



Pennie Community Workgroup





All attendees' lines are muted



All questions can be typed using the Q&A function. Pennie Reps will answer them one-on-one, publish, or audibly address.

Today's Agenda



- Reminder: 2024 Assister & Broker Recertification Training Due!
- Customer Communication Preferences
- 2024 Open Enrollment Renewals
- Enrolling due to Life Events during Open Enrollment
- Customer Communications / Target Audiences
- Open Enrollment Marketing Campaigns & Toolkit
- Message from the Executive Director Devon Trolley
- Questions & Feedback





REMINDER: 2024 Assister & Broker Recertification Training Due!

2024 Assister & Broker Recertification Due!

REMINDER: Complete your 2024 Assister/Broker Certification Now!

Pennie-Certified Assisters & Brokers <u>must</u> complete annual training to continue certification into 2024.



IMPORTANT: Current Assisters/Brokers who do not complete their Recertification Training by deadline will be:

- de-certified effective 12/31/2023, and
- all customers will be de-designated.

Customers cannot be restored after decertification.

2024 Assister Training: Go to "Get Certified:" https://agency.pennie.com/assisters/

- New Assisters who recently took their 20<u>23</u> new Assister Training <u>must take the refresher training</u> for OEP/PY 20<u>24</u> to remain Pennie-Certified for 2024.
- Need password reset assistance for your Pennie Assister Training Account? pennie.training@cognosante.com
- Allow up to 2 weeks for the Assister certification status to be updated

2024 Broker Training: https://agency.pennie.com/brokercertification

- After completing 2024 Broker Recertification courses, your Pennie broker certification end date will update to 12/31/2024 confirming your recertification has been completed. Allow **5-7 business days** for your account to be updated
- For help with your TrainPA account, contact Pennie's Broker Support Team at (844) 844-4440





Communication Preferences

Pennie Communications Preferences

- Notices Important messages from Pennie about your eligibility or enrollment
 - Postal Mail (default)
 - Paperless
- Alerts Notification that important notice available in your Secure Inbox
 - Email
 - SMS / Text

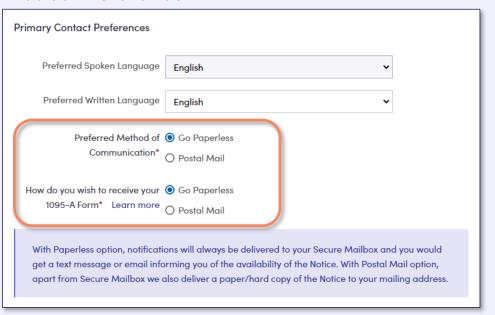


Communication Preference	Notice		Alert that Notice Available		Notes	
	US Mail?	In Secure Inbox?	Email?	SMS / Text?	Notes	
Postal Mail	✓	✓	✓ (optional)	✓ (optional)	Alerts recommended, not required	
Paperless	X	✓	✓ (optional)	✓ (optional)	Email or SMS required (can choose both)	

