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What Parents Should Know About.... the Affordable Health Care Act (ACA)

Common Questions About the ACA

Thanks to Kim Jones, South Dakota Navigator Coordinator, Interlakes Community Action Partnership, for her assistance in developing this article.

The new health care law is making headlines nearly every day. Many parents have questions about how it will impact their families. Some of the most commonly asked questions are related to the penalty fee for uninsured families, which plans will meet the requirements, and whether or not families can switch from job-based insurance to the Health Insurance Marketplace.

Who Has to be Covered by Health Insurance Under ACA?

Beginning in 2014, almost everyone will need to be covered by a health insurance plan that provides Minimum Essential Coverage as defined by ACA. Most people will need to be covered by a health plan by March 31, 2014.

Those who are not covered may be assessed a penalty when they file their income tax in early 2015. Penalties will increase each year. For the first year, the penalty will be $95 per adult and $47.50 per child (or 1% of the gross household income). The maximum a family would pay in 2014 would be $285. The penalty will affect an estimated 2% of all Americans. There are hardship and other exemptions available to avoid the penalty. Individuals can learn more and apply for an exemption at www.healthcare.gov/exemptions/.

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What Counts as Minimum Essential Coverage?

Health insurance coverage from a job (or a family member’s job) or purchased through the individual insurance market is considered coverage and you won’t have to pay the penalty. You/your children are also considered covered if you/they have Medicare, Medicaid, CHIP, COBRA, retiree coverage, TRICARE, or VA health coverage. Some other plans also qualify. Plan features that qualify for Minimum Essential Coverage include:

- Outpatient Care
- Emergency Room Care
- Inpatient Care
- Mental health and substance use disorder services - including behavioral health treatment, counseling and psychotherapy.
- Services and devices to help you recover if you are injured, or have a disability or chronic condition. This includes physical and occupational therapy, speech-language pathology, psychiatric rehabilitation and more.
- Preventive services including counseling, screenings, and vaccines to keep you healthy and manage a chronic disease.
- Pediatric services, including dental care and vision care, for children 0-18. Benefits may be embedded within the child health insurance plan or provided as separate plans with separate premiums.

Can Families with Job-based Insurance Coverage Switch to the Health Insurance Marketplace?

You may be able to change to Marketplace coverage, but you might not qualify for lower costs unless the job-based insurance is unaffordable or doesn’t meet minimum coverage requirements. You also may lose any contribution your employer makes to your premiums. A job-based health plan is considered “affordable” if your share of premiums for a plan that covers only you (the employee)—not your family—is less than 9.5% of your family’s income. You may pay more than 9.5% of your income on premiums for spouse or family coverage from your employer, but affordability is determined only by the amount you’d pay for self-only coverage from your employer.

What If the Insurance I Now Have is Being Cancelled?

If your insurance company has told you that the plan you have is being cancelled because it does not provide Minimum Essential Coverage as defined by ACA, you may be able to keep your plan in 2014. Contact your insurance company to learn if they will renew your plan, what the cost will be, and what benefits will be provided.

Even if your insurance company allows you to renew your plan, you may want to shop for a plan that offers greater benefits for the same, or reduced, cost.

Where Can I Purchase Health Coverage for Myself or my Child?

Individuals can continue to purchase insurance through agents or insurance companies (see chart at right). A new option is to purchase insurance through the Marketplace (Exchange). The Marketplace offers help paying premiums and other out-of-pocket expenses to families with certain income levels. In South Dakota, Marketplace health insurers include Avera Health Plans,

### Health Insurers with Approved Plans for the Private Market in South Dakota

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### Dental Insurers with Approved Plans for the Private Market in South Dakota

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www.sdparent.org
Sanford Health Plan and Dakotacare. Marketplace insurance plans are arranged into 5 categories: Bronze, Silver, Gold, Platinum and Catastrophic. The category you choose affects how much your premium costs each month and your co-pays for things like hospital visits or prescription medications. It also affects your total out-of-pocket costs — the total amount you’ll spend for the year if you need care. The maximum out-of-pocket costs for any Marketplace plan for 2014 are $6,350 for an individual plan and $12,700 for a family plan.

The graph below shows the value of the metallic tiers:

![Graph showing metallic tiers]

Catastrophic Plans, which have very high deductibles and provide protection from worst-case scenarios, like a serious accident or extended illness, are available to people under 30 years old and to people who have hardship exemptions.

If you’re self-employed with no employees, even if you hire consultants, you’re not considered an employer. You can purchase insurance through an agent, insurance company, or find coverage through the Marketplace.

