

## June Community Workgroup Q&A

### Outreach Campaigns & Marketing Materials

- **When will the Spanish flyers be available?**
  - All collateral is currently available in Spanish except for the Waiting Room and Small Business flyers, which will be uploaded by Wednesday, the 23<sup>rd</sup>.
  - [Pennie English/Spanish glossary](#)
- **Is this testimonials link for Agents/Assisters/Brokers, or can it be used by Customer/Consumers?**
  - The testimonial link is for stakeholders to share stories about customers with which they work. These can be completely free from PII and more anecdotal in nature.

### Updating Income

- **When modifying income mid-year, I find that premiums are re-rated if the member has experienced a birthday prior to the change, and MOOP is reset when income is below 250% of the FPL. Is that expected?**
  - When a customer makes a mid-year change to their income or other demographic information impacting their eligibility for APTC or CSR:
    - APTC amounts are automatically updated on the customer's enrollment effective the first of the following month; and
    - If the customer is enrolled in a silver plan, the CSR level is automatically updated on the customer's current silver plan enrollment effective the first of the following month. If the customer is not currently enrolled in a silver plan, the customer's current enrollment is not impacted by a change in CSR eligibility.
  - When a customer makes a plan change, premiums are recalculated based on the age of the enrollees as of the effective date of the new plan selection. Premiums are not re-calculated when a customer's enrollment is automatically changed between one CSR level to another, due to a change to the customer's CSR eligibility.
- **If a client changes income drastically mid-way through the year, will they be able to shop for a new plan if their cost-share becomes too high?**
  - In general, a change in income does not qualify for a special enrollment period (SEP) to enroll or make a plan change outside of OEP. In certain circumstances, if the change in income caused the customer to become newly eligible or ineligible for financial assistance (not just a change in the amount of financial assistance), then the customer may qualify for an SEP. For more information, please see Pennie's [SEP Quick Reference Guide](#)

## PHE Unwinding

- **Regarding the end of the PHE, will Pennie share a list of the people losing MA with brokers and assisters?**
  - While we are not able to provide assisters/brokers a list of customers losing Medicaid, our communications to these individuals includes information about how to access assistance through an assister/broker to help them navigate this transition from Medicaid to Pennie.
- **If a client was enrolled through Pennie and later is determined to be eligible for Medicaid, would the client be sent back to the broker for enrollment?**
  - Once a customer designates an assister/broker through Pennie, the assister/broker stays designated until the customer removes them. This means that even if a Pennie customer becomes eligible for Medicaid, the assister/broker remains designated through Pennie. If the customer later loses their Medicaid coverage and is returned back to Pennie, the assister/broker remains designated and able to assist the customer.
- **How soon after a client is deemed eligible for Medicaid will they lost their subsidy? Is this automatic?**
  - In general, a customer loses eligibility for APTC/CSR at the end of the month in which DHS determined they were eligible for Medicaid/CHIP. Depending upon how the customer applied for or was found eligible for Medicaid/CHIP, the customer's eligibility for APTC/CSR may not be automatically updated on Pennie. When working with a customer who becomes eligible for Medicaid/CHIP, it's a good practice to double check their Pennie account to make sure the customer's APTC/CSR eligibility and/or QHP enrollment are in the desired status after the Medicaid/CHIP eligibility determination.

## Finding/Designating a Broker or Assister

- **Can Pennie or DHS provide customers in a particular county information about where or how to find available Assisters/Agents/Brokers closest to them? Or could Pennie make outreach to SHIP & PA-MEDI agencies? We've connected as an Assister Organization (CHC) with our County Assistance Office and the Office on Aging, too.**
  - Members can search for assistance through their customer portal. While they don't pick a county, they can choose a radius from their zip code in which to search. More info here: <https://help.pennie.com/hc/en-us/articles/360055611674-How-do-customers-find-a-broker-producer-on-Pennie>
- **Where can I find instructions to have my client add me (the agent) to their account?**
  - A customer can find and designate an assister or broker to their Pennie account at any time either by selecting an assister/broker from their Pennie customer account or by calling Pennie Customer Service to request the assister/broker be designated to their account.
  - You can also use one of the guides from our assister/broker resources: [How to Designate an Assister](#) or [How to Designate a Broker](#)

## Miscellaneous

- **If a veteran applies with their spouse, is the veteran eligible if they are receiving VA benefits?**
  - If an individual has health coverage through VA, they will not be eligible for APTC/CSR through Pennie but could enroll in a full premium health plan, if otherwise QHP-eligible. Customers with VA coverage who do not report their VA coverage on their eligibility application will likely receive a non-ESI MEC DMI.
  - If an individual does not have coverage through VA but their family member (e.g. spouse) does have coverage through VA, the fact that the family member has non-ESI MEC does not make the individual ineligible for APTC/CSR. Eligibility for financial assistance is determined separately for each individual in the household.
  - For more information on coverage for veterans at Pennie.com: <https://help.pennie.com/hc/en-us/articles/360051085813-Coverage-options-for-military-veterans>
- **When a client gives birth to a newborn, can they change plans or only add the baby to current plan?**
  - The birth or adoption of a child is a qualifying life event that can open a special enrollment period (SEP). The child can be added to the current plan, or the customer can shop for a different health plan.
  - In general, if a current enrolled customer qualifies for an SEP due to adding a person to their household (e.g. birth, adoption, marriage), the customer will have a choice to either add the new person to their current plan or shop for a different health plan.