

For Immediate Release: Tuesday, Nov. 1, 2022

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Affordable Care Act 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 2023 coverage runs from Nov. 1, 2022, to Jan. 15, 2023, for consumers with individual policies.

Open enrollment offers South Dakotans the opportunity to review and purchase health insurance coverage from options available in the general market, as well as the federally facilitated exchange known as the Marketplace.

Consumers may have more affordable options available due to the extension of enhanced federal subsidies in the Marketplace through 2025. Consumers are encouraged to use local, licensed health insurance producers when reviewing health insurance needs.

Avera Health Plans, Sanford Health Plan and Wellmark Blue Cross Blue Shield of South Dakota are approved by the Division to sell individual comprehensive health policies during the 2023 open enrollment. Avera Health Plans and Sanford Health Plan will have plans available across all of South Dakota. Wellmark Blue Cross Blue Shield of South Dakota will offer plans in 16 counties on the western side of the state. Any other company offering health coverage is not approved to sell comprehensive coverage in South Dakota via the Marketplace.

“Consumers should carefully review plan options available as cost sharing, benefit structure, and provider networks vary by carrier and plan,” said **state Insurance Director Larry Deiter**. “Local insurance producers can help identify any changes in your coverage needs and explain how different plan options will work to meet those needs.”

Consumers should enroll by Dec. 15, 2022, to have coverage effective Jan. 1, 2023. 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.