller, Secretary, Department of Human Services
- Tia Whitaker, Pennsylvania Association of Community Health Centers

Pennie™ Advisory Council Members:

- Deborah Wilkinson, CBC, PA Health Underwriters Representative (Chair)
- Gloria Velazquez, Governor's Consumer Representative: Navigator or Assister
- Jolene Calla, Esquire, Hospital and Healthsystem Association of PA Representative
- Karen Groh, PA Chamber of Business and Industry Representative
- Lawrence John, MD, PA Medical Society Representative
- Louise E. Hayes, Governor's Consumer Representative
- TBD, Senate President Pro Tempore Consumer Representative
- TBD, Speaker of the House Consumer Representative

Looking forward

Pennie™ is excited to have had the opportunity to serve so many and cannot wait to continue educating and connecting Pennsylvanians to coverage throughout 2021, including the COVID-19 enrollment period, the 2022 open enrollment period, and for years to come.



Pennie™ is Pennsylvania's state-affiliated health insurance marketplace created to reduce costs and better support the needs of customers purchasing health coverage.

For more information visit:

pennie.com

follow us on social media.



pennie[™]