American Rescue Plan: Health Insurance Coverage for the Child Care Workforce

The American Rescue Plan makes health care coverage more affordable. For individuals without health care insurance or those who have insurance through HealthCare.Gov, the federal marketplace (in which South Dakota participates) reduces the cost of health insurance. Many individuals working in child care (center-based programs or home-based programs) may not have employer-sponsored health care plans. Check out HealthCare.Gov today!

**80,000** About 80,000 individuals in South Dakota are uninsured.

**31,000** About 31,000 South Dakotans currently have health plans through HealthCare.Gov.

American Rescue Plan Affordability Changes. HHS estimates that under the American Rescue Plan,

- 3 out of 4 uninsured individuals can access $0 cost health coverage
- 4 out of 5 current HealthCare.Gov consumers will be able to find a health plan for $10 per month
- Many people choosing health plans through HealthCare.gov will see their monthly premiums decline by $50 per person per month and $85 per family policy per month

Who can receive these new health care subsidies?

- Anyone who is currently uninsured (and legally in this country) or, anyone already insured through HealthCare.Gov plans.
- Subsidies are based on income and other factors such as age, number of people in the family (as well as age of those in the family) and plans offered in your geographical area.
- Participating health insurers cannot discriminate based on pre-existing conditions.

Timing and Deadlines. The new expanded health care subsidies went into effect April 1, 2021. The enrollment period (or change period if you have a current plan) runs through August 15, 2021. The sooner you apply, the sooner you can obtain coverage. Or, if you already have a health plan, the sooner you can pay less. These expanded subsidies are in place for 2021 and 2022 (unless extended by Congress).

Free Help. Need help comparing plans? Have questions about monthly premiums or other costs? Schedule an appointment with a local health care navigator: [https://www.healthcare.gov/find-assistance/](https://www.healthcare.gov/find-assistance/)

Sources:
South Dakota health insurance marketplace: history and news of the state’s exchange, Healthinsurance.org.