

Job Aid

American Rescue Plan Implementation & COVID-19 Enrollment Period

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WHAT:	Savings from the American Rescue Plan are now available for customers to take advantage of during the COVID-19 Enrollment Period
WHO:	All Pennsylvanians including Current Pennie customers
WHEN:	February 15 – August 15, 2021
HOW:	pennie.com & 1-844-844-8040

DETAILS:

- Pennie understands that everyone has been impacted by the COVID-19 pandemic and has created its own COVID-19 Enrollment Period. The COVID-19 Enrollment Period is for all Pennsylvanians who either wish to enroll in coverage through Pennie or current Pennie customers who wish to update their plans.
- The American Rescue Plan, also known as the COVID-19 relief package, that was recently signed into law, includes provisions that will significantly increase access to coverage through the Affordable Care Act.
- These changes will result in significant savings for Pennsylvanians seeking individual market coverage for 2021 and 2022. Now, no customer will pay more than 8.5 percent of their income to enroll in coverage through Pennie if they otherwise qualify.
- Anyone who is uninsured or enrolled in an off-exchange plan, can visit pennie.com and enroll in affordable coverage before the end of the COVID-19 Enrollment Period on August 15.
- Although this enrollment period does apply to current customers, they are not obligated to change their plans. Most current customers will have their eligibility for financial assistance automatically re-run and their accounts updated. If a customer needs to update their application, or provide permission to run eligibility, the customer will be notified by Pennie.

- If current customers wish to shop and change plans based on savings or needs, they are free to do so, but if they are satisfied with their current 2021 coverage, no action from them is needed. They will be reminded to keep making their premium payments and the savings will be adjusted automatically.
- Pennsylvania taxpayers and their spouses, receiving or simply eligible for, unemployment compensation in 2021 can receive the most financial assistance possible for their household through Pennie and in many cases, access to no-cost monthly premiums. This provision provides direct relief for those who have been unemployed this year due to the pandemic. Eligible Pennsylvanians can access this benefit by submitting an application through Pennie.
- Those who lost their jobs but want to remain on their employer health insurance plans through COBRA will pay no premiums for this coverage through September. Following September, Pennie strongly encourages those on COBRA to consider transitioning to affordable coverage available through Pennie. Pennie will be adding an option for those coming from COBRA as a qualifying life event to enroll in the Special Enrollment Period.

POLICY UPDATES:

- Individuals calling the Pennie Call Center between February 15 and August 15, 2021, will be informed of this opportunity by a customer service representative (CSR) and the CSR will help the customer identify the appropriate qualifying life event dropdown item to use (2021 COVID-19 Enrollment Period).
- Pennie will apply a first of the month effective date rule for this COVID-19 Enrollment Period, so Pennsylvanians utilizing this opportunity do not have to wait up to 45 days between when they enroll in coverage and when it is effective.
- The latest effective date associated with this enrollment period will be October 1, 2021. Pennsylvanians will have between February 15, 2021 and August 15, 2021 to apply for coverage, and the regular 60-day SEP plan shopping window will be applied. However, anyone who selects this COVID-19 Enrollment Period must enroll in a plan on or before September 15, 2021.

- The American Rescue Plan savings have been implemented into the Pennie's online application and shopping system for customers to compare plans with the updated savings.
- Those who are eligible for unemployment compensation in 2021 will be able to notify Pennie in the application process (see screenshots on page 25). This will ensure they will receive the most savings possible for 2021.
- A Savings Calculator has been added to the Pennie platform so customers can figure out their new premiums. Note: The Savings Calculator does not take unemployment compensation into account.

POTENTIAL FREQUENTLY ASKED QUESTIONS:

COVID-19 Enrollment Period

Q: How do plans through Pennie protect customers from COVID-19?

A: All commercial, comprehensive health insurance available in the Commonwealth, including plans purchased through Pennie, cover: the COVID-19 test if patients are experiencing symptoms or have had an indication of exposure; treatment for the symptoms that develop due to COVID-19; and, the cost of the COVID-19 vaccine. Not to mention, all other routine check-ups, vaccinations, and preventive treatments.

Q: What is the last date to apply under Pennie's COVID 19 Enrollment Period?

A: August 15, 2021 is the final day customers can apply for Pennie coverage using the COVID-19 Enrollment Period. This enrollment period will be labeled in the dropdown as "2021 COVID Enrollment Period" and will be visible to customers from February 15 through August 15.

Q: What day will the COVID-19 Enrollment Period officially close in the system?

A: Customers using this enrollment period will either have 60 days to enroll in a plan after submitting their application, or will have through September 15, 2021 to enroll, whichever comes first.

Q: What effective date will customer receive under the COVID-19 Enrollment Period?

A: First of the following month effective date, regardless of when they apply. For example: April 15 enrollment = May 1 effective date; April 30 enrollment = May 1 effective date; May 1 enrollment = June 1 effective date. Pennie is offering prospective coverage only; no retroactive effective dates will be applied.

Q: Can a customer who has already applied and enrolled switch plans? If they switch plans, will their deductible and other cost sharing restart?

A: Yes, current enrollees will be allowed to switch plans using the same rules as new applicants. Regular rules for customers switching plans mid-year will still apply – accumulators and cost sharing will restart, and new binder payments may be required.

American Rescue Plan Questions (General)

Q: How does the American Rescue Plan impact how much I will spend on health insurance?

A: The American Rescue Plan lowers health insurance premiums on Pennie. If you were previously eligible for financial assistance, like advance premium tax credits (APTC), to lower the cost of health coverage, you will be eligible for additional financial assistance to further reduce the cost of coverage. If you previously did not qualify for financial assistance because your income was too high, you may now qualify.

Note: Other eligibility criteria, like access to job-based coverage (ESI) that meets affordability standards, have not changed. Those with an offer of ESI that meet this criterion will continue to be ineligible for financial assistance through Pennie.

To find out how much you could qualify to save because of the passing of the American Rescue Plan check out the Savings calculator at [American Rescue Plan Savings Calculator \(pennie.com\)](https://pennie.com/savings-calculator)

Q: What if my income changes while the American Rescue Plan is in effect?

A: Your monthly premium is based on your income. If your income goes down, you may qualify for lower monthly premiums. If your income goes up, your monthly premium may go up. You will not pay more than 8.5% of your annual income on health insurance premiums.

See:

[What should I do if I experience a change in income or another change in circumstance during the year? – pennie help](#)

Q: When will I see the American Rescue Plan changes in my account?

