



pennieTM



Pennie Gets You Covered

Pennie Origin



July 02, 2019: Governor Tom Wolf signed Act 42 of 2019 into law

Unanimous, bipartisan effort to transition away from the federal exchange, Healthcare.gov and to increase premium savings



Two main goals of the legislation:

1. Set up a state-based exchange, take local control of operations and customer service at a significantly lower cost than what Pennsylvanians pay for Healthcare.gov (\$98 million in 2018).
2. Use savings to launch a reinsurance program to increase premium savings for middle income families purchasing health insurance in the individual market.

Who We Are and What We Do



Goal: Improve the accessibility and affordability of individual market health coverage for Pennsylvanians

Who we are

- The official health insurance marketplace for Pennsylvania
- The home for high-quality, affordable health insurance plans & only source for financial assistance to reduce the cost of coverage and care

Who we help

- Individuals and families without insurance from an employer
- The uninsured – about **1 in 20 Pennsylvanians** do not have health insurance
- Medical Assistance/CHIP eligible – Pennie operates on a “*No wrong door*” policy

How we help



Online Self-Service



Customer Service Reps



Pennie-Certified Brokers



Pennie-Certified Assistors

The Road So Far



Mission: Protect Pennsylvanians and their quality of life

First Open Enrollment Results

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

Stats as of 1/22/2021

The Road So Far



Mission: Protect Pennsylvanians and their quality of life

Outreach & Education

- Hundreds of virtual and in-person education sessions
- Emphasis in 2021 on reaching hospitals & health centers
- Active engagement of Hispanic/Latinx communities
- Growing Assister Network to better engage LGBTQ+, Asian, African American, and rural communities
- Education for legislative staff and support at Townhall/Community Resource events
- Partnership with Labor & Industry and PA CareerLinks to assist the unemployed
- Networking with Small Business Development Centers (SBDC) to reach sole proprietors, small business owners, and small precision manufacturers
- Engaging faith-based organizations to increase awareness about Pennie
- Sponsorship of the YMCA Health Equity Tour



The Road So Far



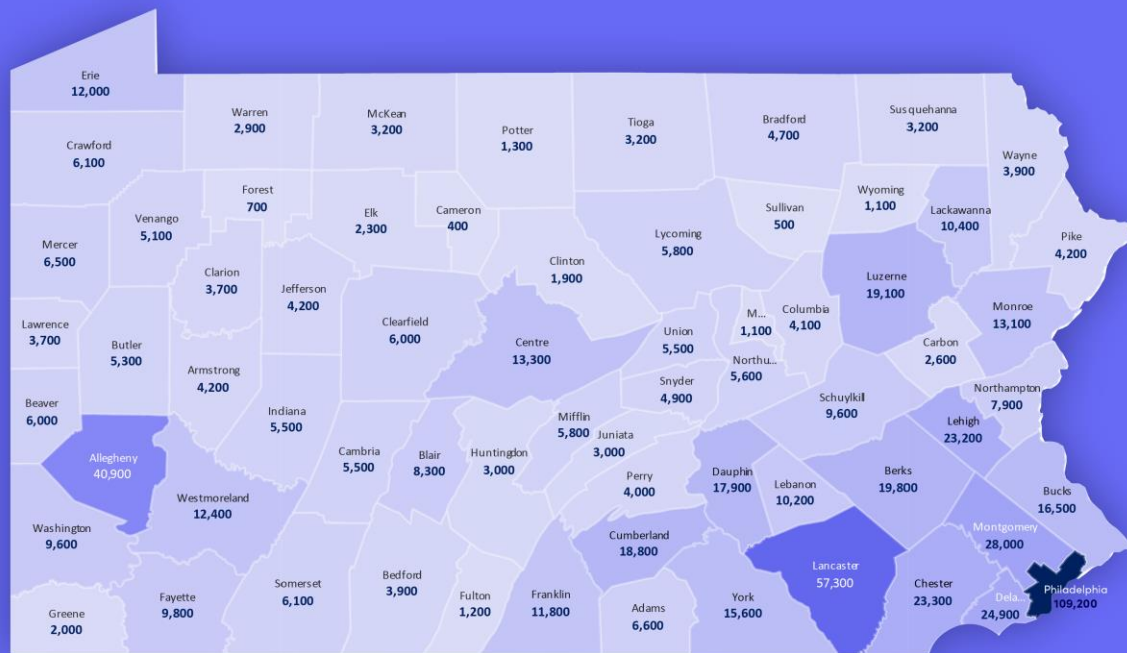
Mission: Protect Pennsylvanians and their quality of life

