

# **Health Care Coverage Options**



## MEDICAL COVERAGE

**North Dakota (ND) Medicaid** provides comprehensive medical, dental and vision coverage to North Dakota children and adults through a variety of coverage programs and waivers. See the following list.

#### **Autism Spectrum Disorder Waiver**

This waiver provides services for children from birth through age 17 as of November 2023 who have a diagnosis of an autism spectrum disorder. The waiver provides families access to services including service management, respite care, and assistive technology. Apply by contacting the State Autism Coordinator at 701.328.4630, 711 (TTY) or apply online at <a href="https://doi.org/10.328.4630">https://doi.org/10.328.4630</a>, 712 (TTY) or apply o

## **Children's Health Insurance Program (CHIP)**

CHIP is intended to meet the needs of working families who cannot afford health care coverage for their children, yet earn too much to qualify for Medicaid. Coverage is available for uninsured children through the month they turn age 19 who live in families with qualifying incomes. Single 18-year-olds with eligible incomes may also apply. Parents can apply at a <a href="https://energy.ncbi.nlm.nd.gov/healthcare/CHIP">Human Service Zone</a> office or online at <a href="https://energy.nd.gov/healthcare/CHIP">applyforhelp.nd.gov</a>. Visit <a href="https://energy.nd.gov/healthcare/CHIP">https://energy.nd.gov/healthcare/CHIP</a> for more information.

## **Children's Hospice Waiver**

This waiver provides support to families so they can care for their children (birth through age 21) in their homes as long as possible, avoiding lengthy hospital stays and delaying or avoiding institutional care. The child must have a life-limiting diagnosis and be expected to live less than one year. Parents can apply by completing an application. The application can be found by visiting <a href="https://www.nd.gov/eforms/Doc/sfn00743.pdf">https://www.nd.gov/eforms/Doc/sfn00743.pdf</a> or by calling 701.328.4630, 711 (TTY).

## **Children with Medically Fragile Needs Waiver**

This waiver is designed to assist qualifying, medically fragile children between ages 3 and 18. The child needs to be living at home, ND Medicaid eligible and eligible to receive care in a skilled nursing home. Parents can apply by completing an application. The application can be found by visiting <a href="https://www.nd.gov/eforms/Doc/sfn00394.pdf">https://www.nd.gov/eforms/Doc/sfn00394.pdf</a> or by calling 701.328.4630, 711 (TTY).

## **Home and Community-Based Services Waiver**

This provides alternative services for individuals that are at least 65 years of age or disabled by Social Security Disability criteria, a ND Medicaid member, screened at a

nursing home level-of-care, capable of directing his/her own care and living in their own home or apartment (not in a dormitory or other group housing). The waiver allows the state to pay for alternative services needed for qualifying individuals to remain in their own homes or community settings. Individuals may be required to pay for a portion of their care based on their income. For questions or to apply, call the Aging and Disability Resource Link (ADRL) at 1.855.462.5465, 711 (TTY) or visit <a href="https://carechoice.nd.assistquide.net/">https://carechoice.nd.assistquide.net/</a>.

## **ND Medicaid Expansion**

This provides coverage for individuals between 19 and 64 years of age with a household income of up to 138% of the federal poverty level. Individuals eligible for Medicare or Supplemental Security Income (SSI) are not eligible for coverage under Medicaid expansion. Apply at <a href="mailto:applyforhelp.nd.gov">applyforhelp.nd.gov</a> or your local <a href="mailto:Human Service Zone">Human Service Zone</a> office. Visit <a href="hhs.nd.gov/healthcare/medicaid-expansion">hhs.nd.gov/healthcare/medicaid-expansion</a> for more information.

## **Intellectual Disabilities/Developmental Disabilities Waiver**

This waiver assists eligible individuals with intellectual disabilities and developmental disabilities to remain living at home and in the community. It serves individuals through their lifespan (both children and adults). Services offered under the waiver include Developmental Disabilities Program Management, Infant Development for children birth to age 3, Corporate Guardianship, Personal Care Services, Adult Services and Family Support Services. Apply by contacting the Developmental Disabilities Unit at one of the regional Human Service centers. Contact information is available online at <a href="https://dx.doi.org/https://dx.doi.org/10.1001/jhttps://dx.doi.org/https:

## **Workers with Disabilities ND Medicaid Coverage**

This coverage allows some individuals with disabilities who want to work, or who are already working and who want to increase their earnings, to do so without fear of losing their ND Medicaid coverage. It allows qualifying individuals to buy into ND Medicaid. The program provides coverage through ND Medicaid, including dental and mental health coverage, in return for a premium. Apply at your local Human Service Zone.

