

PY 2026 Pennie Individual Marketplace Training for New Agents and Brokers Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

This is a sample study guide. To access the full version with hundreds of questions,

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SAMPLE

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.

7. Use Other Tools

Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly — adapt the tips above to fit your pace and learning style. You've got this!

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Questions

- 1. If a customer has an offer of employer coverage costing more than 8.39% of their annual income, what can they do?**
 - A. Enroll in medical assistance**
 - B. Enroll in Medicare**
 - C. Enroll through Pennie with financial assistance**
 - D. None of the above**
- 2. What is the role of the Pennie Board of Directors?**
 - A. To design new health insurance plans**
 - B. To oversee and govern the operations of the Pennie marketplace**
 - C. To manage individual consumer accounts**
 - D. To enforce state health regulations**
- 3. Where can a customer find their eligibility determination after submitting a financial application?**
 - A. On the Pennsylvania Department of Insurance website**
 - B. On the eligibility results page of their dashboard**
 - C. In their personal email**
 - D. By calling customer service**
- 4. How can consumers get help when navigating the Pennie system?**
 - A. By relying solely on online resources**
 - B. By reaching out to licensed agents, navigators, or the Pennie customer service line**
 - C. By attending local health fairs only**
 - D. By contacting government officials directly**
- 5. Why is it crucial for agents to stay updated on changes in healthcare policies?**
 - A. To sell more insurance plans**
 - B. To provide accurate information and guidance to clients**
 - C. To comply with state regulations**
 - D. To improve their sales commissions**

- 6. Why is the customer service line important within Pennie?**
- A. To manage agent commissions**
 - B. To assist with questions about enrollment and plan options**
 - C. To provide legal advice**
 - D. To process insurance claims**
- 7. How can customers seeking assistance be connected to a broker or assister?**
- A. Pennie customer service 844-844-8040**
 - B. Pennie chat feature**
 - C. Pennie "get help" tool**
 - D. All of the above**
- 8. Can a customer opt to enroll in coverage through Pennie instead of Medicare?**
- A. Yes**
 - B. No**
 - C. Only under certain conditions**
 - D. Depends on income level**
- 9. What is the benefit of a secure, encrypted password manager?**
- A. It helps keep track of social media passwords**
 - B. It provides random password generation**
 - C. It securely stores and encrypts your passwords**
 - D. It allows you to share passwords easily**
- 10. To get a quick estimate of financial assistance eligibility, what should a customer click on?**
- A. Enter their first and last name**
 - B. See if you qualify for savings button**
 - C. Add their plan choices to the card**
 - D. Start a new application**

Answers

1. C
2. B
3. B
4. B
5. B
6. B
7. D
8. B
9. C
10. B

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Explanations

1. If a customer has an offer of employer coverage costing more than 8.39% of their annual income, what can they do?
 - A. Enroll in medical assistance
 - B. Enroll in Medicare
 - C. Enroll through Pennie with financial assistance**
 - D. None of the above

When a customer has an offer of employer coverage that costs more than 8.39% of their annual income, they may qualify for more affordable options through the Pennie marketplace. Specifically, the Affordable Care Act (ACA) outlines provisions related to affordability which allow individuals whose employer-sponsored coverage is deemed unaffordable to pursue alternative health insurance options. In this scenario, enrolling through Pennie with financial assistance becomes a viable choice. This means the customer can access a range of health insurance plans that may come with premium tax credits and other forms of assistance designed to lower their out-of-pocket costs, making health coverage more attainable. Financial assistance through Pennie helps to bridge the gap for those who find their employer's coverage too costly, specifically when it exceeds the affordability threshold set by the ACA. Consequently, this allows individuals and families to secure necessary health coverage without facing excessive financial strain. Other options such as enrolling in medical assistance or Medicare may not be applicable depending on the individual's circumstances, such as age, disability status, or specific income level, which highlights why enrolling through Pennie is the most suitable choice in this case.

