

Testimony
Department of Human Services
Human Services Interim Committee
Representative Chuck Damschen, Chairman
January 7, 2014

Chairman Damschen, members of the Human Services Interim Committee, I am Julie Schwab, Director of Medical Services. I appear before you to present information regarding options for the Department of Human Services to allow individuals with brain injury who are working to access Medicaid services.

Medicaid – Worker’s with Disability Program

If an individual is interested and has the financial resources to buy-in to the Medicaid Program, they can do so through the Worker’s with Disability Program. The individual would need to be determined to be disabled by either the Social Security Administration or the Medicaid State Review team and be working at a job that if the individual wasn’t doing it, someone else would be employed doing the job the individual was hired to do. The Worker’s With Disabilities income eligibility level for one person is \$2,155 per month. The amount of the premium to buy in would be 5percent of the gross earned and unearned income.

I have included a Worker’s with Disability Program Fact Sheet for your reference.

If an individual wants to buy-in to Medicaid and access the Worker’s with Disability Program, but is gainfully employed, Social Security may refuse to determine them disabled based on the fact that the individual is gainfully employed. The eligibility worker at the county social

service office can then complete the Disability Incapacity form and submit that along with medical reports from the individual's medical providers for the last 6-12 months to the Medicaid State Review Team. The State Review Team will make a medical determination of disability without regard to gainful employment.

Medicaid - Expansion

Coverage for Medicaid Expansion began January 1, 2014. Individuals were able to apply for the expanded coverage beginning in October 2013. The annual income for an individual to qualify for the Medicaid Expansion Group is \$15,856. There is no enrollment period for Medicaid expansion. Coverage for Medicaid Expansion can include three months prior coverage, retroactive to no sooner than January 1, 2014.

I have included a Medicaid Expansion Fact Sheet for your reference.

Federal Health Insurance Marketplace

If an individual does not qualify for Medicaid expansion, they may research and buy health insurance through the federal government's Health Insurance Marketplace at www.healthcare.gov or by calling the federal help line at 1-800-318-2596. (TTY Users Call: 1-855-889-4325).

That concludes my testimony. I would be happy to answer any questions you might have.

Workers with Disabilities Medicaid Coverage

Working-age adults with disabilities need health insurance to either enter or stay in the work force. The Workers with Disabilities Medicaid coverage allows individuals with disabilities who want to work and increase their earnings to do so and still qualify for Medicaid. North Dakota legislators approved this coverage because workers with disabilities often have health care needs that exceed what private coverage will pay.

Qualifying individuals have to “buy into” the Medicaid program by paying a monthly premium based on their income. This program also covers mental health and some dental services.

Individuals can apply at their local county social service office.

To Qualify:

- An individual must be age 16 to 64. Coverage stops at the end of the month before the month of a person’s 65th birthday.
(Example: Joe turns 65 on September 12th. His coverage would end on August 31.)
- An individual must be disabled.
(Note: Meets the Social Security Administration's definition of disability.)
- The family's total net countable income cannot be more than 225 percent of the Federal Poverty Level.
- An individual must be gainfully employed.
- An individual may continue to be considered gainfully employed even if he or she did not work for a short time due to an illness or injury.
- An individual may qualify for the buy-in program even if he or she has private health care coverage.
- The Medicaid program asset limits are \$3,000 for a single individual and \$6,000 for a married couple. Each individual who qualifies under this coverage is allowed another \$10,000 in assets.
(Note: Excludes home, car, and pre-paid burial.)

Premiums:

- The individual must pay a one-time \$100 enrollment fee.
- Individuals who qualify pay a monthly premium equal to **five percent** of the individual’s gross countable income.
(Example: Joe earns \$1050/mo. His monthly premium would be \$52.50/mo., which gets rounded up to \$53/mo.)

Frequently Asked Questions:

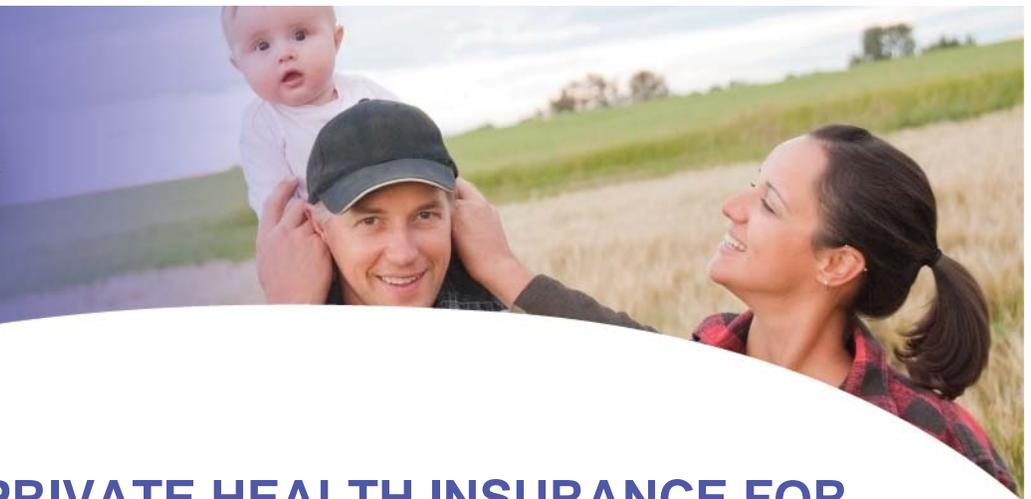
Workers with Disabilities Medicaid Coverage