#### **Maternal Health Coverage**

New in 2023. ND Medicaid provides 12 months of coverage for eligible new mothers to improve material and child health outcomes and overall well-being. Benefits include check-ups after birth, behavioral health services, preventive care like mammograms and cervical screens, care for diabetes, high blood pressure and other health needs, vision services and more. Learn more at <a href="https://hhs.nd.gov/human-services/medicaid/about/newmoms">https://hhs.nd.gov/human-services/medicaid/about/newmoms</a>.

#### Note:

If you want to apply for health care coverage, as well as assistance with child care costs, food or Temporary Assistance for Needy Families (TANF), visit <u>applyforhelp.nd.gov</u>.. For help applying, contact the Customer Support Center at 1.866.614.6005, 711 (TTY).

## **Additional Medical Coverage Programs**

## **Special Health Services (SHS) Financial Coverage Program**

The SHS Financial Coverage Program helps families pay for medical services to diagnose and treat children with eligible medical conditions from birth to age 21. For additional information, call 1.800.755.2714, 711 (TTY) or visit <a href="https://hhs.nd.gov/diagnostic-and-treatment-services">hhs.nd.gov/diagnostic-and-treatment-services</a>.

## **Comprehensive Health Association of North Dakota (CHAND)**

CHAND offers health insurance to North Dakota residents who have lost their employer-sponsored group health insurance or are unable to find adequate health insurance coverage in the private market due to medical conditions. Call 1.844.363.8457 or visit <a href="mailto:chand.org">chand.org</a>.

#### **Get Covered North Dakota**

Get Covered North Dakota links state residents to enrollment specialists in their local communities. Free, impartial assistance is available to help individuals understand and find affordable health care coverage. Visit <a href="mailto:getcoverednorthdakota.org">getcoverednorthdakota.org</a>.

## **Health Insurance Marketplace**

The Health Insurance Marketplace can help if you or your child(ren) do not currently have health coverage or if you do have coverage but want to look at other options. This is designed to provide coverage that meets your needs and fits your budget, as well as to provide options for qualifying for free or low-cost coverage through ND Medicaid or Healthy Steps/Children's Health Insurance Program. For applications or questions, contact the Health Insurance Marketplace at 1.800.318.2596 or visit <a href="healthcare.gov.">healthcare.gov.</a>

#### **Student Health Plans**

Student Health Plans are available for purchase by students who do not have health insurance through a parent's health insurance policy or who have limited coverage due to network service areas. Student plans are sold by an insurer that has contracted with a college to offer coverage to its students. These plans typically have more limited benefits and more exclusions than traditional health insurance plans. Contact an insurance agent to inquire about student health plans.

# **VISION COVERAGE**

#### **InfantSEE®**

InfantSEE is a public health program designed to ensure early detection of eye conditions in babies. Member optometrists provide a comprehensive eye and vision assessment for infants within the first year of life, regardless of a family's income or access to insurance coverage. To learn more, call 1.888.396.3937 or visit <u>infantsee.org.</u>

## **New Eyes for the Needy**

This program purchases new prescription eyeglasses through a voucher program for children and adults in the United States who cannot afford glasses on their own. Call 973.376.4903 or visit <a href="new-eyes.org">new-eyes.org</a> to learn more.

## **VSP Eyes of Hope**

VSP Eyes of Hope is a charity that provides free vision exams and glasses to low-income, uninsured children. Call 1.888.290.4964 or visit <u>sightforstudents.org</u>.





# PRESCRIPTION COVERAGE

## **Prescription Connection**

This North Dakota Insurance Department program connects children and families with free and discounted prescription drugs direct from the pharmaceutical manufacturer. Call 1.888.575.6611 or visit <a href="mailto:nd.qov/ndins/prescription">nd.qov/ndins/prescription</a>.

