

## Get Peace of Mind

Taking responsibility for health care coverage means fewer worries. Having health care coverage through Medicaid or private insurance gives you peace of mind:

- You will have the confidence of knowing you will have coverage if you get sick or hurt.
- Health insurance coverage means you reduce the financial challenges that come with high medical bills.
- Instead of seeking routine care in the emergency room, you can receive quality, consistent care from health providers you know.

Find out more about North Dakota's expansion of Medicaid at:  
[www.nd.gov/dhs/medicaidexpansion](http://www.nd.gov/dhs/medicaidexpansion).

"Now that I know about the expanded Medicaid program, I've applied for coverage."



## Questions About Medicaid Coverage?

The staff at your county social service office can help you complete the application and answer your questions regarding the program. You can learn more about Medicaid on the Department of Human Services website at [nd.gov/dhs/medicaidexpansion](http://nd.gov/dhs/medicaidexpansion), and you can apply for coverage at <http://apply.dhs.nd.gov>, or call 1-855-794-7308.

North Dakota Department of Human Services  
Medical Service Division  
600 East Boulevard Avenue, Dept. 325  
Bismarck, ND 58505-0250  
Call: (701) 328-2321  
TTY: 1-800-366-6888  
E-mail: [dhsmed@nd.gov](mailto:dhsmed@nd.gov)

## Want to Learn More About Private Health Insurance?

If you do not qualify for Medicaid but need options for health coverage, go to the federal Health Insurance Marketplace or call the helpline:

Health Insurance Marketplace  
[www.Healthcare.gov](http://www.Healthcare.gov)  
Call: 1-800-318-2596  
TTY Users Call: 1-855-889-4325

Open enrollment ended March 31, 2014. Some people may qualify for a special enrollment period due to changes in life circumstances.

Private licensed insurance agents and brokers may also be of assistance.

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# Medicaid Expansion and the Health Insurance Marketplace for North Dakotans

Get Covered. Learn How.





“I am working a full-time, hourly job – and will be able to get health coverage now that North Dakota has expanded Medicaid. This is great news.”

### North Dakota’s Medicaid Program Can Cover More Individuals

The Medicaid Expansion gives more North Dakotans access to health care coverage to keep themselves and their families healthy. With Medicaid Expansion, more people will have the opportunity to get coverage, preventive services, and support in case of accidents, illness or loss of insurance coverage through work.



## Medicaid Has Changed. You May Now Qualify

North Dakota’s Medicaid coverage now includes all qualifying low-income adults under 65 – not just pregnant women, people with disabilities, or some adults with dependent children.

### What are the Medicaid Eligibility Qualifications?

If your household’s income is equal to or lower than the figures below, you probably qualify for Medicaid. Medicaid Expansion coverage began January 1, 2014.

1 person	\$16,105
2-person household	\$21,707
3-person household	\$27,310
4-person household	\$32,913
5-person household	\$38,516
6-person household	\$44,119
7-person household	\$49,721
8-person household	\$55,324
For households with more than 8 people, add \$5,603 for each additional person.	

Find out more at [nd.gov/dhs/medicaidexpansion](http://nd.gov/dhs/medicaidexpansion) or by calling 1-855-794-7308 or contacting a county social service office anywhere in North Dakota.

## How to Apply for Medicaid

North Dakota is accepting applications for the Medicaid Expansion program at <http://apply.dhs.nd.gov>.

If you are not able to apply online, you may submit a paper application by telephone at 1-855-794-7308 or TTY: 1-800-366-6888, mail, or in-person at your county social service office.

### Prepare in Advance

You will need this information on hand when you apply for Medicaid or for private insurance on the Health Insurance Marketplace during the open enrollment period:

- ✓ Social Security numbers
- ✓ Birth dates
- ✓ Pay stubs, W-2 forms, or “Wage and Tax Statements”

### The Annual Open Enrollment Period for Private Health Insurance Coverage

Remember, beginning in 2014, most Americans are required to have health insurance. If you do not qualify for Medicaid, you may be able to research and buy health insurance through the federal Health Insurance Marketplace at: [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

The Marketplace features private health insurance choices that will cover a basic set of essential health benefits. During the open enrollment period, you can compare plans, premiums, deductibles and out-of-pocket costs before you enroll.

### Applying for Insurance on the Marketplace

If you do not qualify for Medicaid, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596 or TTY: 1-855-889-4325.