A: Pennie is working diligently to ensure that Pennsylvanians have access to all of the financial assistance they are eligible for as soon as possible. Please continue to check back into your account on pennie.com over the next several weeks and months to see exactly what you are eligible for.

Hang tight, Pennie will be sure to let you know when these changes will be available in your account and what steps you need to take to receive them, if any. If you edit or update your application and resubmit, you will see your updated eligibility in your account.

Q: My tax credits have increased due to the American Rescue Plan, can I change health insurance plans?

A: YES, you can easily change your Pennie plan through your pennie.com account. Simply log in to your account and look for the new COVID-19 Enrollment Period banner on your account dashboard.

Also See:

[Changing Plans under the COVID-19 Enrollment Period](#)

Q: I started a new application but never completed it, can I still complete my application to see if I qualify for tax credits under the American Rescue Plan?

A: YES, Pennie customers have through August 15th under the Pennie COVID-19 Enrollment Period to complete their applications for coverage. You can easily login into your Pennie account and click “my application” to complete your application today and get the coverage you need. To learn more about the Pennie COVID-19 Enrollment Period and other information on Pennie and COVID-19 visit our COVID-19 information page.

Q: I did not think I qualified for financial assistance before – but think I might qualify under the American Rescue Plan Act, how do I check?

A: Under the American Rescue Plan Act of 2021, many Pennsylvanians are newly eligible for financial assistance or may see an increase in the amount of financial assistance, like advance premium tax credits (APTC), they can receive.

These savings could significantly lower your monthly premiums. Even if you were previously ineligible for financial assistance through Pennie, you may be able to save under the American Rescue Plan. The easiest way to determine eligibility is by applying using Pennie’s online application. Pennie makes getting assistance and coverage easy. Just click the “Get covered” button at the top of the page and complete your application today.

Also See:

[Updating application for customer who previously indicated they did not want Pennie to determine their eligibility for financial assistance.](#)

Q: I did not apply for coverage during Pennie’s initial open enrollment period but want to see if I’m eligible for financial assistance under the American Rescue Plan Act of 2021. Can I still apply for coverage through Pennie and get financial assistance?

A: YES, Due to the overwhelming impact of COVID-19, Pennie has made enrollment possible for all eligible Pennsylvanians. From February 15 through August 15, if you are uninsured or do not have health insurance through your employer, you can enroll in coverage through Pennie. Under the American Rescue Plan Act of 2021, many

Pennsylvanians are newly eligible for financial assistance or may see an increase in the amount of financial assistance, like advance premium tax credits (APTC), for which they are eligible. You too might qualify for financial assistance. Simply click [here](#) to get the process started.

Also See:

[Applying for coverage using the COVID-19 Enrollment Period?](#)

Q: I am in the U.S. on a Visa and don't qualify for Medicaid coverage because of my visa status. Do I qualify for coverage through Pennie under the American Rescue Plan?

A: Yes, eligibility for coverage through Pennie has not changed. If you have a lawfully present status, including a non-immigrant visa, you can enroll! Depending on your income, you could experience significant savings under the American Rescue Plan. The American Rescue Plan includes visa holders who don't qualify for Medicaid coverage.

Also See:

[Applying for coverage using the COVID-19 Enrollment Period?](#)

Q: Does eligibility for unemployment insurance (unemployment compensation) under the American Rescue Plan impact eligibility for Medical Assistance or the Children's Health Insurance Program (CHIP)?

A: No. There is nothing in the American Rescue Plan that changes eligibility for other programs including Medicare, Medical Assistance (or Medicaid), or the Children's Health Insurance Program (CHIP). This provision impacts eligibility for advance premium tax credits (APTC) and cost sharing reductions (CSR) only. Those currently eligible for Medicaid/CHIP will remain in those programs. Those who are not, including dependent children, will not gain eligibility for these programs as a result of the American Rescue Plan.

Q: Will the American Rescue Plan affect everyone the same way?

A: No. Not everyone will qualify for the same amount of advance premium tax credits (APTC) to lower the cost of coverage, although most people will experience savings. The amount of financial assistance is determined by the cost of the second lowest cost silver plan (or benchmark plan) in their area, their age, the number of people in their household, as well as their income.

Unemployment (ARP)

Q: How do I know if I should self-attest to being eligible for unemployment insurance (or unemployment compensation) in my Pennie application?

A: Under the American Rescue Plan, a Pennsylvania taxpayer and/or their spouse (if married, filing jointly) can qualify for enhanced financial assistance, including advance premium tax credits (APTC) and cost sharing reductions (CSR) through Pennie if they are eligible to receive unemployment insurance for at least one week in 2021. These individuals should self-attest to unemployment insurance eligibility in their Pennie application.

Please note: A household where only the dependent child is eligible for unemployment insurance, should not self-attest to eligibility for unemployment insurance, as this does not qualify the household the unemployment insurance benefit under the American Rescue Plan.

Also See:

Updating Unemployment Status

Q: What documents do I need to submit to prove eligibility for unemployment insurance (otherwise known as unemployment compensation) to qualify for enhanced financial assistance under the American Rescue Plan (ARP)?

A: If a Pennsylvania taxpayer and/or their spouse (if married, filing jointly) is eligible for unemployment insurance for at least one week in 2021, they can qualify for enhanced financial assistance, including advance premium tax credits (APTC) and cost sharing reductions (CSR) under ARP. If eligible, Pennie enrollees must self-attest

that they are eligible for unemployment insurance when they apply for coverage through Pennie to receive additional financial assistance under the American Rescue Plan. However, it is recommended that you hold on to any documentation provided to you by the Pennsylvania Department of Labor and Industry that indicates your eligibility (for example: an “eligibility determination notice” or any payments received) in the event you are asked for these documents when you file your 2021 taxes.

Q: If my spouse is eligible for Unemployment Insurance, but I am not, are we both eligible to receive the enhanced financial assistance provided through the American Rescue Plan?

A: Yes, if you or your spouse (as included on your Pennie application) is eligible for unemployment insurance, (commonly referred to as unemployment compensation in Pennsylvania) the entire household is eligible to receive enhanced financial assistance under the American Rescue Plan. This includes the maximum level of advance premium tax credits (APTC) and cost sharing reductions (CSR).

Also See:

[Who do I include in my household?](#)

[Updating Unemployment Status](#)

Q: My income is over 400% of the federal poverty level, but I am eligible to receive unemployment insurance this year. Should I indicate that on my Pennie application?

A: Yes, if you or your spouse has been approved to receive unemployment insurance in 2021, you qualify for enhanced advance premium tax credits (APTC) and cost sharing reductions (CSR) to lower the cost of health coverage and care through Pennie.

