



# State Resources for Seniors in North Dakota

At AssistedLiving, we understand that learning about and accessing the assistance you need isn't easy. We created this guide to help seniors and their families learn about the available financial assistance options for senior living and senior care in your state so you can focus on what matters: finding the right senior care for your loved one. In the following resource guide, learn about the financial assistance options for senior care and senior living in your state, what benefits the different programs offer, who is eligible, and how to apply.

# 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.