



Medicaid and Private Health Insurance for NORTH DAKOTANS

GET PEACE OF MIND WITH MEDICAID COVERAGE

Taking responsibility for health care coverage means fewer worries. Having health care coverage gives you peace of mind – through Medicaid or private insurance:

- When you are covered, you have confidence knowing you'll get the care you need if you get sick or hurt.
- Health care coverage means you reduce the financial challenges that come with high medical bills.
- Instead of seeking routine care in the emergency room, receive quality, consistent care from health care providers you know.
- You will have access to preventive services, and medical support in case of accidents, illness or job loss.

NORTH DAKOTA'S EXPANDED MEDICAID COVERS MORE LOW-INCOME INDIVIDUALS

North Dakota's expanded Medicaid program covers many low-income individuals age 19 to 65 – not just pregnant women, people with disabilities, or some adults with dependent children.

YOU MAY QUALIFY FOR MEDICAID

If your household's income is equal to or lower than the figures below, you probably qualify for Medicaid.

Effective April 1, 2025

1-People	2-People	3-People	4-People	5-People	6-People	7-People	8-People
\$21,597	\$29,187	\$36,777	\$44,367	\$51,957	\$59,547	\$67,137	\$74,727

For households with more than 8 people, add \$7,590 for each additional person.

Apply Anytime for Medicaid Expansion

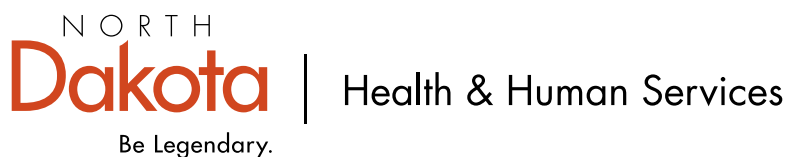
PREPARE IN ADVANCE

You will need this information on hand when you apply for either Medicaid or private insurance on the Health Insurance Marketplace:

- Social Security numbers
- Birth dates
- Pay stubs, W-2 forms, or most current complete tax return

QUALIFY FOR MEDICAID

- North Dakota is accepting applications for the Medicaid expansion program at applyforhelp.nd.gov. Individuals can also submit applications by phone, by mail, or in-person at a human service zone office. Applicants will be notified of a determination.
- For an application or more information, visit hhs.nd.gov/healthcare/medicaid-expansion, or call toll-free 866.614.6005, 711 (TTY).



FOR MORE INFORMATION ABOUT NORTH DAKOTA'S MEDICAID EXPANSION

You can find more information on the North Dakota Health and Human Services website at hhs.nd.gov/healthcare/medicaid-expansion, or by contacting the customer support center.

Human service zone offices can also assist you.

North Dakota Health and Human Services

600 East Boulevard Avenue, Dept. 325, Bismarck, ND 58505-0250

Email: applyforhelp@nd.gov

Call the Customer Support Center toll-free: 866.614.6005 / 711 (TTY)

NOTE: To apply by phone, call toll-free 866.614.6005

[WWW.HHS.ND.GOV](https://www.hhs.nd.gov)



THE FEDERAL HEALTH INSURANCE MARKETPLACE

If you do not qualify for Medicaid, you can review options and buy health insurance through the federal government's Health Insurance Marketplace. The online Marketplace features private health insurance choices where you can compare plans and costs before you make a decision to enroll. Federal subsidy information is also available.

FOR INFORMATION ABOUT THE FEDERAL HEALTH INSURANCE MARKETPLACE

If you do not qualify for Medicaid, visit www.HealthCare.gov, or call 800.318.2596 (TTY 855.889.4325), or contact a federally-approved Navigator or Certified Application Counselor to learn more about your private insurance options and federal subsidies.