Note: Other eligibility criteria, like access to job-based coverage (ESI) that meets affordability standards, have not changed. Those with an offer of ESI that meet this criteria will continue to be ineligible for financial assistance through Pennie.

To learn more about the family glitch you can also see: [What is the 'family glitch' and how does it impact my family's eligibility for financial assistance to enroll in coverage through Pennie?](#)

Also See:

Updating Unemployment Status

Q: Due to the American Rescue Plan (ARP) changes and no longer having to claim unemployment income do I need to report that I am receiving unemployment income to Pennie?

A: Yes, unemployment compensation is taxable and must be reported to Pennie in 2021, if you received unemployment income at any point during the year. Nontaxable unemployment was only applicable to tax year 2020.

Premiums (ARP)

Q: How long will my premiums remain lower due to the American Rescue Plan?

A: The reduced premiums under the American Rescue Plan are for all of 2021 and all of 2022 unless Congress extends or makes them permanent. You are eligible for the benefits under this law from the date in which your coverage through Pennie began, so enroll today if you haven't already!

NOTE: Pennie has added your eligible subsidies from the beginning part of the year to your subsidies for the remainder of the year. Because of this, there may be a difference in subsidies between December 2021 and January 2022. If this applies to you, you may see a likely increase from your December 2021 premium to your January 2022 premium. Please check back at renewal time to review any changes going into 2022.

Q: Do I have to enroll in a specific plan to get lower premiums under the American Rescue Plan?

A: Nope! You can enroll in any plan – bronze, silver, gold, or platinum – and apply the amount of advance premium tax credits (APTC) you qualify for to the plan of your choice. The American Rescue Plan calculates the amount of the reduction using the

cost of the second lowest-cost silver plan, your income, and your age to determine how much APTC you qualify for. Please note, if you enroll in a different plan from the benchmark plan in your area, you may see a different premium amount.

Q: I qualify for monthly premium reductions, but I chose to pay my full monthly premium instead. Can I claim the amount of reduced premiums during tax time when I file my taxes?

A: Yes, when you file your 2021 taxes – tax credits that you did not receive throughout the year will be paid back to you as a refund. If you later decide you want to take a portion of your premium tax credits in advance simply follow these steps within your Pennie account –

Navigate to ‘My Applications’ in your Account Dashboard

Select the ‘Plan Summary’ button

Select the ‘Adjust APTC’ button and proceed to choose the amount of tax credits you wish to apply to your premium each month.

Q: Do I still have to pay my premium if I know I will qualify for new benefits under ARP?

A: Yes, you should continue to pay your premiums as normal. New and current customers may not see the new benefits on their account dashboard right away and will have to pay their April premium based on their eligibility under the old rules.

Q: Are Pennie customers still responsible for taking "affordable coverage" when it comes to job-based coverage?

A: Yes, individuals (along with their spouse and dependents, if eligible) with an offer of job-based coverage that meets affordability standards will remain ineligible for financial assistance through Pennie. The American Rescue Plan does not change other eligibility provisions outside of household income under the ACA.

Q: My employer pays for my premiums through a QSEHRA, do I need to update my application to include income information to receive tax credits through the American Rescue Plan?

A: Yes, any Pennie customer currently enrolled through a non-financial assistance application must go into their Pennie account, apply for financial assistance and provide additional information, including household income, to receive advance premium tax credits (APTC) under the American Rescue Plan.

The same rules for individuals enrolled in Pennie coverage through a QSEHRA still apply under the new law. The monthly employer contribution plus any advance premium tax credits (APTC) received, can still be no greater than the amount the individual would have received without the monthly contribution through the QSEHRA alone.

CHIP (ARP)

Q: My child is enrolled in CHIP; can I remove them from CHIP and add them to my Pennie coverage?

A: If your child is enrolled in coverage through the Children's Health Insurance Program (CHIP) at full-cost, then you can add them to your Pennie coverage during the COVID-19 Enrollment Period through August 15, 2021, or if you experience another applicable qualifying life event.

If your child is enrolled in no-cost, or low-cost CHIP, then they are not eligible to enroll in coverage through Pennie under federal law.

Reconciliation (ARP)

Q: Does the provision of the American Rescue Plan that forgives any excess advance premium tax credits (APTC) taken in 2020 apply to just those eligible to receive unemployment insurance or does it apply to all individuals who collected APTC?

A: The reconciliation of APTC for tax year 2020 applies to all individuals who collected APTC during 2020, not just those who received unemployment insurance. Under the American Rescue Plan, you will not need to payback any excess APTC received in 2020.

If you had health coverage and received APTC through healthcare.gov in 2020, you should have already received a 1095-A form from healthcare.gov with instructions on how to submit this form with your 2020 tax filing.

For more information on your 1095-A, please visit [Healthcare.gov](https://www.healthcare.gov). Pennie does not have access to 1095-A forms for coverage purchased through Healthcare.gov during plan year 2020.

To learn more about the process for filing and reconciling any APTC you received last year, and how it relates to the American Rescue Plan, you can access the following resource from the Internal Revenue Service (IRS) – [Premium Tax Credit: Claiming the Credit and Reconciling Advance Credit Payments](#).

COBRA (ARP)

Q: Will those enrolled in COBRA coverage be eligible for a SEP to enroll in Pennie coverage when the ARP subsidies expire on Sept. 30?

A: Yes, individuals enrolled in COBRA coverage will be eligible for a Special Enrollment Period (SEP) to enroll in coverage through Pennie when the enhanced subsidies available under the American Rescue Plan expire on September 30, 2021.

Q: I was recently laid off; do I have to take COBRA since premiums under the American Rescue Plan are covered 100%? Or can I apply for Pennie coverage with financial assistance?

