



North Dakota Medicaid Family Guide: School Success Toolkit

Welcome

- ❓ **Do you need help getting health insurance for your children so they have the medical, dental, vision, and behavioral health coverage they need to focus and thrive in the classroom?**
- ❓ **Are you unsure how you will pay for your family's groceries this month?**
- ❓ **Do you need help paying for child care costs while you go to school, work, or attend a work training program?**

This toolkit is designed specifically for families within North Dakota's school systems. Our school communities are strongest when every family has the resources they need to thrive. Whether you are seeking year-round healthcare enrollment to establish a routine preventive care plan, looking to address learning or developmental interventions early, or needing to reallocate your family budget toward everyday stability, this toolkit is here to walk you through the process step-by-step.

Establishing routine medical care and addressing developmental needs early are some of the most critical steps in preparing your child for long-term classroom success.

What is in this Guide?

- **Parent Goals for School Success:** How to use healthcare coverage as a roadmap for your child's educational readiness.
- **Benefits and Programs:** What programs are available, including comprehensive child wellness coverage like Health Tracks (EPSDT).
- **How to Apply:** A simple roadmap for applying online, via paper forms (like the all-in-one Application for Assistance, SFN 405), or by mail.
- **What You Need:** A handy checklist of documents to gather before you start.
- **Finding a Provider:** Guided steps to help you locate participating local doctors, dentists, and behavioral health specialists

Medicaid as a Resource for School Success

Healthcare coverage is more than just a safety net for medical emergencies. It is a powerful tool to ensure your child can focus, learn, and excel. When children are healthy, comfortable, and emotionally supported, they are ready to thrive in school. This guide highlights four central parent goals that directly translate healthcare coverage into classroom achievement.

Goal 1: Build a Consistent Preventive Care Routine

Establishing a 'medical home' ensures your child receives consistent pediatric care. This includes annual wellness visits, developmental tracking, and timely vaccinations. Routine visits help prevent school absences and catch wellness concerns before they affect schoolwork.

Goal 2: Address Potential Interventions Early

Eliminate the financial hesitation around scheduling specialist evaluations. If a child shows signs of a speech delay, developmental delay, or behavioral challenge, Medicaid can help evaluate for these needs. Catching and treating these delays early has a direct impact on school readiness and cognitive growth.

Goal 3: Secure Critical Wraparound Care

Critical services like dental checkups and eye exams are covered under Medicaid. A child struggling to see the whiteboard or suffering from chronic tooth pain cannot focus on their lessons. Securing routine cavity care and a pair of corrective glasses can completely transform a child's academic performance.

Goal 4: Help the Family Budget

Lifting the heavy burden of healthcare premiums, high deductibles, and co-pays helps families use their resources for other needs. Medicaid features \$0 premiums, and in most cases, virtually zero out-of-pocket costs, allowing parents to invest directly in school supplies, stable housing, high-quality nutrition, and educational tools.

Benefits & Programs

Why Apply?

North Dakota Medicaid offers several programs specifically designed to support the wellness of children and youth under age 21. Many working families assume they do not qualify, but the eligibility thresholds for children are significantly higher than for single adults.

Health Tracks (EPSDT) for Children Under 21

For children enrolled in Medicaid, Health Tracks (EPSDT) is an excellent family resource. Under this mandatory federal benefit, North Dakota Medicaid guarantees coverage for any medically necessary service a child needs to grow up healthy. This includes:



Well-Child Visits

Regular checkups, growth tracking, and immunizations.



Vision & Hearing

Regular checkups, growth tracking, and immunizations.



Dental Care

Comprehensive cavity prevention, cleanings, and active treatment.



Screenings

Detailed developmental and behavioral health evaluations.



Therapy & Early Intervention

Full coverage for speech, occupational, and physical therapies without steep copays.



Care Coordination

Direct assistance navigating care plans.

School Athletics Tip

Sports physicals are now covered by ND Medicaid for qualifying youth. Families are encouraged to schedule a wellness check and a sports physical together for a complete look at their child's overall health and well-being.

Financial Safety Nets for Families

- **Retroactive Medical Coverage:** If your family has unpaid medical bills, Medicaid may provide retroactive coverage. It can help pay for medical expenses incurred up to 3 months before your application date if you were eligible during that period.
- **No Risk Enrollment:** There is no 'open enrollment' period. You can apply for Medicaid at any time of year and immediately receive coverage upon approval, giving your child protection year-round

How to Apply

What You Need:

To make your application process as fast and smooth as possible, gather the following documents before starting. Providing complete documentation avoids processing delays.

Document Category	Required Verification/Proof
Proof of Monthly Income	Recent pay stubs, tax returns (if self-employed), pension or retirement income statements, disability benefit letters, and any other sources of income (such as child support or unemployment).
Proof of Identity	Driver's licenses, government-issued IDs, birth certificates, passports, or a Permanent Resident Card (Green Card).
Proof of Assets (Only required for those age 65+, blind, or disabled.)	Checking & savings account statements, certificates of deposit (CDs), or other financial asset statements.

