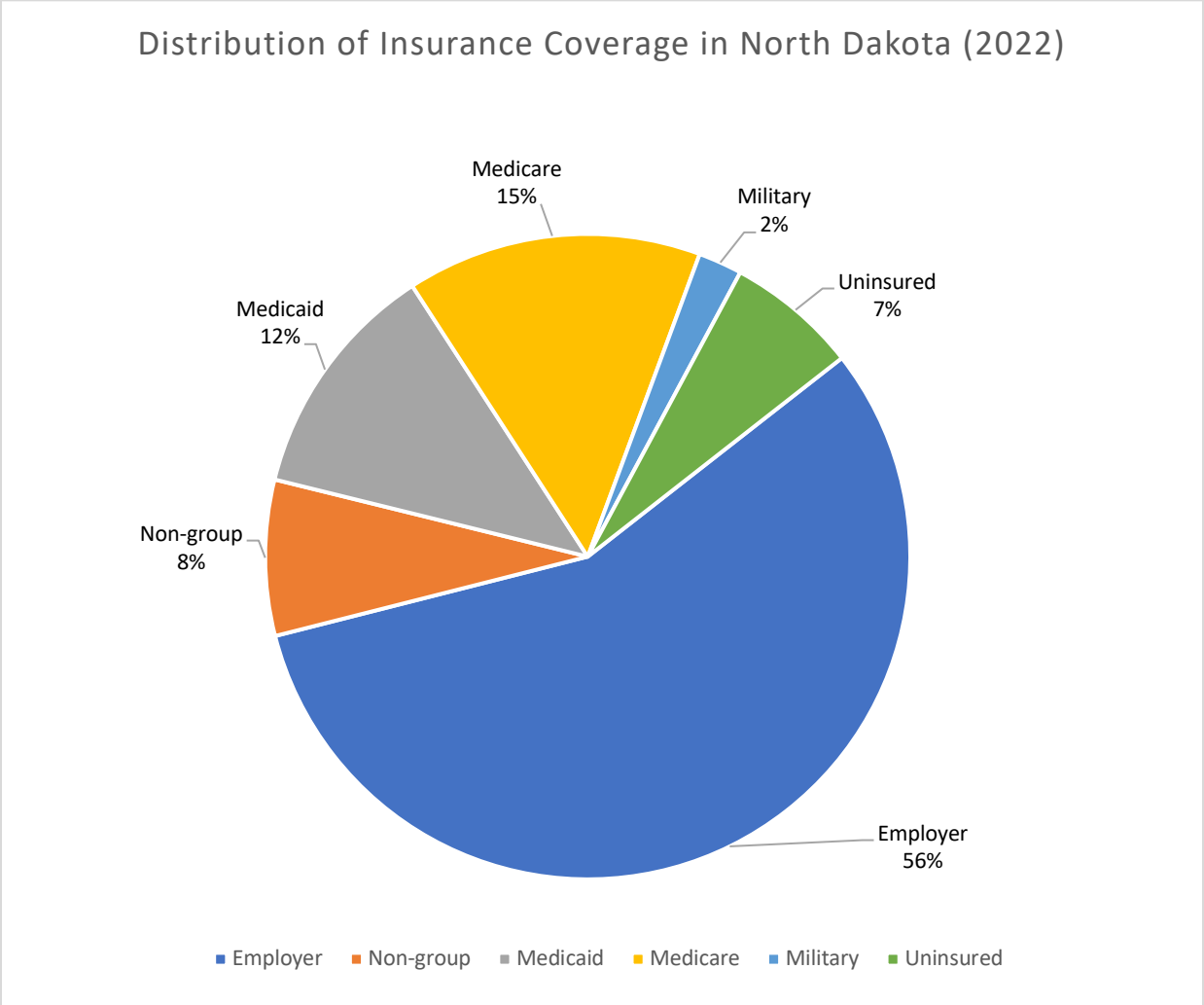


# North Dakota

## Sources of Insurance Coverage



\*Source: KFF, Health Insurance Coverage of the Total Population, 2022

### Medicare

In North Dakota, approximately [109,800](#) residents are enrolled in Medicare, roughly 15% of the state’s population (2022 data). Of those, [15%](#) are enrolled in a Medicare Advantage plan. For North Dakota residents in the traditional Medicare program, the Insurance Department regulates Medicare supplemental plans and provides [consumer-facing](#) information about these plans.

### Medicaid and the Children’s Health Insurance Program (CHIP)

In North Dakota, about [89,600](#) residents are enrolled in Medicaid or CHIP, around 12% of the population (2022 data).

North Dakota adopted Medicaid expansion under the Affordable Care Act (ACA) and covers childless adults under age 65 up to [138%](#) of the federal poverty level (FPL). It currently covers around [35,000](#) low-income adults (June 2023 data).

Medicaid covers children up to [175% FPL](#). Approximately [23%](#) of all births in North Dakota are covered by Medicaid (June 2023 data). In North Dakota, the CHIP program is [operated](#) as an expansion of Medicaid.

