

## Medicaid Client Share (Recipient Liability)

Medicaid is a health care program for qualifying North Dakotans with lower incomes. Some people may qualify for full Medicaid benefits while others may be responsible for a part of their medical bills. This is called *Client Share* (Recipient Liability).

*Client Share* is the monthly amount a person must pay in medical bills before the Medicaid program will pay for care received. **It works like a monthly deductible.**

The *Client Share* amount is based on the difference between an individual's or family's monthly net income and the Medicaid income limits. (See boxed area.)

Certain medical costs such as health insurance premiums, Medicare premiums, and co-pays can be used to lower an individual's monthly client share if he or she submits proof to a county worker.

Each month, Medicaid applies an individual's *Client Share* to medical bills based on the order in which the bills are presented and approved. When the *Client Share* is used up, Medicaid begins to pay.

When a *Client Share* is applied to a medical bill, Medicaid sends a notice to the individual showing the provider's name, and the cost and date of the services. The individual is responsible for paying the *Client Share* to the provider(s) listed on the notice.

Based on the amount, the *Client Share* may be applied to one or more medical providers.

Most of the time, **Medicaid is the payor of last resort.** In other words, if a person has other medical coverage, that coverage would have to pay for the medical bills before Medicaid would pay.

### How to Figure Client Share (Recipient Liability)

Household's monthly gross countable income

- Allowable deductions
- Income limits based on household size

#### = Client Share

*The amount an individual or household must pay before Medicaid can pay.*

# Frequently Asked Questions:

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**Q. What is applied to my *Client Share*?**

**A.** Medically necessary medical and home and community-based services expenses are applied to your *Client Share* on a first come, first served basis.

**Q. What should I do when my *Client Share* is reduced, and I have already paid for my medical expenses?**

**A.** When your *Client Share* is reduced for the current or previous months, the Department of Human Services will review your claims. The Department will pay the provider and tell the provider to repay you. This process may take up to six weeks. Neither you nor the provider should have to do anything.

**Q. How does *Client Share* work when I have other insurance along with Medicaid?**

**A.** Your other insurance is the first source of payment. Your medical provider must bill your insurance company before billing Medicaid. You must report your insurance coverage to your county worker and medical providers.

Once your other insurance has paid their share of the bill, it is then reviewed for payment by Medicaid. If you still have a *Client Share* for that month, it will be applied to the bill before Medicaid pays.

**For additional information:**

Contact your local county social service office. County contact information is at [www.nd.gov/dhs/locations/countysocialserv/index.html](http://www.nd.gov/dhs/locations/countysocialserv/index.html).