Ways to Apply:



Online Portal

Apply online from any computer or mobile device. Visit the [ND Medicaid Portal](#) to get started. This self-service tool allows you to submit digital documents and track your application status in real-time.



Paper Application

If you prefer a physical form, you must use the specific SFN form mapped to your situation (see table below).

- To request a paper application be mailed directly to your home, call the Customer Support Center at 866-614-6005 or 701-328-1000
- Return completed applications to your local Human Service Zone office.

Form	Targeted Population
SFN 1909	Medicaid only (applicants under 65 and not disabled)
SFN 405	Medicaid plus other benefits (food, cash, or child care assistance)
SFN 958	Health Care Application for the Elderly and Disabled (Age 65+, blind, or disabled)

Need Help?

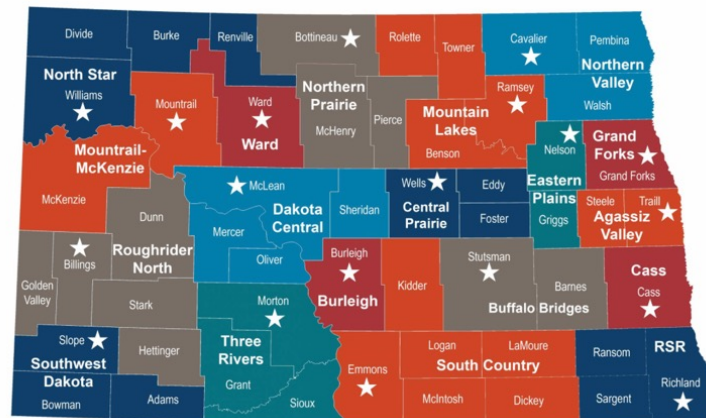
You do not have to navigate the application process alone. You can get free, one-on-one professional help completing your paperwork through ND Navigators by calling 800-233-1737. Navigators are federally funded enrollment specialists who are independent of ND Medicaid and are dedicated to helping families successfully secure coverage. See page 6 for assistance and resources

Resources & Directories

Where to Get Assistance

Applying for assistance programs can sometimes feel complex, but you do not have to do it alone. North Dakota provides free, one-on-one professional support throughout your enrollment process.

Resource Name	Service Description	Contact Information
ND Customer Support Center	Assists with program eligibility, general coverage questions, request paper applications by mail, and status updates.	Toll-free: 866-614-6005 Local: 701-328-1000 TTY: 711
ND Navigators	Free, one-on-one application assistance. Trained experts will sit down and help you complete your state application.	Toll-Free Helpline: 800-233-1737 *ND Navigators is a federally funded program independent of Medicaid.
Local Human Service Zones	Local county-based offices where you can submit paper applications, drop off verification documents or speak to a worker in-person.	To find your local office contact details and map coordinates, visit online at: ND Human Service Zone



Nondiscrimination & Language Access Notice

North Dakota Department of Health and Human Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Free language translation, interpreter services, and auxiliary aids (large print, audio, accessible formats) are available to all residents of North Dakota who require assistance. If you need language services, please call the customer support center or your local county agency. All services are free of charge.

Finding a Provider

Parent Search Guide: Step-by-Step Instructions

Enrolling in Medicaid is the first step; securing active care is the next. When searching for providers, always call the provider's office directly to verify that they accept your specific North Dakota Medicaid plan (Traditional, Expansion, or CHIP) and are currently accepting new patients.

Behavioral Health Specialists

1. Navigate to the NDHHS Behavioral Health Program Directory (<https://www.hhs.nd.gov/behavioral-health/directory/search/>).
2. Click the program type you want to explore (Mental Health, Substance Use, or All Programs).
3. Under "General Search Criteria", enter your county or city to filter by local geography.
4. Scroll down to "Insurance Accepted" and filter by selecting "Medicaid".
5. For children, select "Child/Adolescent Mental Health", then filter by specific concern or therapeutic intervention.
6. Click "Search" to view matching clinics at the bottom of the screen.

Dental Care

1. Visit the national Insure Kids Now portal at <https://www.insurekidsnow.gov/>
2. Scroll to the "Find a Dentist" tool.
3. Choose "North Dakota" from the state drop-down. Your plan type will automatically populate as Medicaid.
4. Enter your home address or zip code and set your maximum search distance (e.g., within 10 or 25 miles).
5. Toggle "Yes" for Accepting New Patients. (You can also narrow search parameters under Additional Search Criteria for specific languages, specialty care, or special needs accommodations).

General Medical Providers & Specialists

1. Visit the ND HHS provider locator at <https://mmis.nd.gov/portals/wps/portal/FindaHealthCareProvider>
2. If you have a specific doctor or practice in mind, enter their name under "Last Name" or "Business Name".
3. If searching broadly, leave name fields blank and use the "Provider Type" and "Specialty Search" dropdown.
4. Use "Distance from Your Location Search" to enter your zip code and filter local distance.
5. Click "Search" and browse the matching providers. (Use the built in map buttons for directions).