



## 1 Filing of Appeals Form

- Customer fills out the Appeal Request Form.
- Customer sends the Appeal Request Form to Pennie:

Email Mail Fax

Upload to account



## 2 Validity Review

- Pennie decides if the reason for the Appeal Request is valid or invalid.
- If the Appeal Request is valid, the process proceeds to Step 3. If invalid, Pennie provides the customer with resources that may help towards resolution.



## 3 Informal Resolution

- Pennie reviews the Appeal Request Form along with the customer's account and determines if resolution is possible.
- Pennie calls the customer and completes the informal resolution process over the phone.



## 6 Hearing Examiner Decision

- Customer and Pennie wait for the hearing examiner to issue their decision in writing.
- It can take up to a month before a decision is issued.



## 5 Hearing is Held

- A formal hearing is held over the phone with a hearing examiner.
- Evidence is presented by both sides to the hearing examiner (like a real court but over the phone).
- It can take up to 1 - 2 months before a hearing is held.
- Customer has the right to hire an attorney to represent them at the hearing if they wish and at their own expense.



## 4 Hearing Requested

- Customer is not satisfied with the results of the informal resolution and requests a hearing.
- Hearing examiner determines date of the hearing.
- Notice will be sent to the customer regarding the date of the hearing and how to prepare.