



Pittsburgh
Business Group
ON HEALTH

Meet Pennie- Pennsylvania's New Health Insurance Exchange

Zachary Sherman
Executive Director
Pennie

November 3, 2020

MMXX
FOCUS

The logo features the word "pennie" in a white, lowercase, serif font. A small blue semi-circle is positioned above the dot of the final "i". Below the word, the tagline "connecting Pennsylvanians to health coverage" is written in a smaller, blue, sans-serif font.

pennie

connecting Pennsylvanians to health coverage

Agenda

- Overview of Pennie
- Pennie Customer Experience
- Pennie Broker Experience
- How a Customer Selects a Broker
- The Uninsured
- How you can help



Overview of Pennsylvania's State-based Health Insurance Marketplace

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
- The only source for financial assistance to reduce the cost of coverage and care

Why Get Coverage?

- Accidents and illnesses happen
- Health insurance gives you piece of mind in uncertain times, i.e. Covid-19
- Preventative services help keep you and your family healthy

How we help

- Customer Service Team
- Online self-service
- Direct outreach & education
- In-person assistance through Navigators/Assisters and Brokers

Why Pennsylvania decided to transition

Benefits of a state-based exchange

Benefits include:

- **Flexibility** to react to changes and **serve residents in the way that's best for them**
- **Local control** of a robust in-person assistance program, education, communications and customer service
- **Decreased operational costs and an ability to keep dollars in-state**
- **Increased premium savings (reduction of approx. 5%)** in the individual insurance market through the implementation of the Pennsylvania Reinsurance Program, a partnership with the Insurance Department
- Ability to work more closely with insurers and **foster a competitive marketplace**
- **Better oversight and management** of the Medicaid churn population, some of PA's most vulnerable

How Pennie Can Help Customers

The results have been nearly immediate



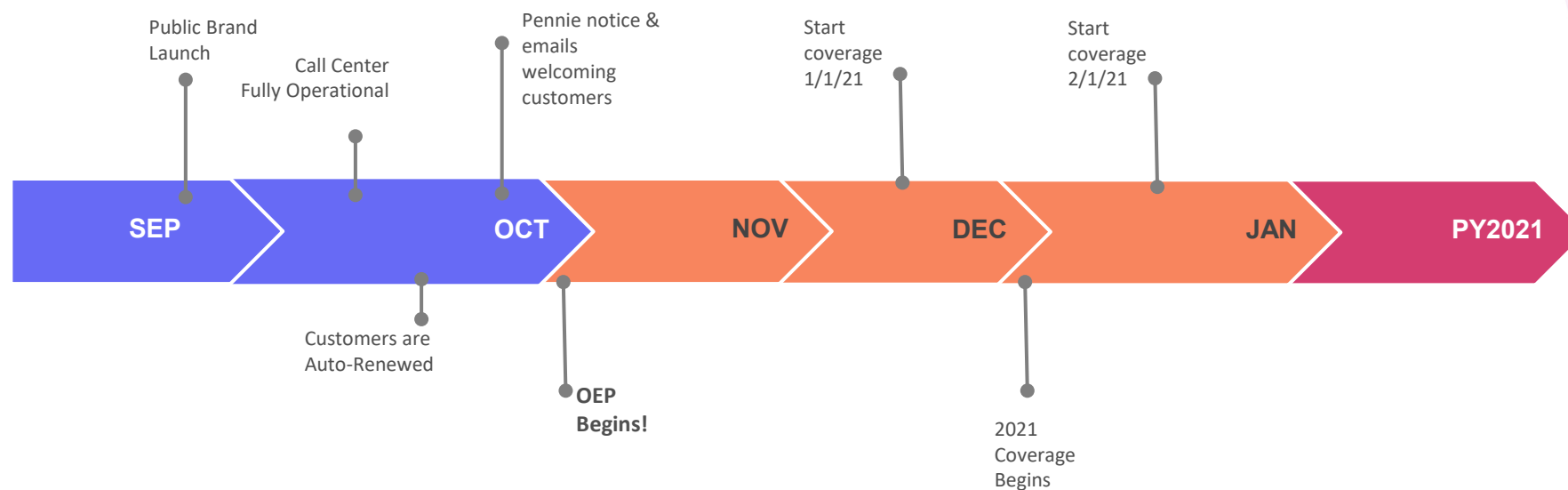
Media > Insurance > Details

Insurance Department Announces Lower ACA Individual Plan Health Insurance Rates, Attributes Them To New State-Based Exchange And Reinsurance Program

10/15/2020

Harrisburg, PA – As the Wolf Administration pushes back on federal attempts to dismantle the Affordable Care Act amid a pandemic and the start of flu season, the Department of Insurance today announced Pennsylvania's approved [2021 individual and small group](#) Affordable Care Act (ACA) health insurance rates, highlighting a decrease in individual market rates attributable to the new state-based exchange and reinsurance program.

