



# Health Care Coverage Options

NORTH  
**Dakota** | Health  
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# MEDICAL COVERAGE

**Medicaid** provides comprehensive medical, dental and vision coverage to North Dakota children and adults through a variety of coverage programs and waivers, including:

**Autism Spectrum Disorder Waiver** provides services for young children from birth to age 12 who have a diagnosis of an autism spectrum disorder. The waiver will give families access to service management and respite care. Apply by contacting the State Autism Coordinator at 701-328-4630 or apply online at [nd.gov/dhs/autismnd/index.html](https://nd.gov/dhs/autismnd/index.html).

**Children with Disabilities Medicaid Coverage** allows qualifying children with disabilities to buy into Medicaid. The program provides comprehensive coverage through Medicaid, including dental and mental health coverage, in return for a premium. Apply at your local county social service office.

**Children and Family Coverage** provides coverage to children younger than 21, to pregnant women, and to adult caretakers of deprived children. Most receive full coverage; however, some with higher income may be required to pay for a portion of their care. Apply at your local county social service office.

**Children's Hospice Home and Community-Based Services Waiver** provides support to families, so they can care for their children (birth through age 21) in their homes as long as possible, avoiding lengthy stays and delaying or avoiding institutional care. The child must have life limiting diagnosis that may be less than one year. The program also allows families to access treatments that focus on curative and comfort care for their children. To apply, call 701-328-4630.

**Children with Medically Fragile Needs Medicaid Waiver** is designed to assist qualifying medically fragile children between ages 3 and 18. The child needs to be living at home, Medicaid eligible, and able to meet Level of Care criteria for a nursing home and meet criteria based on the Level of Need. To apply, call 701-328-4630.

**Home and Community-Based Services Waiver** provides alternative services for individuals with disabilities who are at least 18 years of age and individuals older than 65 years of age who are eligible for the Medicaid Program and have medical needs that would qualify them to enter a nursing facility. The waiver allows North Dakota to pay for alternative services needed for these individuals to remain in their own homes or community settings. Recipients may be required to pay for a portion of their care based on their income. Apply at your local county social service office.

## MEDICAL COVERAGE (CONT.)

**Medicaid Expansion** provides coverage for individuals younger than 65 with household income up to 138 percent of the Federal Poverty Level (FPL). Individuals eligible for Medicare or Supplemental Security Income (SSI) are not eligible for coverage under Medicaid Expansion. Apply at [apply.dhs.nd.gov](https://apply.dhs.nd.gov).

**Intellectual Disabilities/Developmental Disabilities Waiver** assists eligible individuals with intellectual disabilities and developmental disabilities to remain living at home and in the community. This waiver serves individuals through the lifespan (both children and adults). Services offered under the waiver include Developmental Disabilities Program Management; Infant Development (for children birth to age 3); Corporate Guardianship, Personal Care Services, Adult Services, and Family Support Services. Apply by contacting the Developmental Disabilities Unit at one of the regional human service centers. Contact information is available online at [nd.gov/dhs/locations/regionalhsc](https://nd.gov/dhs/locations/regionalhsc).

**Workers with Disabilities Medicaid Coverage** allows some individuals with disabilities who want to work, or who are already working and who want to increase their earnings, to do so without fear of losing their Medicaid coverage. It allows qualifying individuals to buy into Medicaid. The program provides comprehensive coverage through Medicaid, including dental and mental health coverage, in return for a premium. Apply at your local county social service office.

**Healthy Steps** is a benefit program for eligible North Dakota children to age 19 who do not have a source of health care coverage. The program offers comprehensive medical, dental and vision coverage. If you are a pregnant woman or a member of a family with children under age 21, and you ONLY want medical coverage, you can complete the [Application for Health Care Coverage](#) and return it to the Department of Human Services, 600 E. Boulevard Avenue, Dept. 325, Bismarck, ND 58505-0250. This application is used to determine if individuals qualify for health coverage under the Healthy Steps children's health insurance program or Medicaid.

If you want to apply for health care coverage and also want to apply for assistance with child care expenses, food assistance, or a TANF grant, the [Application for Assistance](#) will allow you to apply for any or all of these programs.

