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## **Division of Insurance Reminds Consumers to Review Health Coverage Options for 2026**

PIERRE, S.D. – The South Dakota Division of Insurance is reminding consumers that now is the time to review and consider their health insurance options for 2026. The Affordable Care Act (ACA) open enrollment for 2026 coverage starts Nov. 1, 2025, and ends Jan. 15, 2026.

Consumers are encouraged to review all plan options to find coverage that best fits their needs. Health plans offered through the federal Health Insurance Marketplace may differ from previous years in covered benefits, cost sharing, and premium costs.

Those currently enrolled through the Marketplace are encouraged to log in to their Marketplace account, contact their health insurance company, or work with a licensed agent to review their 2026 costs and coverage.

Consumers are also advised to be cautious when exploring alternatives to traditional health insurance. Certain products, such as health care sharing ministries, discount plans, or risk-sharing arrangements, are **not** considered health insurance and do not offer the same consumer protections or regulatory oversight.

When reviewing or purchasing coverage, consumers should keep the following tips in mind:

- The only official website for the federal Marketplace is [healthcare.gov](http://healthcare.gov). Be cautious of websites with similar addresses or telemarketers claiming to represent the “national enrollment center,” “national healthcare center,” or other official-sounding names.
- Legitimate ACA plan providers will **not** ask about pre-existing conditions.
- Enrolling in ACA coverage is **free**. No one should charge a fee for enrollment.
- Keep a written record of anyone assisting with enrollment, including their name, contact information, and agent license number.
- Carefully compare coverage options before signing and ensure all terms are fully understood.

For the 2026 open enrollment period, **Avera Health Plans**, **Sanford Health Plan**, and **Wellmark Blue Cross Blue Shield** (in limited counties) are the only insurers approved by the Division to offer individual and family ACA plans in South Dakota.

Additional information on shopping for health insurance is available at [dlr.sd.gov/insurance](https://dlr.sd.gov/insurance) or by contacting the Division at 605-773-3563 or [sdinsurance@state.sd.us](mailto:sdinsurance@state.sd.us).