Critical Milestones



Awareness Campaign
(September 15 – October 31)

Inaugural Open Enrollment Period
(November 1 – January 15, 2021)

Plan Year 2021 and Special Enrollment Period
(January 16 – November 1, 2021)



The Pennie Customer Experience

Process of Transitioning from Healthcare.gov

- If a current Healthcare.gov plan is still available and the customer has had no major changes, they will be auto-renewed
- Pennie will encourage customers to assess their current circumstances and to shop and compare plans to ensure they're purchasing the best plan for their family
- Notices sent out this week:
 - Account Migration
 - Eligibility
 - Auto-renewal

How to Enroll in coverage through Pennie

1. **Anonymously shop** - compare plans and get a quick quote at pennie.com
2. **Apply for coverage** – fill out an application for you and each family member that needs insurance
3. **Eligible for Financial Assistance?** Find out if you qualify – if so, you will see that represented in your plan shopping
4. **Shop for a plan** – filter by insurer, deductible, total out-of-pocket costs, and more
5. **Pay your first month's premium** - many plans allow you to pay online

Who is Eligible and How Pennie Connects you to Financial Assistance

- Pennsylvania residents who are citizens or lawfully present in the US are eligible to enroll in coverage through Pennie
- 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
- In addition, customers not eligible for financial assistance will still see monthly premium relief through the reinsurance program, which is funded in part through savings created by Pennie

Types of Financial Assistance

- Advanced Premium Tax Credit (APTC)
 - 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 an APTC, you can use any amount of the credit in advance to lower your monthly payments.
- Cost-Sharing Reduction
 - Helps to lower your out-of-pocket costs like deductibles and copayments. If you qualify, you must enroll in a plan in the Silver category to get the extra savings.

Health Insurance Offered through Pennie

- Pennie offers health and dental plans that provide the 10 essential health benefits which include:
 - Emergency services, Prescription drugs, Maternity & newborn care, Lab services, Rehab services, and more
 - You cannot be denied coverage due to pre-existing conditions, and individuals under 26 can remain on their parent's coverage.
- Participating Health & Dental Insurers (based on your region)
 - **Health:** Ambetter from PA Health & Wellness, Capital Blue Cross, Geisinger, Highmark Blue Cross Blue Shield, Independence Blue Cross, Oscar, UPMC
 - **Dental:** Best Life & Health Insurance Company, Capital Blue Cross, Delta Dental, DentaQuest, Dominion National, EMI Health, Guardian



The Pennie Broker Experience

Steps to becoming a Pennie-Certified Broker

1. Hold a license with PID
2. Register with Pennie
3. Complete the 11 Pennie training modules
4. Start building your book of business

