



Pennsylvania State Based Exchange Platform

Application and Enrollment Guide

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Commonwealth of Pennsylvania

Pennsylvania Health Insurance Exchange Authority d/b/a Pennie

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1. Overview

The Application and Enrollment Guide is intended to assist Customers, Pennie-certified Producers, and Pennie-certified Assistors with a detailed description of the functions available through the Customer Portal of the Pennsylvania State Based Exchange (SBE) Platform, Pennie.

The Customer Portal is a complete solution for Customers, Producers, and Assistors. It allows Producers and Assistors to access Customer accounts and perform actions on their behalf.

This Application and Enrollment Guide aims to outline the steps a Customer may perform or have performed on their behalf, such as: how to complete anonymous plan shopping, designate and de-designate enrollment assistors, submit an Open Enrollment Period application, enroll in and pay for a Qualified Health or Dental Plan, view a comprehensive view of current or past applications and enrollments, update customer communication preferences, and perform account maintenance transactions.

2. Anonymous Plan Shopping

The Anonymous Plan Shopping section explains the steps on how to perform Anonymous Plan Shopping on the Pennie Platform. This feature allows the Customer to see different plans offered through various insurance carriers in their zip codes and counties with potential eligible subsidies. They can see details like monthly premiums, deductibles, out-of-pocket costs, co-payments, and coinsurance amounts.

- Step-1: Go to Pennie - <https://pennie.com/>
- Step-2: Click on the 'Ready to Shop' button.
- Step-3: Enter the Customer zip code, select the county, enter household composition and other applicable information when prompted (e.g., "Add Spouse" details or "Add Dependent" details, or check the "Native American" checkbox if the member belongs to a federally recognized Native American or American Indian tribe), and then click on 'Browse Plans'.

PLEASE NOTE: Check the "Seeking Coverage" checkbox for at least one member of the family in order to check for savings and browse plans.

- Enter the approximate annual income for your tax household in the "Annual Tax Household Income" field and click on the 'Check for Savings' button, to determine whether the Customer is eligible for Advance Premium Tax Credit (APTC) plans or Cost-Sharing Reduction (CSR) plans or Medicaid services. Following that, click on the 'Next' button to continue from Step-4.

PLEASE NOTE: The results are only an estimate and not a guaranteed offer of plan price, APTC, or CSR. The Customer must to complete the full application to see exact results.

- Click on the 'Browse Plans' button to skip the 'Check for Savings' option.

- Step-4 (Optional): Select the average number of doctor visits per year and click on the 'Next' button.
- Step-5 (Optional): Select the average number of ongoing monthly prescriptions per year for an individual member of your household and click on the 'Next' button.
- Step-6 (Optional): To filter by formulary coverage, add up to five (5) prescription drugs (i.e., Lipitor or Atorvastatin) and click on the 'Next' button.
- Step-7 (Optional): To filter by optional benefit coverage select 'Dental,' then click on the 'View Plans' button.

PLEASE NOTE: Steps 4-7 provide additional criteria for filtering the plans that are displayed during anonymous window shopping. To skip these filters, click on the 'Skip to View Plans' button at any time. To clear these optional filters, click on 'Reset all my Responses' button.

- Step-8: If you want to re-enter all the healthcare needs information, then click on 'Reset all my Responses' button.
- Step-9: Based on the information provided, the screen displays all of the eligible health or dental plans available in the applicable service area. The user can sort and filter the health and dental plans using the 'Sort by' and 'Filter by' options on the sidebar.
- To modify healthcare needs from Steps 4-7, click on the 'Back to Preferences' button.
- Step-10: Click on the 'Compare' checkbox to compare different health or dental plans; click on the 'Details' button to check the health or dental plan details; and click on the 'Add' button to add the health or dental plan in the shopping cart. Finally, click on the 'Register' button to create a user account and finalize plan selection. Section 3 will explain exactly how to create a User Account.

3. Create a User Account

This Section explains the steps for creating a new customer account on the Pennie Platform. The user needs to be ready with their basic information and communication preferences before creating a user account.

- Step-1: Go to Pennie - <https://pennie.com/>
- Step-2: Click on the 'Ready to Shop' button.
- Step-3: Click on the 'Skip and Sign up' button.

pennie
connecting Pennsylvanians to health coverage

Log In Help & Support

Find Out How Much Insurance May Cost In 2020

In this section:

All labels marked * are required.

