



South Dakota Division of Insurance

Fall 2007

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State Continues to Educate and Inform Citizens on

Long-Term Care Partnership

The Department of Social Services and the Division of Insurance continue their efforts to inform and educate residents on the recently implemented Long-Term Care Partnership Program. In October, education sessions will be held in the following communities: Rapid City, Sturgis, Spearfish, Belle Fourche and Deadwood.

If you, a family member, friend or co-worker would like to find out more about long-term care, the costs related to it, how to plan for long-term care needs, what Medicare and Medicaid will cover and how the Long-Term Care Partnership Program can help you, now is your chance. The education sessions are free and open to the public. Times, dates and locations for the month of October are shown on the bottom of page 2. Each session is scheduled for one hour and all times are Standard Mountain Time.

If you are unable to attend an education session, free educational conference calls are also available by calling Heather at 605-336-1745.

In November, education sessions will be held in Pierre,

Gettysburg, Mobridge, Eagle Butte and Aberdeen.

For the most recent information available on the Long-Term Care Partnership Program in South Dakota, please visit: www.ltcpartnership.sd.gov.

Update: Previously the Division had not been pre-approving the 8 hour training courses required under the new Long-Term Care rules. Due to numerous requests from industry the Division will now be approving training courses. Each trainer will be notified accordingly. A listing of approved training courses will be included on our LTC website.

About the Long-Term Care Partnership Program: The Long-Term Care Partnership Program is a public-private partnership offering individuals quality, affordable long-term care insurance. Once private insurance benefits are used, special Medicaid eligibility rules are applied if additional coverage is necessary.

DSS NEWSLETTER – SEPTEMBER 2007
Office of the Secretary: LTC Partnership Information

Fall 2007

Zaniya Project

The term "Zaniya" comes from the Lakota language for "healthy" or "well in health." The goal of the Zaniya Project Task Force was to develop a plan to provide access to affordable, comprehensive health insurance to all South Dakota residents. The task force was born out of the passage of HB 1169 during the 2007 Legislative Session.

The task force strived to do no harm to the existing system that has successfully insured 91% of the population, but the members also sought to define problems and propose solutions for the remaining 61,000 South Dakotans without medical insurance.

It took a team effort of employers, health care providers, the insurance

industry, tribal health representatives, state government and many others to reach this important goal.

Fortunately, the diverse membership of the task force was well positioned to provide both the experience and the imagination to identify effective and responsible solutions.

The monthly Zaniya Task Force meetings were a forum meant to generate serious discussion among task force members leading to the creation of a plan addressing the uninsured. The final report of the Zaniya Task Force may be viewed at the Zaniya website at <http://zaniya.sd.gov/>.



Long-Term Care Educational Sessions

BELLE FOURCHE: Monday, October 8, 2007

Location: Belle Fourche Regional Medical Clinic, 2200 13th Ave

Time: Sessions will be held at 9 a.m., noon and 5:30 p.m.

SPEARFISH: Tuesday, October 9, 2007

Location: Spearfish Regional Hospital, 1440 N. Main

Time: Sessions will be held at 9 a.m., noon and 5:30 p.m.

RAPID CITY: Wednesday, October 10, 2007

Location: Rushmore Plaza Civic Center, Room 102, 444 N. Mount Rushmore Road

Time: Sessions will be held at 9 a.m., noon and 6 p.m.

DEADWOOD: Thursday, October 11, 2007

Location: Deadwood Chamber of Commerce and Visitor's Bureau, 767 Main Street

Time: Sessions will be held at 9 a.m., noon and 5:30 p.m.

STURGIS: Friday, October 12, 2007

Location: Sturgis Chamber of Commerce, 2040 Junction Ave.

Time: Sessions will be held at 9 a.m., noon and 5:30 p.m.

Long-Term Care Rules can be accessed via the Division of

Insurance website at <http://www.state.sd.us/drr2/reg/insurance/>

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Notices to Producers and Companies

Starting November 1, 2007, producers can renew their non-resident license online with either Sircon at www.sircon.com/southdakota or NIPR at <http://www.licenseregistry.com>. Producers will have until December 31, 2007. Notice of their renewal will also be sent to the e-mail address that was provided to Sircon.

Sircon has added a new function to the website at www.sircon.com/southdakota to allow all producers to add or make changes to their e-mail address free of charge at any time. The Division of Insurance feels that with alternate means to contact producers, we can keep them better informed on news from the department. This will allow the Division to send notifications of any upcoming deadlines.

Sircon also gives us the capability of tracking different e-mail addresses of a company for licensing

matters or general information. This will ensure that the information is delivered to the proper contact in a company. This will allow the Division to notify companies of pending appointment renewals along with consumer alerts and bulletins by means of e-mail. You can notify the DOI by mail, fax, or e-mail.

With Sircon's help, the South Dakota Division of Insurance strives to continue improving communications to the insurance industry and producers.

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Recent Change to the South Dakota Risk Pool

The South Dakota Risk Pool expanded eligibility by allowing additional enrollees into the risk pool based on their having premiums at least 200% of the risk pool premiums. The target population is those individuals who are stuck in closed blocks of business and whose premiums are spiraling upward. This legislation was signed by Governor Rounds and was enacted on July 1, 2006.

The South Dakota Risk Pool Board worked with actuaries to identify the number of individuals that could be determined eligible under this legislation.

Beginning in 2006 eligible individuals were notified by mail of the ability to enroll into the Risk Pool. Enrollment has been well below expectations of the total number eligible since 2006. Only 47 individuals have enrolled to the Risk Pool to date.



Business Entity Licenses

The Division is changing the procedures for licensing business entities. Previously business entities were required to be registered with the Secretary of State prior to the Division issuing a license for the business entity. Beginning October 4, 2007 the Division will discontinue the requirement that business entities obtain

a registration from the Secretary of State prior to licensure. This does not eliminate any registration requirements with the Office of the Secretary of State. Each business entity is encouraged to contact the Secretary of State's office if they have any questions as to whether registration is required of that entity.

CHIP covers:

- * Doctor Appointments
- * Hospital Stays
- * Dental and Vision Services
- * Prescription Drugs
- * Mental Health Services
- * Other Medical Services



The Children's Health Insurance Program (CHIP) provides health insurance at little or no cost to children in South Dakota who meet certain eligibility guidelines through the Department of Social Services (DSS).

Chip provides health insurance coverage to uninsured children whose family income is up to 200 percent of the federal poverty level (monthly income of \$3442 for a family of four).

Eligibility Requirements

- Ø Must be less than 19 years of age.
- Ø Must have a family income of at or below 200% of Federal Poverty Level.
- Ø Must not be covered by any other health insurance.
- Ø Must not have been covered by a group health plan in the past 3 months.
- Ø May not be otherwise eligible for Medicaid.
- Ø Must meet certain other non-financial criteria, such as state residency and citizenship.

Application Requirements

- Ø Send proof of income received in the last 30 days along with application (current pay stubs, award letters, etc.)
- Ø Send proof of expenses for child support paid and child care paid while working.
- Ø If you need assistance filling out the application or have questions, contact your local DSS office. For more information, you can also call toll free at: 1-800-305-3064.

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