Applications are also available at local county social service office, by calling toll-free 1-844-854-4825 or emailing [medicaidcc@nd.gov](mailto:medicaidcc@nd.gov).

## MEDICAL COVERAGE (CONT.)

**Special Health Services Financial Coverage Program** helps families pay for medical services to diagnose and treat children with eligible medical conditions from birth to age 21. Call 800-755-2714 or visit [ndhealth.gov/cshs/program.htm](http://ndhealth.gov/cshs/program.htm).

**Comprehensive Health Association of North Dakota (CHAND)** provides comprehensive health insurance to residents of North Dakota who have been denied health insurance or are considered high risk. Call 844-363-8457 or visit [chand.org](http://chand.org).

**Get Covered North Dakota** links North Dakota residents with enrollment specialists in their local communities. Free impartial assistance is available to help consumers understand and find affordable healthcare coverage. Visit [getcoverednorthdakota.org](http://getcoverednorthdakota.org).

**Health Insurance Marketplace** is a new way to find quality health care coverage. It can help if you or your child(ren) don't have coverage now, or if you have it but want to look at other options. It is designed to provide coverage that meets your needs and fits your budget, as well as provide options for qualifying for free or low-cost coverage through Medicaid or Healthy Steps/Children's Health Insurance Program (CHIP). For applications or inquiries through the Health Insurance Marketplace, call 800-318-2596 or visit [healthcare.gov](http://healthcare.gov).

**Student Health Plans** are available for purchase by students who don't have health insurance through a parent's health insurance policy or who have limited coverage due to network service areas. Student plans are sold by an insurer that has contracted with a college to offer coverage to its students. In general, these plans have more limited benefits and more exclusions than traditional health insurance plans. Contact an insurance agent to inquire about student health plans.



# VISION COVERAGE

**InfantSEE®** is a public health program designed to ensure early detection of eye conditions in babies. Member optometrists provide a comprehensive eye and vision assessment for infants within the first year of life regardless of a family's income or access to insurance coverage. Call 888-396-3937 or visit [infantsee.org](http://infantsee.org).

**New Eyes for the Needy** purchases new prescription eyeglasses through a voucher program for children and adults in the U.S. who cannot afford glasses on their own. Call 973-376-4903 or visit [new-eyes.org](http://new-eyes.org).

**VSP Sight for Students** is a charity that provides free vision exams and glasses to low-income, uninsured children. Call 888-290-4964 or visit [sightforstudents.org](http://sightforstudents.org).



# PRESCRIPTION COVERAGE

**Prescription Connection for North Dakota** is a program of the North Dakota Insurance Department that connects kids and families with free and discounted prescription drugs direct from the pharmaceutical manufacturer. Call 888-575-6611 or visit [nd.gov/ndins/prescription](http://nd.gov/ndins/prescription).

**ND Prescription Drug Repository Program** collects and distributes donated medications from hospitals, hospices and other facilities so that pharmacies and physicians can dispense them to those who struggle paying for prescriptions regardless of insurance coverage. The medications and supplies are unopened and secure but cannot be resold to patients. Call 701-328-9535 or visit [nodakpharmacy.com](http://nodakpharmacy.com).

**NeedyMeds** offers a database of medications that can be obtained free or at low cost by uninsured, low-income patients, usually through manufacturer programs. Visit [needymeds.org](http://needymeds.org).

**Partnership for Prescription Assistance** offers a single point of access to more than 475 public and private patient assistance programs. It is funded by pharmaceutical companies. Visit [pparx.org](http://pparx.org).

**RX Assist** provides consumer information, resources, news and a directory of patient assistance programs that offer affordable or free medications. Visit [rxassist.org](http://rxassist.org).



# DENTAL COVERAGE

**Safety Net Dental Clinics** are programs that usually see patients who do not have other access to dental care. The patients typically are covered by Medicaid or the clinic offers sliding fee schedules or reduced fees.

