

South Dakota Department of Labor & Regulation
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Health Insurance Open Enrollment Begins Nov. 1

PIERRE, S.D. – The South Dakota Division of Insurance reminds consumers the 2018 Affordable Care Act (ACA) open enrollment begins on Nov. 1 for those with individual policies.

Open enrollment offers South Dakotans the opportunity to review and/or purchase health insurance coverage from options available in the general market as well as the federally facilitated health care exchange, known as the Marketplace.

“The ongoing discussions at the federal level have created uncertainty around healthcare coverage,” said Division Director Larry Deiter. “Consumers are encouraged to gather as much information as possible on the current healthcare environment in order to make the most informed decision possible.”

Some important factors to keep in mind for those with individually-purchased health insurance:

- The 2018 open enrollment period is only 45 days, running from Nov. 1 through Dec. 15, 2017. Coverage begins Jan. 1, 2018.
- Cost sharing reduction (CSR) payment funding has been discontinued, as indicated in a statement issued by the Department of Health and Human Services on Oct. 12. The elimination of this funding may impact existing plan structure or premiums, especially for those with silver level plans where these subsidies to reduce deductibles, copayments and coinsurance for qualified individuals applied.
- If you currently have coverage through the Marketplace, you are subject to auto re-enrollment in your same plan or a similar plan if you do not choose a plan for 2018.

“Health care insurance plan particulars, premiums and carrier availability change from year to year,” said Deiter. “Consumers are encouraged to review their existing plan to determine if it continues to meet their coverage needs or if they should explore other options available.”

A local health insurance agent can provide assistance in identifying any changes in health care needs and discuss plan benefit options available for 2018. Consumers can search for Marketplace certified agents and brokers in their area through the “Find local help” link at healthcare.gov.

Consumers should ask questions about any insurance policy they are considering for purchase. The plan being offered may be a type of health insurance, but may not be a comprehensive major medical policy that will provide complete health coverage.

Consumers receiving unsolicited contact from anyone attempting to sell health insurance should follow these tips:

- Check dlr.sd.gov/insurance for additional information on carriers selling insurance in South Dakota.
- Be aware healthcare.gov is the official website for the federal Marketplace. The site has information on the ACA, qualified health plans and comparisons of Marketplace plans available in 2018. Be cautious of other similar sounding names or websites.
- The federal government and Marketplace will not call selling health insurance.
- No one offering comprehensive health care coverage will ask about pre-existing conditions.
- Do not provide Social Security numbers, bank account details or health information. If you are pressured to provide this information, hang up.
- Never agree to any request to send money, especially if presented over the phone.
- Ask for written information about the policy, including premiums. Get the facts up front, before buying, in order to understand what the policy will and will not do.

Two health insurance carriers, Avera Health Plan and Sanford Health Plan, were approved by the Division to sell individual comprehensive health policies during the 2018 open enrollment. Any other company offering health coverage is not approved to sell comprehensive coverage in South Dakota.

Questions or concerns can be directed to the South Dakota Division of Insurance at 605-773-3563 or insurance@state.sd.us.