

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS							
	Small businesses (2-50 employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals with pre-existing, severe or chronic medical conditions	Low-income individuals & families	Children in low income families	Children in moderate income families	Women	Native American Indians	Trade Dislocated Workers (TAA recipients)	
Program	<b>U.S. Uninsured Help Line</b> 800-234-1317  <b>Group Plans</b> North Dakota Association of Health Underwriters 703-276-0220 www.nahu.org	<b>COBRA/MiniCOBRA</b>  Or <b>HIPAA</b> Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov	<b>U.S. Uninsured Help Line</b> 800-234-1317  <b>Individual Plans</b> North Dakota Association of Health Underwriters 703-276-0220 www.nahu.org	<b>CHAND</b> Comprehensive Health Association of North Dakota 800-737-0016 701-277-2271 www.chand.org	<b>Medicaid</b> 800-755-2604 701-328-2321 701-328-8950 (TTY) www.nd.gov/dhs/services/medicalsev/medicaid/	<b>Healthy Steps</b> 877-KIDSNOW 877-543-7669 www.nd.gov/dhs/services/medicalsev/chip/	<b>Women-Infant-Children (WIC)</b> 800-472-2286 www.health.state.nd.us/wic/	<b>Caring for Children Program</b> 800-342-4718 701-277-2227 www.ndcaring.org	<b>Women's Way</b> 800-44WOMEN 800-449-6636 www.womensway.net	<b>Indian Health Services</b> 605-226-7582 www.ihs.gov/FacilitiesServices/AreaOffices/Aberdeen	<b>Health Coverage Tax Credit</b> 866-628-HCTC www.irs.gov (key word HCTC)
Coverage	Up to \$5M lifetime maximum, assorted deductibles  If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply  <i>Pre-Existing Health Conditions Covered</i>	<b>Cobra Subsidy:</b> 9 months of partially subsidized COBRA premium  COBRA coverage available if more 20 employees for up to 36 months depending on qualifying events; MiniCOBRA up to 39 weeks if less than 20 employees  COBRA benefits are the same as what you had in your group coverage  After COBRA expires, HIPAA individual plan conversion benefits are based on the program selected, no expiration (see CHAND)  <i>Pre-Existing Health Conditions Covered</i>	Up to \$5M, assorted deductibles depending on age and ZIP code  <i>Pre-Existing Health Conditions Covered with Some Limitations</i>	Two comprehensive coverage options with \$500 or \$1000 deductibles including: doctor visits, prescription drugs, outpatient and in-hospital care, maternity, ambulance, labs and x-rays, skilled nursing care, hospice, home health visits, transplants, rehabilitation, durable medical equipment, mental health and substance abuse, physical, speech and occupational therapy, dental care, vision care, and preventive care, and other services  Covered services have a lifetime limit of \$1,000,000  <i>Pre-Existing Health Conditions Covered</i>	Hospital, nursing facility, clinics, rural health clinics, hospice, physicians, prescription drugs, chiropractor, health tracks (EPDST), home health, durable medical equipment, and supplies, dental, family planning, sterilization, podiatry, mental health, ambulance, transportation, vision, therapies, waived services - home and community based services, traumatic brain injury, out-of-state services  <i>Pre-Existing Health Conditions Covered</i>	<b>HS:</b> Some services covered by Healthy Steps: inpatient hospital stay, medical & surgical services; outpatient hospital and clinic services; mental health and substance abuse services; prescription medications; routine preventive services (i.e. well-baby check-ups and immunizations); dental and vision services; prenatal services. Some plans offer preventive services and some dental and vision services  <b>WIC:</b> Nutrition education and services; Breastfeeding promotion and education; A monthly food prescription of nutritious foods; and Access to maternal, prenatal and pediatric health-care services  <i>Pre-Existing Health Conditions Covered</i>	Routine and primary medical and dental care, as well as limited inpatient (hospital) care  Administered by: BCBS of North Dakota  Primary and preventive health, physician office visits and routine physicals, emergency accident care, well child care and immunizations, limited inpatient and surgical services, mental health and chemical dependency, preventive dental service  <i>Pre-Existing Health Conditions Covered</i>	Eligible Women ages 40 through 49 can receive: clinical breast exams, pap tests, pelvic exams  Eligible Women ages 50 through 64 can receive: mammograms, clinical breast exams, pap tests, pelvic exams  Other services if needed	The Aberdeen Area Office in Aberdeen, South Dakota, works in conjunction with its 13 Service Units to provide health care to approximately 94,000 Indians on reservations located in North Dakota, South Dakota, Nebraska, and Iowa  <i>Pre-Existing Health Conditions Covered</i>	Will cover 80% of your COBRA premium if employer contributes less than 50% (or spouses' employer)  Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits  <i>Pre-Existing Health Conditions Covered</i>	
Eligibility	<b>GUARANTEED COVERAGE</b>  Company size 2-50 employees  Two employees must work for at least 6 months out of the year, and work 20 hours per week for coverage  Owner can count as an employee  Owner name on business license must draw wages from the company	<b>GUARANTEED COVERAGE</b>  <b>Cobra Subsidy:</b> If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples.  All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud  For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)  For HIPAA you cannot be eligible for Medicare or other public or group insurance programs. If you are HIPAA eligible you can buy CHAND	Eligibility is subject to medical underwriting  If you are denied coverage for a medical condition, you may be eligible for CHAND, see next column	<b>GUARANTEED COVERAGE</b>  You have physically resided in ND for at least 183 days  You have written evidence from at least one carrier that within 183 days, you have been; denied health care coverage; offered coverage which substantially restricts benefits for specific conditions; offered an insurance rate exceeding the CHAND rate; or written evidence from a medical professional of the existence of a qualifying condition  Must be ineligible for health benefits under ND's medical assistance program, COBRA or certain other government programs  A Medicare supplement plan is also available	<b>GUARANTEED COVERAGE</b>  Pregnant women and Children ages 0-5: 133% FPL  Children ages 6-19: 100% FPL  Parents: 38% FPL  Medically Needy: 83% FPL  SSI Recipients: 74% FPL  People with high medical expenses that when subtracted from income they may be eligible	<b>GUARANTEED COVERAGE</b>  <b>HS:</b> Uninsured children age 18 and younger who live in families with qualifying incomes. Single 18-year-olds with eligible incomes may also apply. Income cannot exceed 160% of the FPL  <b>WIC:</b> Reside in North Dakota, Be a pregnant or recently pregnant woman, infant or child up to age 5, Be determined to have a nutritional risk, Income must be: Family Income at or below 185% FPL	<b>GUARANTEED COVERAGE</b>  Be younger than age 19  Be a resident of the state of North Dakota  Be a U.S. citizen or legal permanent resident  You must not qualify for Medicaid or Healthy Steps (SCHIP) coverage programs.  Your gross income is between 151% and 200% FPL	<b>GUARANTEED COVERAGE</b>  At or below 200% FPL  No health insurance, or unable to pay insurance deductibles and/or co-payments, or Pap smears and/or mammograms not covered by insurance plan  A client must be a resident of the United States for at least 30 days to be eligible for Women's Way  No documentation is required to verify residency	<b>GUARANTEED COVERAGE</b>  Must belong to one of the four federally recognized tribal nations exist in North Dakota: the Turtle Mountain Band of Chippewa, Three Affiliated Tribes - Mandan, Hidatsa, and Arikara Nation, the Spirit Lake Nation, and the Standing Rock Sioux Nation. The state is also home to the Trenton Indian Service Area	<b>GUARANTEED COVERAGE</b>  Must be receiving TAA (Trade Adjustment Assistance)  Must not have access to employer plan that pays 50% of coverage cost.  Not enrolled in certain state plans	
Monthly Cost	Costs depend on employer contribution and ± 35% of the insurance company's index rate	<b>Cobra Subsidy: 35%</b> of monthly premium  Costs depend on previous employer contribution plus a 2% administrative fee; HIPAA and conversion policies could be higher  Individual coverage is also available and may be less expensive, see next column	Costs for individual coverage varies	Once deductible is met, CHAND will pay 80% of allowed charges. \$3,000 annual limit on out-of-pocket spending on deductibles and co-insurance. After that, CHAND pays 100% of covered services  Price depends on age and location  CHAND premiums are limited to 135% of the premiums charged in North Dakota for similar coverage	<b>\$0</b> or minimal share of cost	<b>HS:</b> co-pays vary depending on service from <b>\$0-\$50</b>  <b>WIC:</b> <b>\$0</b> or minimal share of cost	<b>\$0</b> or minimal share of cost	<b>\$0</b> or minimal share of cost	<b>\$0</b> or minimal share of cost	<b>20%</b> of the insurance premium	