Application

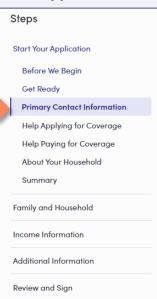


Notice Preference

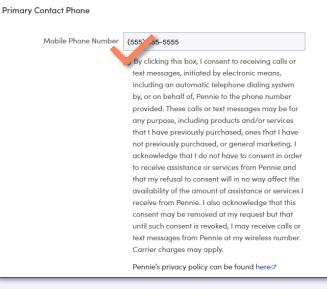




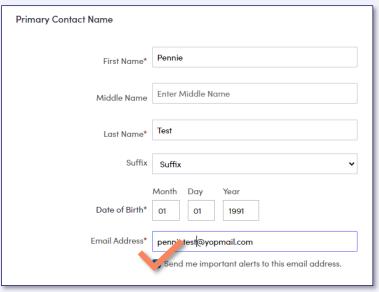
Application



SMS / Text Alerts

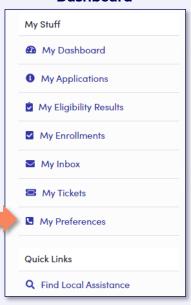


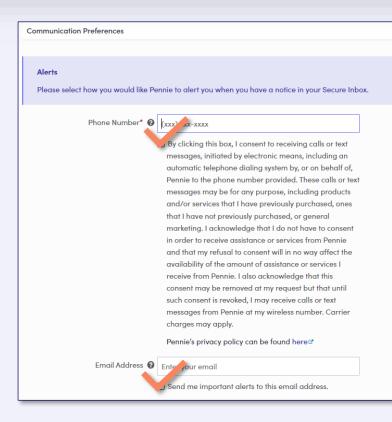
Email Alerts





Dashboard





SMS / Text Alerts

Email Alerts

Pennie Text Messages

The <u>Department of Human Services</u> has been texting individuals regarding renewals prior to being transferred to Pennie. Recently, Pennie has added text messages as a communication channel during the Medicaid Unwinding.

Texting completes the loop on our communication. It is modern and evolving. The Pennie Contact Center has higher volume and hits to our website. So far, we have sent over 100,000+ text messages. If an individual enrolls, they are removed from the list and do not receive any more messages.

1. Around the 10-day SEP mark

Lost Medicaid? Find affordable health plans through Pennie, PA's health insurance marketplace. Go to pennie.com/MA or call 844-844-8040. Reply STOP to opt-out.

2. Around the 40-day SEP mark

ACT NOW: Avoid a gap in health coverage! Time is running out to enroll through Pennie. Visit pennie.com/MA today or call 844-844-8040. Reply STOP to opt-out.

3. Around the 70-day SEP mark

Need health coverage? Pennie has affordable plans. Your deadline to enroll is coming. Visit us at pennie.com/MA or call 844-844-8040. Reply STOP to opt-out.

4. Around the 100-day SEP mark:

Last chance for affordable health coverage! Your time to enroll in Pennie is ending. Visit pennie.com/MA today or call 844-844-8040. Reply STOP to opt-out.







2024 Renewal Process

Eligible for Renewal?

Eligibility Determination Renewal Enrollment

Customer Notices

Open Enrollment Begins Nov 1st

Prior to Open Enrollment on 11/1, Pennie processes renewals for upcoming plan year.

Who is eligible for renewals?

Current Pennie enrollees, active coverage in October 2023.

What about customers who enroll after October renewals?

- Actively shop for a 2024 health plan during Open Enrollment
- May be eligible for catch-up autorenewals in early December or late January



When helping a customer enroll in 2023 coverage during Open Enrollment, enroll them in 2024 coverage at the same time to ensure continuous coverage.



2024 Renewal Process - Eligibility

Eligible for Renewal?

Eligibility Determination Renewal Enrollment

Customer Notices Open Enrollment Begins Nov 1st

How is eligibility determined for renewals?

• 2024 renewal application created, based on the current 2023 application

Will customer have to re-verify information on their application (i.e. DMIs)?

- Potentially yes. We check trusted data sources to verify application (see notice or dashboard for DMI details)
- New for 2024 Improvements to reduce income DMIs:
 - No Income DMI if no data available from IRS, or if recently provided documents to verify income of same amount

Could renewal eligibility be potentially-eligible for Medicaid/CHIP?

- Renewal eligibility for current Pennie enrollees will always be for marketplace coverage (see note below)
 - Some customers who MAY be potentially-eligible for Medicaid/CHIP will be sent to DHS in early November for a full determination of their eligibility for Medicaid/CHIP. If eligible for Medicaid/CHIP, Pennie coverage, along with any financial help they are currently receiving, would be terminated prospectively.

Could current APTC customer be renewed without APTC?

- Potentially yes. If did not provide consent to check trusted data sources at renewal, renewed without APTC
 - Renewal consent expires if not re-authorized (max up to 5 years)



2024 Renewal Process - Eligibility

Eligible for Renewal?

