

## Do I have to choose a Primary Care Provider for my child?

Healthy Steps insurance does not require families to select a primary doctor or provider for their children.

## Do I need a referral to bring my child to a specialist?

A child covered by Healthy Steps insurance does not need a referral to a specialist, but parents may want to contact the insurance company (Noridian Mutual Insurance 1-800-342-4718) for details on any coverage question especially if the specialist is out of state.

## What happens if our income changes?

When a child is enrolled in Healthy Steps insurance, he or she is enrolled for a 12-month period, or until the end of the month in which the child turns 19 years old. This helps assure that children receive consistent access to health care. Household income is not reviewed for twelve months.

If after that 12-month period, a family's income decreases to the point that the children are determined eligible for the North Dakota Medicaid Program, the family would be referred to the county social service office to apply for Medicaid. Medicaid, which also provides comprehensive health coverage for low-income families, has different rules and requirements. When a child has health coverage under Medicaid, the family's

income may be reviewed monthly to determine if the child is fully covered (poverty level eligible) or if the family is responsible for part of their medical bills.

## How do I apply for Healthy Steps insurance coverage for my child?

To apply, families must fill out a short application and provide copies of all pay check stubs from the preceding month.

Applications are available by calling toll-free at 1-877-543-7669 (1-877-KIDSNOW), or can be printed from the Internet at [www.state.nd.us/childrenshealth](http://www.state.nd.us/childrenshealth). Many community health care providers, county social service offices, WIC offices, Community Action Agencies and other local organizations also have applications on hand.



To contact Healthy Steps insurance by mail, write to Healthy

Steps, Department 325, 600 E. Boulevard Avenue, Bismarck, ND 58505-0250.

ENGLISH

Healthy Steps

Children's Health Insurance Plan



Low cost health insurance plan for children

*Healthy Steps, North Dakota's children's health insurance plan, provides premium-free health coverage to uninsured children in qualifying families. It is intended to help meet the health care needs of children from working families that earn too much to qualify for full Medicaid coverage, but not enough to afford private insurance.*

### Healthy Steps insurance is for children who:

- 🍷 Do not have health insurance coverage
- 🍷 Are 18 years of age or younger (covers children through the month they turn 19)
- 🍷 Do not qualify for Medicaid
- 🍷 Live in families with qualifying incomes

Healthy Steps insurance features comprehensive coverage.

### Some of the Covered Services:

- 🍷 Inpatient hospital stay, medical & surgical services
- 🍷 Outpatient hospital and clinic services
- 🍷 Mental health and substance abuse services
- 🍷 Prescription medications
- 🍷 Routine preventive services (such as well-baby check-ups and immunizations)
- 🍷 Dental and vision services
- 🍷 Prenatal services

### Cost of care:

- 🍷 There are no monthly premiums
- 🍷 Most families are required to pay modest copayments when a child receives certain services.

### The only copayments for Healthy Steps are:

- 🍷 Emergency Room -- \$5 per visit
- 🍷 Hospitalization -- \$50 per hospitalization
- 🍷 Prescription -- \$2 per prescription

*NOTE: Due to the unique relationship that exists between the federal government and tribal governments, the co-payment requirement has been waived for Native American children.*

### Questions & Answers

**How much can I earn and still have my children qualify for coverage?**

Your NET income (after subtracting childcare costs and payroll taxes such as social security tax, Medicare tax, and income tax) must be greater than the Medicaid

level, but it cannot exceed the monthly/annual income levels listed below.

### Qualifying Income Levels

Family Size	Annual Net Income	Monthly Income
1	\$17,328	\$1,444
2	\$23,312	\$1,943
3	\$29,296	\$2,442
4	\$35,280	\$2,940
5	\$41,264	\$3,439
6	\$47,248	\$3,938

*NOTE to farmers and self-employed families: Eligibility is based on adjusted gross income.*

*\* Income levels change April 1 of every year*

