For Immediate Release: Monday, April 29, 2019
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Public Comment Open on Proposed Essential Health Benefits Benchmark Design

PIERRE, S.D. – State Division of Insurance Director Larry Deiter invites the public to comment on the proposed Essential Health Benefits (EHB) benchmark design for plan year 2021. The public comment period will run from April 29, 2019, through May 15, 2019.

The Affordable Care Act (ACA) requires a designated EHB benchmark plan for each state. This plan design acts as a baseline for all ACA-compliant individual or small group health coverage offered in that state.

South Dakota’s current EHB benchmark plan was determined through the federal process established by the Department of Health and Human Services/Centers for Medicare & Medicaid. It has been in place since 2014.

Federal regulations issued in 2019 allow states greater flexibility for plan design if a state chooses to update its EHB benchmark plan starting with plan year 2020 and beyond.

"States are now able to propose changes to ensure the availability of adequate plan benefits for consumers," said Director Deiter. “This will help strengthen the comprehensive healthcare coverage market in our state.”

Any changes proposed by South Dakota for its EHB benchmark plan are subject to federal review and must comply with established federal guidelines and parameters.

Additional information on the proposed South Dakota EHB benchmark set of benefits is available at dlr.sd.gov/insurance. Public comments must be in written form and can be submitted by mail to the Division of Insurance, 124 S. Euclid Ave., 2nd Floor, Pierre, SD 57501, online via the Division’s website under “Provide Public Comment” or by fax to 605-773-5369.

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