Eligibility Determination Renewal Enrollment Customer Notices Open Enrollment Begins Nov 1st

2024 Pennie Eligibility based on 2023 Federal Poverty Levels (FPL)

- Since 2023 income is copied to 2024 renewal application, same income = lower FPL for renewal eligibility
 - Example \$35,000 (HH size 1):
 - 2023 eligibility: 257% FPL (APTC but no CSR) -> 2024 eligibility: 240% FPL (APTC with CSR 4)

Common Eligibility Thresholds – Annual Income

2024 PY	Eligibility		FPL Table			
	(FPL)	HH 1	HH 2	HH 3	HH 4	Used
Medicaid	138%	\$ 20,120	\$ 27,214	\$ 34,307	\$ 41,400	2023
CSR 6	150%	\$ 21,870	\$ 29,580	\$ 37,290	\$ 45,000	2023
CSR 5	200%	\$ 29,160	\$ 39,440	\$ 49,720	\$ 60,000	2023
CHIP (no cost)	213%	\$ 31,055	\$ 42,004	\$ 52,952	\$ 63,900	2023
CSR 4	250%	\$ 36,450	\$ 49,300	\$ 62,150	\$ 75,000	2023
CHIP (low cost)	314%	\$ 45,781	\$ 61,921	\$ 78,060	\$ 94,200	2023

2023 FPL Table: \$14,580 (100%, HH 1), \$5,140 per additional HH member



Medicaid/CHIP eligibility is based on current monthly income, not annual income.



2024 Renewal Process - Enrollment

Eligible for Renewal?

Eligibility Determination Renewal Enrollment Customer Notices Open Enrollment Begins Nov 1st

How are autorenewals generated?

- Current enrollees re-enrolled in the same (or comparable) plan for 2024, if eligible
 - (new) Some customers may be autorenewed from Bronze to Silver CSR plan (more info coming up)

How will premiums and APTC change for 2024?

- Premiums and APTC change each year, varies by county.
- APTC changes are based on changes to second lowest cost silver plan in your county, and your 2024 FPL.
 - Even if income same for 2023 and 2024, your FPL % will be different.

Will APTC be automatically applied to renewal enrollment?

- 100% of eligible APTC is automatically applied to renewal enrollment, if eligible
 - Exception: If currently using \$0 APTC, \$0 APTC applied to renewal enrollment (can choose to increase APTC)

Why would a current enrollee NOT have a renewal enrollment?

- Almost all current Pennie enrollees will be automatically renewed for 2024.
- Common reasons for not having a renewal enrollment:
 - Enrolled after the beginning of October (when Pennie renewal processes began)
 - Child turned age 26 in 2023, aged off parent's plan for 2024 (will need to enroll in own policy)



2024 Renewal Process - Enrollment

Eligible for Renewal?

Eligibility Determination

Renewal **Enrollment** Customer **Notices**

Open Enrollment Begins Nov 1st

Who will be renewed from Bronze into a Silver plan?

- (new for 2024) If customer currently in Bronze plan, MAY be autorenewed into Silver plan IF:
 - Eligible for Silver cost-sharing reductions (CSR), and
 - Same or lower cost (net premium) to enroll in 2024 Silver CSR plan versus 2024 Bronze plan
- Silver plan will have same product type (e.g. PPO, HMO) and provider network as Bronze plan

Why are some customers being renewed from Bronze into Silver CSR plans?

- Maximize customer's financial savings by enrolling CSR plans when there is no additional cost to the customer
- Cost-sharing reductions (CSR) plans allow customers to get richer benefits for the same premiums

Will other customers be automatically enrolled in Silver CSR plans?

- If already enrolled in a Silver plan, then automatically enrolled into Silver CSR plan when they become eligible
- For customers NOT enrolled in a Silver plan, no automatic benefit from CSR eligibility (until they change plans)



SILVER PPO CSR SILVER EPO CSR



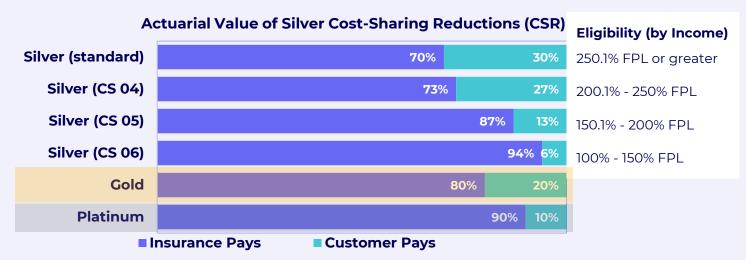
2024 Renewal Process - Enrollment

Eligible for Renewal?

