

Enrollment in the Health Insurance Marketplace can be accomplished online at Healthcare.gov, or by calling the Marketplace at 1-800-318-2596

**OR**

**You can meet locally with a **Certified Affordable Care Act Navigator** in many western South Dakota communities.**

Just call  
**1-800-327-1703**

**There is NO CHARGE for Navigator Services**

Navigators provide enrollment assistance, neutral guidance while selecting a plan, and ongoing consumer support.

## 2023 Open Enrollment

**November 1, 2022 through  
January 15, 2023**

Outside these dates,  
contact your local Navigator  
to determine if you qualify for a...

## Special Enrollment Period

**You qualify for a SEP if:**

- You are an enrolled member of a federally recognized Indian tribe
- You meet certain low-income guidelines

or recently (within 60 days),

- You had a baby
- You got married or divorced
- You lost employer coverage
- You were denied Medicaid
- You relocated to SD
- You ended a period of incarceration

Health Insurance Marketplace

# Enrollment Assistance



**WESTERN SD  
COMMUNITY ACTION**

1844 Lombardy Drive  
Rapid City, SD 57703

**1-800-327-1703**



# 2023 Income Guidelines for Lower Costs

To determine if you qualify for lower costs, estimate your 2023 gross household income (net income if self-employed). On the chart below, the column to the left of the household income ranges denotes your eligibility for the **Premium Tax Credit** (lowers monthly premiums via a subsidy paid directly to the insurance provider), the **Cost Sharing Reduction** (lowers deductibles, copays, coinsurance, and the out-of-pocket maximum), and **Zero Cost Sharing** (zero deductibles, zero copays, zero coinsurance) for enrolled members of federally recognized Indian Tribes.

% Federal Poverty Level	People in Tax Household	1	2	3	4	5	6
Over 400%	You may qualify for <u>lower premiums</u> on Marketplace health insurance plans if projected 2023 household income is more than... <b>If household income is above 400% FPL, premiums are limited to 8.5% of household income on certain plans only.</b>	\$13,590	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190
100% to 250%	You qualify for <u>lower premiums</u> AND <u>lower out-of-pocket costs</u> on some Marketplace health insurance plans if projected 2023 household income is...	\$13,590 to \$33,975	\$18,310 to \$45,775	\$23,030 to \$57,575	\$27,750 to \$69,375	\$32,470 to \$81,175	\$37,190 to \$92,975
100% to 300%	If you are an enrolled member of a federally recognized Indian Tribe, you qualify for <u>ZERO out-of-pocket costs</u> on Marketplace health insurance plans if projected 2023 household income is...	\$13,590 to \$40,770	\$18,310 to \$54,930	\$23,030 to \$69,090	\$27,750 to \$83,250	\$32,470 to \$97,410	\$37,190 to \$111,570
Under 100%	You do not qualify for lower costs if projected 2023 household income is less than... <b>SD has not expanded Medicaid, resulting in a "coverage gap" for some consumers.</b>	\$13,590	\$18,310	\$23,030	\$27,750	\$32,470	\$37,190

Western SD Community Action provides Navigator enrollment assistance. Call 1-800-327-1703 to speak directly with a Navigator, or go to [www.Getcoveredsouthdakota.org](http://www.Getcoveredsouthdakota.org), or go to [www.healthcare.gov](http://www.healthcare.gov) and search "Find Local Help".