



ANNUAL REPORT

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A Letter from Pennie® Leadership

Nearly a year into a global pandemic, 2021 began with a lot of uncertainty and concern for the future. The health and economic implications of the pandemic were still unknown and with so much in flux, ensuring Americans had access to affordable, quality health coverage was a clear priority for the incoming federal administration.

For the first time since its enactment, Congress made changes to the Affordable Care Act marketplace premium subsidies through the passage of the American Rescue Plan (ARP), making the subsidies available to more people while also increasing their value. In addition, the federal government re-opened HealthCare.gov, creating a COVID-19 specific Special Enrollment Period (SEP) which allowed qualified applicants the ability to enroll through the federal marketplace outside of Open Enrollment. Pennie joined HealthCare.gov by opening a similar SEP on February 15, 2021, allowing Pennsylvanians more time to enroll in health coverage due to the impacts of COVID-19. In April 2021, Pennie also made the system changes necessary to deliver the ARP subsidies to new and returning customers. As a result of these transformational changes, more than 111,000 new customers signed up through Pennie from January 2021 to January 2022 and at the end of the 2022 Open Enrollment Period, nearly 375,000 Pennsylvanians had signed up for 2022 coverage, an 11 percent increase over the previous year.

In addition to the implementation of the American Rescue Plan, Pennie focused on improving access to health coverage for the uninsured and underserved in Pennsylvania by reducing or mitigating inequities experienced by vulnerable communities. By expanding language access through the application and enrollment process and through the addition of new and diversified outreach and enrollment assistance, Pennie made efforts to meet and serve customers where they are most comfortable in their preferred language and in their local communities. Detailed in this report are highlights of progress as well as areas where more work needs to be done.

Another key priority of the past year was to make it easier to do business with Pennie. Several system, call center, and process improvements were implemented throughout the year, which

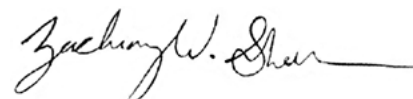
all focused on making it easier for customers, stakeholders and business partners to interact and work with Pennie. In addition, the Pennsylvania Insurance Department (PID) and Pennie worked in close coordination to grow insurer participation in the marketplace, resulting in a new entrant in 2021, as well as more plan options across several counties. Currently, every customer shopping through Pennie has at least two insurer options.

Pennie is here for everyone, and we are excited to provide peace of mind to the roughly 375,000 Pennsylvanians who count on Pennie for their 2022 coverage. The future is bright as we expand to offer health coverage to even more uninsured Pennsylvanians, starting with new and exciting initiatives we have in place for those qualified individuals seeking coverage throughout 2022. We commit to continuing to advance policies to reduce inequities experienced by historically marginalized communities, and to mature Pennie operations to achieve a greater ease of doing business with customers and partners.

In this report, you will find the details, and a lot of data, behind our accomplishments and how they fit into Pennie's strategic goals. This progress was made thanks to the hard work, dedication and tenacity of the Pennie staff. Their commitment to connecting Pennsylvanians to affordable health coverage through a quality customer experience is relentless and for that, we commend and thank them. In addition, we would like to recognize and thank our partners, stakeholders and vendors for their continued commitment to our work and overwhelming support during a turbulent but successful year and Open Enrollment. As always, Pennie gets you covered.

Zachary W. Sherman

Executive Director, Pennie®



Michael Humphreys

Commissioner, PA Insurance
Department



Thankful for the Extraordinary Leadership

A Farewell to Jessica Altman

In early 2022, Pennsylvania Insurance Department Commissioner Jessica Altman announced she was leaving to return home and become the Executive Director of Covered California, California's state-based health insurance marketplace. In addition to being the Commissioner, Ms. Altman was the Chair of Pennie's Board of Directors and one of Pennie's founding leaders. Pennie would not be where it is today without Ms. Altman and her overwhelming support and vision for the marketplace.

At Pennie's February 2022 Board of Directors meeting, the following resolution was adopted:

WHEREAS Jessica Altman has served the Commonwealth as the Commissioner of the Pennsylvania Insurance Department with excellence and dedication since August 2017; has been committed to consumer protection and education; and has ensured that Pennsylvania's insurance markets always meet the needs of consumers.

WHEREAS Jessica Altman successfully led the Insurance Department during repeated challenges to the Affordable Care Act, playing an active role in increasing Pennsylvanians' understanding of the expanded access and consumer protections the Act would afford Pennsylvanians.

WHEREAS Jessica Altman worked tirelessly to drive Pennsylvania's uninsured rate down to 5.5 percent, the lowest in Commonwealth history.

WHEREAS Jessica Altman worked collaboratively with members of the Pennsylvania General Assembly to establish the Pennsylvania Health Insurance Exchange Authority, formalized through the passage of the Health Insurance Markets Oversight Act, Act 42 of 2019, signed into law by Governor Tom Wolf on July 2, 2019.

WHEREAS Jessica Altman chaired the Board of Directors for the Pennsylvania Health Insurance Exchange Authority, now known as Pennie™, and seamlessly transitioned Pennsylvania from a federally facilitated marketplace to a state-based exchange, giving the Commonwealth control of operations and customer service as of January 1, 2021.

WHEREAS Jessica Altman spearheaded efforts to reduce premiums, address racial and ethnic health disparities, promote equity, and to expand coverage for all Pennsylvanians, including vulnerable populations.

WHEREAS Jessica Altman's successful leadership required extraordinary sacrifice, service, and dedication.

BE IT THEREFORE RESOLVED by all Members of the Pennie Board:

- That we are forever grateful to Jessica Altman for her leadership and service.
- That Jessica Altman's vision has improved the lives of millions of Pennsylvanians and positioned the Commonwealth to continue these efforts.
- That this resolution be included in the February minutes of the Pennie Board meeting and be transmitted to Jessica Altman this 17th Day of February 2022.

Upon Ms. Altman's departure, Governor Wolf appointed Michael Humphreys to serve as Acting Insurance Commissioner. Mr. Humphreys has worked closely with Pennie since its inception and his knowledge and dedication to the mission of customer protection and overall support of the marketplace will provide Pennie with the leadership needed for continued success.

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Pennie's 2021 Strategic Goals

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- Goal 1** • **Execute New Federal Affordable Care Act Policies through:**
- Leveraging these opportunities to maximize affordability and access;
 - Minimizing disruption to market participants;
 - Fiscal responsibility that ensures stability.
- Goal 2** • **Increase health coverage for the uninsured and underserved through the development and advancement of policies and systems reducing inequities experienced by vulnerable communities.**
- Goal 3** • **Achieve Operational Excellence through Improved Customer Service and Ease of Doing Business with Pennie.**

2021 Timeline – A Year in Review



Strategic Goal 1

Execute New Federal ACA Policies through:

- Leveraging these opportunities to maximize affordability and access;
- Minimizing disruption to market participants; and
- Fiscal responsibility that ensures stability.

More Coverage for Less Money

In early 2021, as COVID-19 cases were on the rise and the vaccine rollout was just beginning, many across the Commonwealth and country were feeling the financial strain of the global pandemic. In March 2021, Congress passed the American Rescue Plan (ARP), a stimulus package designed to address the economic and public health impacts of COVID-19. Included in the legislation were several changes to the Affordable Care Act (ACA), the most significant of which were temporary enhancements to the premium tax credits, or subsidies, available to qualified customers who enroll through marketplaces such as Pennie.

The ARP changed the eligibility criteria in 2021 and 2022 for Pennsylvanians applying for financial assistance through Pennie. Those already receiving subsidies saw their subsidies increase, and the annual cost of Pennie's benchmark plan was capped at no more than 8.5 percent of a customer's income. The subsidy cliff was eliminated for those above 400 percent of federal poverty, many of whom struggled to afford coverage or were going uninsured.



Lastly, the new law gave those receiving unemployment compensation (UC) benefits in 2021 the maximum financial assistance possible. Pennie worked closely with our state partners at the Pennsylvania Department of Labor and Industry to automatically deliver this benefit to more than 34,000 existing Pennie customers.

Pennie re-opened its doors to everyone through a COVID-19 Enrollment Period, which ran from February 15th to August 15th, 2021. Pennie quickly made the ARP savings available to new customers and then automatically delivered the savings to existing customers, dramatically reducing, and in some cases fully eliminating, monthly premiums for nearly all Pennie customers in 2021. Additionally, Pennie worked with the Pennsylvania Insurance Department to fund the PA Reinsurance program, resulting in a statewide average premium reduction impact of ~5 percent. For a breakdown of Pennie's 2021 financial data, visit the financial debrief slide from the 2022 February [Pennie Board of Director's meeting presentation](#).

Ultimately, ARP significantly helped Pennie with its primary goal of connecting Pennsylvanians to quality, affordable health coverage. The law's positive impacts on affordability and access are detailed throughout this report.



