

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (2-50 employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals with pre-existing, severe or chronic medical conditions	Low income families	Children	Women	Refugees newly arriving in U.S.	Native American Indians	Seniors and Disabled
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Plans</b> South Dakota Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p><b>COBRA/MiniCOBRA</b></p> <p>Then <b>HIPAA</b> Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> South Dakota Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p><b>South Dakota Risk Pool</b> 605-773-3148 800-305-3064 www.state.sd.us/bop/riskpool.htm</p>	<p><b>South Dakota Medical Assistance</b> 800-305-3064 www.state.sd.us/social</p> <p>Or contact local department of social services</p>	<p><b>CHIP</b> (Children's Health Insurance Program) 800-305-3064 http://dss.sd.gov/medicalservices/chip/</p> <p><b>Women-Infant-Children (WIC)</b> 800-738-2301 http://doh.sd.gov/WIC/default.aspx</p>	<p><b>All Women Count</b> 800-738-2301 http://doh.sd.gov/AllWomenCount/default.aspx</p>	<p><b>South Dakota Medical Assistance</b> 800-305-3064 www.state.sd.us/social</p> <p>Or contact local department of social services</p>	<p><b>Indian Health Services</b> 605-226-7531 www.ihs.gov/FacilitiesServices/AreaOffices/Aberdeen</p>	<p><b>Medicare</b> 800-633-4227 1-800-MEDICARE www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b> 800-633-4227</p>
Coverage	<p>Up to \$5M lifetime maximum, assorted deductibles</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>Cobra Subsidy:</b> 9 months of partially subsidized COBRA premium</p> <p>COBRA coverage available if more 20 employees for up to 36 months depending on qualifying events</p> <p>MiniCOBRA up to 39 weeks if less than 20 employees</p> <p>COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, HIPAA individual plan conversion benefits are based on the program selected, no expiration (see Pool)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Up to \$5M, assorted deductibles depending on age and ZIP code</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>South Dakota Risk Pool offers three plan options</p> <p>Each plan offers similar benefits including daily hospital room and board, miscellaneous hospital services, surgical services, anesthesia services, in-hospital medical services, and out-of-hospital care including pharmaceuticals</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Full medical assistance coverage</p> <p>Covered services include doctor appointments, hospital stays, dental and vision services, prescription drugs, rehab/therapy, chiropractic, etc.</p> <p>Children eligible for medical assistance are also entitled to Healthy Kids Klub checkups</p> <p>Medical coverage may begin three months prior to the application date</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>CHIP:</b> covers doctor appointments, hospital stays, dental and vision services, prescription drugs, mental health care and other medical services</p> <p><b>WIC:</b> Nutrition education and services; Breastfeeding promotion and education; A monthly food prescription of nutritious foods; and Access to maternal, prenatal and pediatric health-care services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Coverage is not limited to coverage and treatment of breast and cervical cancer</p> <p>Ambulance, chiropractor clinics, dental, diabetes, education, durable medical equipment (DME), family planning, home health, hospital, mental health, nursing home, out-of-state coverage, personal care, physician, podiatry, prescriptions, rehab hospital, sterilization, transportation services, vision, wheelchair and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Covered services include doctor appointments, hospital stays, dental and vision services, prescription drugs, rehab/therapy, chiropractic, etc.</p> <p>Coverage is limited to 8 months from a person's entry to the United States</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Provide inpatient and outpatient care and conduct preventive and curative clinics.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p><b>GUARANTEED COVERAGE</b></p> <p>Company size 2-50 employees</p> <p>Two employees must work for at least 6 months out of the year, and work 20 hours per week for coverage</p> <p>Owner can count as an employee</p> <p>Owner name on business license must draw wages from the company</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Cobra Subsidy:</b> If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples.</p> <p>All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>For HIPAA you cannot be eligible for Medicare or other public or group insurance programs. If you are HIPAA eligible, buy the Pool</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for the South Dakota Risk Pool, see next column</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Be a resident of South Dakota</p> <p>Apply within 63 days of losing your prior coverage</p> <p>Have at least 12 months of continuous creditable coverage</p> <p>Have used up COBRA or state continuation coverage</p> <p>Have not had your most recent coverage terminated due to nonpayment of premiums or fraud</p> <p>Not be covered under a group health plan, Medicare, Medicaid, or any other form of health insurance</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Families with or without private health insurance</p> <p>Family must consist of a parent or other adult caretaker relative (grandparent, brother, sister, stepparent, etc.) and a dependent child</p> <p>Child under age 18: if a child is 18 years old and still a full time student in high school, the child is considered a dependent child if he or she is expected to complete school before reaching age 19</p> <p>Ages 1-19 - 140% FPL Pregnant Women - 133% FPL Parents - 64% FPL</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>CHIP:</b> Children below 200% FPL who already have private health insurance may also be eligible for CHIP paying deductibles, co-payments and other medical services not covered by their private policy. If a child's income puts the family over the income limit the family's other children may still be eligible. A baby living with his or her teen parents may be eligible without looking at grandparents' income</p> <p><b>WIC:</b> Reside in South Dakota, Be a pregnant or recently pregnant woman, infant or child up to age 5, Be determined to have a nutritional risk, Income must be: Family Income at or below 185% FPL</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>A woman must have been screened by All Women Count program, Age 40-64 for Pap smears, 50-64 for mammograms, without insurance to pay for screening exams, and who have insurance but cannot pay the deductible or co-payment; the program pays providers directly</p> <p>Income limit is 200% FPL</p> <p>Eligibility coverage ends when a woman's course of treatment is completed or the state has determined that she no longer meets the criteria for eligibility period of eligibility</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must be a refugee</p> <p>Resource limit is \$1,000.(items such as checking and savings accounts and certificates of deposit)</p> <p>Monthly Income Limits vary depending on living/shelter expenses.</p> <p>Example: for an individual who has shelter expenses the monthly income limit is \$358</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Health services from the Indian Health Service is that the individual is an enrolled member of a Federally recognized Tribe.</p> <p>Resides on tax-exempt land or owns restricted property</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 25% of the insurance company's index rate</p>	<p><b>Cobra Subsidy: 35%</b> of monthly premium</p> <p>Costs depend on previous employer contribution plus a 2% administrative fee; HIPAA could be higher</p> <p>Individual coverage is also available and may be less expensive, see next column</p>	<p>Costs for individual coverage varies</p>	<p>Costs vary depending on age, region and program. \$2,500/year out-of-pocket max for subscribers. Annual out-of-pocket limits per household (subscriber + dependents) is approximately \$4,000</p>	<p><b>\$0</b> or minimal share of cost</p>	<p><b>CHIP &amp; WIC: \$0</b> or minimal share of cost</p>	<p><b>\$0</b> or minimal share of cost</p>	<p><b>\$0</b> or minimal share of cost</p>	<p><b>\$0</b> or minimal share of cost</p>	<p><b>\$0</b> and share of cost for certain services; deductibles for certain plans</p>

