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 may receive assistance by scheduling an appointment with a local certified Affordable Care Act Navigator in many Western SD communities. Just call WSDCA at 1-800-327-1703 or 1-888-441-0117

There is NO CHARGE for enrollment assistance.

Your privacy is protected under Federal law.

No paper or electronic records are maintained in our office - EVER.

**2020 Open Enrollment**

begins November 1, 2019. Enroll by December 15th for your coverage to begin January 1st. 

Open enrollment ends December 15, 2019.

Outside of these dates, only Native Americans and those with a special qualifying event are allowed to enroll.

Some events include: having a baby, getting married or divorced, moving to a new state, losing employer coverage, or ending a period of incarceration.

Contact the Marketplace or your local Navigator to determine if your circumstances qualify you for a Special Enrollment Period.
## Incomes that Qualify for Lower Costs in 2020

To learn if you qualify for lower costs on the [Health Insurance Marketplace](https://www.healthcare.gov), find your estimated 2020 adjusted gross household income and household size on the chart below. The column on the left tells you if you may qualify for health care subsidies or lower out-of-pocket costs when you enroll in a Marketplace plan.

<table>
<thead>
<tr>
<th>% Federal Poverty Level</th>
<th>People in Tax Household</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% to 100%</td>
<td>You may qualify for <em>lower monthly premiums</em> on a Marketplace health insurance plan if your annual household income is ...</td>
<td>$12,490 to $49,960</td>
<td>$16,910 to $67,640</td>
<td>$21,330 to $85,320</td>
<td>$25,750 to $103,000</td>
<td>$30,170 to $120,680</td>
<td>$34,590 to $138,360</td>
</tr>
<tr>
<td>100% to 250%</td>
<td>You may qualify for <em>lower premiums AND lower out-of-pocket costs</em> for Marketplace health insurance if your annual household income is ...</td>
<td>$12,490 to $31,221</td>
<td>$16,910 to $42,275</td>
<td>$21,330 to $53,325</td>
<td>$25,750 to $64,375</td>
<td>$30,170 to $75,425</td>
<td>$34,590 to $86,475</td>
</tr>
<tr>
<td>100% to 300%</td>
<td>If you are a member of a <em>federally-recognized Indian Tribe</em>, you may qualify for a <em>Zero Cost Sharing Plan</em> if your household income is...</td>
<td>$12,490 to $37,470</td>
<td>$16,910 to $50,730</td>
<td>$21,330 to $63,990</td>
<td>$25,750 to $77,250</td>
<td>$30,170 to $90,510</td>
<td>$34,590 to $103,770</td>
</tr>
<tr>
<td>Under 100%</td>
<td>Our state has not expanded Medicaid; You may not qualify for any Marketplace savings programs if your annual income is below...</td>
<td>$12,490</td>
<td>$16,910</td>
<td>$21,330</td>
<td>$25,750</td>
<td>$30,170</td>
<td>$34,590</td>
</tr>
</tbody>
</table>

Western SD Community Action provides free Navigator enrollment assistance. Call 1-888-441-0117 to talk to a Navigator or go to [www.healthcare.gov](https://www.healthcare.gov) to find local help.