Breakdown of Enrollments by Race and Age

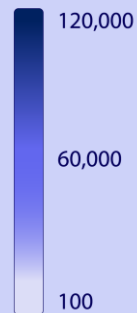
Race	Percentage
White	65%
African American	4%
Asian	8%
NH/PI	Less than 1%
AI/AN	Less than 1%
Other	1%
Mixed	1%
No Response	21%

Age	Percentage
0-17	6%
18-25	7%
26-34	16%
35-44	15%
45-54	19%
55-64	36%
65+	1%

Where Do the Uninsured Live?



Legend



Notes: Data includes non-elderly (0-64) uninsured only and excludes undocumented Pennsylvanians not QHP-eligible. Uninsured by county has been rounded to nearest 100.

Source: Office of the Assistance Secretary for Planning and Evaluation: *State, County, and Local Estimates of the Uninsured Population: Prevalence and Key Demographic Features*, based on data from the 2019 American Community Survey.

The American Rescue Plan

- Signed into law by President Biden on March 11, 2021
- Enhances financial assistance available through Pennie in 2021 and 2022, improving access to coverage and care
 - More generous tax credits at every level of income
 - Removes phase out of subsidy cliff at 400% FPL (~\$51k for an individual and ~\$105k for family of four)
 - Caps premiums at no more than 8.5% of household income over 400% FPL



Health coverage that fits your budget.

Impact of the American Rescue Plan on Pennie Customers

Example 1:

Single, 40-year-old, non-smoker,
Philadelphia County, 150% FPL (\$19,140 annual income)*

Prior to ARP:

- Monthly premium - \$66 (\$792/year)
- Percent of Income – 4.14%

Under ARP:

- Monthly premium – \$0 (\$0/year)**
- Percent of Income – 0.00%

Total savings = \$66/mo.; \$792/year



* Based on the cost of the benchmark plan (second-lowest cost silver plan) offered. Customers enrolling in plan from a different metal tier may experience different out-of-pocket premium costs.

** Does not include premiums paid for non-Essential Health Benefits (EHB), that by law, are not covered by advance premium tax credits (APTC).

Impact of the American Rescue Plan on Pennie Customers

Example 2:

Married couple (64-years-old), non-smokers, Dauphin County, 450% FPL (\$77,580 annual income)*

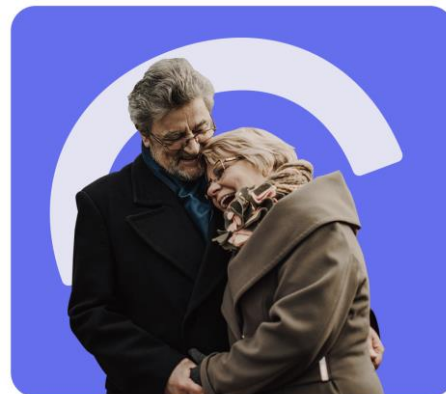
Prior to ARP:

- Monthly premium – \$2,462 (\$29,904/year)
- Percent of Income – 38.1%

Under ARP:

- Monthly premium – \$550 (\$6,600/year)
- Percent of Income – 8.5%

Total savings = \$1,912/month; \$22,949/year



* Based on the cost of the benchmark plan (second-lowest cost silver plan) offered. Customers enrolling in plan from a different metal tier may experience different out-of-pocket premium costs.

