Signing up for Medicaid is good for your community.

MEDICAID AND PRIVATE HEALTH INSURANCE FOR NORTH DAKOTANS

BENEFITS OF MEDICAID COVERAGE

While longstanding treaties and laws provide a legal right to health care for Native Americans, many Native Americans lack access to health care coverage while also being at greater risk for chronic conditions. North Dakota's expanded Medicaid program provides health care coverage for many North Dakotans who did not qualify in the past. This includes many low-income individuals age 19 to 65 – not just pregnant women, people with disabilities, or some adults with dependent children.

Apply Anytime for Medicaid Expansion.

Native American enrollees will be able to access health services even when an Indian Health Service (IHS) facility or tribal clinic is many miles away. IHS and tribally-run health facilities will also benefit because Medicaid will pay first for health services provided to Native American Medicaid participants, and this can free up IHS and tribal health funds and resources.

Health Care Coverage Through Medicaid or Private Insurance Brings Peace of Mind:

- You know you have coverage if you get sick or hurt.
- Health care 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.
- You will have greater access to preventive health services.

Learn more at:
www.nd.gov/dhs/medicaidexpansion

Enroll at http://apply.dhs.nd.gov

Telephone:
Toll-Free (844) 854-4825
711 (TTY)
Visit: A human service zone office
(formerly called county social service office)

YOU MAY QUALIFY FOR MEDICAID

If your household's taxable income is equal to or lower than the figures below (138% of the Federal Poverty Level), you probably qualify for Medicaid.

Effective April 1, 2020

1-People	2-People	3-People	4-People	5-People	6-People	7-People	8-People
$17,609	$23,791	$29,974	$36,156	$42,338	$48,521	$54,703	$60,886
For households with more than 8 people, add $6,182 for each additional person.							

QUALIFY FOR MEDICAID

- North Dakota will look at all taxable income plus tax-exempt interest, and tax-exempt social security income or foreign earned income.
- "Household membership" is based on tax filing status.
- These rules apply to individuals, married couples, pregnant women, families with children under age 19, or individuals who are blind or disabled.
- There are different rules for individuals who qualify for Medicare, are age 65 and older, or qualify for Supplemental Security Income (SSI).

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 most current complete tax return

APPLYING FOR MEDICAD

North Dakota is accepting applications for the Medicaid Expansion program at **http://apply.dhs.nd.gov**. Individuals can also submit applications by phone toll-free at (844) 854-4825, by mail, or in-person at a human service zone office (formerly called county social service office). Applicants will be notified of a determination.

FOR MORE INFORMATION ABOUT NORTH DAKOTA'S MEDICAID EXPANSION

You can find more information online at **www.nd.gov/dhs/medicaidexpansion**, or by contacting the North Dakota Department of Human Services. Human service zone offices can also assist you.

North Dakota Department of Human Services

600 East Boulevard Avenue, Dept. 325, Bismarck, ND 58505-0250
Call toll-free: (844) 854-4825 / 711 (TTY)
Email: medicaidcc@nd.gov
NOTE: To apply by phone, call toll-free (844) 854-4825

The Federal Health Insurance Marketplace

An Option if You Do Not Qualify for Medicaid

If you do not qualify for Medicaid, you can review options 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

To learn more about private insurance options offered through the federal Health Insurance Marketplace and whether you qualify for federal subsidies, visit **www.HealthCare.gov**, or call (800) 318-2596, or if you are a TTY user, call (855) 889-4325. Federally-approved Navigators and Certified Application Counselors may also be able to assist you. Their contact information is online at **https://localhelp.healthcare.gov**.