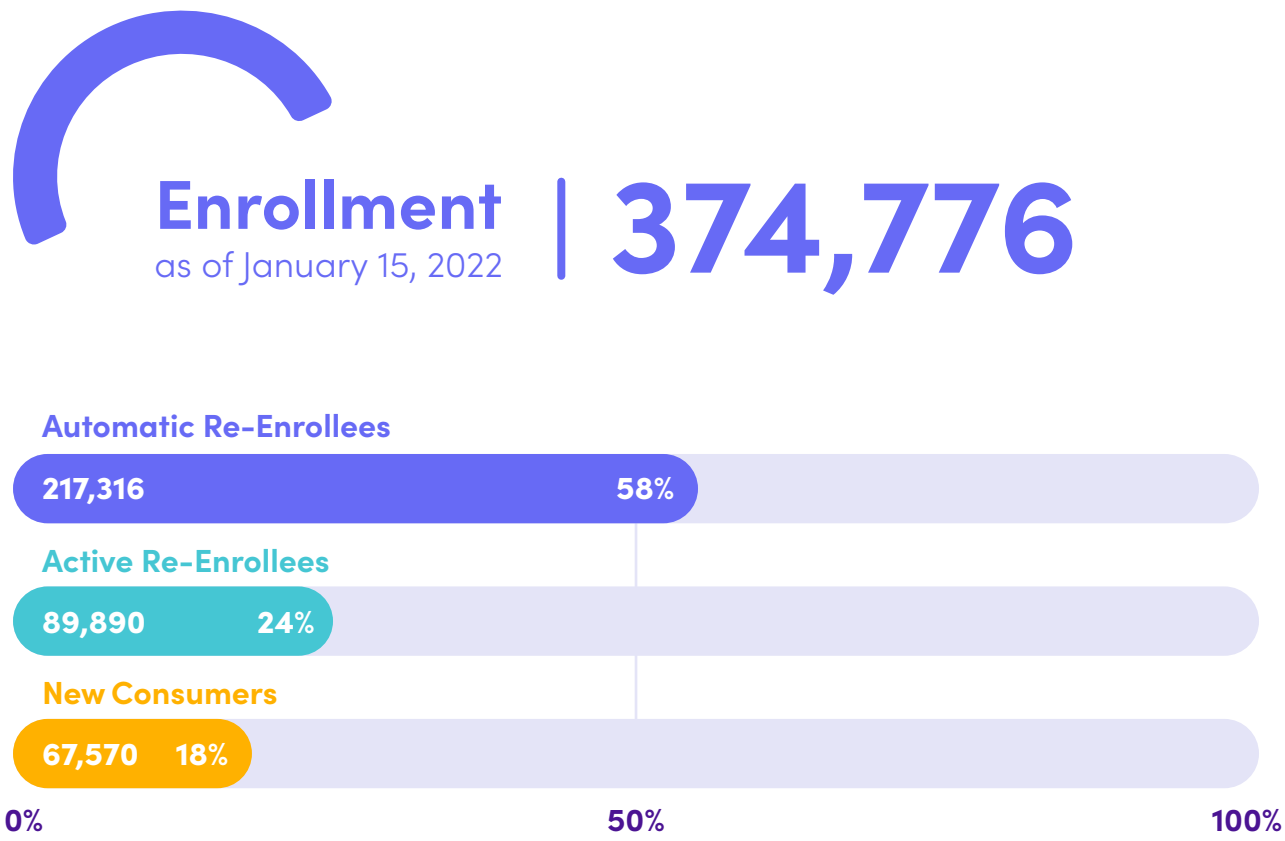
5.4% Uninsured
Pennsylvanians in 2020

Based on information from the Pennsylvania Insurance Department, the overall uninsured rate was 5.4 percent in Pennsylvania in 2020, with a total of 43 percent of Pennsylvanians being covered through employer insurance, 3.4 percent being covered in non-group insurance, 26.1 percent being covered through Medical Assistance/CHIP and 22.1 percent being covered through Medicare.

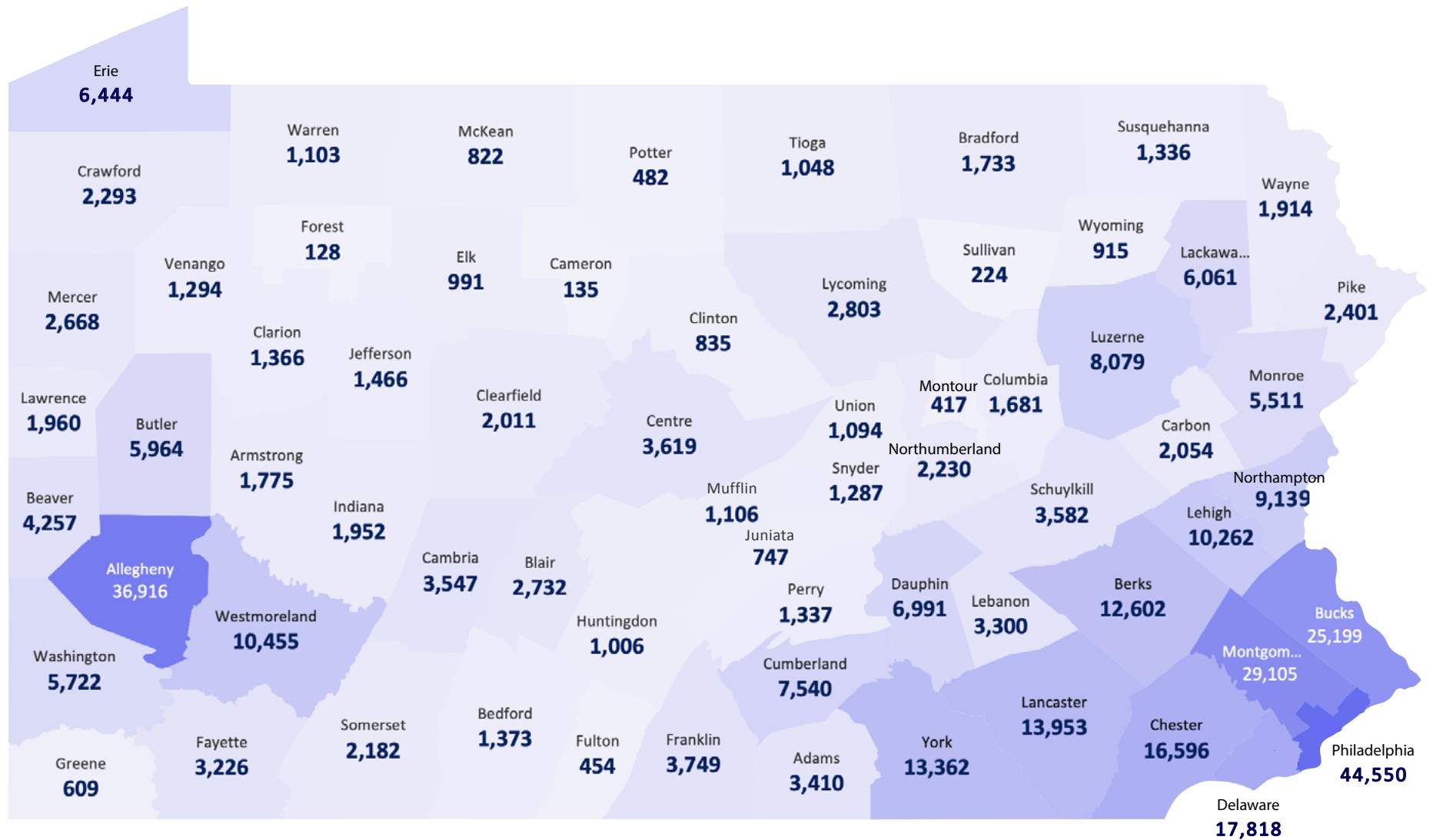


2022 Open Enrollment Results

(Data definitions can be found in the Appendix)



2022 Enrollment by County

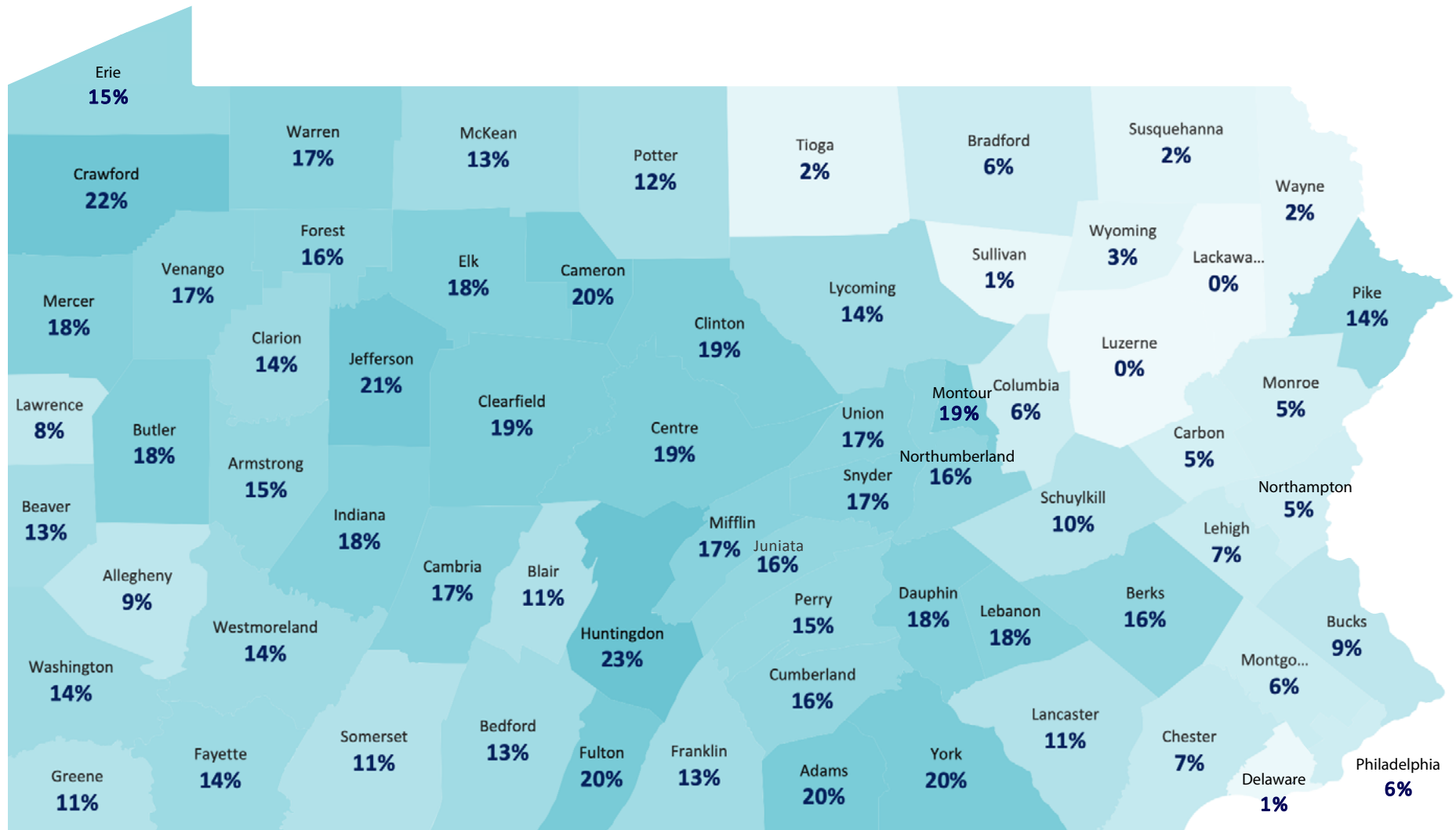


0 25,000 50,000

Data as of 01/15/2022

Percent Change in Enrollment by County

Open Enrollment Period 2021/2022



Data as of 01/15/2022
Data as of 01/22/2021



Providing Savings for the First Time to Those Over 400 percent of the Federal Poverty Level (FPL)

In 2021, nearly 70 percent of Pennie customers were paying less than \$50 a month after the implementation of the American Rescue Plan. Following Open Enrollment 2022, 90 percent of customers were receiving financial assistance, with an average monthly premium savings of \$500 a month. The American Rescue Plan also made those over 400 percent of the federal poverty level eligible for financial assistance for the first time.

