

**North Dakota Department of Human Services
North Dakota Medicaid Health Coverage Summary**

- Medicaid is a **joint state/federal funded program** that pays for the health care of certain low-income citizens and eligible legal immigrants (refugees, naturalized citizens, etc.)
- The Federal government requires states to cover certain “groups” of people under their state Medicaid plans. * Indicates federally-mandated coverage groups.
- **NOTE:** All foster children, children who qualify for subsidized adoption, and some caretakers automatically qualify for Medicaid (*categorically eligible*).
- This chart also does not include the low-income people who qualify for the **Medicare Savings Program**. Medicaid pays for their Medicare premiums, and for some with lower incomes, it also pays for their deductibles and co-insurance.

COVERAGE GROUP	*Family Coverage Group	Medically Needy Coverage Group	*Supplemental Security Income (SSI) Coverage Group <i>(Aged Blind & Disabled)</i>	* Children Age 6 to19 Coverage Group	*Children Age Birth to 6 Yrs & Pregnant Women Coverage Group	*Transitional Medicaid Coverage Group	Medicaid Buy-in for Children Coverage Group and Breast and Cervical Cancer Early Detection	Workers with Disabilities Coverage Group
Description of Coverage Group	<i>Households with children and adult caretakers where deprivation exists because of a parent's absence, incapacity, unemployment, or under-employment.</i> <i>Assets do <u>not</u> affect eligibility.</i> <i>Some income deductions are allowed; families can earn more and qualify.</i>	<i>Aged, blind and disabled individuals; parents of deprived children, and Children age 0-21.</i> <i>Assets affect eligibility for aged, blind, or disabled individuals.</i>	<i>Covers some individuals who qualify for SSI because they are aged, blind or disabled.</i> <i>Assets affect eligibility.</i>	<i>Children who live in low-income households with qualifying incomes.</i> <i>Assets do <u>not</u> affect eligibility.</i>	<i>Children and pregnant women who live in low-income households with qualifying incomes.</i> <i>Assets do <u>not</u> affect eligibility.</i>	<i>Households who were in the Family Coverage Group, but whose earned income increased so they no longer qualify.</i> <i>The federal government requires transitional Medicaid coverage for up to 12 months if income does not exceed 185% FPL.</i> <i>Assets do <u>not</u> affect eligibility.</i>	<i>Children who meet the Social Security Administration's definition of disability.</i> <i>Family's pay a monthly premium up to 5% of their gross income.</i> <i>Women who qualify through the Women's Way program.</i> <i>Assets do <u>not</u> affect eligibility.</i>	<i>Individuals age 16-64 who are considered disabled and who are employed.</i> <i>Individual pays a monthly premium up to 5% of the individual's gross income.</i> <i>Assets affect eligibility.</i>
People Covered (October 2009)	18,631	9,263	7,473	6,240	6,606 <small>(CH 2,983/PW 3,623)</small>	6,430	59 <small>(CWD 12/WW 47)</small>	534
Qualifying Income: Percent Federal Poverty Level	Specific dollar amount listed in State Medicaid Plan –is about 34% FPL (net income)	83% FPL (net income) <i>Increased in 2009 Session from about 55% FPL</i>	Set by Social Security Admin. at specific dollar amounts (net income)	100% FPL (net income)	133% FPL (net income)	185% FPL (gross income less childcare expenses)	200% FPL (net income)	225% FPL (net income)
Family Size								
1	\$311	\$750	\$ 674 <i>(about 75% FPL)</i>	\$903	\$1,201	\$1,670	\$1,805	\$2,031
2	\$417	\$1,008	\$1,011 <i>(about 83% FPL)</i>	\$1,215	\$1,615	\$2,247	\$2,429	\$2,732
3	\$523	\$1,267	NA	\$1,526	\$2,030	\$2,823	\$3, 052	\$3,434
4	\$629	\$1,526	NA	\$1,838	\$2,444	\$3,400	\$3,675	\$4,135