

Medicaid and Healthy Steps Information

Medicaid Covers:

- Children up to age 21
 - Caretakers of deprived children
 - Workers with Disabilities (age 16 – 65)
 - Low-income Medicare beneficiaries (Medicare Savings Programs)
 - Pregnant Women
 - Persons over age 65
 - Children with Disabilities (birth to 19)
 - Other blind and disabled people of all ages
- Some people can qualify for full Medicaid benefits, while others have to pay for part of their care. People who qualify under the Medicare Savings Programs are only allowed specific benefits. Many have to pay co-payments for doctor, hospital, dental, chiropractic, and prescription benefits.
- Most children under the age 19 can qualify for up to 12 months of ongoing Medicaid coverage. That is, once they qualify, they will stay covered for up to 12 months even if their income or circumstances change.
- Some people can qualify for more than one type of coverage at the same time (Medicare Savings Programs and other Medicaid coverages).
- Medicaid applies an asset test to most people over the age of 65, or blind, or disabled persons.* There is no asset test for Children with Disabilities coverage, other children and family coverage options, or for Healthy Steps.
- Medicaid allows coverage to begin up to 3 calendar months prior to the month of application.

* To be considered blind or disabled, Medicaid follows the Social Security Administration decisions.

Medicaid Asset Levels for People over 65, Blind, or Disabled Coverage

There is one asset level that applies to most people on Medicaid.

- \$3000 for a one person household
- \$6000 for a two person household
- Plus \$25 for each additional household member

People who qualify for the Workers with Disabilities coverage are allowed an additional \$10,000 in assets.

Income Levels

There are different income levels at which a person or a family may qualify.

- Most people who are covered by Medicaid qualify for full medical coverage.
 - People with excess income may still be eligible for Medically Needy Coverage.
 - People with income in excess of the Medically Needy level are responsible to pay the difference towards their medical bills. This is called Recipient Liability.
- The income level for nursing care is \$50.

Medicare Savings Programs

There is one asset level that applies to the Medicare Savings programs and it changes every January.

People who qualify for the Medicare Savings Programs, (which includes Qualified Medicare Beneficiaries (QMB's), Special Low-Income Medicare Beneficiaries (SLMBs), and other Qualifying Individuals (QI's)), are entitled to coverage of their Medicare cost sharing. These benefits range from:

- Full coverage of all Medicare premiums, deductibles, and co-insurance for QMBs
- Coverage of the Medicare Part B premium for SLMBs and other Qualifying Individuals

Spousal Impoverishment Coverage

- This coverage is for married couples where one spouse needs nursing care services (in a facility or at home).
- The spouse who remains in the community is allowed to keep half of the couple's countable assets (as of the date of entry into nursing care). There is a maximum amount of assets the Community Spouse can keep to qualify. There is also a minimum amount, which may allow the Community Spouse to keep more than half of the couple's assets. These amounts change every January.
- The community spouse income level is \$2,267.

Healthy Steps (SCHIP) Covers

- Children up to age 19 who do not qualify for Medicaid due to income.
- Children who qualify may have co-payments for some services they receive.
- Healthy Steps coverage begins the month following the month the child is determined to qualify for coverage.

Income Levels

- Families with net countable income that does not exceed 160% of the Federal Poverty Level qualify for Healthy Steps Coverage.

Eligibility Determinations

- Eligibility for Medicaid is determined at 51 county social service offices.
- Eligibility for Healthy Steps is determined at the county social service offices or the state Medical Services office.
- Applicants have a choice of different ways to apply for assistance.
 - A short application is available for children and families who want to apply for healthcare coverage.
 - A short application is available for people who are elderly or disabled and want to apply for healthcare coverage.
 - A combined application is available for people who also want to apply for other economic assistance programs such as Temporary Assistance for Needy Children (TANF), the Supplemental Nutrition Assistance Program (SNAP), Child Care Assistance Program (CCAP) and so on.
 - Online application and electronic forms can be found at <http://www.nd.gov/dhs/info/pubs/medical.html>
 - Forms are also available at county social services offices in North Dakota. www.nd.gov/dhs/locations/countysocialserv/index.html