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Shapiro Administration Reminds Pennsylvania Farmers They Have Access to Quality Health Insurance Coverage Through Pennie

Pennsylvanians need to enroll by December 15 to fully prepare for coverage that will start on January 1

HARRISBURG, PA — Today, the **Pennsylvania Insurance Department (PID)**, the **Pennsylvania Department of Agriculture**, **Pennie** - Pennsylvania's official health insurance marketplace - and Pasa Sustainable Agriculture reminded Pennsylvania farmers – young and new – that they have access to affordable, high-quality health insurance coverage options at Spiral Path Farm.

"Pennsylvania's farmers work long hours in a physically demanding work environment, frequently without the safety net of employer health benefits," said **Pennsylvania Insurance Commissioner Michael Humphreys**. "Today, we're hoping to drive home that these hard workers have options – affordable health insurance options – that not only fit their budget, but that also offer the protection and coverage they want and need."

Many farmers don't get health insurance through a traditional employer, and farmers' income often changes from season to season. Pennie's Open Enrollment is the best time to sign up for affordable, high-quality health coverage.

"Farmers are often sole proprietors and small business owners, dedicating long hours through intense working conditions to feed our communities," said **Agriculture Secretary Russell Redding**. "Often times, being able to afford or access healthcare coverage for themselves and their families is a burden that they cannot handle. Our farmers deserve a comprehensive, affordable solution for healthcare coverage so they can protect the health and the wellbeing of their families while continuing their service of feeding our nation."

Pennie is the only place for Pennsylvanians to receive financial savings in the form of tax credits to help lower the cost of coverage. While premium tax credits remain available, without Congressional action, farmers will not be able to benefit from enhanced premium tax credits that help lower costs further. These enhanced tax credits are at risk of expiring after Dec. 31.

PID and Pennie have repeatedly [urged Congress](#) to extend the enhanced premium tax credits and have sent multiple [letters](#) outlining the consequences of inaction on families throughout the Commonwealth. For example, a 60-year-old married couple in York County with \$82,000 in annual income will see their yearly premium skyrocket from \$7,032 to \$35,712 per year. Congress can act now to extend the enhanced premium tax credits and immediately reduce insurance rates by three to five percent. PID and Pennie stand ready to update insurance rates if Congress chooses to extend the enhanced premium tax credits, but time is running out.

All plans sold through Pennie provide access to a wide range of medical services, including hospitalization, prescription drugs, maternity care, mental health services, and much more. Health plans offered through Pennie must cover care for pre-existing conditions, provide important financial protections especially during medical emergencies, and offer free preventive services such as check-ups and screenings.

“Open Enrollment is the one time each year Pennsylvanians can shop and enroll in health coverage that fits their needs,” said **Devon Trolley, Pennie Executive Director**. “Due to federal changes, costs are increasing but many Pennsylvanians still qualify for financial savings and having coverage is critical to your health and financial wellbeing. Time is running out to enroll for coverage that starts January 1st – through [pennie.com](#) you can apply for premium tax credits and enroll in coverage. Check this off your list before the quickly approaching holidays to give you and your family the peace of mind of having your health protected in 2026.”

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. Visit [pennie.com/connect](#) to find local help at no cost.

Pennsylvanians looking for health coverage through Pennie can visit [pennie.com](#) or call Pennie Customer Service at 844-844-8040. Pennie’s Customer Service Center is open from 8 am – 7 pm Monday through Friday and on Saturday from 8 am – 1 pm during Open Enrollment.

Protect Yourself from Insurance Scams

Insurance fraud can take many forms, including staged accidents, inflated claims, fake policies, and deceptive agents, and often spikes during open enrollment for health insurance coverage. Fake health insurance websites may pretend to be the official

insurance marketplace so that bad actors can steal consumers' personal and payment information.

Pennie is the exclusive source for financial savings to lower monthly premium payments or out-of-pocket costs. Consumers are encouraged to visit pennie.com or call 1-844-844-8040 for questions regarding applications and enrollment.

Pennsylvanians can avoid fraudulent insurance sales scams by:

- **Being cautious of unexpected calls:** If you didn't call them first, the salesperson probably found your information on a mailing list;
- **Not buying insurance over the phone from cold callers:** The risk of fraud is greater if you buy insurance over the phone or online when you haven't initiated such a purchase. Hang up on callers if something doesn't sound or feel right;
- **Watching for scam artists:** Be wary of people who say they are from Medicare, Social Security or any government agency, including PID. Medicare and PID do not make sales calls;
- **Keeping all documents and take notes:** Request that policy and coverage information be emailed to you from the salesperson and review it prior to agreeing or giving any of your banking details. Keep any paperwork you get from an insurance company. Write down the names of people you talk to and details of conversations you have;
- **Checking licenses:** Ensure that the companies and individuals you are dealing with to purchase insurance are licensed by PID. You can [confirm licensed companies and individuals online](#); and
- **Never being rushed:** Be wary of offers for a "last-chance deal." If someone calls, emails, or mails you such an offer, decline it. Next, look it up online to see if it's true and the company is real.

Consumers with questions or complaints about their health insurance can visit pa.gov/consumer or call 1-866-PA-COMPLAINT (1-866-722-6675).

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