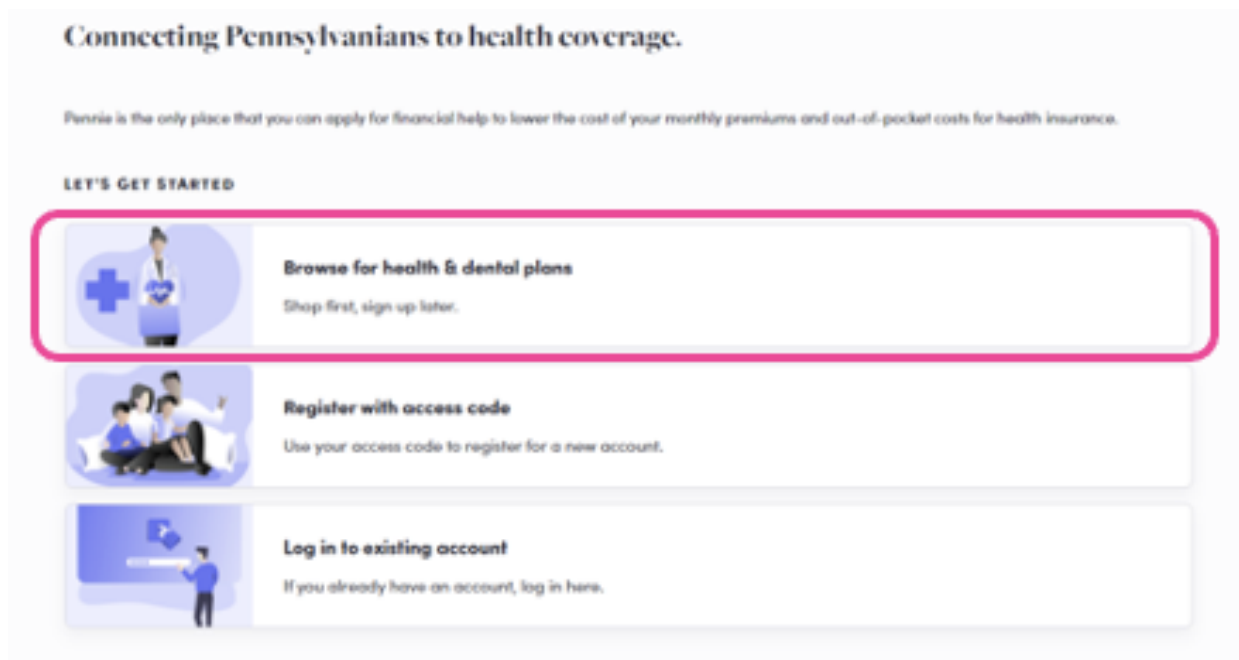
A: No, as COBRA coverage is not considered to be employer-sponsored insurance (ESI) for the purposes of marketplace eligibility, individuals eligible for COBRA coverage are not required to take it. An individual with an offer of COBRA coverage can still qualify financial assistance, including advance premium tax credits (APTC), to reduce the cost of health coverage through Pennie.

We encourage Pennsylvanians in job-transition to look at their coverage options through Pennie, see how much financial assistance they might qualify for to lower the cost of health coverage and care, and enroll if it makes sense for them.

PENNIE SYSTEM HOW TO GUIDES:

Applying for coverage using the COVID-19 Enrollment Period?

Step 1: Click “Browse for Health and Dental plans



You can use the anonymous shopping tool to see how much financial assistance you might be eligible for, or you can select “Skip and Sign Up” to head straight to account set-up.

Step 2: Set up your new Pennie account

Set Up Your Individual Account on Pennie

All fields on this form marked with an asterisk (*) are required.

Basic Information

First Name *

consep

Last Name *

three

Email Address *

consepthree@yopmail.com

Confirm Email Address *

consepthree@yopmail.com

Phone Number *

717

686

5769

Date of Birth *

09/12/1987

Security Question

Security Question *

What was your childhood nickname?
fost

Set Password

Password *

Confirm Password *

☒ I have read and agree to the [Privacy Policy](#)

Cancel

Submit

Step 3: Start your new application by clicking "Start New Application"

Welcome, consep three

My Stuff

My Dashboard

My Applications

My Eligibility Results

My Enrollments

My Delegates

My Inbox

My Tickets

My Preferences

Quick Links

Find Local Assistance

2021

Next Steps

You missed the open enrollment period for 2021 to shop and enroll in a health plan. You can still enroll if you have a Qualifying Life Event.

Start New Application

Overview

Your Application Status (Your Case ID is PA000001017)

2021 Application

Not started

Start Application

Your Household Eligibility

Your household member and eligibility information will show up here once you have completed your application.

Your Health Plans

You will be able to see your health plan(s) here once you have completed plan shopping.

Your Dental Plans

You will be able to see your dental plan here once you have completed plan shopping.

Step 4: Complete your application by filling out questions in each section

The screenshot shows the 'About Your Household' section of the application. On the left is a 'Steps' sidebar with a pink border, containing links: Start Your Application, Before We Begin, Get Ready, Primary Contact Information, Help Applying for Coverage, Help Paying for Coverage, **About Your Household** (highlighted), Summary, Family and Household, Income Information, Additional Information, Review and Sign. The main content area is titled 'About Your Household' with an 'Add person' button. Below the title is a link 'Learn more about who to include'. The form contains the following fields: 'Are you seeking coverage?' with radio buttons for 'Yes' (selected) and 'No'; 'First Name*' with the value 'consep'; 'Middle Name' with the placeholder 'Enter Middle Name'; 'Last Name*' with the value 'three'; 'Suffix' with a dropdown menu showing 'Suffix'; and 'Date of Birth*' with fields for Month (09), Day (12), and Year (1987). At the bottom, there is a section 'Need to include someone else?' with an 'Add person' button.

Step 5: Once you have completed all sections of your application you will need to sign and submit to start shopping for your new health plan.

The screenshot shows the 'Sign and Submit' section of the application. On the left is a 'Steps' sidebar with a pink border, containing links: Start Your Application, Family and Household, Income Information, Additional Information, Review and Sign, Review and Sign, Final Review, and **Sign and Submit** (highlighted). The main content area is titled 'Sign and Submit'. It begins with the instruction 'Read and check the box next to each statement if you agree'. The first question is 'Are any applicants incarcerated (in prison or jail)*' with a checked box for 'No. No one listed on this health insurance application is incarcerated (in prison or jail)'. Below this is a paragraph of text about future eligibility and a 'Learn more' link. The next two options are 'I agree' (checked) and 'I disagree'. Following are three more statements, each with a checked box: 'I understand that if anyone on my application enrolls in an Exchange health plan...'; 'I understand that I have 30 days to notify the Pennie of any change of information...'; and 'By typing my name in the box below, I consent to my information being shared...'. The final statement is 'I acknowledge that if a child on this application has a parent living outside of the home...'. At the bottom, there is a 'Sign and Submit' button.

take action, including, but not limited to automatically ending their Exchange health plan or eliminating their advanced premium tax credits or cost-sharing reductions."

☒ I understand that I have 30 days to notify the Pennie of any change of information in this application. I will report any changes within this time period. I understand that changes in my household size address, income, or other details might affect my or my household's eligibility for specific benefits. I understand and will notify Pennie if my application information changes."

