



# State Resources for Seniors in North Dakota

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

# Financial Assistance for Senior Living & Senior Care

In 2019, more than 16,000 North Dakotans received care in a long-term care facility. North Dakota offers care in nursing homes, basic care facilities and assisted living facilities, but some seniors may be concerned about paying for these services. North Dakota seniors have access to a number of programs that can assist with the cost of care and ensure they get the help they need.

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## Medicaid

North Dakota's Medicaid program offers a range of benefits to people who need senior care. Like all Medicaid programs, it covers the cost of nursing home care for people who meet the requirements.

Medicaid can also help people access personal care services, such as assistance with activities of daily living. This is known as the Personal Care Services program. Services differ depending on an individual's needs and can include toileting, bathing, housework and laundry. Care can be provided in the home or in certain group living situations, such as adult foster care and assisted living.

## How to Apply

Seniors can apply for assistance through the web portal. Completed forms are forwarded to the local human service zone office. Manual forms are also available online or by calling a local office. All forms must be returned to human service zone offices for local processing. The Application for Assistance Guidebook contains details about programs and the application process.

## Eligibility

Medicaid in North Dakota offers coverage to individuals who fit certain criteria. For seniors, the relevant categories include:

- Blind and disabled individuals
- Low-income Medicare beneficiaries
- Individuals at or below the income requirements

Applicants must be North Dakota residents and U.S. citizens or legal aliens. There are also strict asset and income limits that must be met.



Family Size	Monthly Income Limit	Asset Limit
1	\$940	\$3,000
2	\$1,267	\$6,000
3	\$1,593	\$6,025
4	\$1,920	\$6,050
5	\$2,246	\$6,075

Income limits are based on federal poverty levels and are revised annually. Based on their living situation and whether their spouse is also receiving assistance, some individuals may also have different asset limits,

## Medicare

Medicare is the federal health insurance program for older adults (65+) and some younger people with disabilities. Part A, which covers inpatient care, may also cover medically necessary care delivered in a skilled nursing facility.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website, agree to the terms of service and fill out the application. To apply by telephone, call (800) 772-1213. If you prefer to apply in person, use the SSA office locator to find a nearby Social Security office.

### Eligibility

You may qualify for Medicare coverage if any of the following apply:

- You're at least 65 years old.
- You have end-stage renal disease.
- You're under age 65 and have a disability.

If you or your spouse worked and paid Medicare taxes for at least 10 years, you qualify for premium-free Part A coverage. You may also qualify for premium-free coverage if you've been receiving disability benefits for at least 24 months, you're on kidney dialysis or you need a kidney transplant.

## Medicaid Waiver for Home and Community Based Services

The Medicaid Waiver for Home and Community Based Services is designed to help older adults and people with disabilities remain living in their homes with access to local community services. This waiver provides a wide range of services including personal care, transport, chore services and respite care. It can also pay for minor home modifications. Services can be provided at home, in adult daycare, adult foster care or memory care facilities.

## How to Apply

This program does have limited places, so there may be a waiting list. To apply, contact the Aging and Disability Resource Center at 1-855-462-5464.

## Eligibility

To be eligible for the Medicaid Waiver for Home and Community Based Services, you must be eligible for Medicaid in North Dakota. People aged 65 and over must require a nursing home level of care, while those aged under 65 must be classed as disabled by Social Security.

The state can refuse an application if the cost of care at home or in the community is greater than providing care in a nursing home.

## Service Payments for the Elderly and Disabled

The Service Payments for the Elderly and Disabled program is offered by the North Dakota government. It has two levels, SPED and Expanded SPED. Both programs help people age in their homes close to their communities. Note that eligibility requirements are different for both levels.

Services provided include assistance with chores, homemaker services, transportation and respite services and can be provided at home, adult daycare or adult foster care. Personal care services are only available to SPED enrollees. It should also be noted that some SPED beneficiaries may be charged a service fee, but Ex-SPED services are covered completely.

## How to Apply

To apply, you can contact your local human service zone office or the Aging and Disability Resource Center at 1-855-462-5464.

## Eligibility

Applicants must meet both functional and financial requirements to be eligible for the programs.

	SPED	Ex-SPED
Income	Unable to pay for care	Eligible for Medicaid and SSI
Assets	Liquid assets less than \$50,000	Eligible for Medicaid and SSI
Level of Help	Applicants must require assistance with at least four activities of daily living or five instrumental activities of daily living for three months or longer	<ul style="list-style-type: none"><li>• Not severely impaired with toileting, transferring and eating</li><li>• Requires assistance with 3 of the following: meal preparation, housework, laundry or taking medications</li></ul>

# Health Insurance & Prescription Drug Coverage for Seniors

When older North Dakotans retire, they often lose their employer-provided health insurance. Seniors may be concerned about paying for health care and prescription medications. Thankfully, federal and state programs help seniors access the medical services they need to stay healthy.