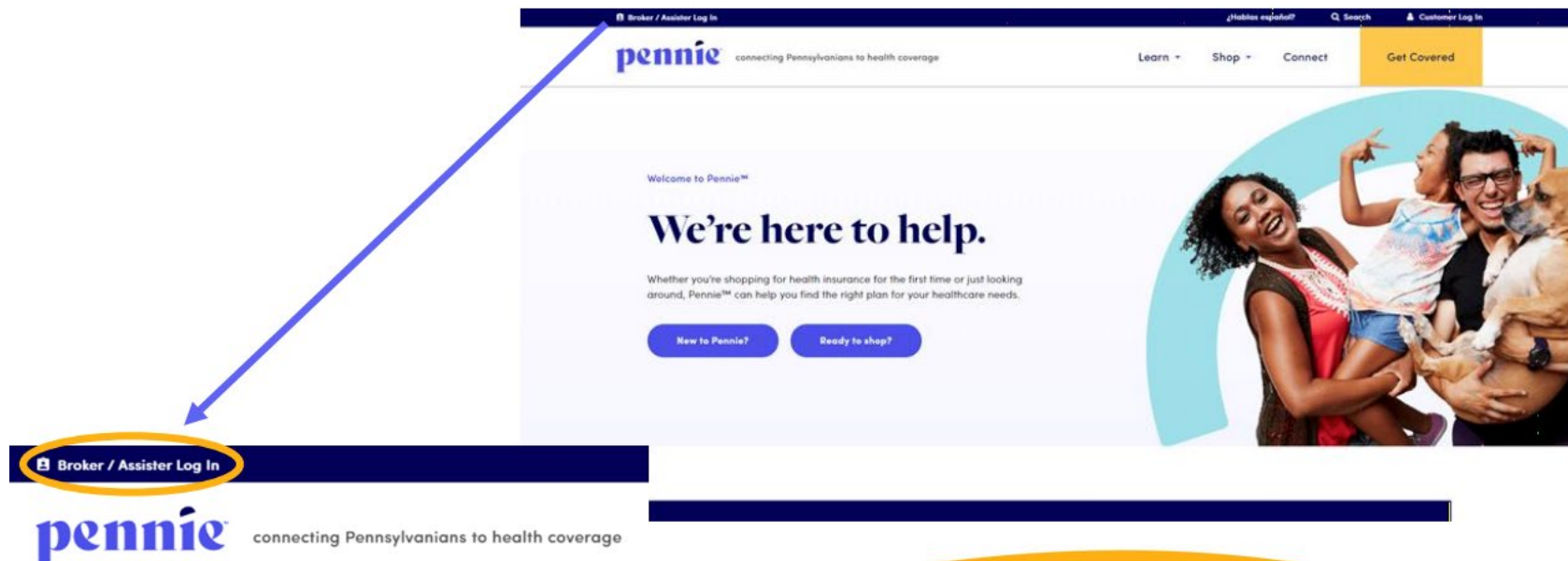
Account Set-Up/Login

Pre-registered Brokers

- Eligible to receive certification and access their Pennie accounts prior to 11/1 as long as they complete training.

New Brokers after 11/1/2020

- Visit pennie.com, click Broker/Assister Login on top left of page
- Create Account



Resources for Brokers

agency.pennie.com/broker-assister-resources

Producer Manuals & Guides

How to Set Up an Entity or Agency Account

How to set up an Agent-Producer profile

Application & Comparison Shopping Guide

Agency Manager & Producer Account Claiming Guide

Producer User Manual

Broker Workgroup Presentations and Resources

Mass Customer Notices

Customer Communication Dates

Account Migration Notice

Eligibility Notice

Renewal Notice

Additional Resources

Broker/Assister FAQs

Open Enrollment Toolkit and Co-Branding Guide

FFM Pennsylvania SBE Transition Notice

Multi-Factor Authentication Guide



How a Customer Finds a Broker

Finding a Broker


pennie connecting Pennsylvanians to health coverage

Login **Help & Support** ▼


Connecting Pennsylvanians to health coverage.

Pennie is the only place that you can apply for financial help to lower the cost of your monthly premiums and out-of-pocket costs for health insurance.

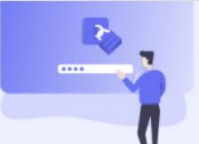
LET'S GET STARTED



Browse for health & dental plans
Shop first, sign up later.



Register with access code
Use your access code to register for a new account.



Log in to existing account
If you already have an account, log in here.

Login **Help & Support** ▼

Call 1-844-844-8040, TTY 711

Contact Us

Find Local Assistance

Frequently Asked Questions

Finding a Broker

Find Local Assistance at No Cost to You



Agents and brokers are licensed by Pennsylvania's Department of Insurance and have completed additional training to become certified with Pennie. Only an agent or broker can make specific recommendations about which plan you should buy. Note that some agents and brokers may only be able to sell plans from specific health insurance companies.

[FIND A PENNSYLVANIA CERTIFIED AGENT OR BROKER NEAR YOU](#)



Pennie Assistors belong to Enrollment Entities, which include hospitals and not-for-profit organizations from around the state that have been trained by Pennie to help you understand what options are available to you and your family. They cannot make specific recommendations about which plan you should buy.