Customers above 400% of the Federal Poverty Level

Enrollment (400% + FPL)

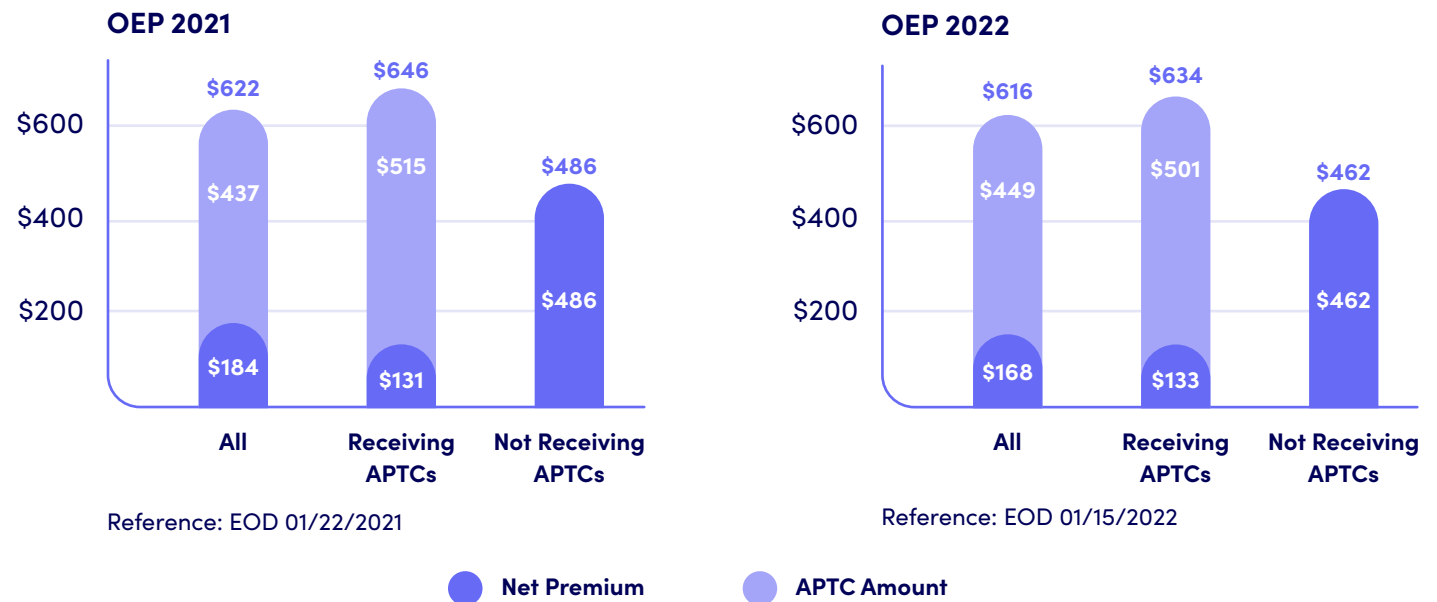
35,103

PMPM APTC (400% + FPL)

\$252.48

*PMPM: Per Member
Per Month

Monthly Net Premium and Advance Premium Tax Credits (APTCs) By Year

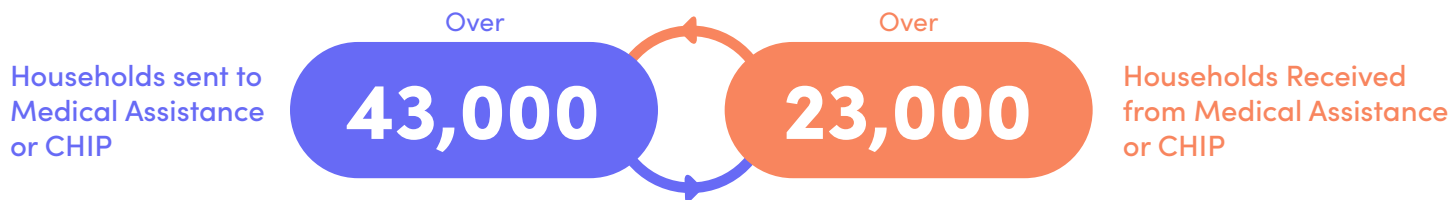


Note: The APTC amounts shown do not include members who are eligible for APTCs but are not receiving them in advance. These members are counted in the "not receiving APTCs" column.

No Wrong Door Policy

No matter how someone enters the marketplace, Pennie strives to make sure they receive the coverage they need. Pennie works closely with the Pennsylvania Department of Human Services (DHS), the Office of Income Maintenance (OIM), and the Children’s Health Insurance Program (CHIP) to seamlessly transfer applications for those who are eligible for Pennsylvania’s Medical Assistance and CHIP programs. In addition, applicants who are denied Medical Assistance and likely eligible for marketplace coverage are transferred by DHS to Pennie to apply and enroll. During Open Enrollment 2022, over 40,000 households were sent to DHS from Pennie. In turn, DHS referred over 20,000 households to Pennie who were denied coverage, with over 6,000 enrolling in coverage through the marketplace.

Medical Assistance Account Transfers Chart

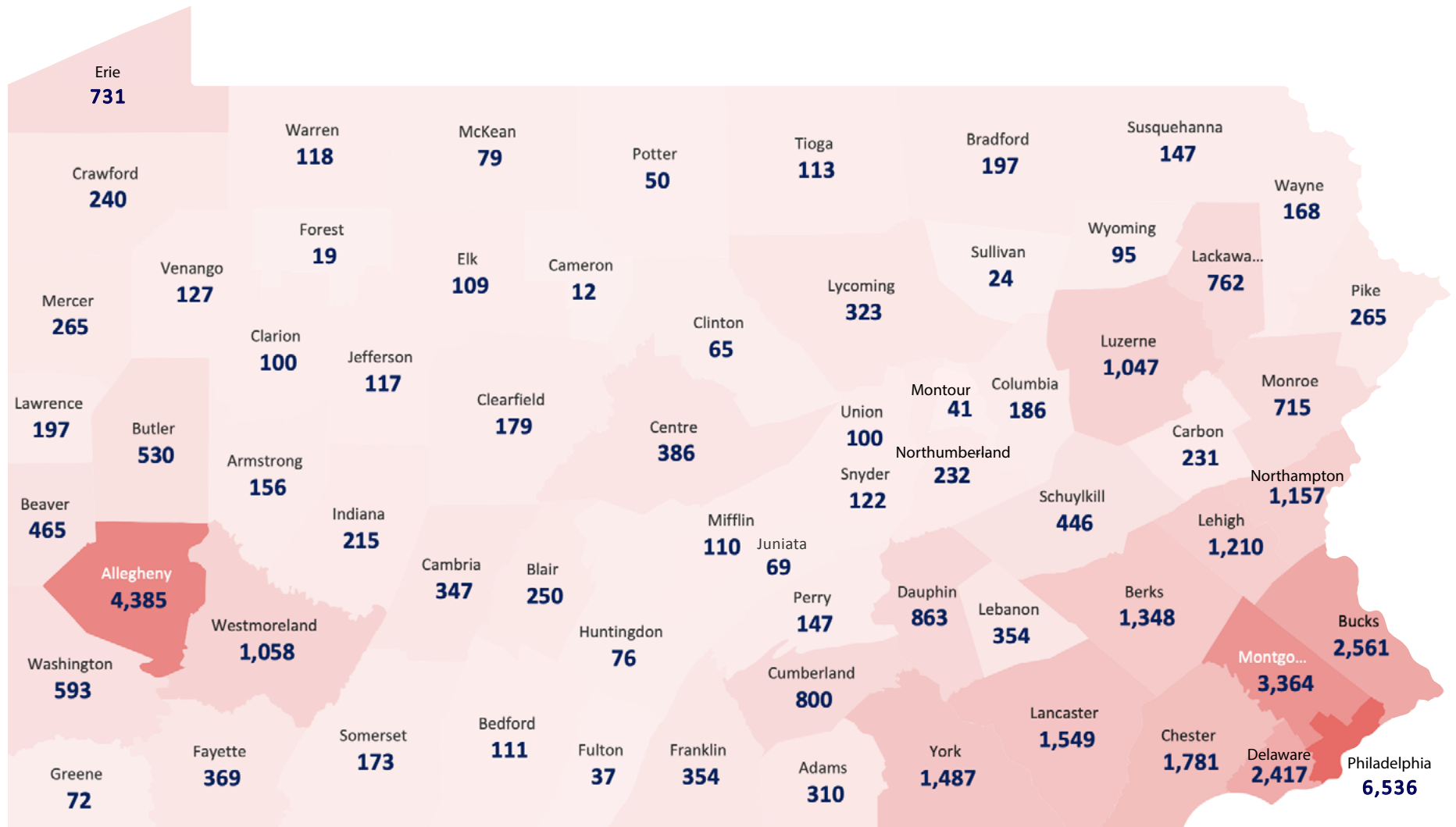


	Sent to Medical Assistance or CHIP	Accepted into Medical Assistance or CHIP	Acceptance rate (HHs that enrolled in Medical Assistance or CHIP that came from Pennie)
Households	43,395	14,373	33%

	Received from Medical Assistance or CHIP	Received from Medical Assistance or CHIP & enrolled in Pennie	Conversion rate (HHs that enrolled in Pennie that came from Medical Assistance or CHIP)
Households	23,659	6,019	25%

