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Media Contact: Dawn Dovre, 605-773-3094

Action Needed to Avoid Gap in Health Coverage

PIERRE, S.D. – The South Dakota Division of Insurance reminds consumers with individual coverage Dec. 15 marks the last day to select health insurance coverage for a Jan. 1, 2016, effective policy date.

Division Director Larry Deiter says the Dec. 15 deadline to take action is important in order to avoid any gaps in health coverage. This especially applies to policyholders whose current coverage is through a DAKOTACARE plan previously offered through the Federally Facilitated Marketplace.

DAKOTACARE recently announced it is not offering health insurance through the Marketplace in 2016. Individual policyholders were notified of the changes to their current plan, including the loss of any current federal financial assistance to lower monthly premiums, copayments, coinsurance and deductibles.

“Any DAKOTACARE policyholders who received a tax subsidy in 2015 and want to maintain eligibility for assistance must take action to select a different plan offered on the federal government’s Marketplace,” said Deiter.

Consumers can review all health plan options available in South Dakota and sign up for health insurance coverage by working with their agent or a navigator, contacting a carrier directly or visiting healthcare.gov to view plans available through the Marketplace.

“I encourage all consumers to review their health insurance options to determine what plan best meets their needs in 2016,” says Deiter.

Open enrollment runs through Jan. 31, 2016. A listing of carriers offering insurance in 2016 can be found in the “Consumers” section at <http://dlr.sd.gov/insurance>.