

For Immediate Release: Thursday, Oct. 29, 2020
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ACA Health Insurance Open Enrollment Begins Nov. 1

PIERRE, S.D. – The South Dakota Division of Insurance reminds consumers the Affordable Care Act (ACA) open enrollment period for 2021 coverage runs from Nov. 1 to Dec. 15, 2020, 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.

Consumers are encouraged to use local, licensed health insurance producers when reviewing health insurance needs for 2021.

“Local insurance agents can help identify changes in your needs, as well as explain different plan benefit options to meet those needs,” said state Insurance Director Larry Deiter. “They are your best resource when exploring the comprehensive health insurance coverage available in your area.”

Individuals with current coverage through the Marketplace should have received notice of the auto re-enrollment option from the insurance carrier. If the individual does not actively choose a plan for 2021, the same or similar plan will be renewed.

Avera Health Plans and Sanford Health Plan are approved by the Division to sell individual comprehensive health policies during the 2021 open enrollment. Any other company offering health coverage is not approved to sell comprehensive coverage in South Dakota.

[View additional information](#) on shopping for health insurance. Contact the South Dakota Division of Insurance with questions or concerns at 605-773-3563 or insurance@state.sd.us.