[FIND A PENNSYLVANIA ASSISTER NEAR YOU](#)

Searching by Location or Name

Search for a Certified Agent or Broker

Search by location

Zip code *

Distance

5



miles

Languages

Select an Option

Search

OR

Search by Name

First Name

Last Name

Agency Name

Search

Filter by Distance, Expertise, & Language

40 Agents found 17011 Search Again				
Name	Contact Info	Distance	Product Expertise	Languages
Masuk Khan	123456789 1000 Market Street Camp Hill, PA 17011 917-328-6976 mashuk.khan2020@yopmail.com	0.0m	Health, Dental, Vision	Bengali, English, Hindi
sample agent	SampleAgent 101 Main St Harrisburg, PA 17101 516-996-6978 sampleagent@yopmail.com	2.6m	Health, Dental, Vision, Life, Medicare, Workers Compensation, Property/Casualty	
SumathiABC Test	agenttestinguat1 100 State Stt Harrisburg, PA 17101 917-328-6976 abc.abc@yopmail.com	2.6m	Health, Vision, Life, Medicare	English
Jackson Smith	Jackson Agency LLC 320 Market St Harrisburg, PA 17101 612-840-1716	2.6m	Health, Dental	Abnaki

View Broker's Profile

Agent Selection

Selecting an agent as your representative allows them to access your account, see your information, and make changes on your behalf.

[Back](#)[Search Again](#)

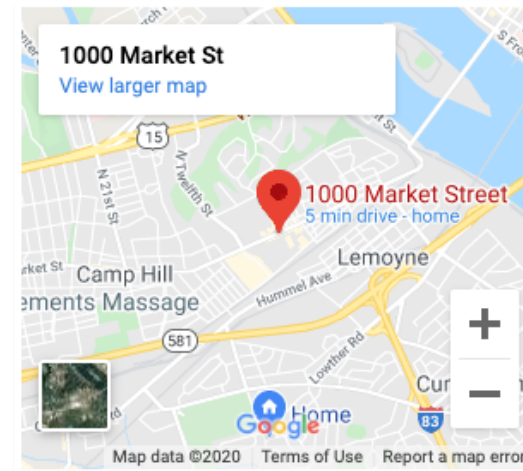
Masuk Khan

1000 Market Street, Camp Hill, PA 17011

📞 917-328-6976

mashuk.khan2020@yopmail.com

Product Expertise	Health, Dental, Vision
Languages Spoken	Bengali, English, Hindi
State License Number	123456789
Clients Served	Individuals / Families



[+] What should I know before I designate an Agent?

A large, dark blue, curved graphic element, resembling a thick arc or a partial circle, is positioned in the upper left quadrant of the slide.

The Uninsured

Let's do the math

Who's protected in Pennsylvania?

