

What is Pennie?

Pennie is Pennsylvania's official destination for shopping for quality health and dental insurance plans and is the only place that will 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.

Key dates to remember for 2021 coverage

Nov. 1, 2020, to Jan. 15, 2021
Open Enrollment

Dec. 15, 2020
Enrollment date for coverage that starts Jan. 1, 2021

Jan. 15, 2021
Last date to apply for 2021 coverage

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

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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 owe for 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 percentage of costs of a covered healthcare service you pay (20%, for example) 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. Staying in-network usually is cheaper than going out-of-network



Recently uninsured?

First-time insurance shopper?

Want to compare plans and prices?

pennie™
gets you covered.

Pennie helps you shop, compare and purchase health coverage.

Learn more inside.

Welcome to
pennie™
connecting Pennsylvanians to health coverage



pennie.com

Get the financial support you need!

Nearly nine out of 10 Pennsylvanians currently qualify for financial assistance!

Pennie is happy to help you access two types of help that reduce what you pay for coverage and care, if you qualify: Advanced Premium Tax Credit (APTC) and Cost-sharing Reductions (CSR).



Advanced Premium Tax Credit

The APTC is a tax credit that lowers your premium, or monthly health insurance payment. When you apply for coverage through Pennie, you'll estimate your expected income for the year. If you qualify for APTC, you can use any amount of the credit in advance to lower your monthly payments.



Cost-sharing Reduction

The CSR helps to lower the amount you have to pay for deductibles, copayments and coinsurance. If you qualify, you must enroll in a plan in the Silver category to get the extra savings.

Get all the details at pennie.com!

Enrollment basics

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. Pennsylvania's Open Enrollment Period runs from Nov. 1, 2020, to Jan. 15, 2021.

What is a special enrollment period?

This is when you can enroll outside of open enrollment if you've experienced certain qualifying life events, including losing health coverage, moving, getting married or having a baby.

Why do I need to renew my health insurance plan?

If your current healthcare.gov plan is still available and you've had no major changes, you may be able to keep it. It is still important to compare plans and prices every year to make sure you are getting the best health plan available. Pennie allows you to easily shop and compare and find out if you qualify for financial assistance.

Why get coverage?

Accidents and illnesses happen. Health insurance gives you peace of mind during uncertain times, such as the COVID-19 pandemic. Plus, some preventive services are free to help keep you and your family healthy.

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.

How do I shop and compare plans?

- 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 get a quick quote**
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 and other details about your household.
 - 3 Pay your first month's premium**
Many plans allow you to pay online. Your coverage cannot begin until you have paid your first month's premium.
- ★ 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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