

Children with Disabilities Medicaid Coverage

Children with disabilities often have health care needs that may require services that exceed coverage from private health insurance. Children with Disabilities Medicaid Coverage allows families to “buy-into” the Medicaid program by paying a monthly premium based on the household’s income.

Parents can apply online at www.nd.gov/dhs/eligibility/index.html or at a Human Service Zone office (formerly called county social service office).

To Qualify

- A child must be under the age 19. If an eligible child turns 19 during a portion of a month, he or she could be covered through the end of that month.
- The child must be disabled, which means he or she must meet the Social Security Administration's definition of disability.
- The household’s total net countable income cannot be more than 250 percent of the Federal Poverty Level.
- There is no asset limit for this coverage. Children can qualify even if their family owns a home, more than one car or other assets.
- If an employer of either parent offers medical coverage for the child, and the employer pays at least half of the premium, the child must be enrolled in the private health insurance plan.
- A family can have private health care insurance and still qualify for the Children with Disabilities Medicaid Coverage.

Premiums

- Families with a child who qualifies, pays a monthly premium equal to five percent of the household’s gross countable income.
- If the child is covered by other private health insurance, the Children with Disabilities premium will be reduced by the amount the family pays for the private health insurance premium.

Frequently Asked Questions

Q – Are children who are eligible under the Children with Disabilities Medicaid Coverage required to have a primary care provider?

A – No. Children who qualify for the coverage do not have to name a primary care provider.

Q – If a child qualifies for Children with Disabilities Medicaid Coverage, does the human service zone office make a referral to Child Support?

A – Yes. If one parent is out of the household, a referral is made to the department's Child Support Division to establish paternity and to help secure health insurance and other supports for the child.

Q – How much is the enrollment fee for a child who qualifies for the Children with Disabilities Medicaid Coverage?

A – There is no enrollment fee for this coverage.

Q – What is the earliest day my child can be covered under the Children with Disabilities Medicaid Coverage?

A – Coverage can start up to three months before the month the family applies for coverage. (Example: If the application is received in June, and the child is eligible, coverage could go back three months to March).

Q – What services are covered under the Children with Disabilities Medicaid Coverage?

A – Children who qualify are eligible to receive all services covered by North Dakota Medicaid. Some services are subject to prior authorization requirements and benefit limits.

Q – Does the Children with Disabilities Medicaid Coverage have other out-of-pocket costs besides the premium?

A – No. The monthly premium is the only cost for covered services. Medicaid rules related to service authorizations and limits need to be followed to ensure there are no other out-of-pocket costs.



For more information, contact your Human Service Zone office (formerly called county social service office). Contact information is online at www.nd.gov/dhs/locations/countysocialserv/.