

## What is Pennie?

Pennie is Pennsylvania's official destination for accessing quality health and dental insurance plans and the only place that can help you find out if you are eligible for **financial assistance to lower your monthly premium and/or out-of-pocket expenses.**

*When the only thing you know is that you need health coverage, Pennie has the answers.*



*Get your health insurance questions answered, shop and compare plans, and take the next step to good health with Pennie!*



[pennie.com](https://pennie.com) • 1-844-844-8040

### COMMON TERMS

Let's make buying health insurance easier to understand. Some of the terms you'll see while you're shopping include:

#### Premium

The amount you pay for your health coverage every month

#### Deductible

How much you will pay for covered healthcare services before your insurer starts to pay

#### Copay

A predetermined rate you pay for healthcare services at the time of care

#### Co-insurance

The share of the cost of covered healthcare services you will pay out-of-pocket (for example, 20%) after you've paid your deductible

#### Out-of-pocket maximum

The most money in deductibles, copays and co-insurance you could pay each year (excluding your monthly premium), regardless of how much medical care you use

#### Network

The healthcare providers and facilities (hospitals, urgent care centers, labs, etc.) your health insurer has contracted with to provide healthcare services. Make sure to look at your plan's network before you buy!



Interested in increased cost savings?

Recently uninsured?

First-time insurance shopper?

**pennie**<sup>™</sup>  
gets you covered.

Pennie helps you shop, compare and purchase health coverage.

*Learn more inside.*

Welcome to  
**pennie**<sup>™</sup>  
connecting Pennsylvanians to health coverage<sup>™</sup>



[pennie.com](https://pennie.com)

## New health coverage savings now available at Pennie!

### Enroll in health coverage at Pennie in 2021 and 2022 for an increase in financial assistance

The American Rescue Plan provides an increase in savings for Pennsylvanians seeking individual market coverage and those already enrolled through Pennie. Anyone who is uninsured or enrolled in a plan outside of Pennie, can visit pennie.com to apply for financial assistance and enroll in quality and affordable health coverage. **If you previously did not qualify for financial assistance because your income was too high, you may now qualify.**



### Advanced Premium Tax Credit

APTC is a tax subsidy you take in advance to lower your monthly premium throughout the year. When you apply for coverage through Pennie, you'll estimate your expected income for the year.



### Cost-Sharing Reductions

CSRs help to lower the cost of accessing healthcare services, like deductibles, co-pays, and coinsurance. If you qualify for CSRs, you must enroll in a Silver plan to access these extra savings!

Get all the details at pennie.com!

## Enrollment basics

### How does the American Rescue Plan impact how much I will spend on health insurance?

If you previously did not qualify for financial assistance because your income was too high, you may now qualify. The American Rescue Plan lowers health insurance premiums on Pennie. If you were previously eligible for financial assistance, like advance premium tax credits (APTC), to lower the cost of health coverage, you will be eligible for additional financial assistance to further reduce the cost of coverage.

### What is open enrollment?

This is the yearly period when you can buy health insurance. If you don't enroll during this time, you can't sign up until the next one, unless you qualify for a Special Enrollment Period.

### What is a special enrollment period?

If you experience certain qualifying life events throughout the year, such as loss of health coverage, a move, you get married, or have a baby, you may be eligible for a Special Enrollment Period to enroll in coverage through Pennie even if it's outside of Open Enrollment.

### Why get coverage?

Accidents and illnesses happen. Health insurance gives you peace of mind "in case the unexpected happens." All Pennie plans offer preventive services, like healthcare screenings and immunizations, free of charge.

### Who can get coverage?

PA residents who are citizens, U.S. nationals or have a qualifying immigration status can apply and enroll in health coverage through Pennie.

### Not covered through work or another program like Medicaid?

You can find the coverage that's right for you through Pennie.

### First time shopping for coverage?

Pennie helps you shop for, compare and buy health insurance, and will make sure you receive any financial assistance you may qualify for to make coverage and care more affordable.

### How do I shop and compare plans?

Pennie allows you to easily shop and compare and find out if you qualify for financial assistance.

- Go to pennie.com
- Click the "Get Covered" button to go to a portal to view options and shop
- Provide basic information about you and your family
- Pennie will match you with plans that meet your needs and budget

*We compare your TOTAL out-of-pocket cost, not just your monthly premiums.*

**When you find the plan** that best suits your needs, add it to your cart, pay your first month's premium and then you're covered!

### Who can help me shop and enroll?

If you're completing the enrollment process by yourself, our Pennie Customer Service team is ready to help at any point. If you would like further assistance, you can choose between a Pennie Assister or a Pennie-certified Broker. We can also help connect you with other coverage options, such as Medicaid and CHIP.

## Health insurance shopping checklist

Before you start enrollment with Pennie, gather the following:

- Photo ID(s) (driver's license, passport or other option proving your identity)
- Social Security numbers(s)
- Last four weeks of pay stubs
- Immigration documents, if applicable
- Most recent tax return(s)

## How to enroll

- 1 Compare plans and see what's available in your area**  
Pennie helps you shop and compare the price and coverage options for health and dental insurance plans even before you apply.
  - 2 Apply for coverage**  
When it's time to apply, make sure to have handy the important information outlined in the shopping checklist like your Driver's License, SSN, recent tax returns and other details about your household.
  - 3 Shop & compare plans**  
Many plans allow you to pay online. Your coverage cannot begin until you have paid your first month's premium.
  - 4 Pay your first month's premium**  
To help make sure the payment is made before your policy effective date, many plans offer a *Pay Now* feature.
- ★ You're covered!**  
Enjoy the peace of mind that comes with knowing you and your family have health insurance. Start using your coverage to get the care you need.

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