**Small Business Health Options Program (SHOP)**

Small businesses (50 or fewer employees) may qualify for tax credits when purchasing their insurance through the Marketplace. Call 1-800-706-7893 (TTY users: 1-800-706-7915 ) from Monday through Friday, 9 a.m. to 5 p.m. EST. Compare plans or apply online at www.healthcare.gov/marketplace/shop/#state=south-dakota. Small businesses can also receive free help from local Navigators (in-person assisters), to answer questions and/or enroll them in the Marketplace. Additional information on health care, the ACA and small business is available from the Small Business Administration at 1-800-333-4636 or www.sba.gov/healthcare.

Free help is available to discuss your options and help enroll you in the Marketplace, if that is the best choice for you and your family.

In-person assisters, called Navigators or Certified Application Counselors, are unbiased parties who will help you understand your insurance choices. They can help you in-person, over the phone, or at community events held across the state. To locate an in-person assister in your area, contact 1-800-896-4106 or visit or call your local Community Action Agency at:

- **ICAP**, 505 N. Western • Sioux Falls • 605-334-2808, Ext. 204 — Serving Minnehaha County and Sioux Falls.
- **ICAP**, 505 N. Western Sioux Falls • 605-334-2808, Ext. 206 — Serving Sioux Falls.

Information for Native Americans

American Indians have access to affordable health care coverage options through the Marketplace and may be eligible for premium tax credit assistance (based on income) and/or cost sharing waivers (based on being a member of a federally recognized tribe).

Navigators (in-person assisters) for Native Americans living on or near a reservation in South Dakota may be reached at 1-877-209-1215 or email navigator@gptchb.org. Visit the Great Plains Tribal Chairman’s Health Board website at http://navigator.gptchb.org/ to learn more or find a local community event in your area.

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ICAP, Turner County Courthouse • Parker -- 605-940-1909 — Serving Lincoln, McCook, Turner Counties.

ICAP, 101 2nd St. SE • DeSmet • 605-854-3701 — Serving Hamlin, Kingsbury, Miner Counties.

ICAP, 7 8th Ave. SE • Watertown • 605-886-7674 — Serving Codington, Clark, Deuel, Grant Counties.

ICAP, 111 N. Van Eps • Madison • 605-256-6518 — Serving Lake, Moody Counties.

ROCS • Lake Andes • 605-487-7634 — Serving Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Clay, Davison, Douglas, Gregory, Hanson, Hutchinson, Jerauld, Jones, Lyman, Mellette, Sanborn, Todd, Tripp, Union, Yankton Counties.

WSDCAP, 1844 Lombardy Drive • Rapid City • 605-348-1460 — Serving Bennett, Butte, Custer, Corson, Dewey, Fall River, Haakon, Harding, Jackson, Lawrence, Meade, Pennington, Perkins, Shannon, Ziebach Counties.

Certified Application Counselors – Hours may vary depending on location

Prairie Community Health, Inc. • Isabel • 605-466-2120 — Counties Served: Dewey, Corson, Ziebach, Perkins, Meade.

Rural Health Care, Inc. • Ft. Pierre • 605-223-2200 — Counties Served: Potter, Hyde, Hand, Sully, Hughes, Stanley, Jones, Lyman.

Horizon Health Care, Inc. • Howard • 605-772-4525 — Counties Served: Hamlin, Kingsbury.

James Valley Community Health Center • Huron • 605-554-1015 — Counties Served: Beadle, Brown.

Lake Preston Community Health Centre • Lake Preston • 605-847-4484

Bryant Community Health Center • Bryant • 605-628-2318

De Smet Community Health Center • De Smet • 605-628-2318

Bennett County Community Health Center • Martin • 605-685-6868 — Counties Served: Mellette, Todd, Bennett.

Community Health Center of the Black Hills • Rapid City • 605-721-8939 x317 — Counties Served: Pennington

allPOINTS Health Services • Elk Point • 605-356-3317 — Counties Served: Union.

allPOINTS Health Services • Alcester • 605-934-2122

Falls Community Health • Sioux Falls • 605-367-8760 — Counties Served: Minnehaha, Lincoln, Moody, Lake, McCook, Brookings, Turner.

Howard Dental • Howard • 605-772-4703 — Counties Served: Miner, Bon Homme.

Springfield Community Health Center • Springfield • 605-369-2627

Whiting Memorial Community Health Center • Woonsocket • 605-796-4433 — Counties Served: Sanborn.

Aurora County Community Health Center • Plankinton • 605-941-7711 — Counties Served: Aurora.

Jerauld County Community Health Center • Wessington Springs • 605-539-1778 — Counties Served: Jerauld.

If you have questions about the Marketplace, or your particular situation, you can also call 1-800-318-2596, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325. Online chat is also available 24/7 at www.healthcare.gov — look for the blue box on the lower right hand corner on most pages of the site.

What Information Will I Need When Applying for Coverage through the Marketplace?