Eligibility Determination Renewal Enrollment Customer Notices Open Enrollment Begins Nov 1st

What are Silver cost-sharing reductions (CSR) plans?

- For Silver plans, customers pay ~30% of cost for health care services (via deductibles, copays, coinsurance)
- CSRs increase the actuarial value of the plan by decreasing customer's cost-sharing
- For Silver CSR plans, customer pays Silver-level premiums for up to Gold/Platinum-level benefits





2024 Renewal Process - Notices

Eligible for Renewal?

Eligibility Determination Renewal Enrollment

Customer Notices Open Enrollment Begins Nov 1st

What notices will customer receive about their 2024 renewal?

- From Pennie:
 - Renewal notice who was (or was not) autorenewed, the 2024 plan, and 2024 net premium
 - Eligibility notice 2024 eligibility for each household member, amount of APTC, and any data matching issues
 - When? Available in secure inbox before 11/1
 - Mailed? Sent via postal mail based on communication preference
- From Insurer:
 - Renewal notice 2024 renewal plan, net premium**, and details about changes to benefits
 - When? Available on or around 11/1
- Additional communications throughout Open Enrollment



Remember to review communication preferences with customers!



2024 Renewal Process - Notices

Eligible for Renewal?

Eligibility Determination Renewal Enrollment

Customer Notices Open Enrollment Begins Nov 1st

When is 2024 Open Enrollment?

- November 1, 2023 January 19, 2024
- Because 1/15/2024 is a holiday, Pennie is extending OE through Fri 1/19/2024 for this year only

What are the enrollment deadlines?

- By Dec 15th, for coverage starting January 1st
- By Jan 19th, for coverage starting February 1st

When will catch-up autorenewals be run?

- Catch-up autorenewals are for new 2023 enrollees who were not enrolled during October renewals
- For 2024 OE, two catch-up autorenewal runs: Early December 2023, & late January 2024
- Don't wait for catch-up autorenewals shop for 2024 coverage when enrolling in 2023 coverage!
- More info on catch-up autorenewals in next month's community workgroup

Do changes to 2023 applications automatically apply to 2024?

No, if you want a change to apply to 2023 & 2024, you must make the update on BOTH plan years!



2024 Plan Year Updates

Updated Affordability Threshold for Employer-Sponsored Insurance

- Individuals may be eligible for financial assistance if their employer's health coverage is not affordable.
- For 2024, the affordability threshold is 8.39% (down from 9.12% for 2023).
- For more information on the affordability threshold of employer-sponsored coverage, see <u>December 2022</u> <u>Pennie Community Workgroup</u> for a detailed walkthrough with examples.

Medicaid/CHIP Denials >90 Days in Past

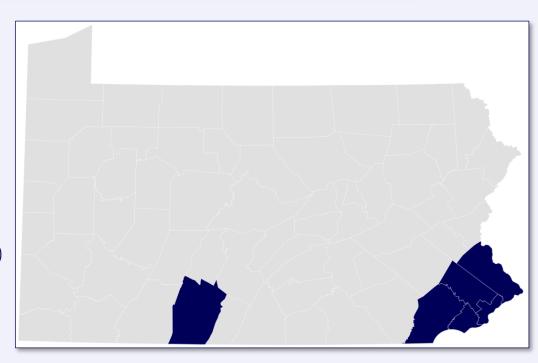
- When an application meets the criteria for potentially-eligible for Medicaid/CHIP, Pennie must send the application to DHS for a Medicaid/CHIP determination before determining eligibility for APTC/CSR.
- However, if the customer was <u>denied</u> Medicaid/CHIP eligibility in <u>past 90 days</u>, we can skip sending the application to DHS and immediately determine eligibility for APTC/CSR.
- If the previous Medicaid/CHIP denial is MORE than 90 days in the past, and their application meets the criteria for potentially-eligible for Medicaid/CHIP, Pennie must send the application to DHS for a new Medicaid/CHIP determination. If denied, then Pennie will determine eligibility for APTC/CSR.