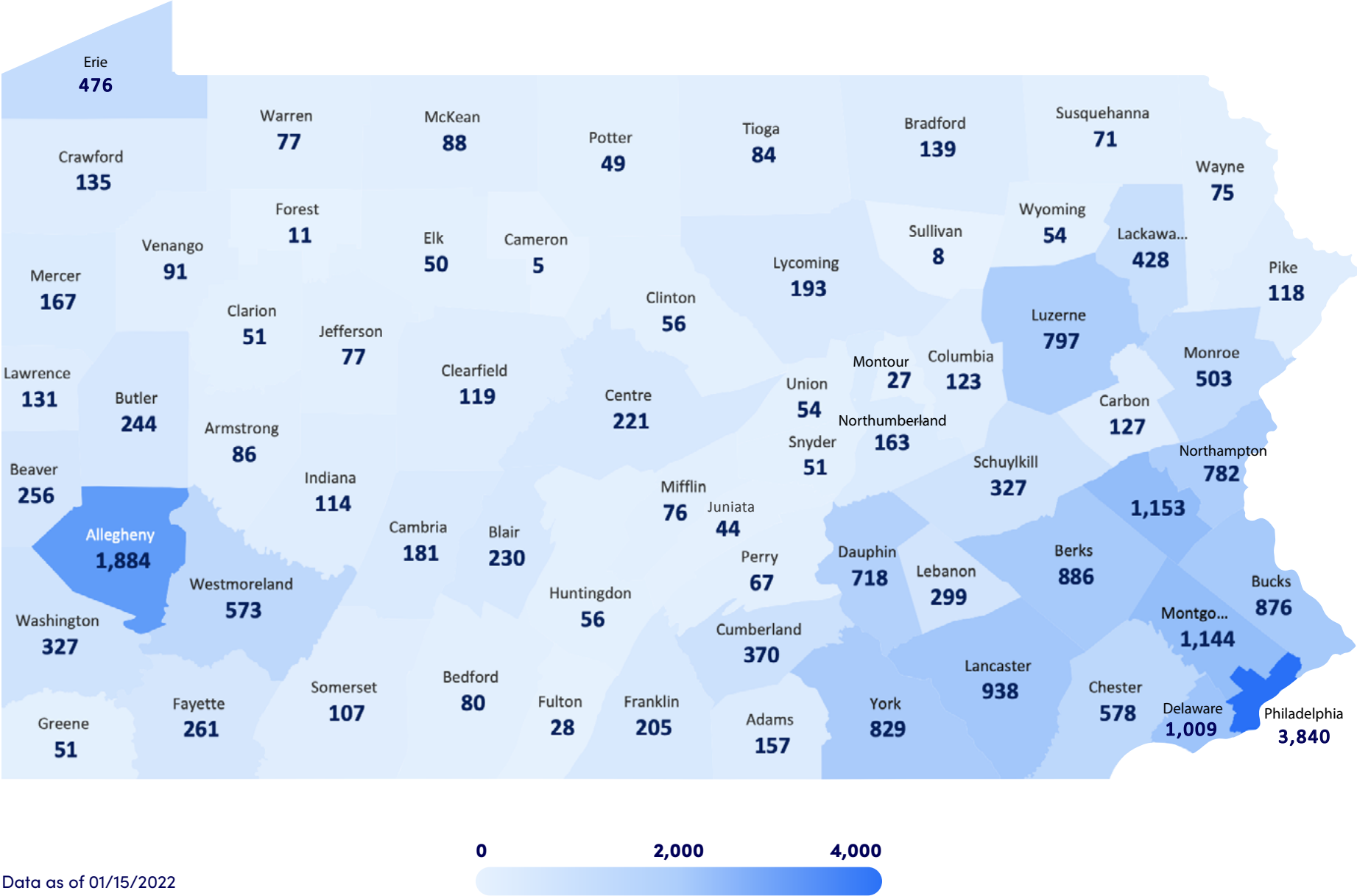
Data is for account transfers made between 11/1/21 and 1/15/22, with the responses are as of 2/3/22.

Account Transfers to DHS from Pennie by County



Data as of 01/15/2022

Account Transfers to Pennie from DHS by County



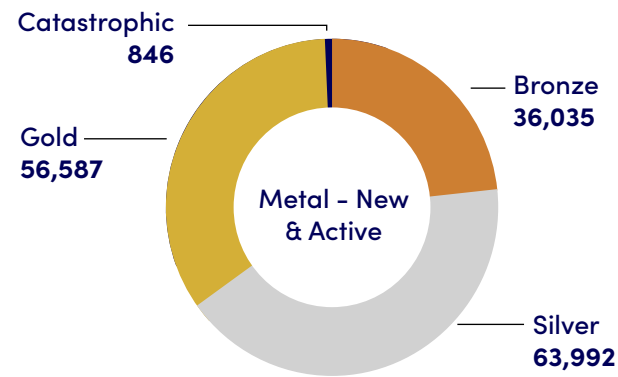
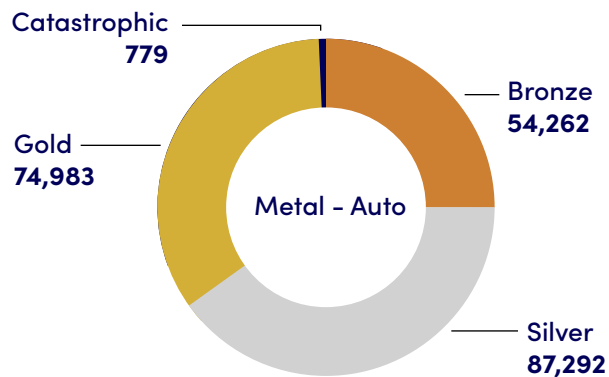
Data as of 01/15/2022

Pennie Plans Provide Different Levels of Coverage

Pennie provides different plan levels in categories often called “metal tiers.” Pennie offers Gold, Silver, Bronze, and Catastrophic Plans. These categories are based on how the cost of healthcare services are split between the insurance plan and the customer. Generally, the lower the metal tier, the lower the premium and higher the deductible. The higher the metal tier, the higher the premium but lower the deductible and other out-of-pocket costs. Throughout Open Enrollment 2022, Pennie encouraged customers to shop around for a plan that best fit their budgetary needs, especially in light of the new American Rescue Plan savings.

Term	Definition
Deductible	The amount you pay for covered healthcare services before your insurance plan starts to pay a portion of these costs.
Out-of-Pocket Maximum/Limit	The most you have to pay for covered services in a plan year. After you spend this amount on costs, your health plan will pay 100% of the costs of covered benefits.
Metal Tier	The different plan levels offered by Pennie based on how you and your insurance plan split the cost of using healthcare services, not quality of care.
Premium	The amount you pay for your health insurance every month.

Open Enrollment 2022 Metal Tier Selections



Data as of 01/15/2022

● Bronze ● Silver ● Gold ● Catastrophic

Metal Tier Selection by Age

Age	OEP 2022	Bronze	Silver	Gold	Catastrophic
Total	374,776	90,297	151,284	131,570	1,625
0 - 17	5%	6%	6%	6%	7%
18 - 25	7%	7%	7%	6%	26%
26 - 34	16%	17%	16%	14%	67%
35 - 44	16%	15%	17%	14%	0%
45 - 54	18%	18%	20%	17%	0%
55 - 64	36%	35%	34%	41%	0%
65+	1%	1%	2%	1%	0%

Key Takeaway:

The age distribution for Bronze and Silver customers are fairly similar. The data also shows how Gold Level customers tend to be older.

Metal Tier Selection By Financial Assistance Eligibility

Financial Assistance	OEP 2022	Bronze	Silver	Gold	Catastrophic
Total	374,776	90,297	151,284	131,570	1,625
APTC	36%	50%	15%	50%	29%
APTC_CSR	56%	37%	83%	40%	11%
CSR	0%	0%	0%	0%	0%
QHP	8%	13%	2%	10%	60%

Key Takeaway:

Bronze/Gold are less likely to be eligible for aid. For those that select Silver, 98% are eligible for financial assistance.

Metal Tier Selection by Income

Income	OEP 2022	Bronze	Silver	Gold	Catastrophic
Total	374,776	90,297	151,284	131,570	1,625
0% - 100%	2%	1%	2%	1%	14%
100% - 150%	16%	6%	33%	4%	6%
150% - 200%	23%	14%	37%	13%	5%
200% - 250%	17%	17%	12%	22%	6%
250% - 400%	26%	36%	12%	37%	17%
400%+ or ?	16%	26%	5%	22%	53%

Key Takeaway:

Those with Silver plans tend to have lower FPLs. Those with Bronze/Gold tend to have higher FPLs.

Data as of 01/15/2022

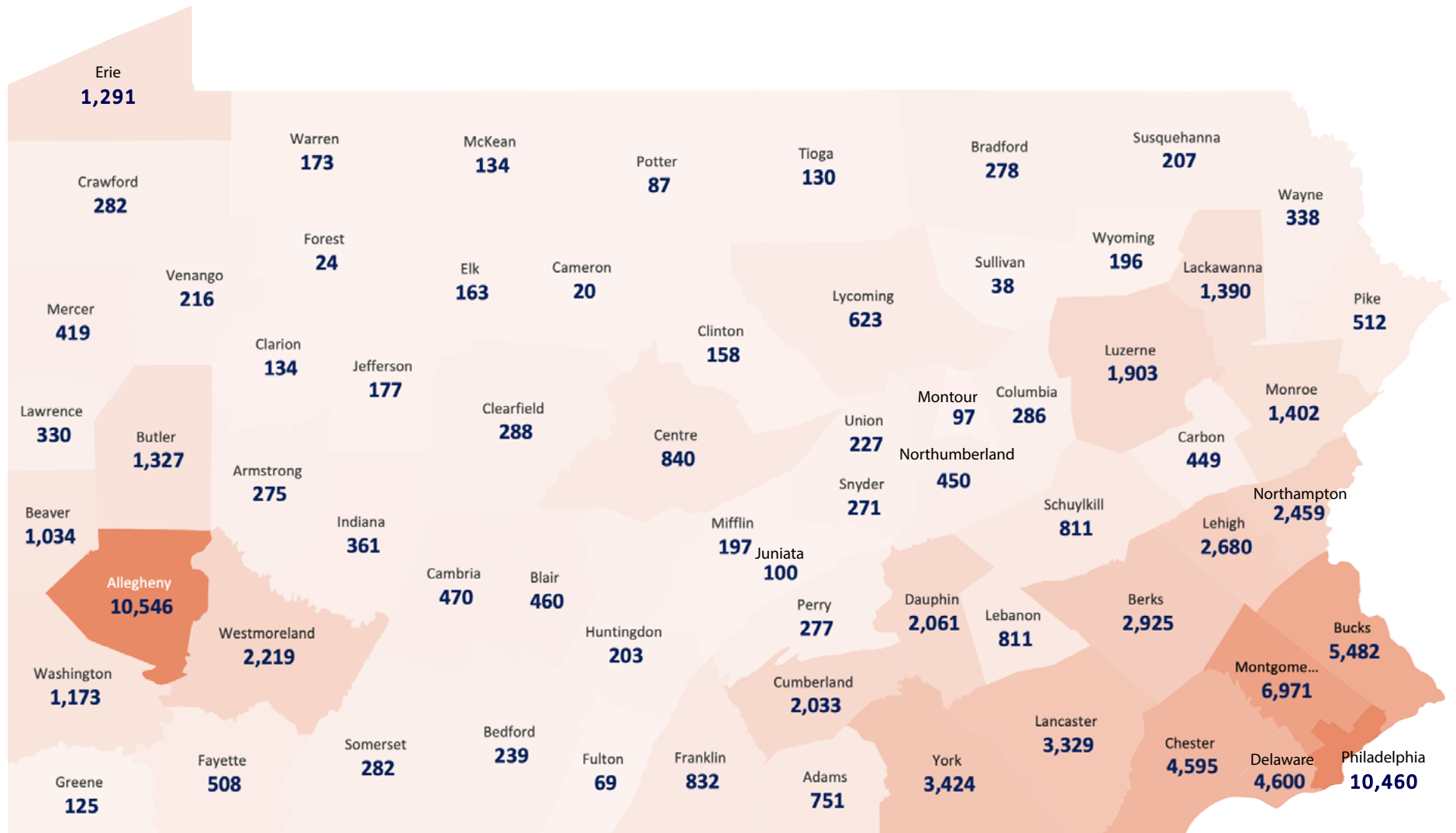
Dental Coverage through Pennie

In addition to medical plans, Pennie customers can enroll in commercial dental plans. As a result, customers will have lower out-of-pocket expenses when they use dental services.