2. What is the role of the Pennie Board of Directors?
 - A. To design new health insurance plans
 - B. To oversee and govern the operations of the Pennie marketplace**
 - C. To manage individual consumer accounts
 - D. To enforce state health regulations

The role of the Pennie Board of Directors primarily revolves around overseeing and governing the operations of the Pennie marketplace. This involves ensuring that the marketplace functions effectively and meets its goals of providing access to affordable health insurance options. The Board is responsible for strategic direction, policy governance, and making decisions that affect how the marketplace serves consumers and stakeholders. By focusing on oversight and governance, the Board ensures that the marketplace operates within the established guidelines and effectively addresses the needs of individuals seeking health insurance coverage. This includes monitoring performance, ensuring compliance with applicable laws, and managing resources responsibly. In contrast, the other choices delineate specific functions that are outside the primary governance role of the Board. For example, designing new health insurance plans, managing individual consumer accounts, or enforcing state health regulations might involve other entities or departments within the marketplace or state government, but they do not encapsulate the fundamental responsibilities of the Board of Directors. Therefore, the correct answer highlights the central role of governance and oversight exercised by the Pennie Board.

3. Where can a customer find their eligibility determination after submitting a financial application?

- A. On the Pennsylvania Department of Insurance website**
- B. On the eligibility results page of their dashboard**
- C. In their personal email**
- D. By calling customer service**

The eligibility determination can be found on the eligibility results page of the customer's dashboard. This page is specifically designed to provide users with real-time updates regarding their application status and the results of their financial application. After submission, individuals can easily log into their personal account on the marketplace platform to access critical information, including whether they qualify for financial assistance, Medicaid, or the Children's Health Insurance Program (CHIP). This ensures that customers have immediate and secure access to their eligibility results without relying on external communications such as emails or calls, which may cause delays. The design of the dashboard promotes user engagement while providing the necessary information in a centralized location.

4. How can consumers get help when navigating the Pennie system?

- A. By relying solely on online resources**
- B. By reaching out to licensed agents, navigators, or the Pennie customer service line**
- C. By attending local health fairs only**
- D. By contacting government officials directly**

Consumers can receive assistance navigating the Pennie system by reaching out to licensed agents, navigators, or the Pennie customer service line. This option is particularly advantageous because these resources offer personalized support and guidance tailored to the individual's needs. Licensed agents are trained professionals who understand the complexities of health insurance options within the marketplace, and navigators are specially trained individuals who can help consumers understand their rights and options. The customer service line provides direct access to knowledgeable representatives who can address specific inquiries and assist with any technical issues or questions regarding applications and enrollment. While online resources can provide valuable information, they may not offer the comprehensive support needed for a complete understanding of the system. Attending local health fairs could also provide some assistance, but it's limited in availability and scope. Contacting government officials directly is not a typical route for consumers needing help with the marketplace, as these officials may not have the specialized knowledge required to address individual marketplace questions effectively. Hence, turning to licensed agents, navigators, or the customer service line remains the most effective way to seek help.

5. Why is it crucial for agents to stay updated on changes in healthcare policies?

- A. To sell more insurance plans**
- B. To provide accurate information and guidance to clients**
- C. To comply with state regulations**
- D. To improve their sales commissions**

The importance of agents staying updated on changes in healthcare policies lies primarily in their ability to provide accurate information and guidance to clients. Healthcare policy changes can significantly affect coverage options, benefits, costs, and eligibility. When agents are informed about these developments, they can better assist clients in understanding their choices and finding the best plans to meet their needs. Providing accurate guidance is essential for building trust and ensuring clients can make informed decisions regarding their healthcare. This not only enhances the client-agent relationship but also aligns with the ethical responsibility of agents to prioritize their clients' best interests. While selling more insurance plans, complying with state regulations, and improving sales commissions are aspects of an agent's role, they are secondary to the fundamental duty of ensuring clients receive the best possible advice based on current information. Keeping up-to-date enables agents to be genuine resources for their clients, which is crucial in the constantly evolving landscape of healthcare.

6. Why is the customer service line important within Pennie?

- A. To manage agent commissions**
- B. To assist with questions about enrollment and plan options**
- C. To provide legal advice**
- D. To process insurance claims**

The importance of the customer service line within Pennie can be attributed to its critical role in assisting individuals with questions about enrollment and plan options. Having knowledgeable representatives available to clarify the enrollment process, explain different health insurance plans, and guide customers through their options is essential for ensuring that consumers can effectively navigate the complexities of the healthcare marketplace. This support helps clients understand the various choices available to them, including coverage levels, premiums, and benefits, as well as any specific requirements they may need to fulfill during enrollment. Accessible customer service enhances the overall experience for individuals seeking health coverage, ultimately leading to better-informed decisions about their health insurance needs. The other options do not align with the primary purpose of the customer service line within Pennie. Managing agent commissions, providing legal advice, or processing insurance claims are all specific functions that do not relate directly to guiding consumers through questions about enrollment or plan selections.