Impact of the American Rescue Plan on Pennie Customers

Example 3:

Family of 4, non-smokers, Allegheny County, 200% FPL (\$52,400 annual income)*

Prior to ARP:

- Monthly premium - \$285 (\$3,420/year)
- Percent of Income – 6.52%

Under ARP:

- Monthly premium – \$87 (\$1,044/year)
- Percent of Income – 2.0%

Total savings = \$198/month; \$2,376/year



* Based on the cost of the benchmark plan (second-lowest cost silver plan) offered. Customers enrolling in plan from a different metal tier may experience different out-of-pocket premium costs.

American Rescue Plan of 2021



Impact on Pennie Customers



Before ARP
Nearly
10%



Before ARP
Nearly
20%

65,000
New enrollments



Key Open Enrollment Dates

When Can I Get Covered?





The Pennie Customer Experience

Health Insurance Offered through Pennie

- Pennie offers health and dental plans that provide the 10 essential health benefits which include:



Out-patient services.



Emergency services.



Hospitalization.



Maternity and newborn care.



Mental health and substance use disorder services, including behavioral health treatment.



Prescription drugs.



Rehabilitative and habilitative services and devices.



Laboratory services.



Preventive and wellness services and chronic disease management.



Pediatric services, including oral and vision care.

- You cannot be denied coverage due to pre-existing conditions, and individuals under 26 can remain on their parent's coverage.

Health Insurance Offered through Pennie

- Participating Health & Dental Insurers (based on your region)



Health: Ambetter from PA Health & Wellness, Capital Blue Cross, Cigna, Geisinger, Highmark Blue Cross Blue Shield, Independence Blue Cross, Oscar, and UPMC



Dental: Best Life & Health Insurance Company, Capital Blue Cross, Delta Dental, DentaQuest, Dominion National, EMI Health, and Guardian

How Pennie Supports



Spanish Application

pennie connecting Pennsylvanians to health coverage

English Iniciar sesión Ayuda y soporte ▾

TTY ?//

Contáctenos


Buscar asistencia local

Preguntas frecuentes


Conectando Pennsylvania con la cobertura médica.

Pennie es el único lugar en el que puede solicitar ayuda financiera para reducir el costo de sus primas mensuales y de los gastos de su bolsillo de su seguro médico.


COMENCEMOS



Explorar planes médicos y dentales
 Compre primero y regístrese después.



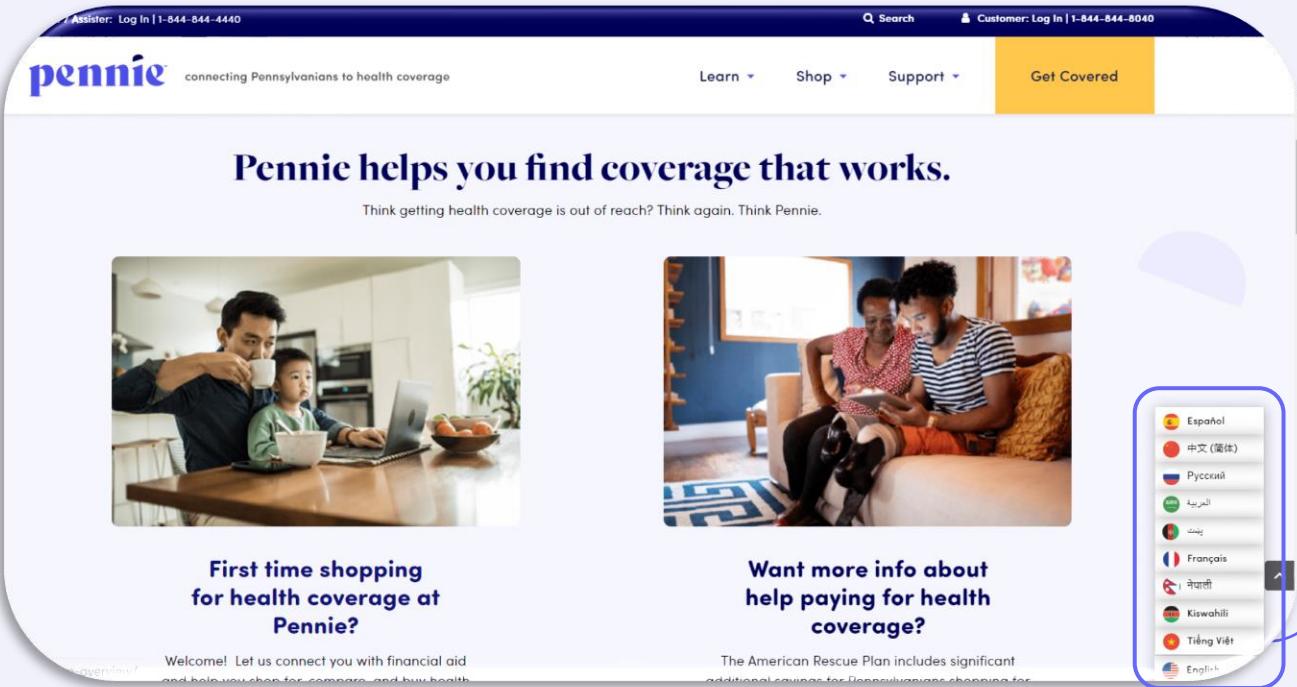
Registrarse con código de acceso
 Use su código de acceso para registrarse para una cuenta nueva.