While some medical plans include dental benefits, customers can enroll in separate dental plans that cover a range of services. Coverage for children up to age 19 ranges from routine check-ups to major services and medically necessary orthodontia. Customers can use financial assistance to help reduce the cost of dental coverage for children. Coverage for adults varies but all plans include coverage for routine check-ups. Unlike HealthCare.gov, Pennie allows customers to enroll in dental without requiring them to also enroll in a medical plan. This is important for Pennsylvanians who already have medical coverage, such as through an employer or Medicare, but still need access to dental coverage.



2022 OEP Dental Enrollments by County



0 6,000 12,000

Data as of 01/15/2022

Open Enrollment 2022 Medical/Dental/Dental Only enrollments by Age

Age	Medical OEP 2022	Dental OEP 2022	Dental Only
Total	374,776	87,689	8,030
0 – 17	5%	5%	8%
18 – 25	7%	8%	9%
26 – 34	16%	22%	27%
35 – 44	16%	18%	19%
45 – 54	18%	17%	13%
55 – 64	36%	28%	16%
65+	1%	2%	8%

Key Takeaway:

Total Dental tends to be younger than Medical. Those with Dental and no Medical plans are less likely to be ages 45 to 64.

Open Enrollment 2022 Medical/Dental/Dental Only Enrollments by Income

Income	Medical OEP 2022	Dental OEP 2022	Dental Only
Total	374,776	87,689	8,030
0% – 100%	1%	3%	9%
100% – 150%	20%	13%	11%
150% – 200%	21%	23%	17%
200% – 250%	15%	17%	14%
250% – 400%	27%	25%	22%
400% or unknown	14%	20%	27%

Key Takeaway:

Total Dental tends to have a higher Federal Poverty Level than Medical. Dental with no Medical has more extreme Federal Poverty Levels (under 100% or over 400%, or unknown). More than half of the “400%+ or unknown” is for unknown Federal Poverty Level.

Data as of 01/15/2022

Spreading the Word: More Coverage for Less Money

During Open Enrollment 2022, Pennie sent a total of 12.3 million emails and 2.3 million postal mail notices to customers encouraging them to take advantage of savings and coverage options.

In a year of significant change, Pennie worked to inform current and interested customers about their new enrollment and plan options due to the savings offered through the American Rescue Plan. Below is a breakdown of Pennie’s email campaign data throughout Pennie’s 2022 Open Enrollment Period.

OEP 2022 Customer Emails



Number of Emails Sent to Targeted Customers	12,332,780
Unique Open Rate	28%
Cumulative Open Rate	45%
Engagement Rate	2%

Please note: Unique Open rate is how many individuals opened the emails. The cumulative open rate reflects how many times an individual may have opened that email. The industry standard for insurance-related marketing email open rates is roughly 22 percent. Engagement rate indicates how many email recipients clicked on the link provided in the email – taking them to pennie.com or to the customer login page. The industry standard engagement rate is 2 percent.

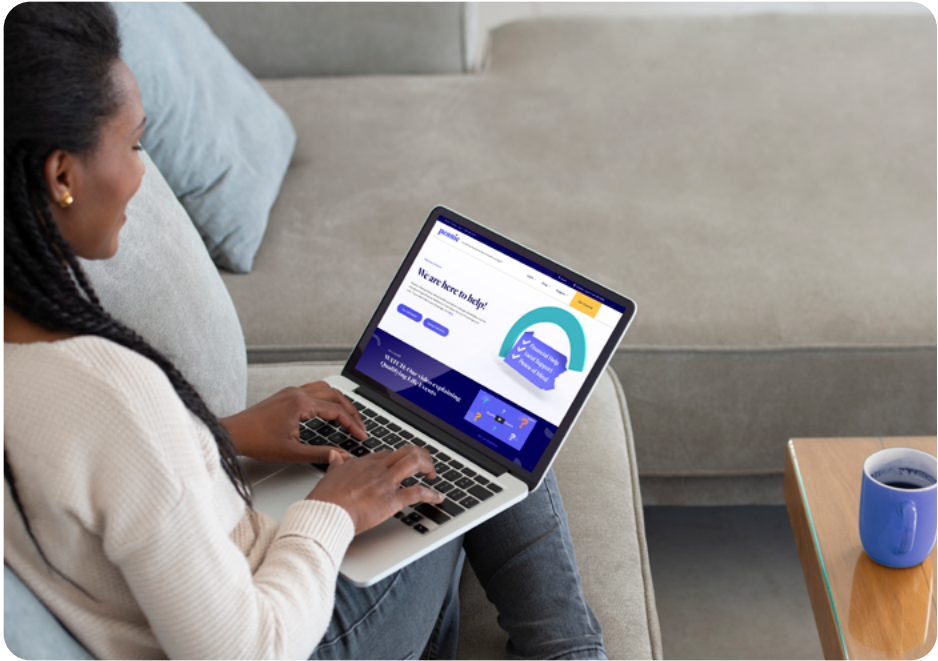
Total Pageviews



Unique Visitors



Pennie.com is the hub for all things Pennie. It’s not only the link to Pennie’s shopping & account portal, but also a vast knowledge source for customers to access informational materials, find Pennie events in their area, and get connected to certified professional support. During Open Enrollment 2022, Pennie saw over 1,700,000 page views, with over 600,000 unique visitors.







Data as of 01/15/2022

Socially Active

Pennie significantly ramped up its presence on social media throughout Open Enrollment 2022. Posts included everything from important Pennie announcements, upcoming deadline reminders and healthy tips and tricks. Pennie is actively engaged on Facebook, Twitter, LinkedIn, and Instagram through both organic content and paid advisements.

OEP 2022 Social Media Statistics

	Follower Growth	Impressions	Engagements
 Facebook	+22%	1,575,100	95,000
 Twitter	+7%	147,400	714
 LinkedIn	+6%	1,757,025	296
 Instagram	-	828,107	395

Data as of 01/15/2022

Read All About It!

Pennie's earned media efforts included interviews, press conferences, and releases to ensure the public was educated about Open Enrollment, the enhanced premium savings available through ARP, and upcoming deadlines. Pennie held three press conferences with Governor Tom Wolf and other prominent state leaders, distributed over 10 press releases, and conducted nearly 150 media interviews.


Around
150 Mentions
in Media Publications


Over
10 Press
Releases / Media Alerts


3 Press
Conferences

Through the efficient implementation of the American Rescue Plan, the addition of broad-based special enrollment periods, and strategic marketing and advertising campaigns throughout 2021, Pennie was able to execute on our first strategic goal while providing accessible and affordable coverage to hundreds of thousands of Pennsylvanians. Pennie also made strides toward the goal of reaching the uninsured and the underinsured, leveraging the ARP savings as a new opportunity for underserved populations to enroll in health coverage.

Strategic Goal 2

Increase health coverage for the uninsured and underserved through the development and advancement of policies and systems reducing inequities experienced by vulnerable communities.

Focus on Uninsured and Underinsured Populations

Pennie was created by Pennsylvanians for Pennsylvanians. Due to the American Rescue Plan and Pennie's COVID-19 Enrollment Period, many Pennsylvanians who previously couldn't afford coverage were now able to access, use, and pay for it. As a result, Pennie had a new affordability message when conducting outreach and education efforts, especially when communicating with communities with historically high uninsured rates. This manifested itself with an expansion of Pennie's assister network to include organizations that specifically target these underserved communities of LGBTQ+, Hispanic, and African-American Pennsylvanians.

Of note was an outreach campaign focused on reaching immigrant communities across the Commonwealth. According to the 2020 American Community Survey, around 22 percent of non-citizens in Pennsylvania are uninsured. Coverage through Pennie, as well as financial assistance, is available to qualified non-citizens. Pennie enrolled over 30,000 non-citizens in 2021, which is 8.8 percent of all Pennie customers.

Pennie developed several processes and policies to better serve hard to reach populations and to educate and support their enrollment in affordable, quality health coverage. These efforts resulted in increased enrollment among key target populations. For example, new enrollments have increased for customers between the ages of 18 – 34. Pennie also saw a nearly 3,000 enrollment increase in the Hispanic/Latino population from Open Enrollment 2021 to Open Enrollment 2022.



Open Enrollment Period 2021/2022 Enrollment by Age

Age	OEP 2021	OEP 2022	New Customers since OEP 2021*
Total	337,722	374,776	111,419
0 - 17	5%	5%	6%
18 - 25	7%	8%	9%
26 - 34	16%	16%	20%
35 - 44	15%	16%	14%
45 - 54	19%	18%	16%
55 - 64	36%	36%	34%
65+	1%	1%	1%

Open Enrollment Period 2021/2022 by Income

Income	OEP 2021	OEP 2022	New Customers since OEP 2021*
Total	337,722	374,776	111,419
0% - 100%	2%	2%	2%
100% - 150%	17%	16%	12%
150% - 200%	26%	23%	18%
200% - 250%	17%	17%	15%
250% - 400%	26%	26%	27%
400%+ or ?	12%	16%	25%

* "New Customers" defined as those Plan Year 2022 customers who created a Pennie account sometime after OEP 2021 (1/23/21 to 1/15/22)

Data as of 01/15/2022

Data as of 01/22/2021

Open Enrollment Period 2021/2022 Demographics

Race	OEP 2021	OEP 2022	New Customers since OEP 2021*
Total	337,722	374,776	111,419
White	65%	65%	59%
AA	4%	4%	4%
Asian	8%	7%	5%
NH/PI	<1%	<1%	<1%
AI/AN	<1%	<1%	<1%
Other	1%	2%	3%
Mixed	1%	1%	1%
N/A	21%	21%	29%

Ethnicity	OEP 2021	OEP 2022	New Customers since OEP 2021*
Total	337,722	374,776	111,419
Hispanic/Latino	3%	3%	5%
Not Hispanic/Latino	97%*	88%	73%
No Response	N/A*	9%	22%

*For OEP 2021, "Not Hispanic/Latino" and "No Response" were not split apart.

