

ADDITIONAL INFORMATION

What is the Spousal Impoverishment Program?

If your spouse is in a care facility and you are living at home, spousal impoverishment rules let you keep additional income and assets so you can continue to live independently.

To qualify:

- Your spouse must qualify for Medicaid and have been screened as needing long-term care
- The care must be expected to be needed for at least 30 days in a row
- You cannot be enrolled in Medicaid

What is an Asset Assessment?

When a spouse begins receiving long-term care services, you can request an assessment of both your assets. The assessment looks at which assets are countable and the amount each of you can keep. You can find the request form at www.nd.gov/eforms/Doc/sfn00200.pdf.

What is Estate Recovery?

State and federal law requires the North Dakota Department of Health and Human Services to make claims against the estate of a Medicaid member who:

1. was age 55 or older when the individual received Medicaid services;
2. who has been permanently institutionalized and received services, regardless of age; or
3. is a spouse of any Medicaid member who was age 55 or older or permanently institutionalized when the Medicaid benefits were provided.

NEED HELP?



EMAIL

applyforhelp@nd.gov



PHONE

1.866.614.6005; 711 (TTY)



IN PERSON

Visit your local Human Service Zone Office.
Find an office near you at
www.hhs.nd.gov/human-service-zones.

Customer Support Center
P.O. Box 5562
Bismarck ND 58506

Phone: 866.614.6005 Fax: 701-328-1006
ND Relay 711 (TTY)

Email: applyforhelp@nd.gov
www.applyforhelp.nd.gov

DN 288 (04-2023)



LONG-TERM CARE UNIT

North Dakota Medicaid

NORTH
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Health & Human Services



ABOUT LTC

APPLY

Who does the Medicaid Long-Term Care Unit Serve?

Medicaid Long-Term Care (LTC Unit) may be able to help if you:

- Live in one of the following types of facilities:
 - skilled nursing facility
 - memory care facility
 - basic care facility
 - a medical facility with a swing bed level of care
- Are receiving any of the following services:
 - Nursing Care Services
 - Home and Community-Based Services (HCBS) and have a Spouse
 - HCBS – 1915(c) Medical Waiver for Elderly or Physically Disabled individuals

How do I Apply for Medicaid Long-Term Care?



ONLINE

Go to www.applyforhelp.nd.gov and click "Apply online or manage your case."



IN PERSON

Visit your Human Service Zone Office. Find a local office at www.hhs.nd.gov/human-service-zones.



BY MAIL

Have an application mailed to you. Call 1.866.614.6005; 711 (TTY) and listen for the LTC option, or email applyforhelp@nd.gov to place your request. Return the completed application to: Customer Support Center
P.O. Box 5562
Bismarck ND 58506

ELIGIBILITY

What Income is Counted for LTC Medicaid?

Most earned and unearned income is counted for Elderly or Disabled Medicaid.

Exceptions include:

- certain medical payments
- tribal payments
- interest income

If you have questions a Medicaid Eligibility Worker can verify how a certain income type is counted.

How much can I have in assets for Medicaid LTC?

If you are applying as a single person you can have up to \$3,000 in your liquid accounts. Liquid accounts include checking, savings, and CDs, money markets, etc.

If you are applying as a couple, you can have up to \$6,000 in your combined accounts.

You can setup an Irrevocable Itemized Burial Contract with the funeral home of your choice. There is no limit on this contract amount. Any amount that is not used goes to estate recovery.

If you have a life estate and/or trust it will be reviewed for impact on your eligibility.

Annuities, IRAs, pensions, etc. will be reviewed to ensure they are being paid out per Medicaid guidelines.

What is a Client Share?

Client Share is the monthly amount you must pay in medical bills before Medicaid will pay for care. It works like a monthly deductible.

Some medical costs, such as premiums and copays for Medicare and/or private health insurance, can be used to lower your monthly client share.