

Your Guide to Public Benefits in North Dakota

Find, understand, and apply for programs in your state that can help:

- Increase your income,
- Save money on prescription drugs
- Pay doctors' bills;
- Buy groceries; and
- Cover other basic costs.

This fact sheet describes the programs in your state, helps you decide which are right for you, and tells you how to sign up. Income guidelines, eligibility requirements, and telephone numbers are subject to change. For the most up-to-date information in your ZIP code area log on to www.aarp.org/quicklink.

You can also go to the Benefits QuickLINK website (www.aarp.org/quicklink) to find out if you qualify for the benefits listed below or to print out applications for programs in your state.

Paying for Health Care and Prescription Drugs

Medicare

Benefit: Health insurance that helps pay for preventive care, doctor visits, hospital stays and prescription drugs.

Who can apply: People who are 65 and older, and younger people with disabilities or kidney failure.

How to apply: Call the Social Security Administration toll-free at **1-800-772-1213** and tell the operator where you live. You



can also log on to www.socialsecurity.gov and select “Questions about Medicare.” For information about the Medicare prescription drug coverage, call **1-800-MEDICARE (1-800-633-4227)** or log on to www.medicare.gov.

For additional assistance, call the North Dakota Senior Health Insurance Assistance Program (SHIP) toll-free at **1-888-575-6611** or **701-328-2440**. Or, log on to www.nd.gov/ndins.

Medicare Savings Programs

Benefit: Pays for some of the costs of Medicare, including the Part B premium, deductibles, and co-payments. How much you get depends on your income and assets.

Who can apply: People who get Medicare and earn around \$1,219 per month for one

person, or \$1,640 per month for a married couple.

How to apply: You can get an application form from your local County Social Service office, in person or by mail. You can also log on to www.nd.gov/dhs/services/medicalserv/index.html or call toll-free at **1-800-755-2604**.

Medicare Rx Extra Help

Benefit: Pays for the monthly fee and deductible for Medicare prescription drug coverage, and lowers prescription drug co-payments.

Who can apply: People who get Medicare and have combined savings, investments and real estate (other than your home) are not worth more than \$12,510 if you are single, or \$25,010 if you are married and living with your spouse and have a limited income.

How to apply: Call the Social Security Administration toll-free at **1-800-772-1213** and ask for the Medicare Rx Extra Help application. You can also log on to www.socialsecurity.gov and click on the Medicare section.

For additional assistance, call the North Dakota Senior Health Insurance Assistance Program (SHIP) toll-free at **1-888-575-6611** or **701-328-2440**. Or, log on to www.nd.gov/ndins.

Medicaid

Benefit: Provides medical coverage for hospital care, health center and clinical services, doctor care, nurse care, lab and X-ray services and nursing homes.

Who can apply: People who are 65 or older, blind or have disabilities, few resources, or in some cases, high medical bills. To qualify, you must meet Medicaid income and

asset limits. Income limits vary, depending on the size of your family and where you live. Income limits also vary based on the particular Medicaid program for which you qualify, so contact your state Medicaid office for more information.

How to apply: Medicaid applications can be requested in person, by phone, or by writing to your County Social Service office. Medicaid applications are also available at certain hospitals. Call toll-free at **1-800-755-2604** or log on to www.nd.gov/dhs/services/medicalserv/index.html.



Help with Your Home

State Property Tax Assistance

Benefit: A homestead tax credit reduces up to \$4,500 the taxable value of property for eligible older adults.

Who can apply: Homeowners 65 and older who earn \$26,000 or less and have assets of no more than \$75,000 (excluding the first \$100,000 of their home's unencumbered value).

How to apply: For further information, visit the North Dakota State Tax Department website at www.nd.gov/tax/property/

Supplemental Security Income (SSI)

Benefit: Monthly checks.

Who can apply: People who are 65 and older, or people who are blind or have disabilities and have very low income and assets.

How to apply: You must make an appointment at your local Social Security office to apply. You can find your local Social Security office by calling **1-800-772-1213** toll free and telling the operator where you live. Or, you can log on to www.ssa.gov/pgm/links_ssi.htm.

Other Information

Eldercare Locator

Connects older Americans and their caregivers with sources of information on senior services. Call **1-800-677-1116** (hours of

operation are Mon. - Fri., 9:00 a.m. - 8:00 p.m. ET) or log on to www.eldercare.gov.

Senior Information Hotline

For additional information about other programs and resources for older adults, call the North Dakota Aging and Disability Resource Link toll-free at **1-800-451-8693** or log on to www.nd.gov/dhs/services/adultsaging.

Legal Help

If you need a lawyer but have limited resources, you can call the Senior Legal Hotline toll-free at **1-866-621-9886** or log on to www.legalassist.org.

You can also go to the Benefits QuickLINK website at www.aarp.org/quicklink.



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The AARP Foundation is AARP's affiliated charity. Foundation programs provide security, protection and empowerment for older persons in need. Low-income older workers receive the job training and placement they need to re-join the workforce. Free tax preparation is provided for low-and moderate-income individuals, with special attention to those 60 and older. The Foundation's litigation staff protects the legal rights of older Americans in critical health, long-term care, consumer and employment situations. Additional programs provide information, education and services to ensure that people over 50 lead lives of independence, dignity and purpose. Foundation programs are funded by grants, tax-deductible contributions and AARP.