



**pennie**<sup>®</sup>

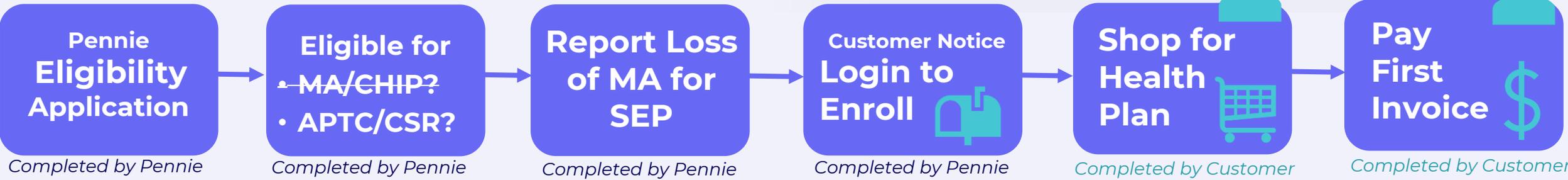
connecting Pennsylvanians to health coverage<sup>®</sup>

# System Changes during Unwinding

## Policy and Operational Efforts:

- Delivering an **automated determination of eligibility** for marketplace coverage (submitting a Pennie application on the customer's behalf and creating an account) and financial assistance to customers transferred to Pennie from Medicaid/CHIP
- Sending customers a notice with an **account access code along with their eligibility determination**, to access their created account and pre-filled application, at which point they select a health plan.
- Providing consumers **additional time to transition to Pennie coverage** through an extension of 'Loss of Other Coverage' Special Enrollment Periods (SEP) to 120 days during the unwinding period
- Allowing those who lose Medicaid or CHIP during the unwinding to select an **earlier effective date (retroactive) coverage** option for the first 60 days of the SEP via creation of a new automated QLE

# Unwinding – MA Renewals



- MA notice that application being sent to Pennie
- Pennie will:
  - Process application (recently updated at MA renewal),
  - Determine eligibility for QHP with APTC/CSR,
  - Open Loss of Medicaid/CHIP SEP, and
  - Send Login to Enroll notice
- Customer will:
  - Shop for a health plan (up to 120 days after end of MA coverage), and
  - Pay first invoice

Sample Customer Notice

Subject: Eligibility Information

**Re: Your 2023 Plan Year Application**

Dear [Customer Name],

You are receiving this notice because the Department of Human Services (DHS) has determined that one or more members of your household do not qualify for Medicaid, otherwise known as Medical Assistance (MA) in Pennsylvania, or the Children's Health Insurance Program (CHIP). DHS has transferred your eligibility application information to Pennie®, the Commonwealth of Pennsylvania's official health insurance marketplace. Pennie is the place to apply for, shop, and enroll in the health coverage that fits you and your family's needs, and the only source of financial assistance to help lower the cost of health coverage and care. You should have also received a notice from DHS communicating that your application would be sent to Pennie.

**Take action to enroll in coverage through Pennie**

Based on the information included in your application, Pennie has determined your eligibility for coverage, including any financial assistance you may be eligible to receive. Please complete the following steps either online, or over the phone, to claim your new Pennie user account and enroll in health coverage. All you need is your Unique Access Code to get started.

**IMPORTANT!**  
Your Unique Access Code is: [ABCD1234]

**Follow these steps to enroll either online or over the phone:**

Your Eligibility Summary	
Household Member(s)	Eligibility Results
[Customer Name]	<ul style="list-style-type: none"> <li>• You are eligible for health</li> <li>• See 'Enroll in Coverage th more details.</li> <li>• You are eligible for financ coverage through Pennie Credits (APTC).</li> </ul>



# Unwinding – MA Renewals Outcomes

<b><u>Medical Assistance Renewal Outcomes</u></b>	<b><u>MA Renewal Ineligible</u></b>	<b><u>Procedurally Terminated</u></b>
<b>MA Renewal Submitted to DHS?</b>	Yes	No
<b>Loss of Medicaid Coverage?</b>	Yes	Yes
<b>Medicaid Eligibility Determination Made at MA Renewal?</b>	Yes, ineligible for MA/CHIP	No, MA closed. No MA/CHIP eligibility determined
<b>Application Sent to Pennie?</b>	Yes, automatic eligibility determination for APTC/CSR	No, customer must apply to Pennie (or submit late Medicaid renewal -90 days to submit)
<b>Can Pennie application find customer potentially-eligible for Medicaid/CHIP?</b>	No, since recently denied Medicaid/CHIP at MA renewal	Yes, since no Medicaid/CHIP determination at MA renewal
<b>Eligible for Loss of Medicaid SEP through Pennie?</b>	Yes, SEP automatically applied	Yes, customer must report SEP