



## How to assist individuals with health insurance

Individual and family health insurance is a segment of the market that has seen many changes. Please use the information below as your guide for how to assist individuals with health insurance.

**Pennie Enrollment Period:** November 1<sup>st</sup> – January 15<sup>th</sup> with December 15<sup>th</sup> marking the deadline for coverage beginning January 1<sup>st</sup>. For those enrolling between December 16<sup>th</sup> and January 15<sup>th</sup>, coverage will begin February 1<sup>st</sup>. Your clients can also get coverage directly through the state-based exchange at [www.Pennie.com](http://www.Pennie.com)

### Capital BlueCross

Website: [www.capbluecross.com](http://www.capbluecross.com)

On-exchange broker support: 844-844-4440 or [brokers@pennie.com](mailto:brokers@pennie.com)

Off-exchange broker support: 866-889-2516 or [CBCProducerSupport@CapBlueCross.com](mailto:CBCProducerSupport@CapBlueCross.com)

On-exchange applications must be submitted via Pennie.com.

Off-exchange applications can be sent to:  
P.O. Box 772612, Harrisburg, PA 17177-2612  
or [cbcisepd@capbluecross.com](mailto:cbcisepd@capbluecross.com)

### Geisinger Health Plan

Website: [www.thehealthplan.com](http://www.thehealthplan.com)

On-exchange broker support: 844-844-4440 or [brokers@pennie.com](mailto:brokers@pennie.com)

Off-exchange broker support: 866-488-6653 or [GHPIndMkt@TheHealthPlan.com](mailto:GHPIndMkt@TheHealthPlan.com)

On-exchange applications must be submitted via Pennie.com.

Off-exchange New Gold Enrollments/Prospects:  
877-821-5056 or  
[GHPIndMkt@TheHealthPlan.com](mailto:GHPIndMkt@TheHealthPlan.com)

URL Pennie Support: [pennie@urlinsgroup.com](mailto:pennie@urlinsgroup.com) or 717-540-5690 option 1 then option 2.

*This information is current as of 7/11/2024.*

**Highmark**

Website: [www.highmarkblueshield.com](http://www.highmarkblueshield.com)  
On-exchange broker support: 844-844-4440  
or [brokers@pennie.com](mailto:brokers@pennie.com) or  
[Federalproducer@highmark.com](mailto:Federalproducer@highmark.com)  
Off-exchange broker support: 800-652-9459 or  
[Federalproducer@highmark.com](mailto:Federalproducer@highmark.com)  
On-exchange applications must be submitted  
via Pennie.com.  
Off-exchange applications can sent to:  
Highmark BlueShield, P.O. Box 382555,  
Pittsburgh, PA 15251-8555 or email to  
[dp\\_applications@highmark.com](mailto:dp_applications@highmark.com)

**Independence BlueCross**

Website: [www.ibx.com](http://www.ibx.com)  
On-exchange broker support: 844-844-4440  
or [brokers@pennie.com](mailto:brokers@pennie.com)  
Off-exchange broker support: 1-866-272-9684  
or [brokercare@ibx.com](mailto:brokercare@ibx.com)  
On-exchange applications must be submitted  
via Pennie.com.  
Off-exchange applications should be submitted  
online: [www.ibx4you.com](http://www.ibx4you.com)

**Oscar**

Website: <https://www.hioscar.com>  
On-exchange broker support: 844-844-4440  
or [brokers@pennie.com](mailto:brokers@pennie.com)  
Off-exchange broker support: 855-672-2755  
or [brokers@hioscar.com](mailto:brokers@hioscar.com)  
On-exchange applications must be submitted  
via Pennie.com.  
Off-exchange applications can be submitted  
online: <https://www.hioscar.com/brokers/ede>

**UPMC Health Plan**

Website: [www.upmchealthplan.com](http://www.upmchealthplan.com)  
On-exchange broker support: 844-844-4440  
or [brokers@pennie.com](mailto:brokers@pennie.com)  
Off-exchange broker support: 888-876-2756 or  
[Indvproducersupport@upmc.edu](mailto:Indvproducersupport@upmc.edu)  
On-exchange applications must be submitted  
via Pennie.com.  
Off-exchange applications can sent to: UPMC  
Health Plan, Attn: Sales, U.S. Steel Tower,  
600 Grant Street, Floor 4, Pittsburgh, PA 15219  
or email to [Indvproducersupport@upmc.edu](mailto:Indvproducersupport@upmc.edu)

URL Pennie Support: [pennie@urlinsgroup.com](mailto:pennie@urlinsgroup.com) or 717-540-5690 option 1 then option 2.

*This information is current as of 02/13/2025.*