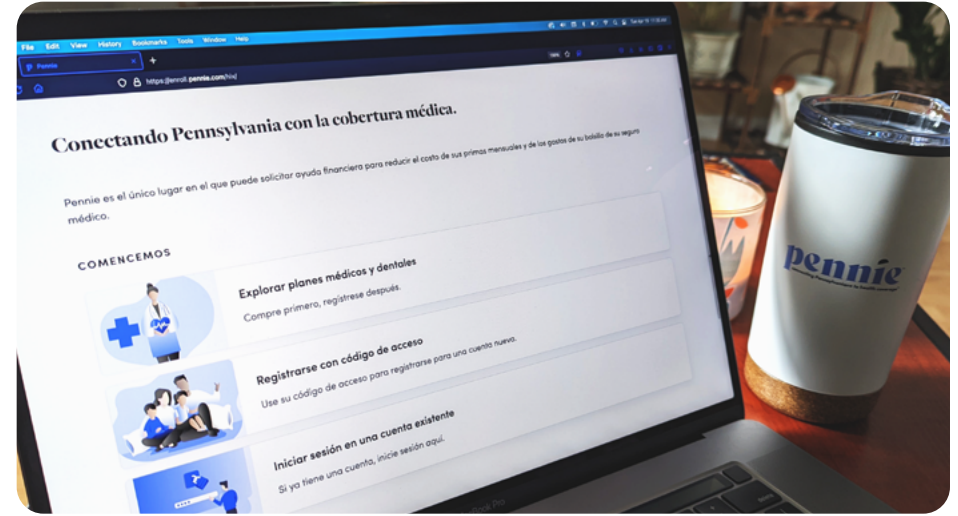
Financial Assistance	OEP 2021	OEP 2022	New Customers since OEP 2021*
Total	337,722	374,776	111,419
APTC	25%	36%	44%
APTC_CSR	61%	56%	46%
CSR	<1%	<1%	<1%
QHP	14%	8%	10%

Data as of 01/15/2022
Data as of 01/22/2021



Breaking Down Barriers to Coverage

Improving health equity and reducing barriers to health coverage is an overarching goal of the marketplace. While there is still considerable work to be done, Pennie made great progress in 2021. One major initiative was the Health Equity Tour, a partnership with the Pennsylvania Department of Health and the Harrisburg Area YMCA to provide free, in-person events in communities across the Commonwealth to combat risk behaviors through individual health education. The tour hosted nearly 70 free, in-person events across the Commonwealth to provide a safe place to learn about a variety of health services including health coverage enrollment. Most of these tour events also included COVID-19 testing and vaccination services.



Pennie expanded its in-language resources, including making its entire application and subsequent customer notices available in Spanish. Pennie also expanded the availability of the customer-facing website into additional languages, making it available in Spanish, Russian, simplified Chinese, French, Vietnamese, Arabic, and more. Pennie.com had over 39,000 translated page views during Open Enrollment 2022.

Translated Page View Breakdown

0% 10% 20% 30% 40% 50% 60%

Spanish - 57%

Russian - 9%

Simplified Chinese - 8%

39,928
Translated page views

Other languages: French 6% - Vietnamese 5% - Arabic 5%
Swahili 4% - Nepali 3% - Pashto 3%

Expanding the Assister Network

One of the many ways Pennie provides enrollment help is through Pennie-Certified Assisters. Assisters are available to walk customers through the application and enrollment process and have been trained to assist in person or virtually. In 2021, Pennie expanded the assister network to specifically reach and serve Commonwealth communities with high uninsured rates. The intent of the expansion was to further align Pennie with policies and practices that reduce the uninsured rate throughout Pennsylvania. The expansion included organizations such as: the Mendoza Group, the Bradbury-Sullivan LGBT Community Center, and Fabric Health. A total of 31 new assisters were added through these organizations as well as existing partners such as Pennsylvania Association of Community Health Centers (PACHC) and Latino Connection. The expanded network held 67 events throughout the 2022 Open Enrollment Period. Overall, assister-supported active enrollments were 4.4 percent higher this year, (1,603 households in 2022 compared to 1,535 households in 2021). At least 35 percent of the Pennie-Certified Assisters speak at least two languages with 28 percent speaking Spanish. In addition, the expanded network was a valuable resource for outreach, marketing, translation, and operational feedback to better reflect and represent the communities served by the marketplace.

Open Enrollment Period 2021/2022 Pennie-Certified Assister Enrollments

	Assister	Active and New Assister	OE 2022 Assister Referrals/Applications to Medical Assistance/CHIP*	
OE 2021 (#)	1,910	1,568	Medical Assistance ¹	3,068
OE 2022 (#)	3,276	1,620	CHIP ²	118

*These numbers were reported to Pennie by the assister vendor, Cognosante. Pennie has not independently verified these totals.

¹ - These referral totals include referrals made to Medical Assistance, applications sent to Medical Assistance through Pennie, and the number of Medical Assistance applications directly entered into DHS COMPASS for Medical Assistance during the enrollment assistance process.

² - These referral totals include the applications sent to CHIP through Pennie and the number of referrals/applications sent directly to CHIP.

Open Enrollment Period 2022 Assister Assistance by Age

Age	OEP 2022	Assister	Active and New Enrollee with Assister
Total	374,776	3,276	1,620
0 - 17	5%	2%	2%
18 - 25	7%	5%	6%
26 - 34	16%	10%	10%
35 - 44	16%	13%	12%
45 - 54	18%	22%	22%
55 - 64	36%	44%	44%
65+	1%	3%	3%

Open Enrollment Period 2022 Assister Assistance by Metal Tier

Metal Tier	OEP 2022	Assister	Active and New Enrollee with Assister
Total	374,776	3,276	1,620
Bronze	24%	13%	11%
Silver	40%	44%	46%
Gold	35%	42%	43%
Catastrophic	0%	0%	0%

Data as of 01/15/2022

Open Enrollment Period 2022 Assister Assistance by Income

Income	OEP 2022	Assister	Active and New Enrollee with Assister
Total	374,776	3,276	1,620
0% - 100%	2%	8%	8%
100% - 150%	16%	15%	15%
150% - 200%	23%	24%	23%
200% - 250%	17%	19%	18%
250% - 400%	26%	25%	26%
400%+ or ?	16%	8%	10%

Open Enrollment Period 2022 Assister Assistance by Financial Assistance

Financial Assistance	OEP 2022	Assister	Active and New Enrollee with Assister
Total	374,776	3,276	1,620
APTC	36%	31%	33%
APTC_CSR	56%	65%	63%
CSR	0%	0%	0%
QHP	8%	3%	4%

Data as of 01/15/2022

More for Le\$\$

See significant health coverage savings!

Enroll now at pennie.com

pennie

Promoting “More for Less”

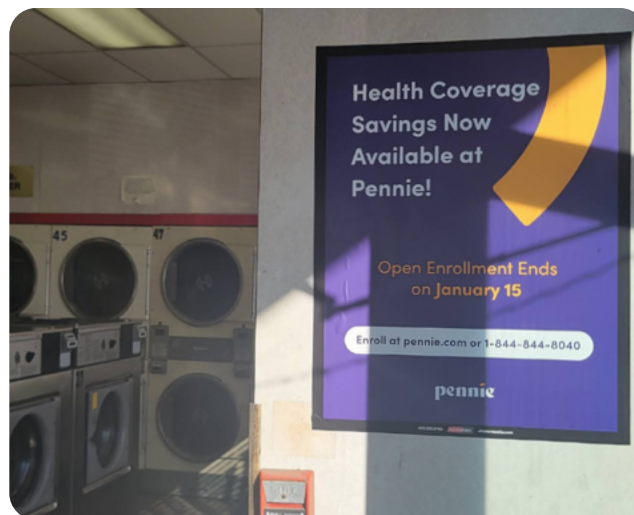
Pennie created an advertisement campaign for both the COVID-19 Enrollment Period and Open Enrollment Period 2022 which included a healthy mix of traditional, digital, and out-of-home tactics. These ad campaigns helped raise statewide brand awareness for those seeking affordable, high-quality health coverage.



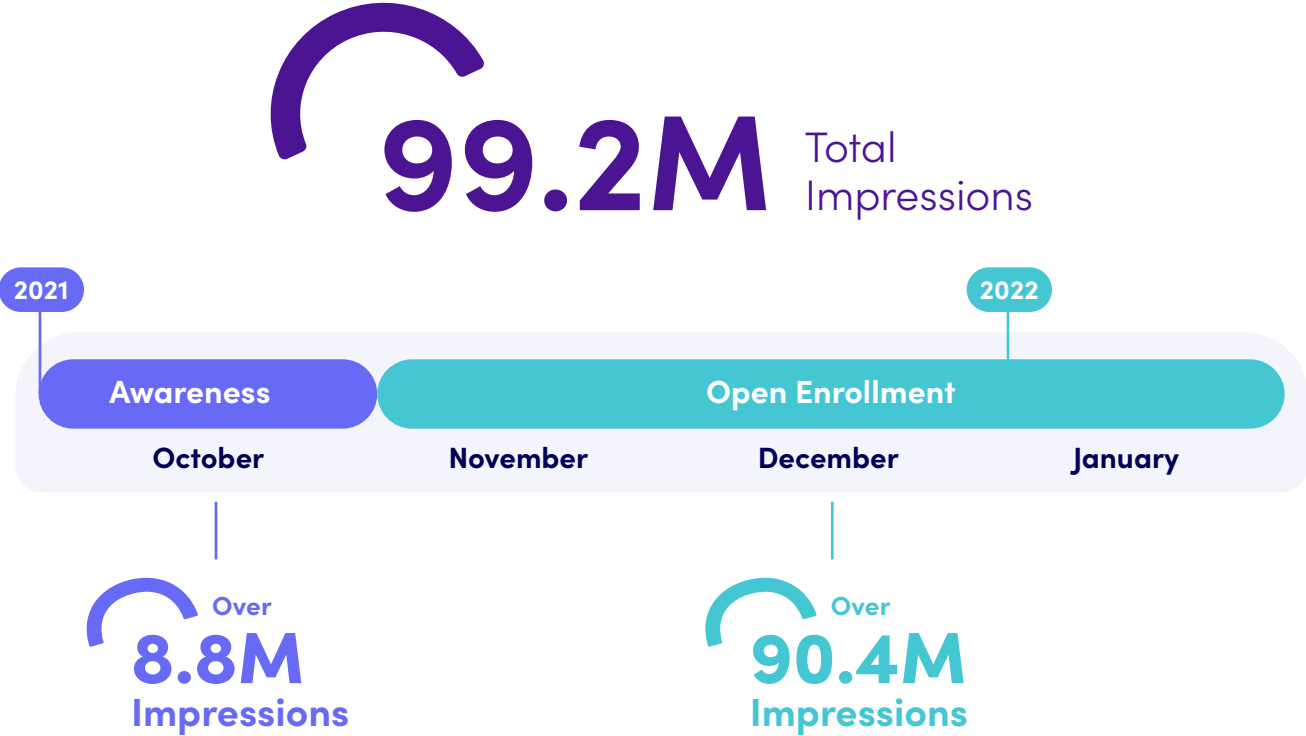
Click to play radio ad



Click on image to play TV ad



Advertising Campaign Impressions



Pennie gets you:



Get your 2022 coverage!