2024 Plan Year Updates

For 2024, several counties will have access to health plans from new insurers through Pennie:

- Geisinger:
 - Bedford County
- Highmark:
 - Bucks County
 - Chester County
 - Delaware County
 - Montgomery County
 - Philadelphia County
- Jefferson Health Plan (new Pennie insurer)
 - Bucks County
 - Montgomery County
 - Philadelphia County
- Solstice New dental insurer offered in a number of PA counties



2024 Open Enrollment – Assisters & Brokers

During OE, Assisters and Brokers should reach out to your Pennie customers:

- Check in to see if what has changed could impact eligibility or health needs
- Review changes in cost for coverage, explain why premiums and APTC change each year
- Assess whether they want to shop for another plan or stay enrolled in their renewal plan
 - Change in health care needs or providers?
 - Enroll in Silver CSR plan (if eligible & enrolled in Bronze)?
- Update their application to ensure correct eligibility
 - Income changes?
 - Access to other coverage (e.g. job-based, Medicare)?

- Look at new plans/insurers available for 2024?
- Add dental coverage?
- Contact information?
- Communication preferences?



If customers do not need 2024 coverage through Pennie, cancel autorenewal plan by Dec 31st

Community Outreach to Uninsured, Historically Marginalized & Underserved Populations

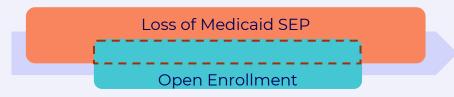
- Many Pennsylvanians losing Medicaid coverage due to Unwinding, continuing into 2024
- For more information working with historically marginalized & underserved populations in PA, see Diversity Equity & Inclusion module from Assister/Broker Certification Training





Loss of Medicaid/CHIP SEP

- Customers can experience qualifying life events (QLE) at anytime during the year
- QLEs allow a customer to enroll through a Special Enrollment Period (SEP)
- When the SEP overlaps with Open Enrollment, customers may be confused about how to enroll to get their desired coverage start date
- Medicaid Unwinding adds additional potential for confusion due to the:
 - long 120-day shopping period, and
 - option to enroll retroactive during the first 60-days of the SEP



- Because of the unique nature of Medicaid Unwinding, we're going to review how to enroll through an SEP during OE with a focus on Loss of Medicaid/CHIP SEPs to illustrate the process and considerations
 - Other SEPs with retroactive coverage start dates: Birth, Adoption
 - Other SEPs with long 120-day shopping period: Loss of MEC (event date before 3/31/2024)



During OE, customers can enroll using EITHER:

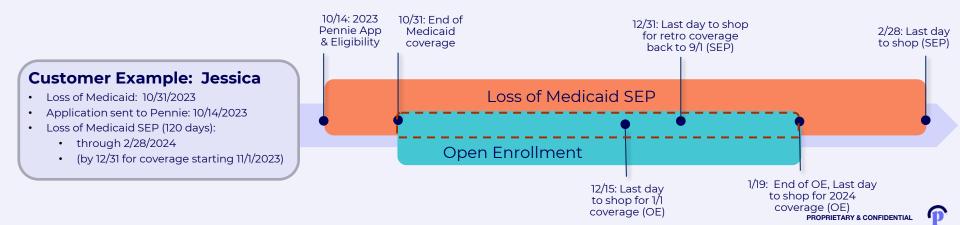
- Open Enrollment rules (shop by 12/15 for coverage 1/1; shop by 1/19 for coverage 2/1)
- Special Enrollment rules (effective dates vary based on event)
- When reporting a life event, think of what coverage start date you want to shop for
- For 2023 coverage start date, update 2023 application, report life event, and shop for plan.
- For 2024 coverage start date, update the 2024 application.
 - If shopping on 12/15 or earlier, you can shop for coverage starting 1/1/2024 without reporting life event.
 - If shopping 12/16 or later, you will be able to report a life event for coverage starting 1/1/2024 (or shop for 2/1/2024 coverage start date without reporting life event).
- IMPORTANT: Enrollment changes to 2023 coverage are not automatically made to 2024 coverage. If you want the same change to apply to 2024 coverage, you'll need to update the 2024 application and enrollment accordingly.
 - Example: On 11/3/2023, you report a marriage on 2023 application to add spouse effective 12/1/2023. To enroll spouse in 2024 coverage, add spouse to 2024 app and enrollment.



