

**SIGNING UP FOR  
MEDICAID IS GOOD  
FOR OUR COMMUNITY.**



## **MEDICAID AND PRIVATE HEALTH INSURANCE FOR NORTH DAKOTANS**

### **BENEFITS OF MEDICAID COVERAGE**

While longstanding treaties and laws provide a legal right to health care for Native Americans, many Native Americans lack access to health care coverage while also being at greater risk for chronic conditions. North Dakota's expanded Medicaid program will provide health care coverage for many North Dakotans who did not qualify in the past. This includes many low-income individuals under age 65 – not just pregnant women, people with disabilities, or some adults with dependent children.

Native American enrollees will be able to access health services even when an Indian Health Service (IHS) facility is many miles away. IHS and tribally-run health facilities will also benefit because Medicaid will pay first for health services provided to Native American Medicaid participants, and this can free up some IHS funds and resources.

### **Health Care Coverage Through Medicaid or Private Insurance Brings Peace of Mind:**

- ✓ You know you 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, receive quality, consistent care from health care providers you know.
- ✓ You will have greater access to preventive health services.

### **YOU MAY QUALIFY FOR MEDICAID**

If your household's taxable income is equal to or lower than the figures below (138% of the Federal Poverty Level), you probably qualify for Medicaid.

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

Add \$5,548 for each additional person in larger households. Assets are not counted.

**Apply Online for Expanded  
Medicaid Beginning  
November 2013.**

**If you qualify, your Medicaid  
coverage can start as early as  
January 1, 2014.**

**Learn More at:**

[www.nd.gov/dhs/medicaidexpansion](http://www.nd.gov/dhs/medicaidexpansion)

**Enroll online (in Nov. 2013):**

<http://apply.dhs.nd.gov>

**Telephone:**

(877) 543-7669

TTY Users: (800) 366-6888

**Visit:** A county social service office

## QUALIFYING AND APPLYING FOR MEDICAID

- North Dakota will look at all taxable income plus tax-exempt interest, and tax-exempt social security income or foreign earned income
- "Household membership" is based on tax filing status.
- These rules apply to individuals, married couples, pregnant women, families with children under age 19, or individuals who are blind or disabled.
- There are different rules for individuals who qualify for Medicare, are age 65 and older, or qualify for Supplemental Security Income (SSI)

North Dakota will accept applications for the Medicaid Expansion program at <http://apply.dhs.nd.gov> starting in mid-November 2013, for coverage that begins as early as January 2014.

**To apply:** Go online to <http://apply.dhs.nd.gov>, create an account, and securely submit the requested information. The state will process applications and notify applicants. Individuals will also be able to submit applications by mail, by phone toll-free at (877) 543-7669, or in-person at a county social service office. For more information visit [www.nd.gov/dhs/medicaidexpansion](http://www.nd.gov/dhs/medicaidexpansion).

## For More Information About North Dakota's Medicaid Expansion

You can find more information on the N.D. Department of Human Services web site at [www.nd.gov/dhs/medicaidexpansion](http://www.nd.gov/dhs/medicaidexpansion), or by contacting the department. County social service offices can also assist you.

### Medical Service Division

#### North Dakota Department of Human Services -

600 East Boulevard Avenue, Dept. 325, Bismarck, ND 58505-0250  
Call: (701) 328-2321 / Toll-free: (877) 543-7669 / TTY 800-366-6888  
E-mail: [dhsmed@nd.gov](mailto:dhsmed@nd.gov)

### Prepare in Advance

You will need this information on hand when you apply for either Medicaid or private insurance on the federal Health Insurance Marketplace at [www.HealthCare.gov](http://www.HealthCare.gov):

- ✓ Social Security numbers
- ✓ Birth dates
- ✓ Pay stubs, W-2 forms, or "Wage and Tax Statements"
- ✓ Most recent tax return

## THE FEDERAL HEALTH INSURANCE MARKETPLACE *An Option if You Do Not Qualify for Medicaid*

If you do not qualify for Medicaid, there is a new way for you to research and buy health insurance through the federal government's Health Insurance Marketplace.

The online Marketplace features private health insurance choices where you can compare plans and costs before you make a decision to enroll. Federal subsidy information is also available.

### For Information About the Federal Health Insurance Marketplace

To learn more about private insurance options offered through the federal Health Insurance Marketplace and whether you qualify for federal subsidies, visit [www.HealthCare.gov](http://www.HealthCare.gov), or call (800) 318-2596, or if you are a TTY user, call (855) 889-4325.