Precertification is required.

Benefits are available for 90 visits for each type of habilitative therapy services.

SPECIAL CONDITIONS

Prescription and payable over-the-counter tobacco cessation services.

The number of visits, hours or days and the benefit level vary.

Deductible does not apply.

Precertification is not required.

Maximum benefit allowance of $6,000 per benefit period.

Precertification may be required.

For enrollment information and rates, contact any agent who is licensed to sell health insurance in North Dakota or one of the offices listed below.

For North Dakota Residents

CHAND Comprehensive Health Benefit Plan Brochure

Traditional Applicant

Call Toll-Free 1-844-363-8457 www.CHAND.org

Lead Carrier services by:

Noridian Mutual Insurance Company

Home Office
4510 13th Ave. S.
Fargo, ND 58121
Phone: (844) 363-8457

Fargo District Office
4510 13th Ave. S.
Fargo, ND 58121
Phone: (701) 277-2332

Bismarck District Office
1411 Mapleton Ave.
Bismarck, ND 58503
Phone: (701) 223-6348

Grand Forks District Office
3570 S. 42nd St., Suite B
Grand Forks, ND 58201
Phone: (701) 795-5340

Minot District Office
1308 20th Ave. SW
Minot, ND 58701
Phone: (701) 858-5000

Jamestown Office
300 2nd Ave. NE, Suite 132
Jamestown, ND 58401
Phone: (701) 251-3180

Dickinson Office
1674 15th St. W., Suite D
Dickinson, ND 58601
Phone: (701) 225-8092

Devils Lake Office
425 College Dr. S., Suite 13
Devils Lake, ND 58301
Phone: (701) 662-8613

Williston Office
1137 2nd Ave. W., Suite 105
Williston, ND 58801
Phone: (701) 572-4535

This information is available to individuals with disabilities in alternate formats, free of charge, by calling Member Services at 1-844-363-8457 (toll-free) or through the North Dakota Relay at 1-800-366-6888 or 711.

This brochure presents a brief explanation of the covered services and payment levels of this product. It should not be used to determine whether your health care expenses will be paid. The written benefit plan governs the benefits available.

For premium rates and further details of the coverage, including definitions, exclusions, criteria for medically appropriate and necessary care, credentialing process; confidentiality policy; description of experimental drugs, medical devices or treatments; grievance and appeals process; provider listings; drugs eligible for coverage; reductions or limitations; and the terms under which the benefit plan may be continued, contact any agent who is licensed to sell health insurance in North Dakota or one of the offices listed on back of this brochure.
What is CHAND?
The Comprehensive Health Association of North Dakota offers health insurance to North Dakota residents who either are unable to find adequate health insurance coverage in the private market due to medical conditions or who have lost their employer-sponsored group health insurance.

Insurance carriers licensed to do business in North Dakota must inform individuals denied health insurance coverage by their company about CHAND. CHAND covers major medical and prescription drug expenses, subject to benefit plan limitations and exclusions. An individual is eligible to receive $1,000,000 in benefits from CHAND during their lifetime. An individual who has received $1,000,000 in CHAND benefits from enrollment in any combination of benefit plans is not eligible to obtain new coverage through the association.

Premiums fund approximately one-half to two-thirds of the program, not to exceed 135% of premiums charged in the state of North Dakota for similar coverage. The balance is covered by assessments to companies that write $100,000 in annual premiums for North Dakota offers health insurance to North Dakota residents.

What is CHAND?

You have been a resident of North Dakota for at least 183 days prior to the effective date of this benefit plan that must be fulfilled before benefits will be available for any services, supplies or charges for the treatment of any condition for which medical advice, diagnosis, care or treatment was recommended or received during the 180 days immediately preceding the signature date of the program, not to exceed 135% of premiums due to medical conditions or who have lost their employer-sponsored group health insurance.

