### **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

Q. Can I apply for our child even though our household income is higher?

A. Yes, but your recipient liability (what you pay out of pocket first) may be a higher amount of dollars.

For More Information or Help with Applying.

Contact Any Human Service Zone. You can find their locations and numbers at:

www.nd.gov/dhs/locations/countysocialserv/

Need more help navigating this program or other programs contact.

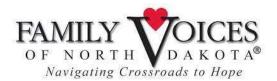
Family Voices of ND Toll Free @ 1-888-522-9654 701-493-2634 donene@fvnd.org

FVND PO Box163 Edgeley, ND 58433





# **Children With Disabilities Medicaid Coverage**



The Deficit Reduction Act of 2005 authorized states to allow families with children that are disabled, to "buy into" Medicaid to receive the state coverage.

## **Eligibility**

- Child must be under the age of 19. If child turns 19 during eligible month, he or she could be covered through end of that month.
- Child must be determined disabled by the Social Security Administration definition of a disability.
- Household total NET countable income cannot be more than 250% fpl.
- No asset limits



- A family can have private health insurance and child could still qualify for this program.
- parent offers medical coverage for the child, an employer pays at least 50% of premium, child must be enrolled in that private health insurance plan.

# Financial Eligibility 250% Net Income FPL

Family Size	Monthly NET
	Income
1	\$2831
2	\$3815
3	\$4798
4	\$5781
5	\$6765
6	\$7748
7	\$8731
8	\$9715
9	\$10,698
10	\$11,681

### **Premiums**

- Families with a child that qualifies will pay a monthly premium equal to 5% of household's countable gross income.
- If the child is covered by other private health insurance, this programs premium will be reduced by the amount the family pays for the private health insurance premium

#### **Get Started**

- Apply to Social Security to make sure your child has a disability.
  - www.ssa.gov/disability/ disability/starter\_kits\_child
- Next apply online at <u>www.applyforhelpnd.gov</u> or at any Human Service Zone.