The cost of health and dental insurance depends on where you live, how many people are in your household, and income.

Where do you live?

Enter ZIP Code: *

Who is in your household and do they need coverage?

Members	Birthdate *	Tobacco Use	Native American	Seeking Coverage
YOU	mm/dd/yyyy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

+ Spouse + Dependent

Check to see if your household income qualifies you for lower costs.

Annual Tax Household Income: \$

Check for Savings

Enter the approximate annual income for your tax household. This will be used to determine eligibility for potential cost-saving programs. If you are not interested in these programs and want to view plans at full price, click BROWSE PLANS.

Skip and Sign up Browse Plans

- Step-4: Enter the basic information (e.g., “First Name” or “Social Security Number (SSN)”), set up a security question (this is required if you need to request a password reset), and create a password. Read the Privacy Policy and indicate that you agree to its terms by marking the checkbox. Finally, click the “Submit” button.
- Step-5: Enter the Customer’s preferred method of communication (e.g., “Mailing Address” or “Preferred Spoken Language” or “Preferred Written Language”). If the customer wishes to receive the 1095-A tax form electronically, then check the box next to “I would like to receive my 1095-A tax form electronically”. Following that, click on the ‘Continue’ button.

4. Designate and De-designate Enrollment Assister

The Designate and De-designate Enrollment Assister section explains the steps required to establish or terminate the relationship between Customers and Pennie-certified Producers or Pennie-certified Assisters.

PLEASE NOTE: Only a customer can initiate the designation process of a Producer or Assister from their customer portal or through the find local assistance tool available under the ‘Help & Support’ tab on the login page.

4.1 Designate a Pennie-certified Producer or Pennie-certified Assister

The Designate a Pennie-certified Producer or Pennie-certified Assister Section explains the steps on how to establish a relationship between the Customer and Enrollment Assisters on the Pennie Platform. The section contains steps for both Producers and Assisters separately.

□ Step - 1: Click  button on the 'Home page'.



- Step-2: Click on the 'Find Help Now' button.
- Step-3: Click on 'Find a Pennie-certified Producer or Assister Near You' (for Producers) or 'Find a Pennie-certified Assister Near You' (for Assisters).

Pennie-certified Producers

- Step-4: For Pennie-certified Producer, a customer can search by Location using a Zip code and refine the search by Distance and Languages. Customers can also search Producers by Name using a Producer's First Name, Last Name, or Company Name. Click on the 'Search' button.

Search for a Certified Agent or Broker

OR

Search by location

Zip code *

Distance

5

miles

Languages

Select an Option

Search

Search by Name

First Name

Last Name

Company Name

Search

- Step-5: Select the preferred Producer from the list.
- Step-6: Review the Producer information and click on the 'Continue' button. Click on the 'Back' button to see the filtered Producer list or click on 'Search Again' to start a new Producer search.
- Step-7: Checkmark the attestation checkboxes after reading the Producer designation attestations, provide applicant's e-signature and click on the 'Confirm' button.
- Step-8: A success message will appear for successfully designating a Producer.
- After a customer has taken these steps, a Producer will have the option to accept or decline the customer's designation through the Producer portal.

Pennie-certified Assisters

- Step-9: To Designate a Pennie-certified Assister, a customer can search for a Pennie-certified Assister by Location, by entering a Zip code, and refine the search by adding Distance or Language criteria. Customers can also search for an Assister by Organization Name. Click on the 'Search' button once the search criteria has been entered.

Search for in-person assistance **pennie**
connecting Pennsylvanians to health coverage

OR

Search By Location

Zip Code *

Distance

5

miles

Languages

Select an Option

Search

Search By Organization Name

Organization Name

Search

- Step-10: Select the preferred Entity Organization from the list.
- Step-11: Review the Entity Organization information and click on 'Show Assisters' link.
- Step-12: Select the preferred Assister from the list.
- Step-13: Review the Assister information and click on the 'Select Assister' button.
- Step-14: Checkmark the attestation checkboxes after reading the Assister designation attestations, provide applicant's e-signature and click on the 'Confirm' button.
- Step-15: A success message will appear for successfully designating an Assister.
- After a Customer has taken these steps, an Assister will have the option to accept or decline the Customer's designation through the Assister portal

4.2 De-designate a Pennie-certified Producer or Pennie-certified Assister

This section on how to De-designate a Pennie-certified Producer or Pennie-certified Assister explains the steps on how to terminate an existing relationship between Customers and enrollment Assisters on the Pennie Platform.

