

## Medicaid Client Share (Recipient Liability)

Medicaid is a health care program for qualifying North Dakotans with lower incomes. Some individuals may qualify for Medicaid benefits at no cost while others may have to pay a portion of their medical bills. This is called Client Share (Recipient Liability).

Client Share is the monthly amount an individual 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 a household's monthly net income and the Medicaid income limits. (See box below).

Certain medical costs such as premiums and copays for Medicare and/or private health insurance can be used to lower an individual's monthly client share if he or she submits proof to a Human Service Zone eligibility worker. Each month, Medicaid applies an individual's Client Share to medical bills based on the date in which the bills are

received. After meeting the Client Share, 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 health care coverage, that coverage would have to pay for the medical bills before Medicaid would pay.

### How to Figure Client Share



- Household's monthly gross countable income
- Allowable deductions (health care premiums, payroll taxes, etc.)
- Income limits based on household size

**= Client Share** (The amount an individual or household must pay before Medicaid can pay).

## Frequently Asked Questions

### **Q – How can I reduce my Client Share?**

A – There are allowable deductions that you can use to reduce your client share. Some common deductions are health insurance premiums, payroll taxes (FICA, state tax and Medicare deduction) and child care expenses.

### **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 North Dakota Department of Human Services will review your claims. The department will pay the provider and tell the provider to repay you. 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 Human Service Zone eligibility worker and medical providers.

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



**For more information**, contact your Human Service Zone office (formerly known as county social service offices). Contact information is online at [www.nd.gov/dhs/locations/countysocialserv/](http://www.nd.gov/dhs/locations/countysocialserv/).