[Learn more](#)

☒ By typing my name in the box below, I consent to my information being shared with the Pennsylvania Department of Human Services for the purposes of making a Medicaid or Children's Health Insurance Program (CHIP) eligibility determination if my application fits specific criteria to be potentially eligible or if I otherwise request a Medicaid or CHIP determination directly."

☒ By typing my name in the box below, I am giving the Pennsylvania Department of Human Services, as the Medicaid and Children's Health Insurance Program (CHIP) agency, the right to pursue and get any money from other health insurance, legal settlements, or other third parties should someone on this application enroll in Medicaid or CHIP. I am also giving the Pennsylvania Department of Human Services, as the Medicaid agency, the right to pursue and get medical support from a spouse or parent."

☒ I acknowledge that if a child on this application has a parent living outside of the home, I know I will be asked to cooperate with the agency that collects medical support from an absent parent. If I think that cooperating to collect medical support will harm me or my children, I can tell the agency and I may not have to cooperate."

☒ I also attest that the information provided in this application, at the time it was submitted, was true and correct to the best of my knowledge."

☒ By typing my name in the box below, I am signing this application and affirming the accuracy of the information provided and any assertions made herein, under penalty of perjury, pursuant to 28 U.S.C. § 1749 and 18 Pa.C.S. § 4904. I acknowledge that I may be subject to penalties under federal and state law if I intentionally provide false information. Additionally, I acknowledge that typing my name in the box below constitutes my signature."

consep three's Electronic Signature*

[Back](#) [Submit application](#)

Step 6: Once you have completed your application you will be able to review your eligibility summary. After reviewing your eligibility, you can navigate back to your “Dashboard” to complete your plan selection.

Welcome, consep three Your Agent

My Stuff

- [My Dashboard](#)
- [My Applications](#)
- [My Eligibility Results](#)
- [My Enrollments](#)
- [My Inbox](#)
- [My Tickets](#)
- [My Preferences](#)

Quick Links

- [Find Local Assistance](#)

Your application has been successfully submitted for health and dental coverage through Pennie. Your eligibility results are below. Click on the "Go to Dashboard" button for the next steps to enroll in a plan. To return to this screen in the future, click on the "My Eligibility Results" link on the left side of the screen.

2021 Eligibility Summary

Based on your application, members of your household are eligible for:

- ✓ **Qualified Health and Dental Plans**
- ✓ **Advanced Premium Tax Credit** of up to \$412.56 for your household to lower your monthly insurance premium.
- ✓ **Cost Sharing Reductions** to lower copayments, coinsurance and deductibles.

Detailed eligibility for each household member is listed below. Click on the "Go to Dashboard" button for the next steps to enroll in a plan.

Eligibility Results for household members

Household Member	Eligible for the following	Action needed
consep three	<ul style="list-style-type: none"> Qualified Health and Dental Plans Advanced Premium Tax Credit Cost Sharing Reductions 	<p>Documents Required</p> <p>You have 30 days to submit required documentation to confirm your eligibility.</p>

[Go to My Dashboard](#)

Step 7: To start plan shopping click “Confirm Event and Shop”

The screenshot shows a user dashboard for 'consep three'. The left sidebar contains links for 'My Stuff', 'My Dashboard', 'My Applications', 'My Eligibility Results', 'My Enrollments', 'My Inbox', 'My Tickets', 'My Preferences', 'Quick Links', and 'Find Local Assistance'. The main content area has a '2021' dropdown menu. Below it, a yellow banner states: 'We need additional information documents to confirm some of the data provided on your application. Click here to [upload documents](#). If you have already uploaded the relevant documents, please wait for the documents to be approved.' The 'Next Steps' section says: 'You have successfully completed your application and reported the life event to enroll in health plan(s). Please confirm the life event by clicking the button below. You will be able to shop for plans and enroll once you confirm the event.' A blue button labeled 'Confirm Event and Shop' is highlighted with a red rectangle. Below this, the 'Overview' section shows 'Your Application Status' (Your Case ID is FA1000001017) with a table indicating the '2021 Application For 1 member' is 'Complete' and a 'View Application' link. The 'Your Household Eligibility' section states: 'This eligibility is conditional. [See more details](#) to upload the required documents.' It lists 'consep three' with an 'Advanced Premium Tax Credit' of '\$412.26 per month' and notes that 'One or more members of your household are eligible for [Cost Sharing Reductions](#)'. Links for 'View Details' and 'Edit Application' are also present.

Step 8: From the drop down “Qualifying life event” select “2021 COVID-19 Enrollment Period, or you can select another event if one applies to you.”

The screenshot shows the 'Life Change Reporting Qualifying Life Event' form. On the left is a 'Help' sidebar with a 'Contact Us' link. The main form area has a purple banner stating: 'Important: In order to qualify for Special Enrollment Period, you need to report and take action within 60 days of the event date. If you don't your request will most likely be denied.' Below this, it says 'Select your Qualifying Life Event and the date the event occurred'. A dropdown menu for 'Qualifying Life Event' is highlighted with a red rectangle and shows '2021 COVID-19 Enrollment Period' selected. Below the dropdown is a checkbox with the text: 'I have provided true answers to all of the questions to the best of my knowledge. I know I may be subject to penalties under federal law if I intentionally provide false information.' The checkbox is checked. At the bottom left is a 'Back to Dashboard' button, and at the bottom right is a blue 'Continue' button highlighted with a red rectangle.

Step 9: You are now ready to shop for your new plan just click on “Shop for Plans” and select the plan that works for you and your family.

Welcome, consep three Your Agent

My Stuff 2021

- My Dashboard
- My Applications
- My Eligibility Results
- My Enrollments
- My Inbox
- My Tickets
- My Preferences

Quick Links

- Find Local Assistance

Next Steps

You have successfully completed your application and confirmed life event. Please click on the button below to start shopping.