Pick your plan by January 15th



Check out how much you can save before the next stop.

Enroll in quality, low-cost health coverage at pennie.com
or 1-844-844-8040



By expanding its network and implementing strategic outreach initiatives, Pennie was able to communicate the benefits of enrolling in health coverage and the new savings to Pennsylvanians who may have never considered enrolling in health coverage before. Thanks to these initiatives as well as the affordability improvements created by the American Rescue Plan, Pennie made important strides and progress towards the strategic goal of increasing enrollment and coverage in historically underserved communities. Pennie will continue to educate and reach the uninsured throughout all regions of the Commonwealth, while also expanding on the third strategic goal of enhancing the process of doing business for both customers and partners.

Strategic Goal 3

Achieve Operational Excellence through Improved Customer Service and Ease of Doing Business with Pennie

Ease of Doing Business

Providing a seamless and smooth operation for customers and partners is key to the success of the marketplace. Pennie took a new look at its business processes in 2021 and added in several improvements for customers and partners. New and improved processes in 2021 included:

- Enhancements to insurer ticketing to improve the management of ticketing workflows as well as the coordination between insurer representatives and Pennie customer service representatives responsible for working tickets.
- A new customer appeals process, which resulted in 87 percent fewer appeals than the year prior with the federal marketplace (279 appeals filed in 2021 with Pennie compared to 2,163 appeals filed through the first half of 2020 with the federal marketplace). Nearly 79 percent of all appeals filed in 2021 were informally resolved.
- A new testing environment for stakeholders to review the Pennie system prior to the start of the Open Enrollment Period so they could test key functionality being deployed in September 2021. The environment supported full end to end eligibility and enrollment functionality, including support for assister and broker portals, and insurer electronic enrollment file transactions.



Expanding the Marketplace

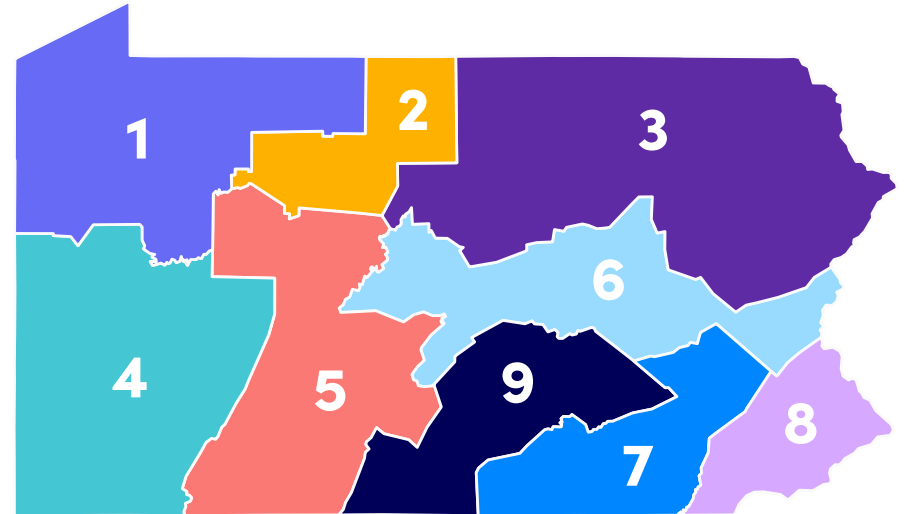
The Pennsylvania Insurance Department and Pennie work closely with insurer partners to ensure health plans are available to as many Pennsylvanians as possible. Pennie continues to engage as early as possible with insurers in the interest of a smooth and seamless enrollment process for customers enrolling in new plans. Pennie added a new insurer, Cigna, that was fully operational by the beginning of Open Enrollment Period 2022. In addition, several insurers expanded the plans they offered to other areas across the Commonwealth in 2021 for 2022 coverage.

Cigna entered five counties in Southeast Pennsylvania, including Philadelphia County. Highmark expanded their plan offerings into twelve counties, Oscar into four new counties and Ambetter into seven new counties.



Growing Enrollments and Changing Premiums in All Regions

The Commonwealth of Pennsylvania is divided into nine different rating areas, where insurer participation and premiums can vary. Different plans are available to customers living in these rating areas, so when comparing premiums and enrollment numbers over the past year within each of these geographic regions, the data is best reviewed by rating areas. Below is a map depicting the nine rating areas in Pennsylvania.

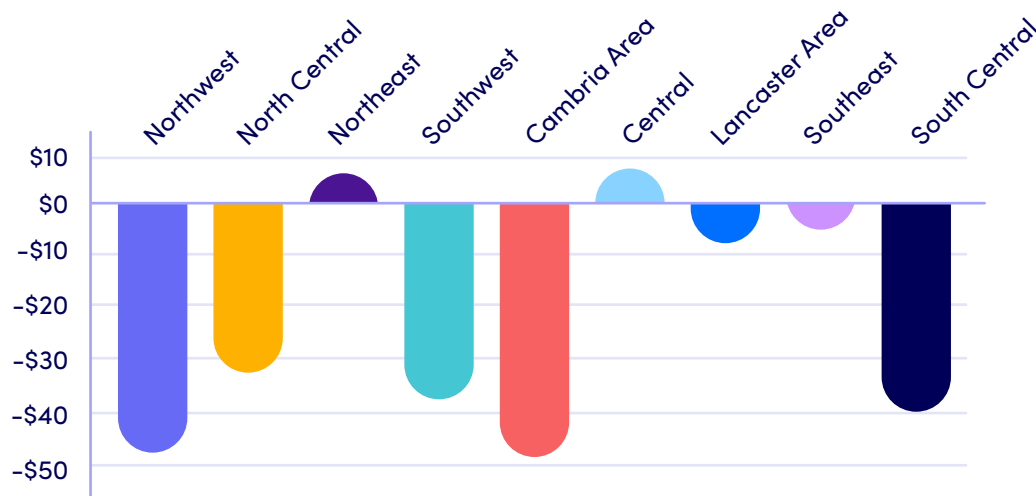


Most rating areas saw a decrease in net premium, which is the premium paid by customers after the advance premium tax credit is applied, with two rating areas seeing a small increase.

Change in Net Premiums Open Enrollment 2021 to 2022

	Rating Area	Enrollments	2021 PMPM Net Premium	2022 PMPM Net Premium	Change in PMPM Net Premium
1	Northwest	16k	\$177	\$130	-\$47
2	North Central	2k	\$183	\$150	-\$33
3	Northeast	35k	\$209	\$216	\$7
4	Southwest	73k	\$193	\$155	-\$37
5	Cambria Area	14k	\$177	\$130	-\$48
6	Central	34k	\$192	\$200	\$8
7	Lancaster Area	43k	\$167	\$158	-\$8
8	Southeast	133k	\$189	\$184	-\$6
9	South Central	24k	\$172	\$132	-\$40

New Premium Changes:



Data as of 01/15/2022
Data as of 01/22/2021



Improving Business for Pennie Enrollment Experts

Pennie-Certified Brokers are professionally trained to work with customers one-on-one and can help narrow down plan options. In order to become a Pennie-Certified Broker, individuals must complete certification training. Current Pennie-Certified Brokers must annually recertify to keep their book of business with Pennie. Prior to Open Enrollment 2022, Pennie updated the broker training by reducing the training by 40 percent and making it free for both new and re-certifying brokers, further reducing the barriers that may hinder professionals from selling plans on the marketplace. In 2021, 2,900 brokers completed the training and helped customers enroll in 2022 coverage. Pennie also expanded the broker and assister customer service line to provide longer hours for assistance on Saturdays during Open Enrollment.

Brokers by Rating Area

	Rating Area	Population	Sq. Miles	Brokers
1	Northwest	0.6M	6,050	120
2	North Central	50K	2,305	12
3	Northeast	1.2M	9,678	107
4	Southwest	2.5M	7,043	508
5	Cambria Area	0.5M	5,973	77
6	Central	1.3M	4,731	300
7	Lancaster Area	1.5M	\$167	171
8	Southeast	4.2M	3,223	746
9	South Central	0.9M	2,156	117

Data as of 01/15/2022

Open Enrollment Period 2021/2022 Pennie-Certified Stakeholder Enrollments

	Total	Broker	Active and New Enrollee with Broker
OE 2021 (#)	337,722	101,139	44,711
OE 2021 (%)	100%	30%	13%
OE 2022 (#)	374,776	149,239	78,524
OE 2022 (%)	100%	40%	21%

Open Enrollment Period 2022 Broker Assistance – Financial Assistance

Financial Assistance	OEP 2022	Broker	Active and New Enrollee with Broker
Total	374,776	149,239	78,524
APTC	36%	38%	37%
APTC_CSR	56%	58%	59%
CSR	0%	0%	0%
QHP	8%	4%	4%

Open Enrollment Period 2022 Broker Assistance – Metal Tier

Income	OEP 2022	Broker	Active and New Enrollee with Broker
Total	374,776	149,239	78,524
Bronze	24%	18%	16%
Silver	40%	46%	50%
Gold	35%	36%	33%
Catastrophic	0%	0%	0%

