

## Medicaid Client Share (Recipient Liability)

ND Medicaid is a health care program for qualifying North Dakotans with lower incomes. Some individuals may qualify for ND Medicaid benefits at no cost while others may have to pay a portion of their medical bills. This is called Client Share (Recipient Liability).

Client Share is the monthly amount an individual must pay in medical bills before the Medicaid program will pay for care received. **It works like a monthly deductible.**

The Client Share amount is based on the difference between a household's monthly net income and the Medicaid income limits. (See box below).

Certain medical costs such as premiums and copays for Medicare and/or private health insurance can be used to lower an individual's monthly client share if he or she submits proof to the Customer Support Center or a human service zone office. Each month, ND Medicaid applies an individual's Client Share to medical bills based on the date in which the bills are

received. After meeting the Client Share, Medicaid begins to pay.

When a Client Share is applied to a medical bill, ND Medicaid sends a notice to the individual showing the provider's name, and the cost and date of the services. The individual is responsible for paying the Client Share to the provider(s) listed on the notice.

Based on the amount, the Client Share may be applied to one or more medical providers.

Most of the time, **ND Medicaid is the payor of last resort.** In other words, if a person has other health care coverage, that coverage would have to pay for the medical bills before Medicaid would pay.

### How to Figure Client Share



- Household's monthly gross countable income
- Allowable deductions (health care premiums, payroll taxes, etc.)
  - Income limits based on household size

**= Client Share** (The amount an individual or household must pay before Medicaid can pay).

## Frequently Asked Questions

### Q – How is my Client Share determined?

A – Client share is determined based on the total countable income less allowable deduction and the appropriate income level for the Medicaid unit.

Some common deductions are health insurance premiums, payroll taxes (FICA, state tax and Medicare deduction) and child care expenses.

### Q – What should I do when my Client Share is reduced, and I have already paid for my medical expenses?

A – When your Client Share is reduced for the current or previous months, North Dakota Health and Human Services will review your claims. The department will pay the provider and tell the provider to repay you. Neither you nor the provider should have to do anything.

### Q – How does Client Share work when I have other insurance along with Medicaid?

A – Your other insurance is the first source of payment. Your medical provider must bill your insurance company before billing ND Medicaid. You must report your insurance coverage to the Customer Support Center or a human service zone office and medical providers.

Once your other insurance has paid its part of the bill, it is then reviewed for payment by ND Medicaid. If you still have a Client Share for that month, it must be paid and applied to the bill before ND Medicaid pays.



**For more information**, contact the Customer Support Center toll-free (866) 614-6005, 711 (TTY), email [applyforhelp@nd.gov](mailto:applyforhelp@nd.gov) or find a human service zone office near you at [hhs.nd.gov/human-service/zones](https://hhs.nd.gov/human-service/zones).