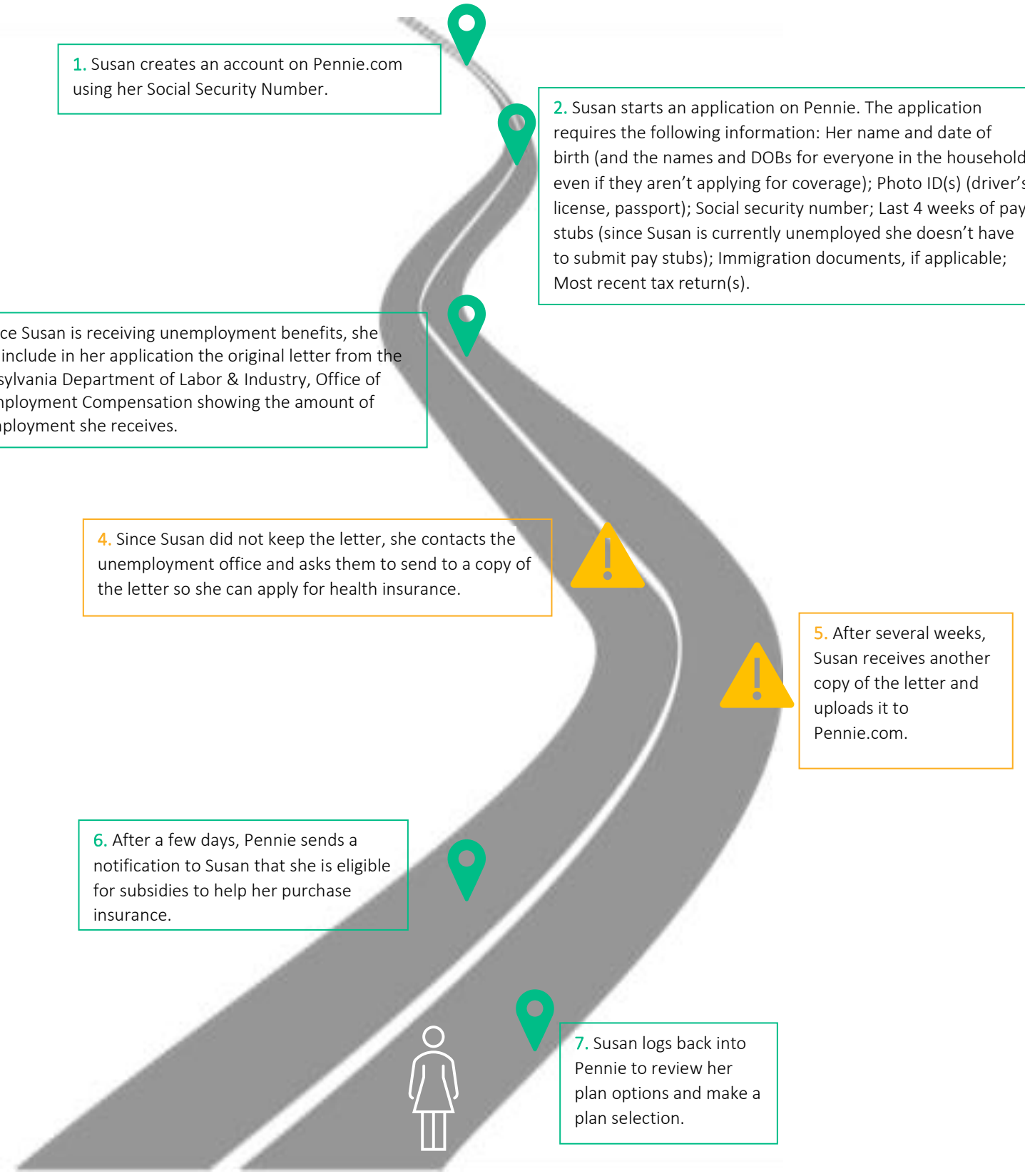


Susan's Enrollment Journey

Susan lost her job in 2020 due to COVID-19. She receives unemployment assistance and is looking for a new job. Susan has not had health insurance for several months but is concerned about the Delta variant, so she wants to enroll in health insurance during open enrollment.



1. Susan creates an account on Pennie.com using her Social Security Number.

2. Susan starts an application on Pennie. The application requires the following information: Her name and date of birth (and the names and DOBs for everyone in the household even if they aren't applying for coverage); Photo ID(s) (driver's license, passport); Social security number; Last 4 weeks of pay stubs (since Susan is currently unemployed she doesn't have to submit pay stubs); Immigration documents, if applicable; Most recent tax return(s).

3. Since Susan is receiving unemployment benefits, she must include in her application the original letter from the Pennsylvania Department of Labor & Industry, Office of Unemployment Compensation showing the amount of unemployment she receives.

4. Since Susan did not keep the letter, she contacts the unemployment office and asks them to send to a copy of the letter so she can apply for health insurance.

5. After several weeks, Susan receives another copy of the letter and uploads it to Pennie.com.

6. After a few days, Pennie sends a notification to Susan that she is eligible for subsidies to help her purchase insurance.

7. Susan logs back into Pennie to review her plan options and make a plan selection.