- **Bridging the Dental Gap** is a nonprofit community dental clinic serving low-income and uninsured individuals in the Bismarck-Mandan area. Call 701-221-0518.
- **Family Healthcare Center Dental Clinic** is a federally qualified community health center serving low-income and uninsured individuals within the Fargo Red River Valley Region. Call 701-271-3332.
- **Northland Community Health Center Dental Clinic** is part of a federally qualified community health center serving low-income, uninsured and insured individuals of all ages in central North Dakota. Call 701-448-9111 (Turtle Lake) or 701-838-3051 (Minot).
- **Red River Valley Dental Access Project** serves low-income, uninsured and Medicaid-eligible individuals who have urgent dental pain and do not have access to a dentist in Fargo-Moorhead. Call 701-364-5364.
- **Valley Community Health Center Dental Clinic** is a federally qualified health center serving low-income, uninsured and insured individuals of all ages in the Northern Red River Valley. Call 701-757-2100.

**North Dakota Donated Dental Services** is a network of volunteer dentists who provide dental care to the state's most vulnerable people: disabled, elderly or medically compromised individuals who cannot afford necessary treatment nor get public aid. Call 888-235-5826 or visit [dentallifeline.org/north-dakota](http://dentallifeline.org/north-dakota).

**Jerene's Wish** is a program that provides orthodontic treatment at a minimal cost to eligible children. For more information, call Warford Orthodontics at 701-255-1311, e-mail [info@warfordorthodontics.com](mailto:info@warfordorthodontics.com) or visit [warfordorthodontics.com/jerenes-wish](http://warfordorthodontics.com/jerenes-wish).

**Smiles Change Lives** promotes and provides access to essential orthodontic treatment for children from low-income families. Call 888-900-3554 or visit [smileschangelives.org](http://smileschangelives.org).

**The Ronald McDonald Care Mobile** is a mobile dental clinic on wheels that delivers urgently needed dental care to underserved children birth through age 21 in their own neighborhoods in the western half of North Dakota. The Care Mobile treats children who do not have a regular dentist and who have not seen a dentist within the past two years. Call 701-258-8551 or visit [rmhcbismarck.org/caremobile](http://rmhcbismarck.org/caremobile).



# HEALTH CARE AND OTHER PROGRAMS

**NDKids.org** provides a comprehensive list of services organized by location within the state. Topics of information available include: child development, care and services, daily life, family types, parenting challenges, play, special needs, and health. Visit [www.ndkids.org](http://www.ndkids.org).

**Shriners Hospitals for Children** provide no-cost medical care to children with orthopedic problems, spinal cord injuries, burns or cleft lip and palate. Call 800-237-5055 or visit [shrinershospitalsforchildren.org](http://shrinershospitalsforchildren.org).

**Community Health Centers (CHC)** serve all patients regardless of their ability to pay for services. CHCs are located in Beulah, Bismarck, Bowbells, Center, Fargo, Grafton, Grand Forks, Hazen, Killdeer, Larimore, McClusky, Minot, Northwood, Rolette, Rolla, Turtle Lake, and West Fargo. Call 701-221-9824 for specific site contact information.

**North Dakota Association for the Disabled (NDAD)** may provide fund raising or some financial assistance for individuals with disabilities. Call 800-532-6323 or visit [ndad.org](http://ndad.org).

**United Health Care Children's Foundation** supports the concept of facilitating access to health-related services that have the potential to significantly enhance either the clinical condition or the quality of life of the child and that are not fully covered by an available commercial health benefit plan. The Foundation provides financial assistance toward the family's share of the cost of medical services. Call 855-698-4223 or visit [uhccf.org](http://uhccf.org).

**Indian Health Service (IHS)** provides health services to American Indians and Alaskan Natives who belong to federally recognized tribes. The IHS administers health services through IHS facilities, through tribally-operated facilities and by contracting for health services. Visit [ihs.gov](http://ihs.gov).

**Service Organizations** such as the Elks, Kiwanas, Sertoma, Lions, and Quota may offer assistance with medical-related expenses. Check the local phone book for contact numbers.

**Please note, this is not an all-inclusive list  
of health care coverage options.**







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[www.ndhealth.gov/cshs](http://www.ndhealth.gov/cshs)**

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