



### *Opinion-Editorial*

## **Time to Enroll in a 2018 Health Plan - Coverage, Financial Assistance and Enrollment Support Available for South Dakotans**

Open enrollment for 2018 health coverage through the Affordable Care Act (ACA) marketplace begins November 1 and South Dakotans who plan to enroll in or renew a health plan for next year need to get prepared and sign up early. The deadline for enrolling is December 15, 2017.

Those working to promote enrollment in health coverage and the financial help that make it affordable are up against multiple challenges this year, but by working together, South Dakotans can turn the tide and help make sure everyone gets the coverage they need.

Enrollment outreach services have been significantly impacted this year because of ongoing actions and challenges resulting from efforts to reform health care and repeal the ACA. The enrollment period has been reduced from 90 days to 45 days. In addition, the Health and Human Services (HHS) Department drastically cut the marketing budget for the insurance exchanges by 90 percent. Also, HHS reduced spending for navigators, the individuals who advise and assist consumers when selecting a plan.

With so much uncertainty surrounding this year's open enrollment and steep cuts at the federal level for marketing and outreach efforts, Americans are feeling confused and under-informed about 2018 health coverage and the enrollment process.

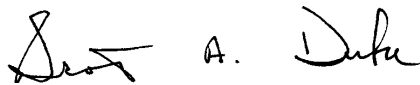
According to a new poll from Get America Covered, most Americans don't know when the ACA open enrollment starts or ends – only 12 percent of uninsured respondents and 31 percent of insured respondents knew that open enrollment begins November 1. The poll also indicates that most Americans aren't sure whether the marketplace will exist in 2018. Nearly 60 percent of uninsured respondents said they expect the ACA will be cancelled and consumers will lose coverage next year.

Community health centers and health care organizations across South Dakota are working together to spread the word that despite the challenges impacting open enrollment, the marketplace for 2018 health coverage remains open, financial assistance is available for those who qualify, and in-person and online support is available to help people navigate the enrollment process.

Health care coverage is an essential component of fostering healthy families and healthy communities. Currently, more than 30,000 South Dakotans are enrolled in coverage through the health insurance marketplace. In addition, 90 percent of South Dakota enrollees receive premium subsidies to offset the cost of their coverage. Financial assistance in the form of tax credits is still available for 2018.

South Dakotans who have questions about the marketplace and enrolling in a 2018 health plan can visit [GetCoveredSouthDakota.org](http://GetCoveredSouthDakota.org) for information on how to enroll, how to apply for financial assistance and where to find in-person help. Certified application counselors located at community health centers across the state and marketplace navigators through the Community Action Partnership coalition offer free, unbiased assistance to help people explore their health coverage options.

South Dakota health care partners are working together to help ensure South Dakotans have the resources they need to get covered and that access to health care is available to all.



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