To help make the application process go as smoothly and quickly as possible, you should have the following information on hand for every member of your household who needs coverage:

• Social Security Numbers (or document numbers for legal immigrants)
• Employer and income information (for example, from pay stubs or W-2 forms— Wage and Tax Statements)
• Policy numbers for any current health insurance plans covering members of your household
• A completed Employer Coverage Tool (printed on page 5 or available for download at www.healthcare.gov/downloads/MarketplaceApp_Checklist_Generic.pdf) for every job-based plan you or someone in your household is eligible for. (You’ll need to fill out this form even for coverage you’re eligible for but don’t enroll in.)
EMPLOYER COVERAGE TOOL

Use this tool to gather answers about any employer health coverage that you’re eligible for (even if it’s from another person’s job, like a parent or spouse). You’ll need this information even if you don’t accept the employer insurance you’re eligible for. Write your name and Social Security number in boxes 1 and 2 and ask the employer to fill out the rest of the form. Complete one tool for each employer that offers health coverage that you’re eligible for.

EMPLOYEE information
The employee needs to fill out this section.

1. Employee name (First, Middle, Last) ____________________________ 2. Social Security Number ____________________________

EMPLOYER information
Ask the employer for this information.

3. Employer name ____________________________ 4. Employer Identification Number (EIN) ___________

5. Employer address (the Marketplace will send notices to this address) ____________________________

6. Employer phone number ( ) —

7. City ____________________________ 8. State ____________________________ 9. ZIP code ____________________________

10. Who can we contact about employee health coverage at this job?

11. Phone number (if different from above) ( ) — 12. Email address ____________________________

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?

☐ Yes (Go to question 13a.)

☐ No (STOP and return this form to employee)

13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? ________________ (mm/dd/yyyy) (Go to next question)

Tell us about the health plan offered by this employer.

Does the employer offer a health plan that covers an employee’s spouse or dependent?

☐ Yes. Which people? ☐ Spouse ☐ Dependent(s)

☐ No (Go to question 14)

14. Does the employer offer a health plan that meets the minimum value standard?*

☐ Yes (Go to question 15) ☐ No (STOP and return this form to employee)

15. For the lowest-cost plan that meets the minimum value standard* offered only to the employee (don’t include family plans); If the employer has wellness programs, provide the premium that the employee would pay if he/she received the maximum discount for any tobacco cessation programs, and didn’t receive any other discounts based on wellness programs.

a. How much would the employee have to pay in premiums for this plan? $ ________________

b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Once a month ☐ Quarterly ☐ Yearly (Go to next question)

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don’t know, STOP and return this form to employee.

16. What change will the employer make for the new plan year?

☐ Employer won’t offer health coverage

☐ Employer will start offering health coverage to employees or change the premium for the lowest-cost plan that meets the minimum value standard* and is available to the employee only. (Premium should reflect the discount for wellness programs. See question 15.)

a. How much will the employee have to pay in premiums for that plan? $ ________________

b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Once a month ☐ Quarterly ☐ Yearly

Date of change (mm/dd/yyyy): ____________________________

*An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(i) of the Internal Revenue Code of 1986).

NEED HELP WITH YOUR APPLICATION? Visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. Para obtener una copia de este formulario en Español, llame 1-800-318-2596. If you need help in a language other than English, call 1-800-318-2596 and tell the customer service representative the language you need. We’ll get you help at no cost to you. TTY users should call 1-855-889-4325.
Upcoming Parent Education Sessions

The Free Parent Education and Support series are held the second Thursday of the month through May at 7 p.m. (Central Time) 6 p.m. (Mountain Time). Sessions are available:

- **LIVE Online** Visit www.sdparent.org under the Family Life/Parent Education Series tab for details on how to join the live session via the internet or call 1-800-640-4553.
- In **Sioux Falls** (Wegner Health Center at 1400 W. 22nd Street, Room 126)
- In **Rapid City** (School of Mines and Technology Classroom Building, 501 E. Saint Joseph Street, Room 106)
- In **Salem** (McCook Central School, 200 E. Essex, Room 29 on 2nd Floor)

The sessions are appropriate for all parents and those working with or supporting children with special needs. Child care is not provided. Pre-registration is encouraged, but not required. Register at www.sdparent.org, where you will find materials which may be provided in advance of the presentation, and information on future as well as previously recorded sessions. You may also call 605-361-3171 or 1-800-640-4553.

**Upcoming Sessions**

**January 9** — Improve Planning and Results with Person Centered Thinking (Part I). Person Centered Thinking is a set of skills and tools that help us focus on what really matters to each person and how to support them in the best possible way to ensure they reach their potential, and become confident and contributing citizens. Learn and practice Person Centered Thinking skills to use in your family or work, and discover how Person Centered Thinking is being used across South Dakota. Presenters: Brenda Smith, SDPC Person Centered Thinking Consultant, and Elaine Roberts, SDPC Executive Director.

