
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

FAMILY VOICES
OF NORTH DAKOTA®
Navigating Crossroads to Hope

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



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- A family can have private health insurance and child could still qualify for this program.
 - If an employer of either 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.
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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
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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 www.applyforhelpnd.gov or at any Human Service Zone.