[Shop for Plans](#)

Overview

Your Application Status (Your Case ID is PA1100001017)

2021 Application For 1 member	Complete	View Application
----------------------------------	----------	----------------------------------

Your Household Eligibility This eligibility is conditional. [See more details](#) to upload the required documents.

consep three	Advanced Premium Tax Credit \$412.56 per month One or more members of your household are eligible for Cost Sharing Reductions	View Details Edit Application
--------------	--	--

Adjusting how much APTC is applied to monthly premiums

If you receive advance premium tax credits (APTC), the full amount you qualify for is now being applied to your new premium. If you want to use less of your APTC each month, you can log in to your Pennie account and follow the steps below:

Step 1: Login to your Pennie.com account

Step 2: Navigate to 'My Applications' in your Account Dashboard

The screenshot displays the Pennie.com Account Dashboard. On the left is a sidebar menu with sections: 'My Stuff' (containing links to My Dashboard, My Applications, My Eligibility Results, My Enrollments, My Delegates, My Inbox, My Tickets, and My Preferences) and 'Quick Links' (containing Find Local Assistance). The main content area is titled '2021'. It features a yellow alert box stating: 'We need additional information documents to confirm some of the data provided on your application. Click here to [upload documents](#). If you have already uploaded the relevant documents, please wait for the documents to be approved.' Below this is a blue informational box about the American Rescue Plan, explaining that Pennie is offering additional financial assistance to lower the cost of health coverage for Pennsylvanians. It details eligibility criteria and provides a link to the FAQs page at [Pennie.com](#). At the bottom, a 'Next Steps' section advises users to click the 'EDIT APPLICATION' button to report changes in income or members, and notes that new plans will be offered if the change qualifies. A red-bordered button labeled 'Edit Application' is located in the bottom right corner of the 'Next Steps' section.

Step: 3 Select the 'View your plan details' button

The screenshot shows the 'Current Applications for 2021' page. On the left is a sidebar with 'My Stuff' and 'Quick Links'. The main content area shows application details for a '2021 Initial Application' with status 'COMPLETED'. Below the details, there are buttons for 'View Eligibility', 'Verifications & Documents', 'View & Print Application Summary', and 'View Your Plan Details'. The 'View Your Plan Details' button is highlighted with a red box.

Showing applications for coverage year **2021**

Current Applications for 2021

2021 Initial Application dated

Application Status	Primary Contact	Date Created
COMPLETED		
Coverage Year 2021	Application ID	Date Submitted
Type Initial Application	Case ID	Max Household APTC \$449.06 per month
		Cost Sharing Reductions CS6

To view your next steps, please return to your dashboard

Go to Dashboard

Actions you can take for this application

View Eligibility **Verifications & Documents** **View Your Plan Details**

View & Print Application Summary

Step 4: Select the 'Adjust APTC' button and proceed to choose the amount of tax credits you wish to apply to your premium each month.

The screenshot shows the 'My Plan Details' page. The 'Medical Insurance' dropdown is selected. The page is divided into two main sections: 'Plan Information' and 'Payment Information'. The 'Adjust APTC' button is highlighted with a red box.

My Plan Details

Medical Insurance

Plan Information

Plan Type:	HMO
Office Visit:	No Charge
Generic Medications:	No Charge
Deductible:	\$0
Max Out-of-Pocket:	\$1400

View Benefit Details

Payment Information

Monthly Plan Premi...	\$516.04
Elected APTC:	\$449.06
Net Plan Premium:	\$66.98
Premium Effective ...	06/01/2021

Adjust APTC

Contact Your Insurer

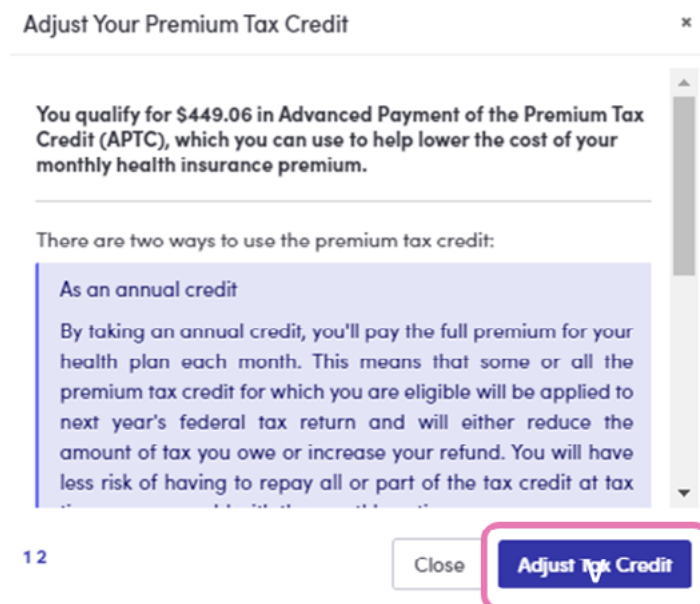
Customer Service:	
Web:	N/A

Covered Family Members

Name:	
Coverage Start Date:	06/01/2021
Coverage End Date:	12/31/2021

Cancel coverage

Step 4A: Click 'Adjust Tax Credit.'



Adjust Your Premium Tax Credit

You qualify for \$449.06 in Advanced Payment of the Premium Tax Credit (APTC), which you can use to help lower the cost of your monthly health insurance premium.

There are two ways to use the premium tax credit:

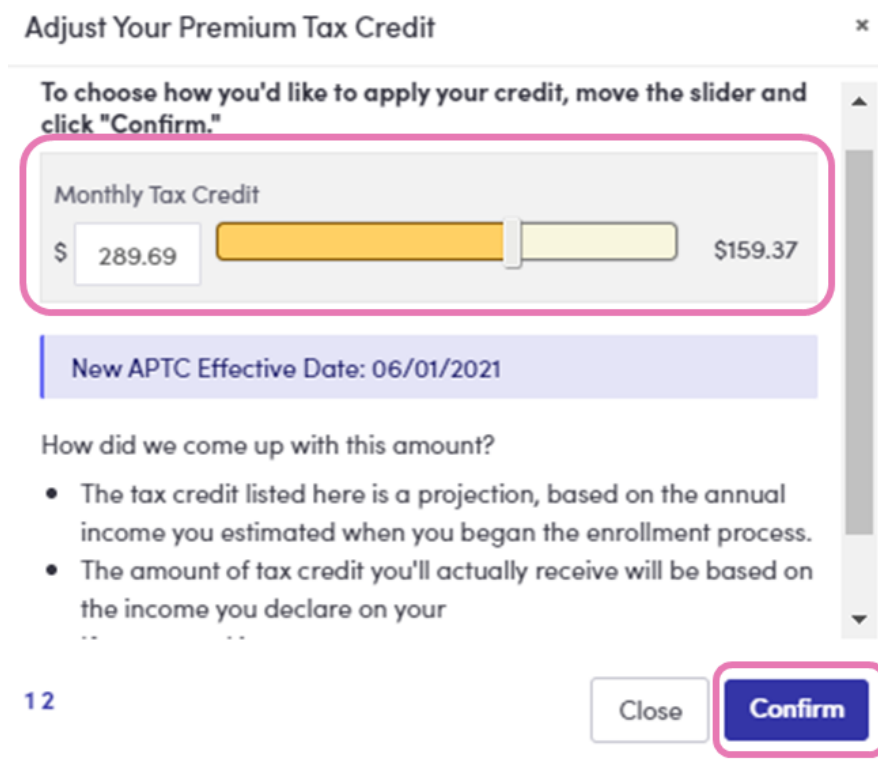
As an annual credit

By taking an annual credit, you'll pay the full premium for your health plan each month. This means that some or all the premium tax credit for which you are eligible will be applied to next year's federal tax return and will either reduce the amount of tax you owe or increase your refund. You will have less risk of having to repay all or part of the tax credit at tax

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Close **Adjust Tax Credit**

Step 4B: Adjust Month Tax Credit Amount by using the slider and click "Confirm"



Adjust Your Premium Tax Credit

To choose how you'd like to apply your credit, move the slider and click "Confirm."

