

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 15<sup>th</sup>** for your coverage to begin January 1<sup>st</sup>. 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**.

Health Insurance **Marketplace**

## **Affordable Care Act Marketplace Enrollment**



**WESTERN SD COMMUNITY ACTION**

**Affordable Care Act Navigator Program**

1844 Lombardy Drive  
Rapid City, SD 57703

**1-605-342-1905**

**or**

**1-888-441-0117**

# Incomes that Qualify for Lower Costs in 2020

To learn if you qualify for lower costs on the Health Insurance Marketplace, 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.

% Federal Poverty Level	People in Tax Household	1	2	3	4	5	6
100% to 400%	You may qualify for <u>lower monthly premiums</u> on a Marketplace health insurance plan if your annual household income is ...	\$12,490 to \$49,960	\$16,910 to \$67,640	\$21,330 to \$85,320	\$25,750 to \$103,000	\$30,170 to \$120,680	\$34,590 to \$138,360
100% to 250%	You may qualify for <u>lower premiums AND lower out-of-pocket costs</u> for Marketplace health insurance if your annual household income is ...	\$12,490 to \$31,221	\$16,910 to \$42,275	\$21,330 to \$53,325	\$25,750 to \$64,375	\$30,170 to \$75,425	\$34,590 to \$86,475
100% to 300%	If you are a member of a <u>federally-recognized Indian Tribe</u> , you may qualify for a <u>Zero Cost Sharing Plan</u> if your household income is...	\$12,490 to \$37,470	\$16,910 to \$50,730	\$21,330 to \$63,990	\$25,750 to \$77,250	\$30,170 to \$90,510	\$34,590 to \$103,770
Under 100%	Our state has not expanded Medicaid; You may not qualify for any Marketplace savings programs if your annual income is below...	\$12,490	\$16,910	\$21,330	\$25,750	\$30,170	\$34,590



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](http://www.healthcare.gov) to find local help.