

Workers with Disabilities Medicaid Coverage

Workers with Disabilities Medicaid Coverage makes it possible for North Dakotans with disabilities to work and still qualify for health care coverage through Medicaid.

Qualifying individuals can “buy into” the Medicaid program by paying a monthly premium based on their income. Individuals can apply at their county social service office or online at <https://apps.nd.gov/dhs/ea/oasys/public/main.htm>.

Who Qualifies?

An individual must:

- Be a resident of North Dakota
- Be 16 to 65 years old
- Have a disability based on Social Security Administration’s guidelines
- Be employed or become employed
- Meet income guidelines
- Pay a monthly premium

Premiums/What Does it Cost?

- An individual must pay a one-time \$100 enrollment fee.
- Qualifying individuals pay a monthly premium equal to **five percent** of their gross countable income.
 - Example: Joe earns \$1,000/mo. His monthly premium would be \$50/mo.

Frequently Asked Questions

Q - Are people who qualify under the Workers with Disabilities Medicaid Coverage required to have a primary care provider?

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

Q - What is the earliest day a 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 an application is received in October, coverage could go back three months to July if the individual qualifies.)

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 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 recipients.

Q - Does the Workers with Disabilities Medicaid Coverage include other out-of-pocket costs besides the monthly premium?

A - Yes. There are regular Medicaid copayments. 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 copayments.