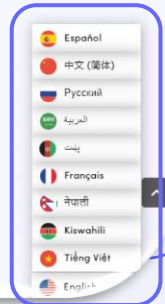
Iniciar sesión en una cuenta existente
 Si ya tiene una cuenta, inicie sesión aquí.

How Pennie Supports

☰ Ten languages available at pennie.com



- 🇪🇸 Español
- 🇨🇳 中文 (简体)
- 🇷🇺 Русский
- 🇸🇦 العربية
- 🇮🇳 हिन्दी
- 🇫🇷 Français
- 🇳🇵 नेपाली
- 🇰🇪 Kiswahili
- 🇻🇳 Tiếng Việt
- 🇺🇸 English



How Pennie Supports

 All of Pennie's service experts are free for customers!



Call Customer Service

Pennie's friendly and experienced Customer Service Representatives are ready to help you with your application or account questions.



Find A Pennie Broker

Brokers offer free guidance and advice. Only a broker can make recommendations about which plan you should buy.



Find A Pennie Assister

Assisters can help you understand what options are available to you and your family. [Request a free in-person or virtual meeting.](#)



Send Us Your Question

You can send us a question by using our form below. This isn't a secure inbox so please don't include your account number or SSN.

Pennie Call Center: 1-844-844-8040 Mon – Fri 8AM – 6PM

*** Open Enrollment:** Mon - Fri 8AM – 7PM Sat 8AM - 1PM

How pennie.com support you



Refer

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

Direct individuals and groups to us
for help



Print

Request Printed Materials:

agency.pennie.com/materialrequest



Share

Facebook: [@PenniePA](https://www.facebook.com/PenniePA)

Twitter: [@PennieOfficial](https://twitter.com/PennieOfficial)

LinkedIn: [@Pennie](https://www.linkedin.com/company/Pennie)



Connect

Join our bi-monthly, virtual *Outreach
and Education Workgroup!* Details:

agency.pennie.com/agency-partners



Questions for Pennie



pennie™

ADDRESS

312-318 Market Street,
Bowman Tower, Floor 3
Harrisburg,
Pennsylvania
17101

PHONE

+1 844-844-8040

WEB

pennie.com

Qualifying Life Events for Special Enrollment Periods



What qualifies me to enroll through Pennie outside of Open Enrollment?

A change in your circumstances - like getting married, having a baby, or losing health coverage - can make you eligible for a Special Enrollment Period, which allows you 60 days to enroll in health insurance outside the yearly Open Enrollment Period. Examples of Qualifying Life Events include:

- Birth of a child/Adoption/Fostering a child
- Newly eligible for APTC/CSR (change in income)
- Death of a subscriber
- American Indian/Alaskan Native status
- Error caused by Pennie, Insurer, Broker or Assister
- Loss of Minimum Essential Coverage
- Marriage/Divorce/Survivor of Domestic Abuse
- Relocation to or within Pennsylvania
- Gaining lawfully present status
- Release from incarceration
- Health Reimbursement Agreements/QSEHRA
- Exceptional Circumstances

JAN 1

2022

DEC 31