

Workers with Disabilities Medicaid Coverage

Workers with Disabilities Medicaid Coverage makes it possible for North Dakotans with disabilities to work and still qualify for health care coverage through North Dakota Medicaid.

Qualifying individuals can “buy-into” the Medicaid program by paying a monthly premium based on their income. Individuals can apply online at www.applyforhelp.nd.gov or at a Human Service Zone office.

| Who Qualifies? | Premiums/What Does it Cost? |
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| <p>An individual must:</p> <ul style="list-style-type: none"> • Be a resident of North Dakota • Be 16 to 65 years old • Have a disability based on Social Security Administration’s guidelines • Be employed or become employed • Meet income guidelines • Pay a monthly premium | <ul style="list-style-type: none"> • An individual must pay a <u>one-time</u> \$100 enrollment fee. • Qualifying individuals pay a monthly premium equal to five percent of their gross countable income. <ul style="list-style-type: none"> ○ Example: Joe earns \$1,000/mo. His monthly premium would be \$50/mo. |

Frequently Asked Questions

Q – Are people who qualify under the Workers with Disabilities Medicaid Coverage required to have a primary care provider?

A – No. People who qualify for the coverage do not have to name a primary care provider.

Q – What is the earliest day a person can be covered under the Workers with Disabilities Medicaid Coverage?

A – Coverage can start up to three months before the month the person applied for coverage. (Example: If an application is received in October, and the individual is eligible, coverage could go back three months to July).

Q – My father receives home and community-based services. Can he qualify for the Workers with Disabilities Medicaid Coverage?

A – Any person who is working and meets the criteria may be eligible for coverage no matter where he or she lives or what care and support are received.

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Frequently Asked Questions (continued)

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Q – What services are covered under the Workers with Disabilities Medicaid Coverage?

A – Individuals who qualify are eligible to receive all services covered by North Dakota Medicaid. Some services are subject to prior authorization requirements and benefit limits.

Q - Does the Workers with Disabilities Medicaid Coverage include other out-of-pocket costs besides the monthly premium?

A – No. The monthly premium is the only cost for covered services. Medicaid rules related to service authorizations and limits need to be followed to ensure there are no other out-of-pocket costs.



For more information, contact your Human Service Zone office. Contact information is online at www.nd.gov/dhs/locations/countysocialserv/.