**February 13** — Person Centered Thinking Tools to Help You Plan and Problem Solve (Part II). Learn what is working and not working with your son/daughter from different perspectives. Discover what you know before you plan with 4+1 questions. Learn to create a communication plan by recording verbal/non-verbal communication in a way that helps support your son/daughter as they interact with others. Presenters: Brenda Smith and Elaine Roberts.

**March 13** — Making the Most of High School Programming (Part I). Graduating from high school to postsecondary education or employment is a goal for all students, including those with disabilities. How can we prepare all youth, including those with significant support needs, to exit school and be college and/or career ready? This session will focus on essential elements of the transition process that enhance a student’s high school experiences and activities resulting in meaningful post school outcomes.

**April 10** — Often Overlooked...Transition Planning for Health Care. For youth with special health needs, remaining as healthy as possible will support success in all areas of life. Parents and youth can prepare now for the changing roles that will help youth understand their health condition, and participate in and direct (to the greatest extent possible) their health care so they remain healthy and ready to learn/work whether they live at home or away. Presented by South Dakota Parent Connection.

**May 8** — Job Placement and Training Strategies (Part II). Do you worry about what your son or daughter will do after graduating from high school? The employment service delivery system can be confusing to navigate. This session will focus on specific strategies and supports for achieving competitive employment in integrated community businesses; the roles of schools and adult services in transition planning and employment; and how parents can impact the employment process for their son or daughter.

The Parent Education and Support series is sponsored by SDPC and the University of South Dakota Sanford School of Medicine Center for Disabilities. For more information, contact SDPC at 1-800-640-4553 or sdpc@sdparent.org.
Are Your Children Protected?

Last year, according to the Centers for Disease Control (CDC), 64% of children with underlying health conditions who died from the flu had a neurologic disorder or neurodevelopmental condition.

Flu is serious business. Children and youth with special health care needs and disabilities are particularly vulnerable and at increased risk for influenza complications. Intellectual disability and epilepsy were the two most common neurologic/neurodevelopmental conditions among children who died during the 2009 influenza pandemic, but were conditions least likely to be recognized as high-risk by physicians.

What should families do? Parents and caregivers should take steps to make sure everybody in the household is as protected as possible. Ensure children with special needs receive a flu vaccination annually. Vaccinations of other household members will provide additional protections, especially if a child with special health needs is unable to be immunized.

South Dakota’s Child Influenza Immunization Initiative offers free flu vaccine for South Dakotans aged 6 months through 18 years. While the vaccine is free, providers may charge an administration fee; the fee must be waived if the individual is unable to pay. Contact your primary care provider to schedule a vaccination or contact SD Dept of Health at 1-800-738-2301 (or visit http://doh.sd.gov/local-offices/vaccine-providers) to locate a vaccine provider near you.

The Affordable Health Care Act Did You Know...

AARP has developed an easy-to-use tool to answer questions specific to your situation at http://healthlawanswers.aarp.org/

ACA Changes That Help Consumers

• Coverage for young adults (up to age 26) under their parents’ plan;
• Banning insurance coverage denial based on pre-existing conditions;
• Banning the use of lifetime limits by insurance companies;
• Covering preventive care with no cost-sharing such as copays or deductibles;
• Requiring insurance companies to spend at least 80 cents of premium dollars on health care improvements. If they don’t, they are required to refund that money to policyholders;
• Requiring insurance companies to justify premium increases over 10 percent.

Sibshops will be held on Saturday, January 11, from 10 a.m. to 1 p.m., at Here4YOUth, 1721 W. 51st Street, Sioux Falls

The Sibshops program is designed specifically for brothers and sisters, ages 6-12, of children with special needs or disabilities to enjoy friendship, activities and learning together.

Contact SDPC at sdpc@sdparent.org, call 1-800-640-4553 or visit www.sdparent.org (Family Life/Siblings) to register online. Pre-registration is required.

Sibshops is a joint project of South Dakota Parent Connection, Here4YOUth and Childrens Care Hospital and School with financial assistance from Avera McKennan Hospital.
Visit Us at
www.sdparent.org

You Can Empower a Family and Empower a Life

Every dollar you give in December will be doubled!
Fishback Financial Corporation and a friend of SDPC have issued a dollar for dollar challenge match to SDPC supporters! Give before the end of the year and grow your gift to SDPC!

Together, we can meet the challenge, but it will take a total team effort. Every contribution makes a difference. Please join our team to empower another SDPC family. SDPC is a non profit 501 (c) (3) organization so 100% of your contribution will be tax deductible!

Please Act Today. Visit www.sdparent.org and donate with a secure electronic bank draft or credit card or call 1-800-640-4553.

Donate before December 31 to Grow Your Gift!