Data as of 01/15/2022

Data as of 01/22/2021

Open Enrollment Period 2022 Broker Assistance – Income

Income	OEP 2022	Broker	Active and New Broker
Total	374,776	149,239	78,524
0% - 100%	2%	1%	2%
100% - 150%	16%	20%	24%
150% - 200%	23%	21%	20%
200% - 250%	17%	15%	14%
250% - 400%	26%	27%	24%
400%+ or ?	16%	14%	17%

Open Enrollment Period 2022 Broker Assistance – Age

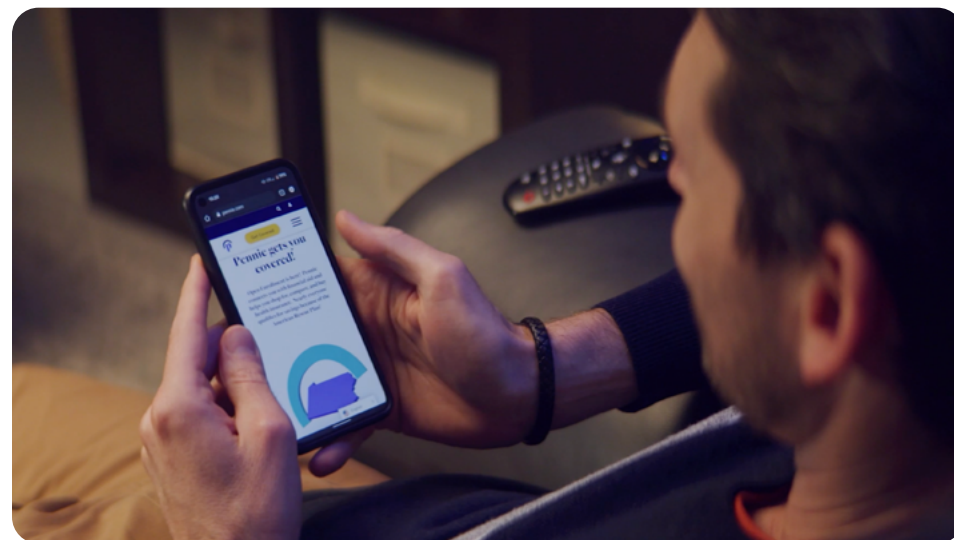
Age	OEP 2022	Broker	Active and New Broker
Total	374,776	149,239	78,524
0 - 17	5%	6%	7%
18 - 25	7%	7%	8%
26 - 34	16%	12%	12%
35 - 44	16%	13%	13%
45 - 54	18%	18%	18%
55 - 64	36%	43%	41%
65+	1%	1%	1%

Data as of 01/15/2022

Improvements to the Process



Pennie updated the renewal process for both passive and active customers, including implementing the auto-renewal process earlier than in the previous year. **Pennie automatically renewed 99.6 percent of all qualified 2021 customers into 2022 plans**, an increase from the 97 percent auto-renewal success rate for Open Enrollment 2021. Active shopping was promoted as an important step in the renewal process and for evaluating year-over-year plan changes, which resulted in a 61 percent increase in 2022 with 89,890 active renewals compared to 55,699 in 2021.



Enhancing Pennie's Customer Service

The new improvements made to Pennie Customer Service delivered an improved customer experience in 2021. To get customers to the right place right away, a new, high functioning, contact center telephony solution was deployed by Pennie's call center vendor. With improved digital call quality, improved real-time workforce management and reporting, as well as enhanced platform reliability and stability, Pennie was able to deliver high-quality call center service to its customers. During Open Enrollment 2022, Pennie Customer Service handled over 190,000 calls with an average speed to answer of just fifty-eight seconds and an abandoned rate under 2 percent.



Metric	Assister/Broker	Consumer - English	Consumer - Spanish	Total
Calls Offered	20,391	293,475	4,797	310,094
Calls Handled by CSR	19,889	172,250	4,709	192,108
ASA (sec)	56.42	58.18	57.51	58.01
AHT (min)	10.67	13.03	15.58	12.79
Abandoned	1.99%	1.09%	1.67%	1.16%

Data as of 01/15/2022

Customer Testimonials

“

I had a very good experience with the Pennie representative. They got me good coverage for \$550.00 less than I was paying my former employer.

”

“

All I had to do was click, edit application, enter updated income information and sign. My health and dental plans will roll over to 2022!

”

“

The Pennie website is awesome! I am retiring soon and looked for insurance to hold me over until I get Medicare in 2023. It was easy to find all the information and compare prices, as well as make a payment. Many people have a lot of negative things to say about government and health care but I for one am very pleased with Pennie and our state's health care options.

”

“

After 2 hours I called Pennie and spoke to the NICEST, MOST HELPFUL woman I have ever spoken to. She was able to help me out within 2 minutes.

”

“

I want to thank the Pennie Customer Service Representative for all their help today. They were very patient and kind to me even though I had a ton of questions. They alleviated my concerns about enrolling in Pennie and was very empathetic to my situation. One of the best customer service reps I have ever spoken to.

”

“

I got coverage through Pennie in August 2021, its affordable. I'm so grateful because I am getting my health issues addressed that I wasn't able to afford, and here I just found out I have bronchitis that I can now treat with a prescription. I have a mammogram scheduled, 100 percent covered, a colonoscopy, 100 percent covered and preventative vaccines this winter and screenings. Copays are awesome too!! My Zpack prescription is \$2.00. Check this out!

”

“

Customer Service Representative – It was brought to my attention that a customer went from \$118 to \$1.46 due to the American Rescue Plan. This was their words, “OMG I am so blown away and can't even imagine these savings”.

”

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- **Paula Sunshine**, Independence Blue Cross
- **Meg Snead**, Acting Secretary, Department of Human Services
- **Tia Whitaker**, Pennsylvania Association of Community Health Centers

Appendix

Glossary:

Term/Acronym	Definition
Active Re-Enrollee	A customer who was auto-renewed, then subsequently actively shopped for a new plan.
APTC – Advance Premium Tax Credit	A tax credit you can take in advance to lower your monthly health insurance payment, or premium.
Automatic Re-Enrollee	A customer who was auto-renewed into the same or similar policy as the previous year.
CSR – Cost Sharing Reductions	A benefit that lowers the out-of-pocket costs associated with accessing healthcare services, including your deductible, co-payments, and co-insurance.
Enrollment	The number of individuals enrolled in a plan through Pennie.
FA – Financial Assistance	In the case of Pennie, this refers to APTC and/or CSR.
FPL – Federal Poverty Level	The percentage of household income as compared to the federal poverty level.
Pennie-Certified Exchange Assister	A registered exchange assister in Pennsylvania who is certified with Pennie to assist customers with navigating the application and enrolling in health insurance.
Pennie-Certified Broker	A licensed insurance producer in Pennsylvania who is certified with Pennie to sell, solicit, and negotiate health insurance.
PMPM – Per- Member-Per-Month	Represents a members’ average monthly premium value.
QHP – Qualified Health Plan	An insurance plan that is certified by the Health Insurance Marketplace.
RA – Rating Area	For the purposes of health insurance rates, Pennsylvania has been divided into nine rating areas.

Data definitions – Medical:

Metric	PY 2022 Description	PY 2021 Description
Automatic Re-Enrollees	Count of unique enrollees on enrollment records created before 11/1/2021 that did not come in and actively shop since 11/1/2021.	Count of unique enrollees on enrollment records created before 11/1/2020.
Active Re-Enrollees	Count of unique enrollees on enrollment records created after 11/1/2021, given they were covered by health insurance through Pennie during 11/21/21 or 12/21/21.	Count of unique enrollees on enrollment records created after 11/1/2020, with an external applicant ID (and for Medical, removing external enrollments marked as Dental).
New Consumers	Count of unique enrollees on enrollment records created after 11/1/2021, given they were not covered by health insurance through Pennie during Nov '21 or Dec '21.	Count of unique enrollees on enrollment records created after 11/1/2020 by accounts that do not have external applicant IDs that indicate they came from HealthCare.gov.
PMPM Net Premium	Display of per-member-per-month average net premium metric. Limited to enrollees & subscribers, to enrollees with coverage ending 12/31/21, and removing those with canceled enrollment.	Display of per-member-per-month average net premium metric. Limited to enrollees & subscribers, to enrollees with coverage ending 12/31/21, and removing those with canceled enrollment.

Data definitions – Medical:

Metric	Description
Enrollment by Financial Assistance – Total	Display of enrollment for this plan year by financial assistance breakdown. Limited to enrollees & subscribers, to enrollees with coverage ending in the future, and removing those with canceled enrollment.
Financial Assistance Eligibility Scenarios	<p>APTC – Can select a plan, and can use APTC</p> <p>APTC_CSR – Can select a plan, and can use APTC and CSR</p> <p>CSR – Can select a plan, and can use CSR</p> <p>QHP – Can select a plan, but cannot use APTC or CSR</p> <p>None – Not eligible to select a plan</p>
Enrollment by Metal Tier – Total	<p>Display of enrollment for this plan year by application metal tier. Limited to Enrollees & Subscribers, to enrollees with coverage ending in the future, and removing those with canceled enrollment.</p> <p>Tiers are Bronze, Silver, Gold and Catastrophic.</p>

Data definitions – Dental:

Metric	Description
Dental Enrollment OE 2022	Display of dental enrollment for this plan year. Limited to enrollees and subscribers who are either enrolled in a medical plan and dental plan, or stand-alone dental plan.
Dental-Only Enrollment OE 2022	Display of dental enrollment for this plan year. Limited to enrollees and subscribers who are only enrolled in a stand-alone dental plan.

Data Definitions – Medical Assistance/CHIP Account Transfers

Metric	PY 2022 Description	PY 2021 Description
Medical Assistance/CHIP Outbound	Count of unique applications that had at least one individual assessed as potentially Medical Assistance/CHIP eligible and were therefore transferred to the Medical Assistance/CHIP system for determination, since 11/1/2021.	Count of unique applications that had at least one individual assessed as potentially Medical Assistance/CHIP eligible and therefore transferred to the Medical Assistance/CHIP system for determination.
Medical Assistance/CHIP Inbound	Count of unique application referrals from the Medical Assistance/CHIP system to Pennie since 11/1/2021.	Count of unique application referrals from the Medical Assistance/CHIP system to Pennie.

Data Definitions – Customer Service Metrics

Metric	Description
Calls Handled by CSR	Calls handled by a customer service representative.
ASA	Average speed to answer measured in seconds.
AHT	Average handle time measured in minutes.
Call Abandonment Rate	Percentage of total calls that a customer dropped before a CSR picked up the call to provide service.

