

# Meet Pennie

**Pennie is Pennsylvania's own health insurance marketplace:** We connect Pennsylvanians to coverage in an unexpectedly simple and approachable way.

**Pennie was built with all Pennsylvanians in mind:** For those who thought health insurance was out of reach or overwhelming, but also for those who understand the importance of insurance.

**Pennie is a helping hand:** We're the only individual market source of financial assistance to reduce premiums and lower the cost of care, and we offer unbiased local assistance, education and support every step of the way.

## Purpose

Pennie aims to make it possible for all Pennsylvanians to have access to high-quality, affordable health insurance.

## Core benefits and goals

### Make it seamless

We help fellow Pennsylvanians easily migrate from healthcare.gov to the Pennie platform.

### Improve access and service

Local control of operations and customer service allows us to better serve the unique needs of Pennsylvanians.

### Lower costs and lower premiums

Running a state-based marketplace is less expensive than using healthcare.gov. Savings will be used to reduce premiums through the Pennsylvania Reinsurance Program, a partnership with the Pennsylvania Insurance Department.

## Who we help

- Individuals and families without access to employer-sponsored coverage
- Customers transitioning from healthcare.gov
- Those who are uninsured
- Pennsylvanians losing coverage due to COVID-19
- Those eligible for Medicaid (we have a "no wrong door" policy)

## How we help

- Pennie customer service team
- Self-service at pennie.com
- Direct outreach and education
- In-person assistance
- Local support through Navigator/Exchange Assister and certified brokers

**pennie**  
connecting Pennsylvanians to health coverage

pennie.com

## Timeline

- **July 2, 2019**  
Act 42 of 2019 signed into law, establishing Pennie
- **August 2019**  
First meeting of the Board of Directors
- **November 2019**  
Technology and customer service vendor selected
- **February**  
First meeting of the Advisory Council
- **March**  
Pennie team, call center and vendors seamlessly go virtual due to COVID-19
- **May**  
System and insurer testing begins
- **Early June**  
Hiring and training of Call Center team  
\*includes PA residents
- **Mid-June**  
Branding determined – Pennie!
- **End of June**  
Broker pre-registration begins
- **Mid-July**  
Exchange Assister vendor selected
- **August 3**  
Official transition letter sent to Centers for Medicare & Medicaid Services
- **August 24**  
Launch of pennie.com, our customer-facing website
- **Early September**  
Federal approval of transition from CMS to Connect granted
- **Mid-September**  
Pennie awareness campaign kickoff  
Producer training begins
- **Late September**  
Certification of 2021 health plans
- **Early October**  
Broker & Navigator/Exchange Assister training begins
- **October 9**  
Call Center fully operational
- **Mid-October**  
First communication to transitioning customers
- **November 1**  
Open Enrollment Period begins
- **January 1, 2021**  
Start of plan year 2021
- **January 15, 2021**  
Last day of 2021 Open Enrollment Period
- **Onward**  
Special enrollment and customer retention efforts ongoing