

Pennie General Talking Points:

- The way individuals and families access health coverage is changing in Pennsylvania. Pennie is the state's new, self-sustaining health insurance marketplace and the home for high-quality, affordable health insurance plans.
- Pennie's mission is to help Pennsylvanians get the coverage they need and is the **ONLY** place that will connect them with financial assistance to help lower their monthly and/or out-of-pocket costs.
- Customers will be able to shop with Pennie during the 2021 Open Enrollment Period which runs from November 1, 2020 through January 15, 2021. Pennie will help customers transitioning from Healthcare.gov, individuals and families without access to employer coverage, and the uninsured.
- Pennie is the only source for financial assistance to help lower the cost of coverage and care. Nearly 9 out of 10 of customers qualify for financial assistance. Qualification is based on income and family composition and Pennie can help customers learn if they qualify.
- Pennie aims to increase the number of Pennsylvanians with coverage, regardless of their income. Pennie operates a *"no wrong door"* policy to ensure those deemed eligible for programs like Medicaid or the Children's Health Insurance Program are connected to coverage.
- Pennie knows that health insurance can seem overwhelming, so Pennie connects customers to free local assistance in 3 ways: **Pennie-certified Brokers, Pennie-certified Assisters, and through the Pennie Customer Service Center.** Pennie has produced tools, resources and provided trainings to ensure all brokers, assisters and customer service team members are ready to provide the assistance customers may need during the 2021 Open Enrollment Period.
- Pennie's customer service representatives are available by phone on nights and weekends to help answer questions and point customers in the right direction.

- Pennie has been working very closely with thousands of PA-licensed brokers throughout the year. Pennie's broker training program was streamlined and contains specific scenarios and situations that Pennie-certified Brokers will find themselves in while assisting Pennsylvanians. Pennie-certified Brokers work with customers one-on-one to help them narrow down their coverage plan options and can recommend which plan is best for them and their family.
- Pennie-certified Assisters provide information and services to customers in a fair, accurate and impartial manner. This includes providing information that helps customers submit their eligibility applications, clarifying the distinctions among health coverage options, and helping customers make informed decisions during the coverage selection process and providing information in a manner that is culturally and linguistically appropriate.
- Pennie aims to be in all counties throughout the Open Enrollment Period with focus on the areas with the greatest uninsured rate. Pennie will provide Assisters access to the Pennie platform. This will ensure Assisters have all the information needed to best support our customers.
- More information on Pennie can be found at pennie.com.