## **ND Prescription Drug Repository Program**

This program collects and distributes donated medications from hospitals, hospices and other facilities so that pharmacies and physicians can dispense them to those who struggle paying for prescriptions regardless of insurance coverage. The medications and supplies are unopened and secure but cannot be resold to patients. Call 701.877.2404 or visit nodakpharmacy.com/drug\_repository/drugsearch.asp.

## NeedyMeds

NeedyMeds offers a database of medications that can be obtained free or at low cost by uninsured, low-income patients, usually through manufacturer programs. Visit <a href="mailto:needymeds.org">needymeds.org</a> to learn more.

## The Medicine Assistance Tool (MAT)

MAT offers a single point of access to public and private patient assistance programs. It is funded by pharmaceutical companies. Learn more at <a href="mailto:medicineassistancetool.org/">medicineassistancetool.org/</a>.

#### **RX** Assist

RX Assist provides consumer information, resources, news and a directory of patient assistance programs that offer affordable or free medications. Visit <a href="mailto:rxassist.org">rxassist.org</a>.

## **DENTAL COVERAGE**

## **Safety Net Dental Clinics**

These programs typically see patients who do not have other access to dental care. Patients are typically covered by ND Medicaid, or the clinic offers sliding fee schedules or reduced fees. Visit <a href="https://www.smilenorthdakota.org/for-the-public/low-cost-dental-care">https://www.smilenorthdakota.org/for-the-public/low-cost-dental-care</a> to learn more.

## **Bridging the Dental Gap**

This nonprofit, community dental clinic serves low-income and uninsured individuals in the Bismarck-Mandan area. Learn more by calling 701.221.0518 or visiting <a href="https://www.dentalgap.org/">https://www.dentalgap.org/</a>.

## **Family Healthcare Center Dental Clinic**

This is a federally qualified community health center that serves low-income and uninsured individuals within the Fargo/Red River Valley Region. You can learn more by calling 701.271.3332 or visiting <a href="https://famhealthcare.org/our-services/dental-services/">https://famhealthcare.org/our-services/dental-services/</a>.

## **Northland Community Health Center Dental Clinic**

A federally qualified community health center, this clinic serves low-income, uninsured, and insured individuals of all ages in central North Dakota. Find out more by visiting <a href="https://northlandhealthcenters.org/dental/">https://northlandhealthcenters.org/dental/</a> or calling your local number:

701.448.9111 – Turtle Lake 701.246.3391 – Rolette 701.838.3051 – Minot

## **Red River Valley Dental Access Project**

The Red River Valley Central Access Project serves low-income, uninsured, and Medicaid-eligible individuals who have urgent dental pain and do not have access to a dentist in Fargo-Moorhead. Call 701.364.5364 to learn more.

## **Valley Community Health Center Dental Clinic**

This federally qualified health center serves low-income, uninsured, and insured individuals of all ages in the Northern Red River Valley. Call 701.757.2100 or visit <a href="https://valleycommunityhealthcare.org/programs/dental-care/">https://valleycommunityhealthcare.org/programs/dental-care/</a> to see if you qualify.

#### **North Dakota Donated Dental Services**

This is a network of dentists who volunteer to provide dental care to older adults and individuals with disabilities or who are medically compromised and who cannot afford

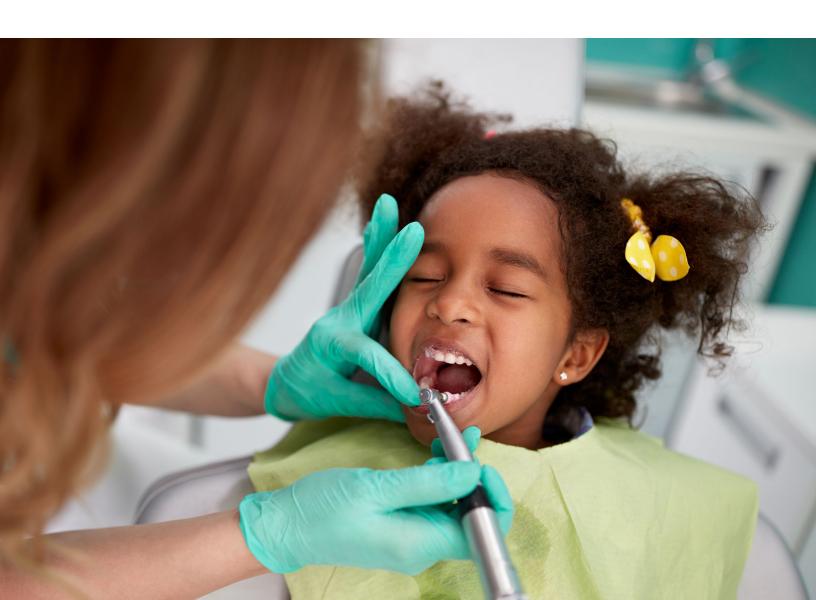
necessary treatment and do not receive public aid. To learn more, call 888.235.5826 or visit <u>dentallifeline.org/north-dakota.</u>