Monthly Tax Credit

\$ 289.69 \$159.37

New APTC Effective Date: 06/01/2021

How did we come up with this amount?

- The tax credit listed here is a projection, based on the annual income you estimated when you began the enrollment process.
- The amount of tax credit you'll actually receive will be based on the income you declare on your

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Close **Confirm**

Updating application for customer who previously indicated they did not want Pennie to determine their eligibility for financial assistance.

Step 1: Login to your Pennie account at pennie.com

Step 2: Select 'Edit your application' from your Pennie account dashboard

The screenshot shows the Pennie account dashboard for user Bernadet Ava. The left sidebar contains a 'My Stuff' menu with links to 'My Dashboard', 'My Applications', 'My Eligibility Results', 'My Enrollments', 'My Delegates', 'My Inbox', 'My Tickets', and 'My Preferences'. Below this is a 'Quick Links' section with a link to 'Find Local Assistance'. The main content area is titled 'Welcome, Bernadet Ava' and includes a '2021' tab. A yellow banner at the top states: 'We need additional information documents to confirm some of the data provided on your application. Click here to [upload documents](#). If you have already uploaded the relevant documents, please wait for the documents to be approved.' Below this, a blue box explains the American Rescue Plan's financial assistance. A 'Next Steps' section prompts the user to click 'EDIT APPLICATION' if they want to report a change. At the bottom, an 'Overview' section shows the user's application status as 'Complete' for 2021, with links to 'View Application' and 'Tobacco Status'. A red box highlights the 'Edit Application' button in the 'Next Steps' section.

Step 3: Select 'Yes' in the 'Help Paying for Coverage' step in your application

The screenshot shows the 'Help Paying for Coverage' step in the Pennie application process. The left sidebar lists the steps: 'Start Your Application', 'Before We Begin', 'Get Ready', 'Primary Contact Information', 'Help Applying for Coverage', 'Help Paying for Coverage' (highlighted), 'About Your Household', 'Summary', 'Family and Household', and 'Income Information'. The main content area is titled 'Help Paying for Coverage' and includes a sub-header 'You may be eligible for free or low-cost coverage, or financial assistance that will lower your monthly premiums right away.' Below this, a question asks: 'Do you want to find out if you can get help paying for health coverage?'. Two radio button options are provided: 'Yes, (You will have to provide income information to see what you may qualify for.)' (selected and highlighted with a red box) and 'No, (You will pay full cost for Pennie health coverage.)'. At the bottom, there are three buttons: 'Back', 'Save & Exit', and 'Save & Continue' (highlighted with a red box).

Note: You can navigate to this step on the panel located on the left-hand side of your application

Step 4: Follow the remaining steps to submit your updated eligibility application

NOTE: You will need to provide information about your household, including household income.

Where you eligible for unemployment compensation in 2021? Anyone who was eligible for just one week of unemployment benefits in 2021 could be eligible for additional savings. Make sure to complete the “Get Ready” tab under “Income Information” as show below.

The screenshot shows the Pennie website interface. At the top left is the Pennie logo with the tagline "connecting Pennsylvanians to health coverage". On the left side, there is a vertical "Steps" menu with the following items: "Start Your Application", "Family and Household", "Income Information", "Get Ready" (highlighted with a red box), "Household Member", "Kim TestEH", "Income Summary", "Additional Information", and "Review and Sign". The main content area is titled "Get Ready". It contains a purple box with the text: "We ask for current information for everyone in your family and household to make sure you get the most benefits possible. Before you start, please take a moment now to gather the information listed below." Below this is a note: "All fields on this application marked with an asterisk (*) are required unless otherwise indicated." Then, it says "You may need:" followed by a bulleted list: "Pay stubs", "W-2 forms", and "Information about income". Below the list is another purple box with the text: "You may be eligible for an even greater level of financial assistance to lower the cost of health coverage and care in 2021 if you and/or your spouse (if married, filing jointly), has been approved to receive unemployment insurance (otherwise known as unemployment compensation) in 2021. By checking the box below, you are attesting that either you or your spouse has been approved to receive unemployment insurance in 2021." Below this box is a checkbox with the text: "I confirm that either myself or my spouse has been approved to receive unemployment insurance for at least one week in 2021." At the bottom of the main content area, there are three buttons: "Back", "Save & Exit", and "Save & Continue" (highlighted with a red box).

Steps

- Start Your Application
- Family and Household
- Income Information
 - Get Ready**
 - Household Member
 - Kim TestEH
 - Income Summary
- Additional Information
- Review and Sign

Get Ready

We ask for current information for everyone in your family and household to make sure you get the most benefits possible. Before you start, please take a moment now to gather the information listed below.

All fields on this application marked with an asterisk (*) are required unless otherwise indicated.

You may need:

- Pay stubs
- W-2 forms
- Information about income

You may be eligible for an even greater level of financial assistance to lower the cost of health coverage and care in 2021 if you and/or your spouse (if married, filing jointly), has been approved to receive unemployment insurance (otherwise known as unemployment compensation) in 2021. By checking the box below, you are attesting that either you or your spouse has been approved to receive unemployment insurance in 2021.