Due to Medicaid Unwinding, many enrolling due to Loss of Medicaid/CHIP SEP during OE

- Loss of Medicaid/CHIP SEP = 120 days
- Enroll in first 60 days to have coverage retro to Medicaid end date (no gap in coverage)

When helping a customer losing Medicaid, be sure to explore <u>BOTH OE & SEP</u> shopping options



Scenario 1: Plan shopping 11/20/2023

To maximize coverage for the customer:

- 1. Enroll in 2023 coverage via SEP (effective 11/1/2023)
- 2. Submit 2024 application (copied from 2023 application)
- 3. Enroll in 2024 coverage via OE (effective 1/1/2024)

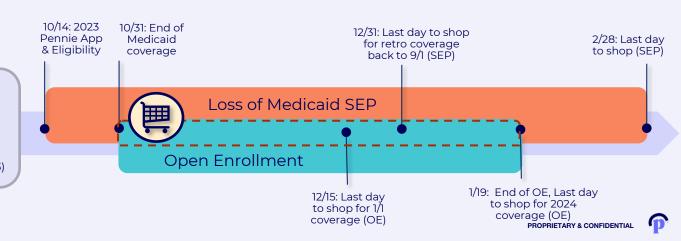
<u>Coverage Outcome – No Gaps:</u>

Through 10/31/2023: Medicaid

11/1 – 12/31/2023: Pennie

1/1 – 12/31/2024: Pennie

- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
 - through 2/28/2024
 - (by 12/31 for coverage starting 11/1/2023)



Scenario 2: Plan shopping 12/20/2023

To maximize coverage for the customer:

- 1. Enroll in 2023 coverage via SEP (effective 11/1/2023)
- 2. Submit 2024 application (copied from 2023 application)
- 3. Enroll in 2024 coverage via SEP (effective 1/1/2024)

(if enroll 2024 via OE, coverage effective 2/1/2024 = gap in coverage)

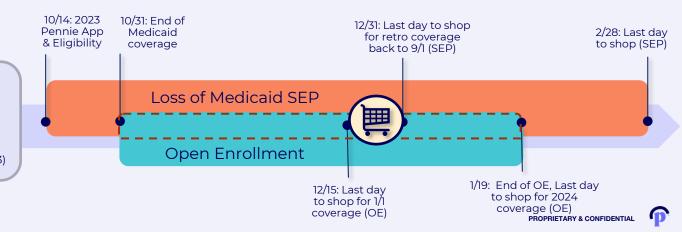
<u>Coverage Outcome – No Gaps:</u>

Through 10/31/2023: Medicaid

11/1 – 12/31/2023: Pennie

1/1 – 12/31/2024: Pennie

- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
 - through 2/28/2024
 - (by 12/31 for coverage starting 11/1/2023)



Scenario 3: Plan shopping 1/10/2023

To maximize coverage for the customer:

- 1. Submit 2024 application (copied from 2023 application)
- 2. Enroll in 2024 coverage via OE/SEP (effective 2/1/2024)

 (no option to enroll 2023 because 12/31/2023 was last day for retro coverage via SEP)

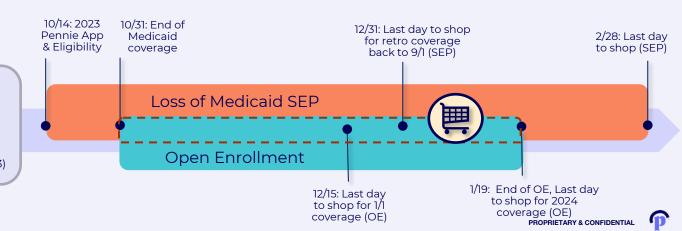
Coverage Outcome:

Through 10/31/2023: Medicaid

11/1 – 1/31/2024: **No Coverage**

2/1 – 12/31/2024: Pennie

- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
 - through 2/28/2024
 - (by 12/31 for coverage starting 11/1/2023)



Scenario 4: Plan shopping 2/10/2023

To maximize coverage for the customer:

- 1. Submit 2024 application (copied from 2023 application)
- 2. Enroll in 2024 coverage via SEP (effective 3/1/2024)