Medicaid also covers pregnant women up to [162% FPL](#).

In North Dakota, only a [small share](#) Medicaid enrollees receive benefits via a private managed care organization (MCO). This insurer has a contract with the North Dakota Department of Health & Human Services [Medical Services Division](#).

### Employer-sponsored Insurance

In North Dakota, approximately [421,100](#) people are covered by employer-sponsored insurance (ESI), or 56% of the total state population (2022 data). Approximately [49.8%](#) of private-sector establishments in North Dakota offer ESI. However, offer rates vary significantly by size of firm. In North Dakota, 97.8% of large firms (50 or more employees) offer ESI, while only 36.6% of small employers offer ESI.

In North Dakota, approximately [39.3%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large firms (50 or more employees) that offer health insurance, 59.1% self-fund at least one health plan.

### Individual Market Insurance

Approximately [8%](#) of North Dakota residents are enrolled in the individual market (2022 data). In 2023, [34,130](#) North Dakota residents selected a plan through the ACA Marketplace, which in North Dakota is run by the federal government and is accessible through [HealthCare.gov](#). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in North Dakota by the Insurance Department.

### Other Coverage

Some North Dakota residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [2%](#), or roughly 16,500 residents (2022 data).

### The Uninsured

Approximately [7%](#), or 49,200 North Dakota residents are uninsured (2022 data), slightly less than the national uninsured rate (8%).

Among the non-elderly population: People of color are significantly more likely to be uninsured in North Dakota than White people. American Indian/Alaska Native residents have the highest [uninsured rate](#) (23.0%), followed by multiracial residents (11.7%). White residents have the lowest uninsured rate (4.9%) among all racial groups. Lack of insurance is also highly correlated with income. Approximately [13.5%](#) of people under 100% FPL and 14.9% of people between 100-199% FPL are the uninsured in North Dakota, while just 3.0% of people at or above 400% FPL are uninsured.

## State Regulators: North Dakota

The CMS Regional Office for North Dakota is based in Denver. Media inquiries may be submitted [here](#).

### North Dakota Insurance Department

The Insurance Department regulates the business of insurance in North Dakota. For health insurance companies, the Insurance Department is responsible for:

- **Licensure:** All insurers operating in the state must obtain a certificate of authority. Insurers must demonstrate that they are financially solvent and capable of paying claims. After initial certification, companies must file financial information with the Insurance Department. Financial examination reports are available [here](#).
- **Form review:** The Insurance Department reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal law.
- **Rate review:** Health insurers must submit proposed premium rates to the Insurance Department, and the agency has the authority to review and require adjustments.
- **Enforcement:** The Insurance Department has authority to enforce state and federal insurance laws. Enforcement tools can range from issuing a cease and desist order, imposing fines, or seeking an injunction. The Insurance Department reports enforcement actions [here](#), and the results of company market conduct examinations [here](#). Consumers can access the online system to file a complaint against insurers [here](#).
- **Marketing:** The Insurance Department is responsible for enforcing laws against unfair or deceptive tactics in marketing. The Insurance Department is also responsible for the licensing and oversight of health insurance producers.
- **Appeals:** Under the ACA, insurers must provide enrollees with an internal review of adverse benefit decisions and the right to an external, independent appeal. The Insurance Department contracts with independent review organizations to conduct these appeals, and provides information to enrollees seeking an appeal [here](#).

### North Dakota Department of Health & Human Services (HHS)

North Dakota's Department of Health & Human Services (HHS) runs the state's Medicaid program, and manages the contracts with MCOs that deliver Medicaid in North Dakota. The division responsible for this is the [Medical Services Division](#). The current MCO serving North

Dakota is Blue Cross Blue Shield of North Dakota (BCBSND). Information about the MCO is available [here](#).

The Medical Services Division monitors MCO performance, and the MCO is required to make regular reports to the state. The state also contracts with an external entity to compile reports for certain performance measures. Data on MCO performance as well as traditional Medicaid is available [here](#).

The Medical Services Division can also audit an MCO's performance, impose corrective action requirements, or take other enforcement actions such as imposing civil monetary penalties or suspending enrollment.

### North Dakota Attorney General

The North Dakota Attorney General (AG) enforces consumer protection laws, including deceptive and misleading marketing, such as companies purporting to sell health insurance that are not actually conducting the business of insurance. The Insurance Department may file a complaint in court against an insurer or seek enforcement of an order or decision issued in court or an administrative proceeding through the AG. Consumers can file complaints with the AG's office [here](#). The Office of the Attorney General [refers](#) consumers to the Insurance Department for complaints against insurance agents.

### Other Sources of Information

[Health Insurance Navigators, Agents and Brokers](#) (collectively, "consumer assisters")  
The federal government provides grants to local organizations called "Navigators" that are tasked with assisting consumers, determining eligibility for coverage affordability programs, and helping consumers with post-enrollment questions. North Dakota-based insurance agents and brokers perform similar consumer assistance functions, but they are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through [this page](#) on the federal Marketplace website.