

Need Insurance? Pennie gets you covered!

Pennie is the Commonwealth of PA's official health & dental insurance marketplace and the *only* link to financial assistance to help reduce the cost of coverage and care. See your savings & get local, personalized help today!

When Can I Get Covered?



Open Enrollment

November 1st to January 15th



Special Enrollment

January 1st to December 31st

If you experience a **Qualifying Life Event** such as loss of health coverage, marriage, change of residence, or many others, you can enroll in a Special Enrollment Period, **anytime** outside open enrollment.

Flip to learn more!

Multilingual support and translation services available both online and via phone!

Ayuda disponible en Español

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What is a Qualifying Life Event?

A qualifying life event is a life-changing situation – sometimes planned, sometimes unexpected – that can impact you and your health insurance.



Loss of health coverage

Losing existing health coverage, including job-based coverage, individual, and student plans; Losing eligibility for Medicaid, CHIP, or Medicare; Turning 26 and losing coverage through a guardian's plan.



Changes in household

Getting married or divorced; Having a baby or adopting a child; Death in the family.



Changes in residence

Moving to a different service area within Pennsylvania; A permanent move from another state into Pennsylvania; A student moving to or from the place they attend school; A seasonal worker moving to or from the place they both live and work; Moving to or from a shelter or other transitional housing.



≤150% Federal Poverty Level

New customers with annual household income at, or below, 150% of Federal Poverty Level, and otherwise qualify for financial assistance; Generally available for those ineligible for Medical Assistance (MA) and with household incomes at or below 150% of FPL. This includes lawfully present immigrants who aren't eligible for MA because they haven't been in the country long enough to qualify.

Household / Family Size	2022 Annual Income*
Single	\$19,320
2-person	\$26,130
3-person	\$32,940
4-person	\$39,750

*Applicable for coverage during 2022. Income thresholds for 2023 will be different.



Other qualifying events

Changes in your income that affect the coverage you qualify for; Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder; Gaining a qualifying immigration status; Leaving incarceration (jail or prison); AmeriCorps members beginning or ending their service.