

Frequently Asked Questions

Q. I have an SSI child. When we apply for Medicaid for her, we are told she has excess assets, and that to cover her, we must treat her as a 'child' and not as a disabled person. Would the Children with Disabilities program be a possibility for her?

A. It would be a possibility, since there is no asset test for this coverage. This should be discussed with your eligibility worker to see which is most advantageous to your family.

Q. The Social Security Administration (SSA) will not make a disability determination for my child because our income and/or assets are too high. What can we do to see if our child has an approved has an 'approved' disability?

A. Medicaid must follow SSA disability determinations. The first step, if the family has not already done so, is to apply with SSA for disability for the child. When SSA cannot make a disability determination, they will send you a letter. That letter, along with a Medical Social review (which you get from your eligibility worker) is then submitted to the ND Medicaid State Review Team; who can then make that determination.

Frequently Asked Questions

Q. Three of my children are disabled. Is there one premium for all? Does each child pay a premium? If not, is the premium prorated?

A. Each child has a separate premium. The premiums are not prorated between them. There may be situations where having a recipient liability may be financially better for the family than paying 3 premiums. The family should discuss their options with their eligibility worker.

Q. I have 2 disabled children. One's needs are covered very well under the Healthy Steps program. The other has psychiatric needs that Healthy Steps will not cover. Can I keep the one child covered under Healthy Steps and have Children with Disabilities coverage for the other?

A. Yes, eligibility for the Children with Disabilities program is determined on a child by child basis.

Questions???

- Call 1-877-KIDSNOW
- Call your County Eligibility Worker/ Social Services Office
- Call 1-800-755-2604 and ask for the Eligibility Unit
- If you have a claims question, ask for the Claims Unit

Children With Disabilities Coverage (Medicaid Buy-In)

Information

Family Voices of North Dakota
Health Information and
Education Center

Toll Free: 1-888-522-9654
E-mail: fvnd@drtel.org
web: www.fvnd.org

Place Business
Card Here

General Information

- The Children with Disabilities Coverage is a unique coverage in that it has elements of both the Children & Family and the Aged & Disabled Coverage's.
- The Deficit Reduction Act of 2005 authorized states to allow families with disabled children the option of 'buying in' to Medicaid to receive the state coverage. In 2007, the ND state legislature authorized the ND Department of Human Services to implement this program.
- A child must be under age 19, and may be covered through the month in which he/she turns age 19;
- A child must have an approved disability as determined by the Social Security Administration;
- The child must 'choose' to be treated as a disabled individual for Medicaid purposes;
- The net countable family income must not exceed 200% of the Federal Poverty Level;
- If the employer of the child's parents offers health insurance (major medical, doctor, hospital) that will cover the child for which the employer pays at least 50% of the premium, the child must be enrolled in that health insurance; This would not apply if the coverage is only for Dental or Vision coverage;

How To Check List

- ◇ Contact the Social Security Administration (SSA) Office (701-250-4200) or visit the SSA website to fill out the starter kit.
http://www.ssa.gov/disability/disability_starter_kits_child_eng.htm
- ◇ If your income and assets are above the SSA's eligibility level, you need to ask them to send you a denial letter. (It is OK to get the denial letter, you can still go on and apply for the Children with Disabilities Coverage)
- ◇ Contact Your County Social Service Office and ask to speak to an Eligibility Worker regarding the "Children with Disabilities Coverage" (Medicaid Buy-In)
- ◇ Tell the Eligibility Worker that you have applied with SSA and they are either processing it or they denied it and you are waiting for a letter.
- ◇ You may have to fill out the following forms with the Eligibility Worker.
 - Eligibility Report on Disability/Incapacity (SFN 451)
<http://www.nd.gov/eforms/Doc/sfn00451.pdf>
 - Application for Assistance (SFN 405)
<http://www.nd.gov/dhs/info/pubs/docs/sfn-405-application-for-assistance.pdf>

Financial Eligibility Information

Children with Disabilities 200% of Poverty	
Family Size	Monthly <u>Net</u> Income
1	\$1733
2	2333
3	2933
4	3533
5	4133
6	4733
7	5333
8	5933
9	6533
10	7133

- The child's premium is 5% of the family's **gross** countable income
- Any health insurance premiums paid by the family that cover the child may be deducted from the Children with Disability premium to arrive at a net Children with Disability premium for that child.