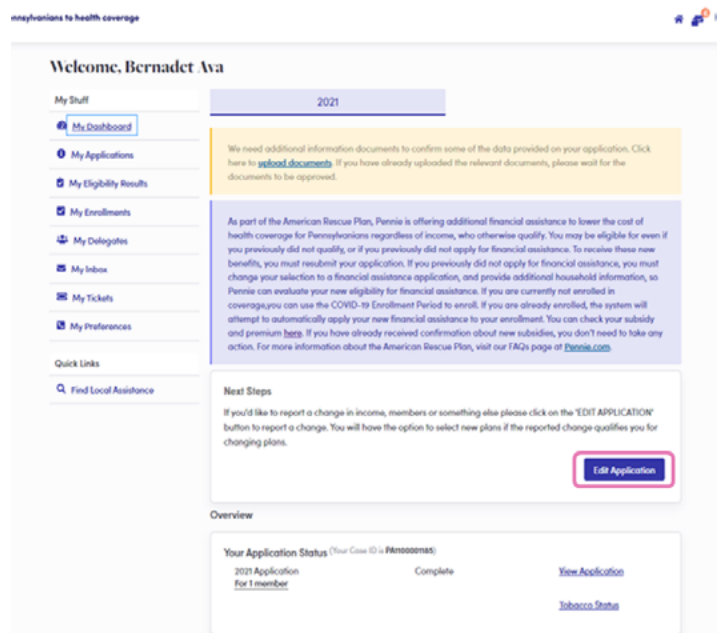
☐ I confirm that either myself or my spouse has been approved to receive unemployment insurance for at least one week in 2021.

[Back](#) [Save & Exit](#) [Save & Continue](#)

Updating Unemployment Status

Step 1: Login to your Pennie.com account.

Step 2: Navigate to 'Edit Application' from your Dashboard.



Step 3: Navigate to 'Income Information,' 'Get Ready' and check the box next to 'I confirm that either myself or my spouse has been approved to receive unemployment insurance for at least one week in 2021.'

The screenshot shows the 'Get Ready' step of the Pennie.com application process. The left sidebar lists the steps: Start Your Application, Family and Household, Income Information, Get Ready (highlighted with a red box), Household Member (Kim TestEH), Income Summary, Additional Information, Review and Sign. The main content area has a heading 'Get Ready' and a message: 'We ask for current information for everyone in your family and household to make sure you get the most benefits possible. Before you start, please take a moment now to gather the information listed below.' It lists required information: Pay stubs, W-2 forms, and Information about income. A red box highlights a statement: 'You may be eligible for an even greater level of financial assistance to lower the cost of health coverage and care in 2021 if you and/or your spouse (if married, filing jointly), has been approved to receive unemployment insurance (otherwise known as unemployment compensation) in 2021. By checking the box below, you are attesting that either you or your spouse has been approved to receive unemployment insurance in 2021.' Below this is a checkbox: 'I confirm that either myself or my spouse has been approved to receive unemployment insurance for at least one week in 2021.' The 'Save & Continue' button is highlighted with a red box.

Step 4: Follow the remaining steps to submit your updated eligibility application.

Changing Plans under the COVID-19 Enrollment Period

Step 1: Login to Pennie.com Account

Step 2: Navigate to 'Edit Application' from your Dashboard.

myenhancements to health coverage

Welcome, Bernadet Ava

My Stuff

2021

[My Dashboard](#)

[My Applications](#)

[My Eligibility Results](#)

[My Enrollments](#)

[My Delegates](#)

[My Inbox](#)

[My Tickets](#)

[My Preferences](#)

Quick Links

[Find Local Assistance](#)

We need additional information documents to confirm some of the data provided on your application. Click [here to upload documents](#). If you have already uploaded the relevant documents, please wait for the documents to be approved.

As part of the American Rescue Plan, Pennie is offering additional financial assistance to lower the cost of health coverage for Pennsylvanians regardless of income, who otherwise qualify. You may be eligible for even if you previously did not qualify, or if you previously did not apply for financial assistance. To receive these new benefits, you must resubmit your application. If you previously did not apply for financial assistance, you must change your selection to a financial assistance application, and provide additional household information, so Pennie can evaluate your new eligibility for financial assistance. If you are currently not enrolled in coverage, you can use the COVID-19 Enrollment Period to enroll. If you are already enrolled, the system will attempt to automatically apply your new financial assistance to your enrollment. You can check your subsidy and premium [here](#). If you have already received confirmation about new subsidies, you don't need to take any action. For more information about the American Rescue Plan, visit our FAQ's page at [Pennie.com](#).

Next Steps

If you'd like to report a change in income, members or something else please click on the 'EDIT APPLICATION' button to report a change. You will have the option to select new plans if the reported change qualifies you for changing plans.

[Edit Application](#)

Overview

Your Application Status (Your Case ID is #1888888888)

2021 Application for 1 member	Complete	View Application
		Tobacco Status

Step 3: Click through and make any updates to your application you need to make at this time and 'Review and Sign' Application.

Steps

Start Your Application

Before We Begin

Get Ready

Primary Contact Information

Help Applying for Coverage

Help Paying for Coverage

About Your Household

Summary

Family and Household

Income Information

Additional Information

Review and Sign

Privacy of Your Information

The privacy of your information is our top priority. We will keep your information private as required by federal and state law. Your answers on this form will only be used to determine eligibility for health coverage. We will verify your answers using the information in our electronic databases and the databases of federal and state agencies. If the information does not match, we may ask you to send us additional documentation. We will not ask any questions about your medical history. If you have questions about a request for information or suspect that the request is not from us, please contact our call center.

Important:

As part of the application process, we may need to retrieve your information from the Social Security Administration, the Department of Homeland Security, the Internal Revenue Service, a consumer reporting agency, and/or other services available through the Federal Data Services Hub. We need this information to check your ability to enroll in coverage. We may also re-verify your information at a later time to make sure your information is up to date. If we re-verify your information, we will notify you if we find something has changed.

To learn more, see the [Notice of Privacy Practices](#).

☒ I agree that my data may be retrieved and used to validate the information on my application. I have consent from all the people that will be included on this application for their information to be retrieved and used to validate the information on this application. By clicking the checkbox, I affirm the accuracy of this statement and any assertion herein, under penalty of perjury, pursuant to 28 U.S.C. § 1749 and 18 Pa.C.S. § 4904.

[Save & Exit](#) [Save & Continue](#)

Step 4: Once you have completed editing your application navigate back to ‘My Dashboard’ and click ‘Change Plans.’

Welcome, WILLIAM AUDI

My Stuff | 2021

- My Dashboard
- My Applications
- My Eligibility Results
- My Enrollments
- My Delegates
- My Inbox
- My Tickets
- My Preferences

Quick Links

- Find Local Assistance

Next Steps

You have successfully enrolled in health plan(s). If you'd like to change your plans, please click on the button below and shop for new plans.

[Change Plans](#)

Overview

Your Application Status (Your Case ID is PA1100000996)

2021 Application For 2 members	Complete	View Application
		Tobacco Status