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ACA Health Insurance Enrollment for 2020 Coverage Now Open

PIERRE, S.D. – The South Dakota Division of Insurance reminds consumers the Affordable Care Act (ACA) open enrollment for 2020 coverage runs from Nov. 1 to Dec. 15, 2019, for consumers 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 exchange, known as the Marketplace.

“Your local health insurance agent can provide assistance in identifying any changes in health insurance needs, as well as discuss plan benefit options available for 2020,” said state Insurance Director Larry Deiter. “Consumers can search for Marketplace-certified producers and brokers in their area through the ‘Find local help’ link at healthcare.gov.”

Consumers should:

- Check dlr.sd.gov/insurance for additional information, including 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 2020.
- Remember no one offering comprehensive health care coverage will ask about pre-existing conditions.
- 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.

If you currently have coverage through the Marketplace, your insurance carrier should have provided notice of the auto re-enrollment option in your same plan or a similar plan if you do not actively choose a plan for 2020.

Two health insurance carriers, Avera Health Plans and Sanford Health Plan, were approved by the Division to sell individual comprehensive health policies during the 2020 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 by email at insurance@state.sd.us.