



Pennie FAQ

Q: Will there be a dedicated broker help line?

A: Yes, there are separate lines for brokers (1-844-844-4440) and consumers (1-844-844-8040).

Q: Will the training and testing to be certified through Pennie be the same as it was on healthcare.gov?

A: Pennie's training has been reduced by 40% to be more streamlined for Pennsylvania producers to be PA-specific and it includes training on Pennie's platform. The scoring has also changed. A Score of 80% must be attained. You may take the test as many times as necessary to pass. There are 50 questions, each worth 2 points.

Q: Will I be able to use my Health Sherpa accounts (enrollment) with PA plans?

A: No, there is no coordination with other quoting/enrollment portals.

Q: Will Pennie provide more detailed reporting on current membership by carrier/county on a more frequent basis than CMS does with the FFM?

A: These reports are available from the insurance carriers upon request.

Q: Do we still have to certify with FFM?

A: Brokers doing <65 business in Pennsylvania only do not need to certify on the FFM.

Q: Are more carriers moving into PA, especially in the SE Philadelphia area?

A: There are the same carriers as in 2020, with some expanding their current service area within a rating area.

Q: Will the carriers have a direct pathway to enrollments just like the FFM now?

A: There will be no direct enrollment or enhanced direct enrollment (DE/EDE).

Q: Once you register for Pennie do you get anything back stating that this has been done?

A: You will see a thank you screen pop-up will show.

Q: Will business be moved by NPN?

A: Yes.

Q: How do the advanced premium tax credits work with Pennie? The FFM is tax credits through the federal side. How are the tax credits paid through Pennie?

A: Advanced Premium Tax Credits and Cost-Sharing Reductions will work the same on Pennie as on the FFM.

Q: I was registered on FFM in 2018 but have not registered since. Am I considered new or existing for Pennie?

A: You are considered a NEW agent to Pennie for 2021.

Q: If I moved my upline mid-year, will the business go to the new upline?

A: No, the carriers will continue to pay your former upline until the cases are moved to another carrier.

Q: Will this replace the FFM in PA?

A: Yes.

Q: Will the new site allow you to term coverage on a future specific date?

A: An individual who wants to term their coverage through Pennie will be able to choose a termination date set to the last day of the month of the termination request, the end of the following month, or the end of the next month after that.

Q: Why is Pennsylvania leaving the Federal Marketplace?

A: This option saves on fees associated with doing business on the FFM. With Pennie, the savings are being redirected to a re-insurance program and anticipated lower premiums.

Q: Will people be able to switch plans from 1/1 to 2/1?

A: Yes. Although not recommended, consumers are able to enroll in plans and re-enroll to change plans during Open Enrollment.

Q: Who are the participating carriers?

A: You can find this and other resources at: <https://www.urlinsgroup.com/pennie>.

Q: Everyone who is a PA resident must go to Pennie?

A: Yes, everyone who is a PA resident that is applying for ACA Coverage with APTCs and CSRs.

Q: If you have an SEP qualifying event of 12/31/20, can you still get coverage for 1/1/21 if you enroll by 12/31 or does the 15th cut-off still apply?

A: The 15th cut-off applies.

Q: Is Pennie the same as FFM as far as no medical qualifications are needed for enrollment into a Pennie plan and pre-existing conditions will all be covered and cannot be held against you.

A: That's correct. ACA coverage has no pre-existing exclusions.

Q: Will carriers offer all Silver plans on the exchange, or just certain Silver plans?

A: Carriers can offer different plans off marketplace. If the plans are the same, the rates are the same on Pennie or off.

Q: Will everyone qualify for Pennie?

A: All Pennsylvania residents who are otherwise eligible, will be able to enroll in coverage through Pennie during the 2021 Open Enrollment Period, which goes from November 1, 2020 – January 15, 2021. Pennsylvania residents experiencing a qualifying life event may be able to enroll outside of Open Enrollment using a Special Enrollment Period.

Q: How will Pennie deal with how their reps are trained to handle questions or issues that invariably agents/brokers will have when enrolling a client. The FFM reps were notorious with providing inaccurate information/guidance.

A: Extensive training is taking place currently.

Q: When we pre-register for Pennie as an independent agent, can we enter our SSN when asked for our EIN?

A: Yes.

Q: Are there SHOP options in Pennie?

A: No.

Q: Where is this call center located?

A: The Pennie Customer Service team will be operating remotely.

Q: Can you explain what will happen with our current FFM clients moving to Pennie?

A: If you pre-registered, your current FFM clients will be moved to Pennie at the beginning of September 2020. They will be matched to your Pennie pre-registration and your NPN.

Q: How is Pennie funded?

