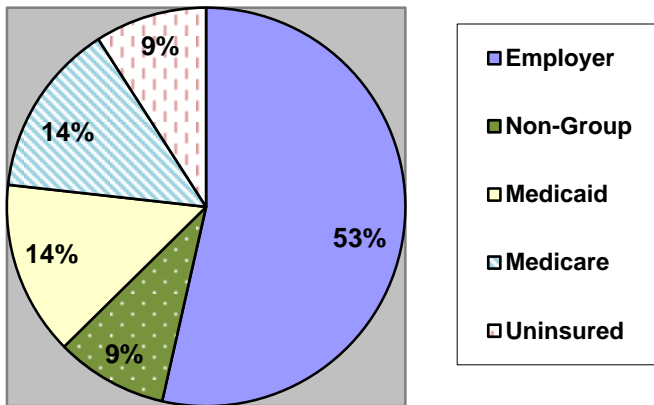


Coverage Facts for South Dakota

Health Insurance Coverage in South Dakota, 2015¹



There were 4,200 more individuals in South Dakota with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in South Dakota fell from 10% to 9%.

Advance premium tax credits and cost-sharing reductions provide needed assistance to tens of thousands of South Dakota residents.

- As of the end of the 2017 open enrollment period, 29,622 individuals selected a Marketplace plan.
 - 8,108 had incomes up to 150% FPL
 - 12,135 had incomes over 150% FPL up to 250% FPL
 - 18,872 were in rural locations based on zip code, as defined by HRSA
 - 7,056 selected bronze plans, which have higher deductibles
- 26,604 people had premiums reduced by the advance premium tax credit (APTC).
- 17,286 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$541.
- For those receiving APTCs, the average premium was \$108.²

Medicaid helps low-income residents of South Dakota access the health care they need.

- As of February 2017, South Dakota has enrolled 120,093 individuals in Medicaid and CHIP, a net increase of 4% since October 2013.³
- 70% of Medicaid enrollees in South Dakota are in working families.

Medicaid provides the state of South Dakota with needed budgetary support.

- For every \$1 spent on Medicaid by the state, the federal government matches \$1.22.⁴ To offset the loss of federal funding proposed in the AHCA, the state will need to generate additional revenue to compensate for the increased state funding needed to keep Medicaid spending constant or face tough decisions about whether to save costs by cutting Medicaid eligibility, covered services and/or provider payments or draw funding away from other state priorities such as education or transportation.

Residents of South Dakota need access to meaningful and affordable coverage that covers their health care needs.

- 126,000 non-elderly adults in South Dakota have declinable pre-existing conditions under pre-ACA practices - 25% of the population.⁵
- South Dakota had a 94.7% increase in the rate of opioid-related ED visits between 2009 and 2014. In addition, there was a 59.6% increase in the rate of opioid-related inpatient stays in that time period.⁶
- In South Dakota, from 2010 to 2014, approximately 48,000 adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 51.8% of South Dakota residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.⁷

South Dakota's high-risk pool before the ACA left residents of South Dakota behind.

- South Dakota's high-risk pool membership made up 1% of non-group health insurance market participants in 2011.⁸ By the end of 2011, there were 645 pool participants.
- Premiums in South Dakota's high-risk pool were capped at 150% of standard market rates. The deductible of the high-risk pool plan with the most members was \$3,000.
- South Dakota's high-risk pool excluded coverage of pre-existing conditions for medically eligible enrollees for six months. It also had a lifetime benefit maximum of \$2 million.
- In 2011, the state high-risk pool had a net loss of more than \$3.4 million.⁹

SOURCES

¹ Kaiser Family Foundation. Numbers may not add up due to rounding and exclusion of people with private coverage of an unknown source. <http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D>

² https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

³ <https://www.medicare.gov/medicaid/by-state/stateprofile.html?state=south-dakota>

⁴ <http://files.kff.org/attachment/fact-sheet-medicare-state-SD>

⁵ <http://kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/>

⁶ <https://www.hcup-us.ahrq.gov/reports/statbriefs/sb219-Opioid-Hospital-Stays-ED-Visits-by-State.pdf>

⁷ <http://store.samhsa.gov/shin/content//SMA16-BARO-2015/SMA16-BARO-2015-SD.pdf>

⁸ <http://kff.org/health-reform/issue-brief/high-risk-pools-for-uninsurable-individuals/>

⁹ http://www.naschip.org/portal/index.php?option=com_content&view=article&id=230