



NEWS RELEASE

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Wellmark to offer individual and family plans in South Dakota

Plans available for purchase November 1

SIOUX FALLS, S.D. (Aug 18, 2022) — South Dakotans who buy individual health insurance will have new coverage options this fall when Wellmark Blue Cross and Blue Shield of South Dakota will, for the first time, offer plans on the state's Health Insurance Marketplace.

Individual health insurance is a plan you buy on your own. An individual plan can cover just one person or a family. Pending approval from the Centers for Medicare & Medicaid Services (CMS), Wellmark will offer individual health insurance plans in 16 South Dakota counties during the open enrollment period, the annual window of time when consumers can sign up for health insurance or change their plan.

"Wellmark covers nearly 400,000 South Dakotans, ensuring they have access to the care and support they need to be healthy and productive," said Jennifer Mentele, president of Wellmark of South Dakota. "But, there are still many residents of our state who are looking for flexible, affordable health care coverage. We saw a particular need in western South Dakota, so that is where we leaned into our broad, in-state provider network to develop these new insurance plans."

Wellmark individual plans will be available for residents of Bennett, Butte, Custer, Fall River, Haakon, Harding, Jackson, Jones, Lawrence, Meade, Mellette, Oglala Lakota, Pennington, Perkins, Todd and Ziebach counties.

Shoppers in these counties will be able to compare Wellmark health plans on Healthcare.gov starting Nov. 1 and enroll in a plan for 2023 coverage until Jan. 15, 2023, as well as buy directly from a local Wellmark agent. The Marketplace provides subsidies for people to help pay for premiums and health plan costs. The site will estimate costs for each plan including subsidies, so individuals can compare benefits, network coverage and out-of-pocket expenses.

A few highlights of Wellmark plans include:

- Access to health care providers, hospitals and specialists in Wellmark's extensive provider network in South Dakota.
- Several health plan types, including traditional and standard plans (plans that use copays and deductibles to share the cost of care) and high-deductible plans, which can be paired with a health savings account to cover cost shares.
- Coverage for preventive care with no cost sharing, and low copays for primary care visits to both medical and behavioral health providers to encourage individuals to get the care they need.
- \$0 virtual care via Doctor On Demand®, including 24/7 chat and text health coaching.
- Free support tools and resources for pregnancy, as well as high-risk or complex conditions.

More information on Wellmark's new line up of individual health plans will be available beginning Nov. 1 at Wellmark.com.

This marks the first year Wellmark has offered individual plans on the South Dakota Health Insurance Marketplace. Some individuals may currently have a grandfathered or grandmothered Wellmark health plan; these are plans that were purchased before the Health Insurance Marketplace started.

"It's important for these Wellmark members to double-check the new plan options available as a replacement," said Mentele. "The new plans are more comprehensive, and although they may have higher premiums, subsidies may offset some of that cost. But keep in mind, if you cancel your grandmothered or grandfathered health plan, that same plan will not be available to enroll in again. So, it's important to talk to a Wellmark agent and get help choosing a plan that's right for you."

Grandfathered plans are any individual or family health plan purchased before March 23, 2010, and grandmothered plans are any individual or family health plan purchased after March 23, 2010, and prior to Jan. 1, 2014.

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