



Our main office is centrally located at the North Dakota Center for Persons with Disabilities on the Minot State University campus. We also have team members in Fargo, Bismarck, Fort Yates and Belcourt. Navigators cover each region to offer our services across North Dakota.



How can I get more affordable health insurance coverage?

If your household is eligible, you may qualify for assistance. The Health Insurance Marketplace offers Premium Tax Credits to help lower the monthly cost of a plan. Applicants who are low-income or have other qualifications may be eligible for North Dakota Medicaid. This is an assistance program to help pay healthcare costs for eligible individuals and families. ND Navigators can assist with Medicaid and CHIP enrollment applications.

Help. I Need Health Insurance!

Looking for health insurance can be confusing, but we've got you covered! The ND Navigators are here to answer your questions and help you enroll in the Health Insurance Marketplace, Medicaid, or the Children's Health Insurance Program (CHIP).

North Dakota Navigators

1-800-233-1737

NDNavigators@MinotStateU.edu



ndcpd.org/NDnavigator/



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Health Insurance Marketplace

What's a Navigator?

A Navigator is a trained and certified professional who can help you explore health coverage options.

We will:

- Help you complete your application and enroll in health coverage.
- Explain coverage options and savings available to lower the cost of health insurance premiums.
- Support you with any cultural, language, or accessibility needs.

When can I enroll in the health coverage?

The Health Insurance Marketplace is available to everyone during the Open Enrollment Period, November 1st through January 15th.

Our team is available to assist during both open enrollment and with special enrollment periods. We can also answer questions once you're enrolled in coverage.

If you think you may qualify for Medicaid or CHIP, you can apply year-round.



What's the Health Insurance Marketplace?

The Health Insurance Marketplace is a federal website where you can shop for and choose health insurance. North Dakota residents use HealthCare.gov to find health insurance plans on the Marketplace. It's a great place to get health coverage.

Here's why:

- All insurance plans cover doctor and hospital visits, maternity care, ER care, and prescriptions.
- Plans include some free services to keep you healthy, such as mammograms and vaccines.
- Insurance plans cannot deny you coverage if you are sick or have a disease.
- You might be able to get help paying for a health insurance plan with tax credits.
- ND Navigator services are free! We're funded through a federal grant.

Anyone can use the Marketplace to look at plans. Options will change based on your location, employment status, household income, or other factors.



What do I need to enroll?

You will need to gather information like this to apply:

- Name, address, email
- Social Security numbers
- Immigration documents
- Birth dates
- Employer and income information for every household member (pay stubs, W-2s)
- Current health insurance plan policy numbers covering everyone in your household

What if I missed Open Enrollment?

If you missed the Open Enrollment, you will have to wait for what's called a Special Enrollment Period. Experiencing certain life events may give you the chance to apply during this time.

These may include:

- changes in residency,
- loss of coverage,
- change in household, or
- major life changes.