### NEWS from the North Dakota Department of Human Services 600 East Boulevard Avenue, Bismarck ND 58505

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### ND's Healthy Steps Children's Health Insurance Program Expands On July 1, qualifying income levels increase

BISMARCK, N.D. – Beginning July 1, 2009, more uninsured children will qualify for North Dakota's Healthy Steps Children's Health Insurance Program. Lawmakers revised income criteria earlier this spring, at the urging of Gov. John Hoeven, to help more children.

Lawmakers raised the qualifying income level to 160 percent of the federal poverty level, which is \$35,280 per year for a family of four.

Children whose families earn more may also qualify because North Dakota focuses on family "net" income. North Dakota subtracts child care costs, payroll taxes such as social security, Medicare, and income tax; and child support paid by the household, when determining if children qualify.

According to the N.D. Department of Human Services, the change in income limits is expected to help an additional 439 uninsured children.

For information about this and other North Dakota health coverage programs for uninsured children and teens, families can call **1-877-KIDS-NOW** (1-877-543-7669), or they can contact their local county social service office. An application form is available on-line at <a href="http://www.nd.gov/eforms/Doc/sfn00502.pdf">http://www.nd.gov/eforms/Doc/sfn00502.pdf</a>.

This is the second time North Dakota has increased the qualifying income level within the past year. In October 2008, federal officials approved Hoeven's request to raise the state's qualifying net income level from 140% to 150% of the federal poverty level.

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The coverage, which became available in 1999, is provided through a contract with Noridian Mutual Insurance, the North Dakota Blue Cross Blue Shield Plan. It is intended to serve working families who earn too much to qualify for Medicaid but who do not earn enough to afford private insurance.

Healthy Steps insurance provides comprehensive health coverage along with some preventive dental and vision services. Families may be responsible for low co-payments for prescriptions, hospital admissions, and emergency room visits.

Due to the unique relationship that exists between the federal government and tribal governments, copayments are waived for Native American children.

In April 2009, the Healthy Steps Children's Health Insurance program covered 3,262 North Dakotans age 18 and younger, and Medicaid covered 35,604 individuals age 21 and younger.

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# Healthy Steps Eligible Income Levels (Net Income) Effective July 1, 2009

Number of Persons in Household	Monthly Income Level
1	\$1,444
2	\$1,943
3	\$2,442
4	\$2,940
5	\$3,439
6	\$3,938