□

PLEASE NOTE: This action cannot be undone. In order to establish the relationship again, a Customer has to perform steps from Section 4.1 re-designating the Assister.

- Step-1: Click on the “Your Producer” (for Producer) or “Your Assister” (for Assister) tab on the Home page.



- Step-2: Click on the “De-designate Producer” (for Producer) or “De-designate Assister” (for Assister).
- Step-3: Click on the ‘Confirm’ button to de-designate the Producer or Assister, or click on the ‘Cancel’ button to cancel this process.

5. Submit Application

The Submit Application section explains important steps to complete the Open Enrollment Period (OEP) Application on the Pennie Platform. This section also covers the difference between a financial and non-financial application that helps Customers understand the available assistance to pay for their health and dental insurance coverage.

5.1 Financial Application vs. Non-financial Application

The Single Streamline Application (SSAP) allows Customers to apply for financial and nonfinancial applications on the Pennie Platform. The Financial application is for the Customer who wants financial assistance, and the Non-financial application is for the people who don't want assistance paying for their health and dental insurance coverage.

The “Help Paying for Coverage” section in the application is the gateway for the Customers to activate their Financial and Non-financial applications.

If the customer selects the option “No” when prompted, then they will have to pay full cost for Exchange health coverage, this is considered as a Non-financial application.

If the Customer selects the option “Yes,” then it is considered as a Financial application. The Customer will have to provide income information for qualification and eligibility purposes.



5.2 Steps to complete the Open Enrollment Period (OEP) Application

- Step-1: Go to Pennie - <https://pennie.com/>.
- Step-2: Click on the 'Customer Log In' button and enter login credentials.
- Step-3: Click on the 'Start New Application' button on the dashboard.
- Step-4: The following sections will explain you the steps that will guide you to complete your application successfully.

Verify your identity

Verify your Identity is the first step that the applicant must perform before submitting their Open Enrollment application on the Pennie Platform. The applicant must enter the primary household contact information (e.g., "First Name" or "Social Security Number (SSN)" or "Residential Address") and answer the identity questions. If the applicant is unable to verify their identity, then they must perform a manual verification process. In this process the applicant must upload a verification document (e.g., "Driver's License" or "Legal Birth Certificate"). The manual verification is approved by Pennie Customer Service Center (+1 (844) 844-8040).

PLEASE NOTE: Make sure to enter correct and complete information, as it will be used by Experian (an external identity verification provider) to confirm your identity and complete the identity verification process on behalf of Pennie as required by the Centers for Medicare and Medicaid Services (CMS).

Enter residential address, do not enter a business or P.O. address. You will not be able to submit your application for health and dental coverage until your identity is verified.

Notification of Remote Identity Proofing (RIDP) manual verification completion

Once a Pennie Customer Service Representatives approves the customer's manual verification request an email and secure inbox notification is triggered to the Customer account. The Customer email account will receive a new email from noreply@exchange.pa.gov with a link that says "log in to Pennie" (If the link does not work, copy and paste the provided link into a new web browser window). Following that, open the latest message from Pennie with the title "Your RIDP Manual Verification was successfully completed" in the secure inbox. The Customer can scroll down to view the acceptance message or click on the attached pdf file to download the acceptance message.

Complete your application

The application contains two main sections, Start Your Application and Family and



Household. The other sections will be displayed based on the customer information entered. To apply and enroll through the Pennie Platform, the Customer needs to have following information on hand for all household members that are applying for health and dental coverage:

1. Legal Names
2. Addresses
3. Birthdates
4. Social Security Numbers
5. Demographic Information
6. Citizenship or Immigration Status
7. Federal Income Tax return information for the following year.
8. American Indian/Alaska Native information
9. Medicaid/CHIP denial information
10. Pay stubs
11. W-2 forms
12. Income Information
13. Current health coverage enrollments details (CHIP or Medicaid or COBRA)
14. Reconciliation of Advanced Premium Tax Credit (APTC)
15. Employee Coverage details
16. States Employee Health Benefit details

6. Enroll and Pay for a Qualified Health or Dental Plan

This section explains steps to successfully enroll and pay for a Qualified Health Plan (QHP) and Qualified Dental Plan (QDP) on the Pennie Platform. This section explains steps on how to compare available plans, enroll only in a QHP, or enroll only in a QDP.