- Q - Are people who qualify under the Workers with Disabilities Medicaid Coverage required to have a primary care physician?**
- A -** No. People who qualify for the coverage do not have to name a primary care physician.
- Q - How often must an individual pay the \$100 enrollment fee to have health coverage under the Workers with Disabilities Medicaid Coverage?**
- A -** The \$100 enrollment fee is a once-in-a-lifetime fee for qualifying people.
- Q - What is the earliest day an person can be covered under the Workers with Disabilities Medicaid Coverage?**
- A -** Coverage can start up to three months before the month the person applied for Medicaid. (Example: If your application is received in October, coverage could go back three months to July if you qualify.)
- Q - My father receives home and community-based services. Can he qualify for the Workers with Disabilities Medicaid Coverage?**
- A -** Any person who is working and meets the criteria may be eligible for coverage no matter where he or she lives or what care and support are received.
- Q - What services are covered under the North Dakota Workers with Disabilities Medicaid Coverage?**
- A -** People who qualify receive full Medicaid coverage and have the same Medicaid benefit caps and limits as other Medicaid clients.
- Q - Does the Workers with Disabilities Medicaid Coverage cost families any other out-of-pocket costs besides the monthly premium?**
- A -** Yes. There are regular Medicaid co-payments. Participants must follow all the rules of the Medicaid Program to make sure there are no other out-of-pocket costs besides the premium or co-payments.

For information, contact your local county social service office. County contact information is at www.nd.gov/dhs/locations/countysocialserv/index.html.



north dakota
department of
human services



MEDICAID AND PRIVATE HEALTH INSURANCE FOR NORTH DAKOTANS

GET PIECE OF MIND WITH MEDICAID COVERAGE

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

- ✓ When you are covered, you have confidence knowing you'll get the care you need 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.
- ✓ More residents will have access to preventive services, and medical support in case of accidents, illness or job loss.

Online Expanded Medicaid Enrollment Has Begun.

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

NORTH DAKOTA'S EXPANDED MEDICAID COVERS MORE LOW-INCOME INDIVIDUALS

North Dakota's expanded Medicaid program covers many low-income individuals under age 65 – not just pregnant women, people with disabilities, or some adults with dependent children.

YOU MAY QUALIFY FOR MEDICAID

If your household's income is equal to or lower than the figures below, you probably qualify for Medicaid. Apply online, and if approved, your coverage can start as early as January 2014.

Learn More at:

www.nd.gov/dhs/medicaidexpansion

Enroll by completing the fillable PDF form at: <http://apply.dhs.nd.gov>

Telephone:

(855) 794-7308

ND Relay TTY Users: (800) 366-6888

Or Visit:

Your County Social Services Office

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

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



north dakota
department of
human services

HOW TO APPLY FOR MEDICAID

North Dakota is accepting applications for the Medicaid expansion program at <http://apply.dhs.nd.gov> for coverage that begins as early as January 2014. To apply, complete the fillable PDF application form and submit it online. Applicants will be notified of a determination.

In addition to online applications, individuals can also submit applications by mail, by telephone, or in-person at a County Social Service Office. For more information, visit www.nd.gov/dhs/medicaidexpansion, or call toll free (855) 794-7308. TTY Users can call 800-366-6888.

Prepare in Advance

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

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

FOR MORE INFORMATION ABOUT NORTH DAKOTA'S MEDICAID EXPANSION

You can find more information on the N.D. Department of Human Services website at www.nd.gov/dhs/medicaidexpansion, or by contacting the department. County social service offices can also assist you.

North Dakota Department of Human Services - Medical Services Division

600 East Boulevard Avenue, Dept. 325, Bismarck, ND 58505-0250

Email: dhsmed@nd.gov

Call: (701) 328-2321

Toll-free: (877) 543-7669 / TTY 800-366-6888

NOTE: To apply by phone, call (855) 794-7308

THE FEDERAL HEALTH INSURANCE MARKETPLACE

Remember, starting 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 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

If you do not qualify for Medicaid, we encourage you to visit www.HealthCare.gov, or call 800-318-2596 (TTY 855-889-4325), or contact a federally-approved Navigator or Certified Application Counselor to learn more about your private insurance options and federal subsidies. Navigator and Certified Application Counselor information is online at <https://localhelp.healthcare.gov/>.