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You are eligible for coverage if:
1. You have been a resident of North Dakota for at least 183 days prior to your application and intend to maintain North Dakota residency while a Subscriber of CHAND.
2. You are
   • the resident dependent of a CHAND subscriber; or,
   • the resident spouse of a CHAND subscriber OR
2b. You have included written evidence from at least one insurance carrier that within 180 days prior to the signature date of application, you have been:
   • rejected or refused by an insurer to issue substantially similar insurance for health reasons; or,
   • offered comparable insurance at a rate exceeding the CHAND rate; OR
2c. You have included written evidence from a medical professional of the existence or history of any of the following:
   • AIDS
   • Alzheimer’s disease
   • Cirrhosis
   • COPD/emphysema
   • Crohn’s disease
   • Dementia
   • End stage renal failure
   • Hemiplegia
   • Hemochromatosis
   • Hemophilia
   • Lingual dysphagia
   • Muscular dystrophy
   • Nursing home resident
   • Obesity - BMI (Body Mass Index) > 33
   • Polycythemia
   • Pregnancy
   • Quadriplegia
   • Severe osteoarthritus
   • Multiple sclerosis
   • AIDS
   • COPD/emphysema
   • Crohn’s disease
   • Dementia
   • End stage renal failure
   • Hemiplegia
   • Hemochromatosis
   • Hemophilia
   • Lingual dysphagia
   • Muscular dystrophy
   • Nursing home resident
   • Obesity - BMI (Body Mass Index) > 33
   • Polycythemia
   • Pregnancy
   • Quadriplegia
   • Severe osteoarthritus

Orthodontics is optional.

Prenatal Plus Program

Prenatal Plus is a pregnancy screening program to help identify and periodically monitor women at risk for complications such as premature birth and low birth weight infants.

Chiropractic services are optional.

If you choose to add benefits for services provided by a chiropractor, an out-of-pocket maximum can be added to your coverage for an additional charge (see CHIROPRACTIC SERVICES on chart 2).

The CHAND Service Center is ready to help you.

Anytime you have a question about CHAND coverage or rates, you may:
• Call toll-free 844-363-8457
• Contact any agent who is licensed to sell health insurance in North Dakota
• Contact any of the Lead Carrier offices listed in this brochure
• Visit www.CHAND.org

Waiting Periods:
There is a waiting period of 180 consecutive days beginning on the effective date of this benefit plan that must be fulfilled before benefits will be available for any services, supplies or charges for the treatment of any condition for which medical advice, diagnosis, care or treatment was recommended or received during the 180 days immediately preceding the signature date of the program. The waiting period does not apply to nonelective treatment or procedures for a congenital or genetic disease. The waiting period does not apply to an applicant who has obtained coverage due to reaching the lifetime maximum coverage amount on their most recent health insurance coverage.

A waiting period of 270 consecutive days beginning on the effective date of this benefit plan must be fulfilled before benefits will be available for maternity services. Exception: A waiting period for coverage due to a catastrophic condition or major illness who is also pregnant at the time of application for coverage will be eligible for maternity benefits after completing a waiting period of 180 consecutive days of continuous coverage.

The waiting period may be reduced by qualifying previous coverage, if the signature date of application and the effective date of your benefit plan are no more than 63 days following termination of previous coverage.

The CHAND Board of Directors, by a two-thirds majority vote, may exempt a subscriber from the provisions of the waiting periods when required under emergency circumstances to allow the applicant access to medical procedures determined to be necessary to preserve life.

How does CHAND work?
To better understand how the CHAND health benefit plan works, it will help to take a closer look at the basic cost sharing elements and limits of the plan.

Benefit Period:
A specified period of time during which benefits are available for covered services under a benefit plan. A claim for benefits will be considered for payment only if the date of the service or supply was within the benefit period. All benefits are determined on a calendar year (January 1 through December 31) Benefit Period.

Deductible:
A specified dollar amount you must pay for certain covered services depending on the benefit plan option you select (see chart 1). The deductible amount renews on January 1 of each year.

Coinsurance:
A percentage of the allowed charge for covered services you will be responsible to pay. The coinsurance amount paid by the allowed charge is paid by the benefit plan. A limit has been set on the total coinsurance amount you are responsible to pay during the calendar year. This is called the coinsurance maximum (see chart 1).

Out-of-Pocket Maximum:
The total deductible and coinsurance amounts that are your responsibility during a benefit period. Once the out-of-pocket maximum has been met, CHAND will pay 100% of the allowed charge for covered services incurred during the remainder of the benefit period (see chart 1).

It’s easy with a participating health care provider.
When covered services are received from a participating health care provider, your claims are submitted directly to the Lead Carrier on your behalf. Reimbursement is made directly to the participating health care provider who has agreed to accept the allowed amount as payment in full, less cost sharing amounts. Participating health care providers will assist you with pre-certification. If you seek covered services from a nonparticipating health care provider, your benefits will be reduced an additional 20%.

Prenatal Plus Program

Prenatal Plus is a pregnancy screening program to help identify and periodically monitor women at risk for complications such as premature birth and low birth weight infants.

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