

## FOR IMMEDIATE RELEASE

December 11, 2023

Lt. Gov. Austin Davis, Shapiro-Davis Administration Officials, and Pennie® Remind Pennsylvanians that Pennie's First Open Enrollment Period Deadline for Health Coverage is Friday, Dec. 15

Action required by Dec. 15 for Pennsylvanians seeking health coverage that will start Jan. 1, 2024.

Pennsylvanians are encouraged to visit Pennie, PA's health insurance marketplace, to get the lowest costs on high-quality coverage.

Harrisburg, PA — Today, Lt. Gov. Austin Davis joined Pennsylvania Insurance Department Commissioner Mike Humphreys, Pennsylvania Department of Human Services Secretary Dr. Val Arkoosh, Pennie Executive Director Devon Trolley and community health experts for a news conference at the Hamilton Health Center in Harrisburg to remind Pennsylvanians of Pennie's first open enrollment deadline, Dec. 15, 2023, which is the last day to enroll in health coverage that will start Jan. 1, 2024.

"Thanks to the Affordable Care Act and the great work of the folks who run Pennie, every Pennsylvanian can shop around and find affordable, robust health insurance that covers essential benefits like prescription drugs, vaccines, maternity care and mental health treatments," said **Lt. Gov.Davis**. "Whether you are in your 20s, starting a new business and need individual coverage or you're retiring early and need coverage before Medicare kicks in, Pennie has great options for you. It doesn't take long to go on the Pennie website and see what's available and what savings you and your family qualify for."

As Pennsylvania's official health insurance marketplace, <u>Pennie</u> is the only place where Pennsylvanians can get financial savings to reduce the cost of coverage and care. Currently, nine in 10 enrollees qualify and save more than \$500 a month on average. The monthly cost for coverage through Pennie is based on income. Individuals making

less will pay less – sometimes under \$1 a month. Those with higher incomes will pay a higher share of the health insurance premiums, and no one will pay more than 8.5% of their household income.

During open enrollment, individuals can apply, shop, and enroll in coverage from the top insurance companies with financial savings. Plans and prices change every year, so Pennsylvanians who need coverage should review their options even if they have looked before. All health plans offered through Pennie provide comprehensive coverage, including care for pre-existing conditions and many free preventive screenings and vaccines. Current Pennie customers should update their account (family size, income and contact information) and see if they still have the best plan for their needs.

"Any Pennsylvanian without health coverage should visit pennie.com before Dec. 15 to start the new year with peace of mind and protection. If you wait until you need medical care, it will be too late to enroll," said **Pennie Executive Director Devon Trolley**. "Pennie makes sure health plans will financially protect Pennsylvanians in the case of illness or injury. Enrolling in coverage is the best way to make sure you are protected in 2024."

## **Plans Through Pennie**

Some health plans outside of Pennie may not have the same consumer protections as plans through Pennie. Shopping through Pennie is the clearest way to make sure you are getting a plan that will cover important medical care in the case of a serious illness or injury. Pennie's application and resources to help consumers shop are always free – if you are being told that you need to pay to get help with enrolling, then go to pennie.com/connect for support at no cost to you.

"This open enrollment period is the best time to explore available options and shop around to find a plan, even if you already have insurance. Quality, comprehensive health care coverage has never been more affordable, or more within reach for Pennsylvanians, and Pennie is the clearest way to make sure you are getting a plan that will cover important medical care in the case of a serious illness or injury," said **Pennsylvania Insurance Commissioner Michael Humphreys**. "The Pennsylvania Insurance Department's goal of increased competition in the marketplace has resulted in more choices, and increased affordability for consumers across the Commonwealth. We encourage consumers to research and compare plans to find coverage that best fits their needs and provides robust benefits for themselves and their families."

## **Better coordination with Medicaid**

Based on income, Pennie picks up where Pennsylvania's Medicaid leaves off. Pennsylvanians who no longer qualify for Medicaid because of changes in income can see large savings on private health plans through Pennie. For anyone who has already lost Medicaid coverage, open enrollment is the best time to enroll for 2024. Only a loss

of health coverage and other <u>qualifying life events</u> would allow you to enroll in health insurance outside of the annual open enrollment period.

"Your health is too important to go without coverage, and fortunately, Pennsylvanians have options. When you complete your Medicaid renewal, the Department of Human Services will determine whether you are still eligible to receive Medicaid, and if you aren't, we will automatically and securely transfer you to Pennie so that you can pick a new health plan that's right for you," said **Department of Human Services Secretary Dr. Val Arkoosh**. "If you are no longer eligible for Medicaid or if you don't have health coverage at all, open enrollment is the best time to pick a new plan through Pennie to make sure you're getting the best cost savings and that you and your loved ones are covered in the new year."

More information for those no longer eligible for Medicaid coverage and their options through Pennie can be found at: pennie.com/learn/loss-of-medical-assistance-coverage/.

## Free or Low Cost Help Available Through Pennie

Pennie provides free help to navigate the application process and plan selection in many languages. Pennie-certified experts including enrollment assisters, health insurance brokers, and Customer Service Representatives are available over the phone, in person, or online. Go to pennie.com/connect to find help near you.

Pennie encourages anyone seeking coverage to go to <u>pennie.com</u> before **Dec. 15** and enroll to get the lowest costs on high-quality plans available in their area. Pennsylvanians interested in shopping for and purchasing health coverage through Pennie can visit <u>pennie.com</u> or call Pennie Customer service at 1-844-844-8040. Pennie's Customer Service Center is open from 8 a.m. – 7 p.m. Monday through Friday and on Saturday from 8 a.m. – 1 p.m. during open enrollment.