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## Medicaid

Medicaid is a public health insurance program for low-income residents. Eligible participants can access a range of free and low-cost health care services including hospital care, dental care, prescription drugs and doctor's visits. Other benefits help seniors stay healthy and safe, such as durable medical equipment and transportation to medical providers.

## How to Apply

You can apply for Medicaid through North Dakota's online application portal. You can also print an application or ring your local human service zone office to request an application by mail. Applications should be returned to the local human service zone office.

## Eligibility

Eligibility for Medicaid is based on your age, disability status and financial circumstances. People in the following groups may qualify for the program:

- Blind or disabled individuals
- Low-income Medicare beneficiaries
- People with income within the limits

You must also be a North Dakota resident and be a United States citizen or legal alien.

Financial criteria are based on income and asset limits, which can differ based on the number of people living in your household. These income limits are revised each year.

Family Size	Monthly Income Limit	Asset Limit
1	\$940	\$3,000
2	\$1,267	\$6,000
3	\$1,593	\$6,025
4	\$1,920	\$6,050
5	\$2,246	\$6,075

North Dakota has pathways that help people qualify for Medicaid if they don't meet the financial eligibility criteria. In particular, the Medically Needy Pathway allows seniors with high medical bills to spend their income on medical costs. Once you've paid the client share, you're eligible for Medicaid for the remainder of the month.

## Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

### How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

### Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

## Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

## How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

## Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

## Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

## How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

## Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

## Medicare Savings Programs

Medicare Savings Programs help eligible seniors pay for Medicare premiums and other cost-sharing such as deductibles and copayments. In North Dakota, the Medicare Premium Assistance Program is known as the Medicare Premium Assistance Program. The following plans are designed to help seniors cover costs of health care.

- **Qualified Medicare Beneficiary:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.

- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.

**How to Apply**

Applications for the Medicare Premium Assistance Program are managed through North Dakota’s online application portal. A single application form is used for multiple programs including health care coverage. Staff at local human service zone offices can answer questions about applications.

**Eligibility**

You must meet the income and asset limits detailed below to be eligible for these programs. You must also be:

- Eligible for Medicare Part A.
- Eligible for Medicare Part B.
- A North Dakota resident.
- A U.S. citizen or legal non-immigrant.

Program	Single Income Limits	Married Income Limits	Single Asset Limits	Married Asset Limits
<b>Qualified Medicare Beneficiaries</b>	\$1,133	\$1,526	\$8,400	\$12,600
<b>Special Low-Income Medicare Beneficiaries</b>	\$1,359	\$1,831	\$8,400	\$12,600
<b>Qualifying Individuals</b>	\$1,529	\$2,060	\$8,400	\$12,600

North Dakota doesn’t have a Qualified Disabled Working Individual Program, however people who work may be eligible for assistance. Individuals in these circumstances should complete an application or contact their local human service zone office for assistance.



# Cash Assistance Programs for Seniors

Cash assistance programs help pay for expenses not covered by health insurance, senior living programs and other forms of aid. These benefits can be used to pay for toiletries, public transportation, utilities and other necessities.

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## **Social Security**

Social Security is a source of income available to retirees and people who can no longer work because of a disability. The money for Social Security comes from a payroll tax levied on employers, employees and self-employed individuals. When you retire, you'll receive monthly payments based on how much you earned when you were working.

### **How to Apply**

To apply online, visit the Social Security website and fill out the application. You can also call (800) 772-1213.

### **Eligibility**

To qualify for Social Security, you must earn at least 40 Social Security credits in your lifetime. Working and paying your portion of the Social Security payroll tax helps you earn these credits.

## **Supplemental Security Income**

Supplemental Security Income is a tax-funded program that provides monthly payments to help aged, blind and disabled people meet their basic needs.

### **How to Apply**

To apply for SSI, fill out the online application, call (800) 772-1213 or visit your local Social Security office.

## Eligibility

SSI has the following eligibility requirements:

<b>Basic Requirements</b>	Aged 65, blind or disabled.
<b>Citizenship</b>	U.S. citizen, U.S. national or resident alien.
<b>Countable Resources</b>	\$2,000 for individuals/\$3,000 for married couples.
<b>Income</b>	Countable income can't exceed the federal benefit rate.