ACA Health Insurance Open Enrollment Deadlines Approach

PIERRE, S.D. – The South Dakota Division of Insurance reminds consumers the Affordable Care Act (ACA) open enrollment period for 2022 coverage runs from Nov. 1, 2021, to Jan. 15, 2022, 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.

With additional subsidies available in the Marketplace through 2022, consumers may have more options available. Consumers are encouraged to use local, licensed health insurance producers when reviewing health insurance needs.

“Local insurance producers 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.”

Avera Health Plans and Sanford Health Plan are approved by the Division to sell individual comprehensive health policies during the 2022 open enrollment. Any other company offering health coverage is not approved to sell comprehensive coverage in South Dakota.

Consumers should enroll by Dec. 15, 2021, to have coverage effective Jan. 1, 2022. Enrollments after Dec. 15 will have later effective dates.

View additional information on open enrollment, including What to Ask When Shopping for Health Insurance. If shopping online, beware of popups redirecting to a different site.

Contact the South Dakota Division of Insurance with questions or concerns at 605-773-3563 or insurance@state.sd.us.