PLEASE NOTE: The Pennie Platform allows the Customers to enroll in both a QHP and QDP together or enroll individually in either a QHP or QDP.



6.1 Plan Comparison

- Step-1: Go to 'My Dashboard' and click the 'Shop for Plans' button.
- Step-2: If you qualify for the "Hardship Exemption" add the information and click 'Save and Continue'.
- Step-3: Click on "Shop Health Plans" or "Shop Dental Plans" tab, select the household members for whom you are shopping and click on 'Shop Health Plans' or 'Shop Dental Plans' button.
- Step-4: Perform Steps 4-7 from Section 2 Anonymous Plan Shopping.
- Step-5: Based on the information provided, the screen will display all of the qualified health or dental plans available in the applicable service area. Click on the 'Compare' checkbox to compare different health or dental plans. The user can compare a maximum of 3 health or dental plans at a time.
- Step-6: A small window appears with all the plans that the user wants to compare and click on the 'Compare Now' button.
- Step-7: A different tab will open with selected plans to be compared with their plan details.

6.2 Enroll and Pay for both Qualified Health Plan (QHP) and Qualified Dental Plan (QDP)

- Step-1: Go to 'My Dashboard' and click the 'Shop for Plans' button.
- Step-2: If you qualify for the "Hardship Exemption" add the information and click 'Save and Continue'.
- Step-3: Click on "Shop Health Plans" tab, select the household members whom you want to enroll and click on 'Shop Health Plans' button.
- Step-4: Perform Steps 4-7 from Section 2 Anonymous Plan Shopping.
- Step-5: Select the plan of your choice from the list and click on the 'Add' button.
- Step-6: A pop-up box will appear. Click on the 'Continue to Dental Plans' button.
- Step-7: Select the dental plan of your choice from the list and click on the 'Add' button.
- Step-8: A pop-up box will appear. Click 'Continue to Cart', verify your plan purchase, and click 'Sign Application'.



- Step-9: Click on the 'I AM READY TO ENROLL' button.
- Step-10: Read the Enrollment Terms and Conditions, check the Exchange Agreement attestation box, provide e-signature, and click 'Sign and Enroll'.
- Step-11: Click on the 'Pay for Dental Insurance' button to pay for your dental plan purchase.
- Step-12: Go to 'My Dashboard' or 'Home Page' and select 'My Applications' tab under "My Stuff" section.
- Step-13: Click on the 'Plan Summary' button.
- Step-14: Click on the 'Pay for Health Insurance' button to pay for your health plan purchase.

PLEASE NOTE: A customer can pay for both QHP and QDP purchases here, if they did not already pay for their Dental purchase.

6.3 Enroll and Pay for a Qualified Health Plan (QHP) Only

- Step-1: Perform Steps 1-5 from Section 6.2.
- Step-2: A pop-up box will appear. Click 'Continue to Cart', verify your plan purchase, and click 'Sign Application'.
- Step-3: Click on the 'I AM READY TO ENROLL' button.
- Step-4: Read the Enrollment Terms and Conditions, check the Exchange Agreement attestation box, provide e-signature, and click 'Sign and Enroll'.
- Step-5: Click on 'Go to Dashboard' button and select 'My Applications' tab under "My Stuff" section.
- Step-6: Click on the 'Plan Summary' button.
- Step-7: Click on the 'Pay for Health Insurance' button to pay for your health plan purchase.

6.4 Enroll and Pay for a Qualified Dental Plan (QDP) Only

- Step-1: Go to 'My Dashboard' and click the 'Shop for Plans' button.
- Step-2: If you qualify for the "Hardship Exemption" add the information and click 'Save and Continue'.
- Step-3: Click on "Shop Dental Plans" tab, select the household members whom you want to enroll and click on 'Shop Dental Plans'.

□


- Step-4: Select the plan of your choice from the list and click 'Add'.
- Step-5: A pop-up box will appear. Click 'Continue to Cart', verify your plan purchase, and click 'Sign Application'.
- Step-6: Click on the 'I AM READY TO ENROLL' button.
Step-7: Read the Enrollment Terms and Conditions, check the Exchange Agreement attestation box, provide e-signature, and click 'Sign and Enroll'.
- Step-8: Click the 'Pay for Dental Insurance' button to pay for your dental plan purchase.

