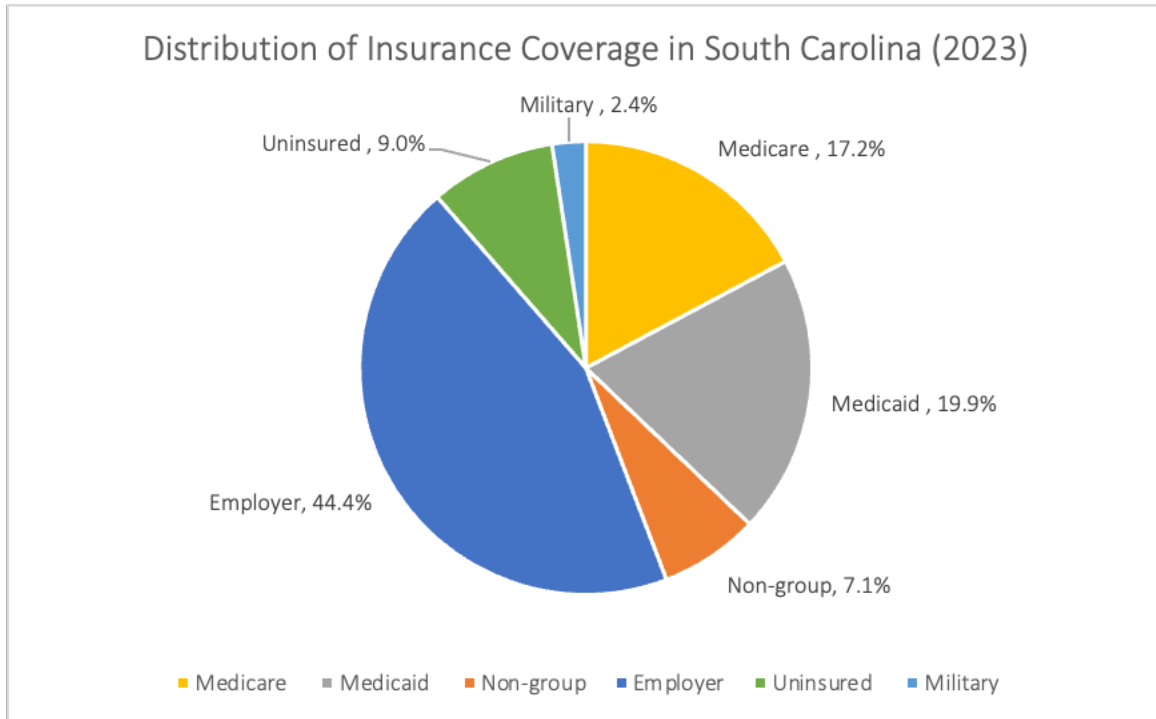


# South Carolina

## Sources of Insurance Coverage



*\*Source: KFF, Health Insurance Coverage of the Total Population, 2023*

### Medicare

In South Carolina, [895,600](#) residents are enrolled in Medicare, 17.2% of the state's population (2023 data). Of those, [47%](#) are enrolled in a Medicare Advantage plan. For South Carolina residents in the traditional Medicare program, the South Carolina Department of Insurance (SCDOI) regulates Medicare supplemental plans and provides [consumer-facing](#) information about these plans, including a [shopping guide](#) with a list of insurers authorized to sell Medicare supplemental policies. SCDOI also manages the [South Carolina Health Insurance Pool](#) (SCHIP) for individuals who have been unable to purchase a Medicare supplemental plan on the private market.

### Medicaid and the Children's Health Insurance Program (CHIP)

In South Carolina, [1,036,500 people](#) are enrolled in Medicaid or CHIP, 19.9% of the population (2023 data). In South Carolina, Medicaid covers children in families with incomes up to 213% of the federal poverty level (FPL) and pays for [47%](#) of all births in the state.

South Carolina has not adopted the Affordable Care Act's Medicaid eligibility expansion. The state's program does not cover any childless adults and covers low-income parents with household income up to only [67%](#) FPL. Approximately [76,000](#) adults are in the "coverage gap,"

meaning their income is too high for Medicaid eligibility but too low to qualify for Marketplace premium tax credits.

The South Carolina CHIP program operates as an expansion of the Medicaid program and finances health coverage for children whose family income exceeds Medicaid eligibility limits. The state brands Medicaid and CHIP together as Healthy Connections and the distinction between Medicaid and CHIP is invisible to families. The CHIP component of Healthy Connections provides health insurance for infants with family incomes between [194% FPL and 213% FPL](#). Similarly, for older children, CHIP covers children between the ages of 1 through 5 with family incomes between 143% FPL and 213% FPL, and for children ages 6 through 18 with family incomes between 107% FPL and 213% FPL.

In South Carolina, most Healthy Connections enrollees receive benefits via private managed care organizations. These insurers have contracts with the [South Carolina Department of Health and Human Services](#).