7. How can customers seeking assistance be connected to a broker or assister?

- A. Pennie customer service 844-844-8040**
- B. Pennie chat feature**
- C. Pennie "get help" tool**
- D. All of the above**

Customers seeking assistance can connect with a broker or assister through multiple avenues, all of which are designed to provide support. The options available, including customer service through a designated phone number, an interactive chat feature, and a "get help" tool, streamline the process of accessing the necessary guidance. The customer service number allows individuals to speak directly with a representative who can provide personalized assistance, answer questions, or connect them with brokers or assisters. The chat feature offers a convenient digital alternative, enabling customers to receive real-time help without needing to pick up the phone. The "get help" tool acts as a resource for individuals to identify the support services they might need based on their specific situations. Together, these resources ensure that customers have multiple ways to receive support tailored to their preferences, making it easier to access the help they need to navigate the individual marketplace effectively.

8. Can a customer opt to enroll in coverage through Pennie instead of Medicare?

- A. Yes**
- B. No**
- C. Only under certain conditions**
- D. Depends on income level**

The reason why enrolling in coverage through Pennie instead of Medicare is not an option lies in the fundamental differences between the two programs. Medicare is a federal health insurance program primarily designed for individuals who are 65 years of age or older, as well as certain younger individuals with disabilities or specific medical conditions. It provides comprehensive coverage that is structured and governed by federal regulations. On the other hand, Pennie is Pennsylvania's state-based health insurance marketplace that primarily facilitates the purchase of qualified health plans with financial assistance based on income levels. It is specifically set up for those who do not qualify for Medicare, such as younger individuals and families who need health coverage. If a person is eligible for Medicare, they must enroll in it, as Medicare eligibility takes precedence over marketplace options like Pennie. This ensures that older adults and those with disabilities have the appropriate coverage designed for their specific healthcare needs. Therefore, the choice of opting for coverage through Pennie instead of Medicare is not available for those who qualify for Medicare, making the answer accurate.

9. What is the benefit of a secure, encrypted password manager?

- A. It helps keep track of social media passwords**
- B. It provides random password generation**
- C. It securely stores and encrypts your passwords**
- D. It allows you to share passwords easily**

A secure, encrypted password manager provides the essential function of securely storing and encrypting your passwords, which is crucial for protecting sensitive information. By using advanced encryption methods, it safeguards your passwords from unauthorized access and potential breaches, ensuring that even if the data is compromised, it remains unreadable without the correct decryption key. This feature significantly enhances security across your online accounts, allowing users to manage multiple passwords without needing to remember each one individually or resort to less secure strategies, such as using the same password across different accounts. While tracking social media passwords, generating random passwords, and sharing passwords can be convenient features provided by some password managers, these aspects primarily support the overarching function of secure password storage and management. The core benefit lies in the encryption and security that these tools offer, making option C the most accurate representation of a secure, encrypted password manager's primary advantage.

10. To get a quick estimate of financial assistance eligibility, what should a customer click on?

- A. Enter their first and last name**
- B. See if you qualify for savings button**
- C. Add their plan choices to the card**
- D. Start a new application**

The option that allows a customer to quickly estimate their eligibility for financial assistance is the "See if you qualify for savings" button. This feature is designed to guide users through a preliminary assessment of their financial situation based on key information, such as household income and family size. By clicking this button, customers can receive immediate feedback on their potential eligibility for premium tax credits and cost-sharing reductions, making it easier for them to understand their options before proceeding with a full application. This step is crucial for individuals who want to gauge the affordability of health coverage available through the marketplace, allowing them to make informed decisions about their healthcare options. Other actions, like entering personal information or adding plan choices, do not provide this quick estimate of financial assistance and are instead part of the application process or plan selection.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://py2025pennieindimarketplavetrainingnewagentsbrokers.examzify.com>

We wish you the very best on your exam journey. You've got this!