A: Pennie will be funded by existing user fee funds. There are some federal funds due to Medicaid matching, but there is not other federal funding. In fact, one of the main reasons this was passed unanimously through the legislature is that it required zero commonwealth funds.

Q: Will Pennie follow the same regulations as the FFM? For example, will you be eligible for coverage (tax credit) if you have coverage available through another source (employer coverage, spouse coverage)?

A: Pennie will have the same guidelines. If you are offered affordable employer sponsored coverage, you are not eligible for APTCs or CSRs.

Q: How do we get on the broker work group?

A: Reach out to Charles “Chachi” Angelo at chaangelo@pa.gov.

Q: Will commissions paid out from the carriers stay at the current rate or better?

A: We have no direction at this point.

Q: Will income ranges for APTC be different?

A: The same FPL percentage thresholds will still apply.

Q: If I sell commercial and auto insurance at my agency will that interfere with me using Pennie?

A: Absolutely not. No conflict or interference.

Q: Will criteria for Navigators be more stringent than currently?

A: The training and testing are being worked on currently. Unlike some other states, PA requires all Navigators and Assisters register with the Pennsylvania Insurance Department.

Q: Will Pennie have direct access to information from CHIP and PA State Medicaid for verifications or will we still need to obtain that info from the customer?

A: If an individual or family applies for coverage through Pennie, and are assessed as potentially eligible for Medicaid or CHIP, their application will be transferred to PA DHS to check if they are able to enroll in coverage through those programs.

Q: If you don't qualify for APTC do you enroll directly with the carrier like on the FFM, or do you still need to enroll in a plan via Pennie?

A: If you do not qualify or need APTCs or CSRs, you can enroll outside of Pennie.

Q: How can I access the recordings you made with the PA Health Insurance Exchange Authority?

A: You can find this and other resources at: <https://www.urlinsgroup.com/pennie>.

Q: Will producers earn CE credits for training?

A: Not at this time. Possibly in future years.

Q: How will 11/1 & 12/1 SEP's done on FFM work to transfer the info to Pennie?

A: Enrollment changes on the FFM after data migration is completed will require customers to take action on Pennie to have the change reflected on their 2021 coverage.

Q: As part of an agency, does the principle need to register and certify even if not selling?

A: The agency and principal should license with the appropriate insurance carriers. For pre-registration, they should register themselves and their agency.

Q: When will we see the account set up emails?

A: The beginning of September 2020.

Q: Will there be a mobile app for Pennie?

A: No, but you are able to use your mobile browser.

Q: How long does it take for the test? Is there a score that needs to be met to pass a test?

A: The test is designed to be very similar to the FFM testing. A Score of 80% must be attained. You may take the test as many times as necessary to pass. There are 50 questions, each worth 2 points.

Q: Do clients have to have an email address?

A: Customers only need an email address if they want to login to their account themselves. A broker can create an application for customers not already on the exchange without the customer having to create an account.

Q: Can we do off-exchange enrollments on Pennie?

A: No. You can do unsubsidized enrollment on Pennie, however.

Q: WILL Pennie be responsible for 1095A forms?

A: Yes. To clarify, the FFM will be providing the 2020 Form 1095-As in early 2021. Pennie won't be providing Form 1095-As until January 2022.

Q: Can brokers provide multiple quotes (different plans and carriers) to prospects via email?

A: Pennie seeks to provide customers with an unbiased platform for comparing multiple insurance products in their market. Customers will be able to view these comparisons, and producers who enter the Customer View on Pennie will be able to directly share that comparative view with the customer.

Q: Is there a flyer or something that shows FMM will not be available in 2021 and Pennie will be the new carrier?

A: Yes, the information needed to market Pennie effectively will be available in the Open Enrollment Tool Kit coming soon.

Q: When Pennie needs additional verification for a tax credit, can the agent upload it from the Pennie site?

A: An agent can do anything in the customer's account on their behalf, including uploading documents to confirm a customer's eligibility for premium tax credits.

Q: Do I have a choice about being listed on the Pennie website?

A: Yes.

Q: Will a GA have access to their downline agents' client info?

A: Yes, only through the carrier relationships upon request.

Q: Is there a minimum agency size to set up an agency profile?

A: Pennie™ can set up an Agency as long as they have an Agency Manager to manager the account. Thus, no minimum.

Q: What if a client needs a SEP 12/1/2020 effective date? Would I do FFM or Pennie?

A: The customer needs to report it to both the FFM and Pennie.

Q: Are we allowed to initiate the outreach to a referral that would like our assistance or are we regulated like Medicare where they need to initiate the outreach to us?

A: Yes. There are no marketing restrictions as there are with Medicare.

Visit our website at www.urlinsgroup.com/pennie to learn more!