**Other Programs & Resources**

**Medicare**  
(Age 65 and up)  
800-952-5253  
www.medicare.gov

**Medicare Prescription Drug Program**  
800-633-4227

**Children's Special Health Services**  
800-755-2714  
TTY: 701-328-2436  
www.ndhealth.gov/CSHS/

**VA Medical Benefits Package**  
877-222-8387  
www.va.gov

**Partnership for Prescription Assistance**  
888-4PPA-NOW  
(888-477-2669)  
www.pparx.org

**NOTE:** Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

**Guaranteed Coverage** means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



## Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

**STEP 1** For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

**STEP 2** See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

**STEP 3** Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

### Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 74, No. 14, January 23, 2009, pp. 4199-4201. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

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## Other sources of information

### Financial aid and free or low-cost benefits

#### Government Benefits Finder

800-FED-INFO  
[www.benefits.gov](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

#### Catalog of Federal Domestic Assistance

[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

### Finding local health care options

#### Bureau of Primary Health Care

888-ASK-HRSA  
[www.ask.hrsa.gov/pc](http://www.ask.hrsa.gov/pc)

(Search tool by zip code)

#### Department of Health and Human Services

[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

#### Self Help Clearing House

[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

#### North Dakota Department of Human Services

701-328-2310  
800-472-2622  
[www.nd.gov/dhs/](http://www.nd.gov/dhs/)

(State program information)

### Laws and regulations

#### North Dakota Insurance Department

701-328-2440  
800-247-0560  
[www.state.nd.us/ndins](http://www.state.nd.us/ndins)

(General information on all types of insurance)

#### Employee Benefits Security Administration

[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

(Official information and rules from the U.S. Department of Labor)

### Help with this Matrix or finding a broker or agent

#### North Dakota Association of Health Underwriters

[www.nahu.org](http://www.nahu.org)

(State organization of insurance brokers)

## NORTH DAKOTA

# Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options

The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.