

# Lower Your Monthly Premiums!

Pennie is the only link to financial savings to help reduce the cost of coverage and care to help lower monthly premiums and out-of-pocket costs such as co-pays and deductibles.



Nine out of 10 Pennie customers qualify for financial savings



See your savings by answering just three questions at pennie.com



pennie.com • 1-844-844-8040

## Common Terms

**Buying health insurance is easy...when you understand the lingo:**

### Premium

The amount you pay for your health coverage every month

### Deductible

How much you will pay for covered healthcare services before your insurer starts to pay

### Copay

A predetermined rate you pay for healthcare services at the time of care

### Co-insurance

The share of the cost of covered healthcare services you will pay out-of-pocket (for example, 20%) after you've paid your deductible

### Out-of-pocket maximum

The most money in deductibles, copays and co-insurance you could pay each year (excluding your monthly premium), regardless of how much medical care you use

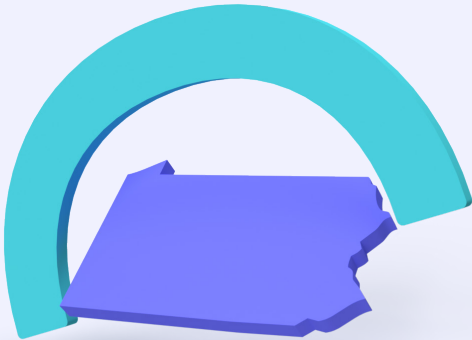
### Network

The healthcare providers and facilities (hospitals, urgent care centers, labs, etc.) your health insurer has contracted with to provide healthcare services. Make sure to look at your plan's network before you buy!

Meet  
**pennie**

Pennie's Open Enrollment Period  
**November 1<sup>st</sup> - January 15<sup>th</sup>**

- ✓ Simply shop and compare plans.
- ✓ Get Lower Premiums.
- ✓ Receive local support.
- ✓ Get covered!



Pennie helps you shop, compare and purchase health coverage.

Learn more inside.

RPD/05-10/24-Pennie

pennie.com

## Savings Defined:



### Advanced Premium Tax Credit

APTC is a tax subsidy you take in advance to lower your monthly premium throughout the year. When you apply for coverage through Pennie, you'll estimate your expected income for the year.



### Cost-Sharing Reductions

CSRs help to lower the cost of accessing healthcare services, like deductibles, co-pays, and coinsurance. If you qualify for CSRs, you must enroll in a Silver plan to access these extra savings!



Get all the details at [pennie.com](https://pennie.com)

## Enrollment basics

### What is OEP?

The yearly period when you can buy health insurance. Open Enrollment runs from November 1 to January 15. Outside of OEP you cannot enroll unless you qualify for a Special Enrollment Period.

### What is SEP?

If you experience a qualifying life event such as loss of health coverage, marriage, have a baby, or more, you will be granted a 60 day window to enroll in a Special Enrollment Period.

### Why get coverage?

Accidents and illnesses happen. Health insurance gives you peace of mind "in case the unexpected happens." All Pennie plans offer preventive services, like healthcare screenings and immunizations, free of charge.

### Who can get coverage?

PA residents who are citizens, U.S. nationals or have a qualifying immigration status can apply and enroll in health coverage through Pennie.

### Not covered through work or another program like Medicaid?

You can find the coverage that's right for you through Pennie.

### How do I shop and compare plans?

Pennie allows you to easily shop and compare and find out if you qualify for financial assistance.

- Go to [pennie.com](https://pennie.com)
- Click the "Get Covered" button to go to a portal to view options and shop
- Provide basic information about you and your family
- Pennie will match you with plans that meet your needs and budget

***We compare your TOTAL out-of-pocket cost, not just your monthly premiums.***

### Pennie helps in three free ways:

Pennie Customer Service Representatives, Pennie-certified Assistors, and Pennie-certified Brokers can get you from *confused* to *covered* in no time!

**Learn more at [pennie.com/connect](https://pennie.com/connect)**

## Health insurance shopping checklist

**Before you start enrollment with Pennie, gather the following:**

- Photo ID(s) (driver's license, passport or other option proving your identity)
- Social Security numbers(s)
- Last four weeks of pay stubs
- Immigration documents, if applicable
- Most recent tax return(s)

## Simple Enrollment Steps

### 1 Preview

With our Plan Comparison Tool, see plans that are in your area and in your budget.

### 2 Apply

Gather your household information. See Pennie's Shopping Checklist at [pennie.com/learn/how-to-enroll](https://pennie.com/learn/how-to-enroll).

### 3 Shop

Filter and compare health plans by needs and cost.

### 4 Pay

Your coverage will not begin until you pay your first month's premium. For most health plans, you can make your first payment at the same time that you enroll.

### ✓ Covered!

Enjoy that Peace of Mind!

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