### Employer-sponsored Insurance

In South Carolina, [2.3 million people](#) are covered by employer-sponsored insurance (ESI), or 44.4% of the total state population (2023 data). Approximately [43.1%](#) of South Carolina private employers offer ESI. However, offer rates vary significantly by size of firm. In South Carolina, 97.2% of large firms (50 or more employees) offer ESI, while only 20.5% of small employers offer ESI.

In South Carolina, approximately [54.3%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large firms (50 or more employees) that offer health insurance, roughly 65.2% self-fund at least one health plan.

### Individual Market Insurance

Approximately [7.1%](#) of South Carolina residents are enrolled in the individual market (2023 data). In 2024, [571,175](#) South Carolinians selected a plan through the Affordable Care Act Marketplace, which the federal government administers for South Carolina. It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

SCDOI regulates individual market health insurance (both on- and off-Marketplace) and conducts oversight to ensure compliance with both state and federal health insurance laws.

### Other Coverage

Some South Carolinians are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [126,700](#) individuals, 2.4% of state residents.

### The Uninsured

Approximately [9%](#), or 469,000 of South Carolinians are uninsured (2023 data). South Carolina has the [13<sup>th</sup> highest](#) uninsured rate in the country. Among the non-elderly, people of color are

significantly more likely to be uninsured in South Carolina than White people. Hispanics have the highest [uninsured rate](#) (26.9%), followed by American Indians (15.6%), Asian (12.5%), and Black residents (10.7%). White residents have the lowest uninsured rate 8.9%) among all racial groups. Lack of insurance is also highly correlated with income. Approximately [18.2%](#) of people under 100% FPL are the uninsured in South Carolina, while 4.9% of people over 400% FPL are uninsured.

## State Regulators: South Carolina

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for South Carolina is based in Atlanta. Media inquiries may be submitted [here](#).

### South Carolina Department of Insurance (SCDOI)

SCDOI regulates the business of insurance in the state of South Carolina. For health insurance companies, SCDOI is responsible for:

- **Licensure:** All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial reports with SCDOI on a regular basis. SCDOI makes available lists of insurers authorized to sell “[individual major medical](#),” “[individual HMO](#),” and [small group](#) insurance in South Carolina.
- **Form review:** SCDOI reviews health insurers’ contracts and covered benefits to ensure that they comport with state and federal law, including the Affordable Care Act (ACA), Mental Health Parity and Addiction Equity Act (MHPAEA), Health Insurance Portability & Accountability Act (HIPAA), No Surprises Act, as well as state benefit mandates and network adequacy standards.
- **Rate review:** Health insurers offering individual health plans in South Carolina must submit proposed premium rates to SCDOI, and the agency has the authority to review and approve or disapprove proposed rates for individual market health plans. South Carolina [links](#) to publicly accessible rate filings and offers archival searches on request.
- **Marketing:** SCDOI is responsible for oversight of insurers’ marketing tactics and discouraging unfair or deceptive tactics. SCDOI is also responsible for the licensing and oversight of health insurance agents and brokers. Consumers can file complaints about insurance agents and brokers [here](#).
- **Enforcement:** SCDOI has authority to enforce state and federal insurance laws. Enforcement tools can range from requesting a corrective action, administrative disciplinary actions, or seeking an injunction. Consumers can file complaints against insurers [here](#). SCDOI also publishes summaries of complaints for the [group](#) and [individual](#) markets.
- **Appeals:** Under the ACA, insurers must provide enrollees with an internal review of adverse benefit decisions and the right to an external, independent appeal. SCDOI operates South Carolina’s [external review system](#).

### [South Carolina Department of Health & Human Services \(SCDHHS\)](#)

South Carolina's Department of Health & Human Services (SCDHHS) runs Healthy Connections, the state's Medicaid and CHIP programs, and manages the contracts with the managed care organizations (MCOs) that deliver Medicaid and CHIP benefits. A list of participating MCOs is available [here](#) and enrollment reports by county can be downloaded [here](#).

SCDHHS contracts with outside reviewers to evaluate MCOs' compliance with state contract requirements and federal regulations and performance on key quality metrics. SCDHHS makes these annual reviews available [here](#).

SCDHHS can conduct an enforcement action against an MCO if it fails to meet its contract obligations. Enforcement actions can include requiring the MCO to pay damages or to implement a corrective action plan. The agency can also suspend all or part of new member enrollments or suspend or terminate the MCO's contract.

### [South Carolina Office of Attorney General/South Carolina Department of Consumer Affairs](#)

The South Carolina Office of Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The South Carolina Department of Consumer Affairs accepts [consumer complaints](#) about deceptive business practices and can process or refer these complaints as appropriate.

## Other Sources of Information

### [Health Insurance Navigators, Agents and Brokers \(collectively, "consumer assisters"\)](#)

Although the federal government runs South Carolina's health insurance Marketplace, CMS also provides grants to local organizations called "Navigators" that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. South Carolina health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the "[Find Local Help](#)" search portal on HealthCare.gov.