

## Get Peace of Mind

Taking responsibility for health care coverage means fewer worries. Having health care coverage through Medicaid or private insurance gives you peace of mind:

- You will have the confidence of knowing you will have coverage if you get sick or hurt.
- Health insurance coverage means you reduce the financial challenges that come with high medical bills.
- Instead of seeking routine care in the emergency room, you can receive quality, consistent care from health providers you know.

Find out more about North Dakota's expansion of Medicaid at:  
[www.nd.gov/dhs/medicaidexpansion](http://www.nd.gov/dhs/medicaidexpansion)

"Now that I know about the expanded Medicaid program, I've applied for coverage."



## Questions About Medicaid Coverage?

The staff at your county social service office can help you complete the application and answer your questions regarding the program. You can learn more about Medicaid on the Department of Human Services website at [nd.gov/dhs/medicaidexpansion](http://nd.gov/dhs/medicaidexpansion), and you can apply for coverage at <http://apply.dhs.nd.gov>, or contact the Department of Human Services at the numbers below.

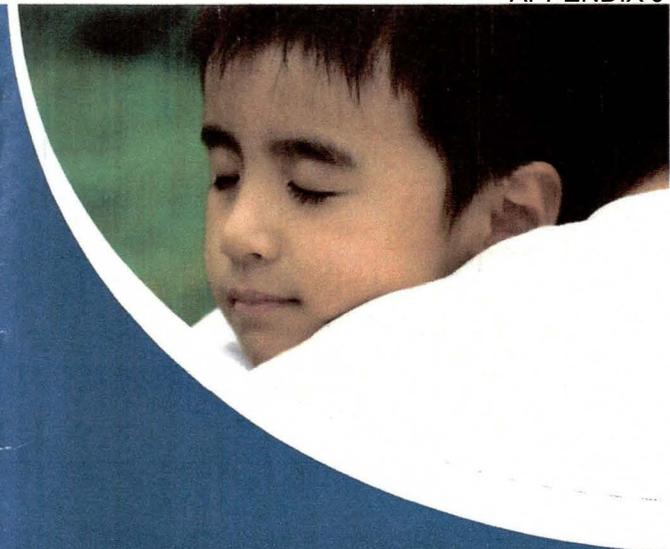
North Dakota Department of Human Services  
Medical Service Division  
600 East Boulevard Avenue, Dept. 325  
Bismarck, ND 58505-0250  
Call: (701) 328-2321  
Toll-free: 1-877-543-7669  
TTY: 1-800-366-6888  
E-mail: [dhsmed@nd.gov](mailto:dhsmed@nd.gov)

## Want to Learn More About Private Health Insurance?

If you do not qualify for Medicaid but need options for health coverage, go to the federal Health Insurance Marketplace or call the helpline:

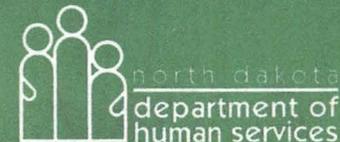
Health Insurance Marketplace  
[www.Healthcare.gov](http://www.Healthcare.gov)  
Call: 1-800-318-2596  
TTY Users Call: 1-855-889-4325

Private insurance agents and brokers may also be of assistance.



## Medicaid Expansion and the Health Insurance Marketplace for North Dakotans

Get Covered. Learn How.





“I am working a full-time, hourly job – and will be able to get health coverage now that North Dakota has expanded Medicaid. This is great news.”

### North Dakota’s Medicaid Program Can Cover More Individuals

North Dakotans will be able to access health care coverage to keep themselves and their families healthy. With Medicaid, more people will have the opportunity to get coverage, preventive services, and more support in case of accidents, illness or loss of insurance coverage through work.

You can sign-up beginning in November 2013. If you qualify, your coverage can begin as early as January 1, 2014.

## Medicaid Has Changed. You May Now Qualify

North Dakota’s Medicaid coverage now includes all qualifying low-income adults under 65 – not just pregnant women, people with disabilities, or some adults with dependent children.

### What are the Medicaid Eligibility Qualifications?

If your household’s income is equal to or lower than the figures below, you probably qualify for Medicaid. Medicaid Expansion coverage can begin as early as January 1, 2014.

1 person	\$15,856
2-person household	\$21,404
3-person household	\$26,951
4-person household	\$32,499
5-person household	\$38,047
6-person household	\$43,594
7-person household	\$49,142
8-person household	\$54,689

For households with more than 8 people, add \$5,548 for each additional person.

Find out more at [nd.gov/dhs/medicaidexpansion](http://nd.gov/dhs/medicaidexpansion) or by calling 1-877-543-7669, or contacting a county social service office anywhere in North Dakota.

## How to Apply for Medicaid

North Dakota will accept applications for the Medicaid Expansion program at <http://apply.dhs.nd.gov> beginning in November 2013. To apply, go online, create an account, and securely submit the requested information. The state will process applications in 2013 and notify you.

If you are not able to apply online, you may submit a paper application, or apply by telephone at 1-877-543-7669 or TTY: 1-800-366-6888.

### Prepare in Advance

You will need this information on hand when you apply for Medicaid or private insurance on the Health Insurance Marketplace:

- ✓ Social Security numbers
- ✓ Birth dates
- ✓ Pay stubs, W-2 forms, or “Wage and Tax Statements”

### Health Insurance Marketplace Options for Private Health Insurance Coverage

Remember, beginning in 2014, most Americans are required to have health insurance. If you do not qualify for Medicaid, there is a new way for you to research and buy health insurance through the federal Health Insurance Marketplace at: [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

The Marketplace features private health insurance choices that will cover a basic set of essential health benefits. You can compare plans and also see what your premium, deductibles and out-of-pocket costs will be before you make a decision to enroll.

### Applying for Insurance on the Marketplace

If you do not qualify for Medicaid, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596 or TTY: 1-855-889-4325 to learn more about private insurance options and federal subsidies.