



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

### 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.

### North Dakota Health and Human Services

600 East Boulevard Avenue, Dept. 325

Bismarck, ND 58505-0250

Call the Customer Support Center toll-free:

866.614.6005, 711 (TTY)

E-mail: [applyforhelp@nd.gov](mailto:applyforhelp@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: 800.318.2596

TTY Users Call: 855.889.4325

### Questions About Medicaid Coverage?

The staff at your human service zone office can help you complete the application and answer your questions regarding the program.

Learn more about Medicaid Expansion at  
[hhs.nd.gov/healthcare/medicaid-expansion](http://hhs.nd.gov/healthcare/medicaid-expansion)

Apply for coverage at [applyforhelp.nd.gov](http://applyforhelp.nd.gov)

*There is a yearly open enrollment period. 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.*



## Medicaid Expansion and the Health Insurance Marketplace for **NORTH DAKOTANS**

**Get Covered. Learn How.**

NORTH  
**Dakota**

Be Legendary.

Health & Human Services

## NORTH DAKOTA'S MEDICAID PROGRAM CAN COVER MORE INDIVIDUALS

The Medicaid Expansion gives 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.

### You Can Apply Anytime for Medicaid

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



*"I've been independent my whole life. I signed up for Medicaid so my family won't have to worry if I get sick or hurt."*

### 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.

Effective April 1, 2025

1-person	\$21,597
2-person	\$29,187
3-person	\$36,777
4-person	\$44,367
5-person	\$51,957
6-person	\$59,547
7-person	\$67,137
8-person	\$74,727
For households with more than 8 people, add \$7,590 for each individual.	

### Prepare in Advance

You will need this information on hand when you apply for Medicaid or 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"

### How to Apply for Medicaid

North Dakota is accepting applications for the Medicaid Expansion program at [applyforhelp.nd.gov](https://applyforhelp.nd.gov)

If you are not able to apply online, you may submit a paper application by telephone at 866.614.6005, 711 (TTY).

## THE ANNUAL OPEN ENROLLMENT PERIOD FOR PRIVATE HEALTH INSURANCE COVERAGE

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](https://www.HealthCare.gov) or call 800.318.2596, TTY 855.889.4325

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 and out-of-pocket costs before you enroll.