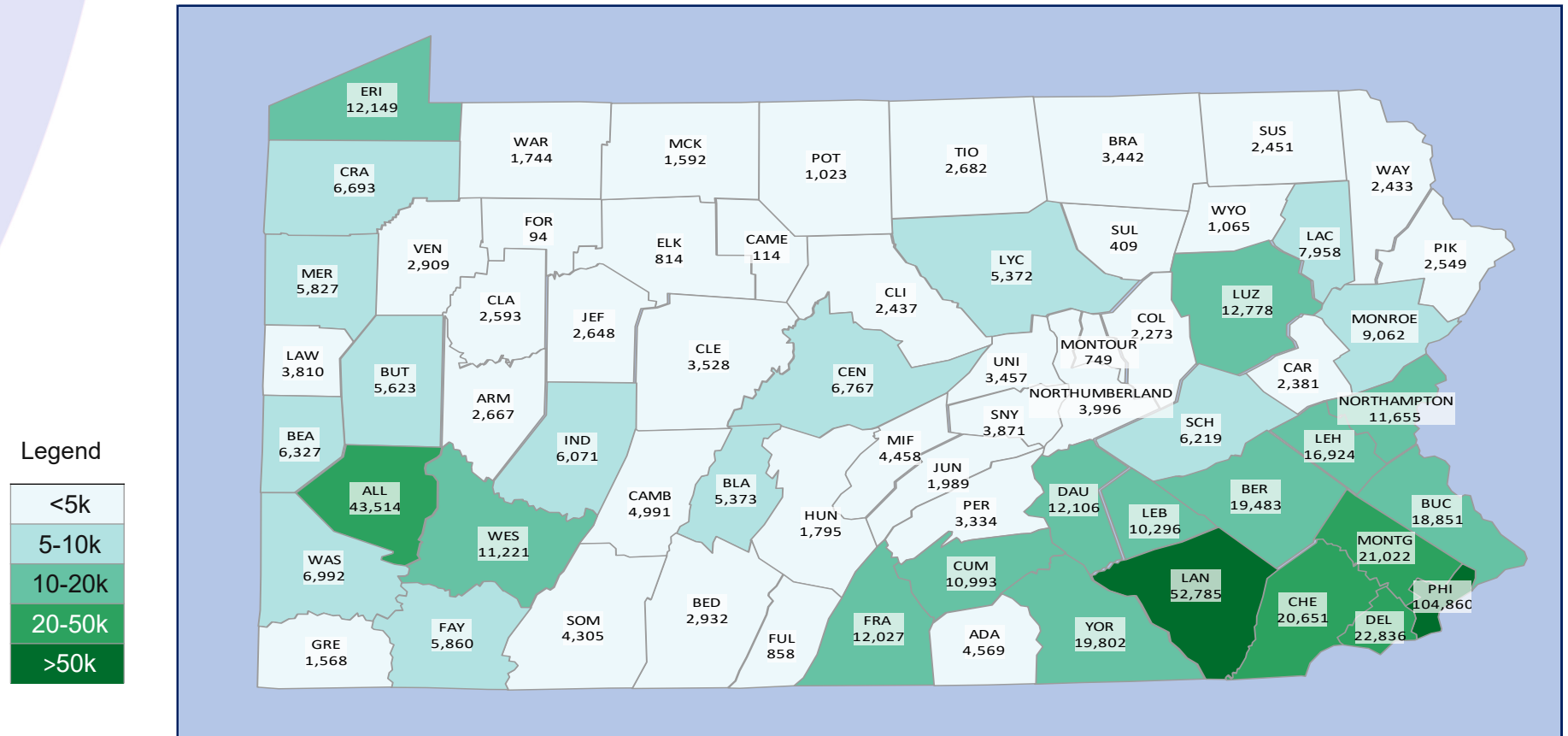
12,500,000 *Approximate residents*

% 607,000 *Uninsured residents*

5% or 1 in 20 Pennsylvanians are unprotected from injury, disease, hospitalization, and health-related risks.

* Source: SHADAC analysis of the United States Census Bureau's American Community Survey (ACS).

Where do the uninsured live?



Notes: Uninsured has been adjusted to *exclude* uninsured undocumented immigrants (likely ineligible for ACA coverage) and uninsured individuals who indicate Pennsylvania German ancestry. The county breakdown is being reviewed and may underestimate the number of residents with PA German ancestry in some counties and is subject to change. Civilian noninstitutionalized population.

Source: SHADAC analysis of the United States Census Bureau's American Community Survey (ACS).

How Pennie Helps

Customer Service Reps

- Run the call center and are available to help answer questions and point customers in the right direction

Pennie-certified Brokers

- Professionally trained to work with our customers one-on-one to help them narrow down their options and recommend the best plan for them

Pennie-certified Assisters

- Available to walk customers through the shopping and enrollment process, assist in-person or virtually, and able to help in multiple languages
- Pennie works with 83 partner CDO/CAC organizations, as well as 30 independent CDO/CAC organizations who are applying for PA Assister status for the 2021 OEP

How you can help the launch of Pennie:

Refer

- Recommend pennie.com
- Direct individuals and groups to us for help

Share

- Stay informed and share our social media content
Facebook: @PenniePA Twitter: @PennieOfficial
- Visit agency.pennie.com/oetoolkit to access our Open Enrollment Toolkit (Newsletter, social, talking points, & branding content)

Connect

- Join our Outreach and Education Workgroup at agency.pennie.com/agency-partners
- Send us your feedback, thoughts, and ideas

pennie

ADDRESS

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

PHONE

+1 844-844-8040

WEB

pennie.com

Questions?



Upcoming Events

Benchmarking: Navigating Your New 'New Normal'
November 17

PBGH Annual Meeting
December 8