6.5 Enroll and Pay for a Pediatric Dental Plan Only

- Step-1: Perform Steps 1-3 from Section 6.4.
- Step-2: Click on the 'Details' button.
- Step-3: Read the Plan Details (For more information about the plan, please click on the 'Download Plan Brochure' link and check for the 'Pediatric Benefits').
- Step-4: After reading the pediatric benefit details, perform Steps 4-8 from Section 6.4.

7. Customer Portal

7.1 Secure Inbox

The Secure Inbox icon  provides a centralized location for system-generated updates or messages associated with a Customer account, some of which may require additional action from the Customer. Checking the Secure Inbox often ensures that the Customer stays up to date with these notifications and tasks.

7.2 Help & Support

7.2.1 Find Local Assistance

For detailed information on how to Find Local Assistance please refer to Section 4.

7.2.2 Frequently Asked Questions

The Frequently Asked Questions section helps in searching for common questions and answers that are asked by the Pennie users on a specific topic.

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- Step-1: Click on 'Help & Support' on the top-right corner and click on 'Frequently Asked Questions'.
- Step-2: Search for questions in the Search box or select an option from the 'Commonly Asked Questions' and 'Categories' tabs.

7.2.3 Contact Us

The 'Contact Us' section provides Pennie contact information.

- Step-1: Click on 'Help & Support' on the top-right corner and click on 'Contact Us'.
- Step-2: A new page opens with Pennie contact information.

7.3 My Account

The 'My Account' menu provides access to account maintenance functions.

7.3.1 Account Settings

A customer can update a password, security question, or email address by going to 'My Account' and then 'Account Settings'.

7.3.1.1 Change Password

- Step-1: Click on 'My Account' on the top-right corner and click on 'Account Settings'.



□ Step - 2: Click on 'Change Your Password'.

- Step-2: Click on 'Change Your Password'.
- Step-3: Provide the current password, new password and confirm the new password, and click on 'Save'.

7.3.1.2 Change Security Question

- Step-1: Click on 'My Account' on the top-right corner and click on 'Account Settings'.



- Step-3: Provide current password and set-up a new security question and click on 'Save'.

7.3.1.3 Change Email Address

- Step-1: Click on 'My Account' on the top-right corner and click on 'Account Settings'.



- Step-3: Provide the current password, enter a new email address, confirm the new email address, and click on 'Send Confirmation Email'.
- Step-4: Changing an email address requires a confirmation email to be sent to the new address. Open the new email received from noreply@exchange.pa.gov and click on the link provided, or copy and paste that link in a new web browser to confirm the change of email address.
- Step-5: For security purposes, a verification email is also sent to the old email address to notify the customer of the change.

7.3.2 Logout

The Log out tab allows customers to sign out from their current session. For security purposes Pennie recommends logging out after each session.

7.4 My Dashboard

My Dashboard is the landing page for Customers. It is dynamic and displays the household's current application status, enrollment status, and has a summary of relevant information for household eligibility.

The dashboard is designed to be sensitive, so it displays all functionalities based on Customer activities. The major actions, including the Customer's health and dental coverage applications (start, view, and edit), checking household eligibility statuses, and enrollment in QHPs and QDPs are performed through the dashboard.

7.5 My Applications

My Applications section provides an overview of customer's health and dental coverage applications. This section allows the Customer to view, edit, and cancel a current application, view previously submitted applications, view and upload application verification documents for the household (e.g., "Citizenship" documents or a "Social Security Number" document),

view household eligibility status, enroll in health and dental plans, view currently enrolled health and dental plans summary and pay for the health and dental plan purchases.

7.6 My Enrollments

My Enrollments section provides an overview of a Customer’s QHP and QDP enrollments. This section allows the Customer to view current and past enrollments, cancel current enrollment, view plans summary, plan benefits, premium effective date, carrier contact information, and covered family members.

7.7 My Preferences

My Preferences section displays a customer’s communication preferences. This section allows the Customer to update their communication preferences through “Update Contact Information” or “Update Preferred Methods of Communication” tabs.

7.8 Find Local Assistance

For detailed information on Find Local Assistance please refer to section 4.

7.9 Access Code

PLEASE NOTE: This section can be ignored. For a detailed overview of the Access Code feature, Producers should refer to the Pennie Producer User Reference Manual, and Assisters should refer to the Assister User Reference Manual.

Document Revision History

Version	Issue Date	Changes	Drafted	Approved
1.0	September 14,2020	New Draft	Scott Yeager	Kyrie Perry Brett Flower Chachi Angelo Robert Kothe