(no option to enroll 2023 because 12/31/2023 was last day for retro coverage via SEP)

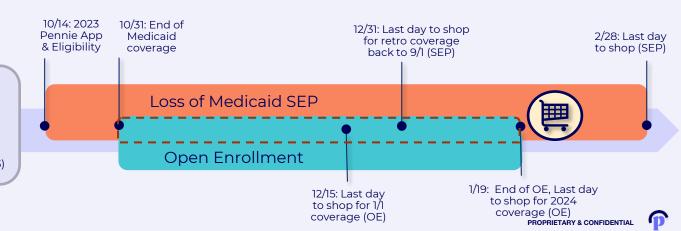
Coverage Outcome:

Through 10/31/2023: Medicaid

11/1 – 2/28/2024: **No Coverage**

3/1 – 12/31/2024: Pennie

- Loss of Medicaid: 10/31/2023
- Application sent to Pennie: 10/14/2023
- Loss of Medicaid SEP (120 days):
 - through 2/28/2024
 - (by 12/31 for coverage starting 11/1/2023)



Important Reminders During Open Enrollment

- Does customer have a qualifying life event?
 - If yes, what's the earliest coverage start date.
- Does the SEP result in earlier coverage start date than Open Enrollment?
 - If yes, shop by reporting the life event first.
 - If no, shop for 2024 coverage as any other OE enrollment
- Changes to 2023 coverage are NOT automatically applied to 2024 report change in both plan years



More details on reporting life events during Open Enrollment in November's Community Workgroup!





Customer Comms/Target Audiences

• Tactics: emails, outbound calls, text messages

Stakeholders

OEP toolkit/notice awareness (mid-October)

- OEP customer comms webpage for stakeholder awareness (audience, message, cadence and communication format)
- Reminder of deadlines

Current Customers

- Pre-OE: Notices forthcoming
- Renewal Notice 1/3 sheet Insert
- OE has arrived
- Action needed from customer
- Autorenewals/catch-up runs
- Bronze buy-up

Potential Customers

- Submitted & open apps
- CRM contacts high level OEP messaging
- Daily deadline reminders





Marcomm Tactics

Owned Media

- Customer Comms: emails, outbound calls, text
- Stakeholder Toolkit: collateral, social content, digital ads, talking points
- Website updates
- Social media campaign
- PenniE-Newsletter

Earned Media

- Press Conference & Releases beginning of OEP and around deadlines
- Media interviews leading up to deadlines



Paid Media & Creative Campaign

- Heavy focus on southeast Pennsylvania
- Large/Medium Metros
- Statewide coverage

Paid Tactics

- Paid search/social media including social influencers
- TV/Radio
- Transit
- Pharmacy/Laundromats/Grocery Store
- Steelers/Eagles Radio
- Print ads in various community publications
- Event Sponsorships

Creative

Focus

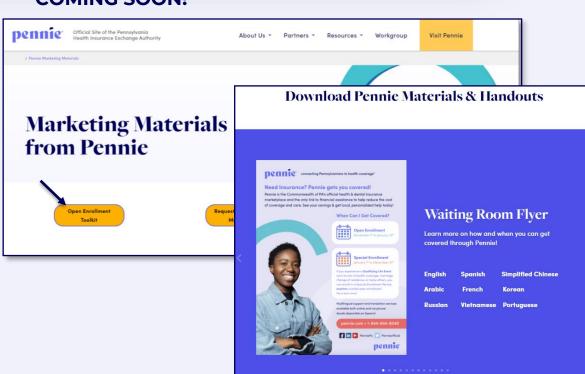
- Explain the value & feeling that comes with health coverage
- Pennie is a trusted source
- Lowest costs on high quality coverage



Pennie Toolkit

COMING SOON!

- Updated Collateral for 2024/Specific targeted collateral
- Spanish Translation for all collateral
- Social Content, Graphics, Animations
- Stakeholder talking points and sample newsletter language



Message from the Executive Director – Devon Trolley





We Want to Hear From You



Call Customer Service

+1 (844) 844-4440

Monday – Friday 8:00 AM to 6:00 PM



- 1. Login
- 2. Go to My Tickets
- 3. Submit New Ticket



Questions & Feedback – Always Welcome