## **Smiles Change Lives**

Smiles Change Lives promotes and provides access to essential orthodontic treatment for children from low-income families. To learn more about Smiles Change Lives, call 888.900.3554 or visit <a href="mailto:smileschangelives.org">smileschangelives.org</a>.

#### The Ronald McDonald Care Mobile

A mobile dental clinic on wheels, the Ronald McDonald Care Mobile delivers urgently needed dental care to underserved individuals and children age 21 and younger. This mobile clinic travels to neighborhoods in the western half of North Dakota to treat children who do not have a regular dentist and who have not seen a dentist within the past two years. Call 701.258.8551 or visit <a href="mailto:rmhcbismarck.org/caremobile.">rmhcbismarck.org/caremobile.</a>





# **HEALTH CARE AND OTHER PROGRAMS**

## **Shriners Hospitals for Children**

Shriners Hospitals for Children provide no-cost medical care to children with orthopedic problems, spinal cord injuries, burns or cleft lip and palate. Learn more by calling 800.237.5055 or visiting <a href="mailto:shrinershospitalsforchildren.org">shrinershospitalsforchildren.org</a>.

## **Community Health Centers (CHC)**

CHCs serve all patients, regardless of their ability to pay for services. North Dakota CHCs are located in Beulah, Bismarck, Bowbells, Center, Fargo, Grafton, Grand Forks, Hazen, Killdeer, Larimore, McClusky, Minot, Northwood, Rolette, Rolla, Turtle Lake, Valley City and West Fargo. Call 701.221.9824 or visit <a href="https://communityhealthcare.net/chcs/">https://communityhealthcare.net/chcs/</a> for specific site contact information.

## North Dakota Association for the Disabled (NDAD)

NDAD may provide financial assistance for individuals with disabilities. Visit <u>ndad.org.</u>

#### **United Health Care Children's Foundation**

This foundation supports and facilitates access to health-related services that have the potential to significantly enhance either the clinical condition or the quality of life of children who are not fully covered by an available commercial health benefit plan. The foundation provides financial assistance toward a family's share of the cost of medical services. Call 855.698.4223 or visit <a href="https://www.uhccf.org">uhccf.org</a>.

#### **Indian Health Service (IHS)**

IHS provides health services to American Indians and Alaskan Natives who belong to federally recognized tribes. The IHS administers health services through IHS facilities and tribally operated facilities, as well as through contracting for health services. Visit <a href="ihs.gov">ihs.gov</a>

#### **FirstLink**

FirstLink is a free, confidential service available to anyone 24/7/365 for listening and support, referrals to resources, help, and crisis intervention. FirstLink answers the 211 helpline, the 988 Suicide & Crisis Lifeline, and communicates via the text line where you can text your zip code to 898-211. Or chat at 988lifeline.org/chat. FirstLink provides these services across North Dakota and parts of Minnesota. Dial 211 or text your zip code to 898-211 from anywhere in this service area for confidential help and support. Visit <a href="https://myfirstlink.org/">https://myfirstlink.org/</a> to access FirstLink online.

#### **Service Organizations**

Organizations such as the Elks, Kiwanis, Sertoma, Lions and Quota clubs may offer assistance with medical-related expenses. Check the local websites for contact information.

PLEASE NOTE, THIS IS NOT A COMPLETE LIST OF HEALTH CARE RESOURCES.

# **NOTES**

# **Special Health Services Unit**

**North Dakota Health and Human Services** 

600 E. Boulevard Ave., Dept. 325 Bismarck, N.D. 58505-0250 701.328.2436 or 800.755.2714 dohcshsadm@nd.gov

hhs.nd.gov/special-health-services

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