

North Dakota Department of Public Instruction



Children's Health Insurance Program (CHIP)

In 2013, the North Dakota legislature passed Senate Bill 2109, which amended the North Dakota Century Code 50-29-02 and 50-29-04 relating to eligibility determinations for the children's health insurance program. This change was made to align North Dakota Century Code with the federal guidelines regarding "modified adjusted gross income" as required in 42 U.S.C. 1396a(e)(14).

The Children's Health Insurance Program (CHIP), also known as North Dakota Healthy Steps, is a benefit plan for eligible North Dakota children 18 years old and younger who do not qualify for Medicaid. The program offers comprehensive medical, dental and vision coverage, and it is administered by the state of North Dakota.

Eligibility Changes

The basic change within SB 2109 is the formula that determines eligibility for the Children's Health Insurance Program (CHIP). In the past, eligibility had been based on net income. The new law determines eligibility for the children's health insurance program based on modified adjusted gross income.

Healthy Steps, or CHIP, is administered through the North Dakota Department of Human Services Medical Services office. Based on the Affordable Care Act, Medical Services has established and posted income guidelines (www.nd.gov/dhs/services/medicalserv/chip/) that are based on family size and modified adjusted gross income. To qualify, a family's Modified Adjusted Gross Income (MAGI) must be greater than Medicaid level, but cannot exceed 175 percent* of the federal poverty level. The changes in the income eligibility took effect January 1, 2014.

Healthy Steps Services

Healthy Steps covers clinic services, inpatient and outpatient hospitalization, prescriptions, mental health services, preventive well-child exams, immunizations, dental, and vision services. Healthy Steps has no pre-existing condition rules. If a family meets the eligibility guidelines, a child's pre-existing medical condition does not exclude him or her from coverage.

Healthy Steps Costs

There are no monthly premium costs to participating families. The only out-of-pocket costs are a \$2 co-payment for each generic prescription, \$5 for a preferred-brand prescription, \$10 for a non-preferred-brand prescription, a \$5 co-payment for each emergency room visit, and a \$50 co-payment for each hospital admission. (NOTE: Because of the relationship between the Federal government and Tribal governments, Native American families will not be charged co-payments.)

Under state law, Healthy Steps coverage begins on the first day of the next month after eligibility is determined. Once a child is determined eligible for Healthy Steps, a list of participating providers will be mailed to the parent/guardian. When a child is enrolled in Healthy Steps, the child is covered for a 12-month period, as long as he or she remains in the household and doesn't obtain other health coverage.

Contact Information for Eligibility:

North Dakota Department of Human Services

600 E. Boulevard Avenue, Dept. 325

Bismarck, ND 58505-0250

Phone: 1-877-KIDSNOW (1-877-543-7669)

ND Relay TTY: (800) 366-6888 or 711

Local County Social Services Offices also are able to answer questions about eligibility.

* Note: In North Dakota SB 2238, it states the MAGI cannot exceed 160 percent. However, after factoring in maintenance of effort as required through federal law, North Dakota applies 175 percent.

Resources

- ◆ North Dakota Healthy Steps
www.nd.gov/dhs/services/medicalserv/chip/
- ◆ North Dakota Department of Human Services Healthy Steps – Frequently Asked Questions
www.nd.gov/dhs/services/medicalserv/chip/faq.html
- ◆ HealthCare.gov – Are my children eligible for CHIP?
www.healthcare.gov/using-insurance/low-cost-care/childrens-insurance-program/
- ◆ Medicaid.gov – Children's Health Insurance Program
www.medicaid.gov/CHIP/CHIP-Program-Information.html
- ◆ North Dakota Century Code 50-29
www.legis.nd.gov/cencode/t50c29.pdf?20130617123657



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For more information, resources
or technical assistance, contact:
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dpilon@nd.gov or 701.328.2753