**Other programs & resources**

**Health Coverage Tax Credit**  
866-628-HCTC  
www.irs.gov (key word HCTC)

**VA Medical Benefits Package**  
877-222-8387  
www.va.gov

**Partnership For Prescription Assistance**  
888-4PPA-NOW  
(888-477-2669)  
www.pparx.org

**NOTE:** Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

**FPL** means Federal Poverty Level. See explanation on reverse side of this matrix.

**Guaranteed Coverage** means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



## Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

**STEP 1** For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

**STEP 2** See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

**STEP 3** Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

### Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 74, No. 14, January 23, 2009, pp. 4199-4201. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, [www.coverageforall.org](http://www.coverageforall.org).

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## Other sources of information

### Financial aid and free or low-cost benefits

**Government Benefits Finder**  
800-FED-INFO  
[www.benefits.gov](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

### Finding local health care options

**Bureau of Primary Health Care**  
888-ASK-HRSA  
[www.ask.hrsa.gov/pc](http://www.ask.hrsa.gov/pc)

(Search tool by zip code)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

**South Dakota Department of Social Services**  
605-773-3165  
[www.state.sd.us/social](http://www.state.sd.us/social)

(State program information)

### Laws and regulations

**South Dakota Division of Insurance**  
605-773-3563  
[www.state.sd.us/drr2/reg/insurance](http://www.state.sd.us/drr2/reg/insurance)

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

(Official information and rules from the U.S. Department of Labor)

### Help with this Matrix or finding a broker or agent

**South Dakota Association of Health Underwriters**  
[www.nahu.org](http://www.nahu.org)

(State organization of insurance brokers)

## SOUTH DAKOTA

# Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.