Parent and Guardian Coverage

The health of parents contributes to a healthy environment for children. However, nearly one in five Georgia adults with child dependents, or 371,600 people, lack healthcare coverage.¹

Gaining healthcare coverage is associated with:³

- Improved physical and mental health status
- Greater financial stability

### HOW PARENTS AND GUARDIANS OBTAIN HEALTHCARE COVERAGE

<table>
<thead>
<tr>
<th>Employer-Sponsored Coverage*</th>
<th>Individual/Small Group Market Insurance</th>
<th>Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>42%</strong> of private sector employers offer employer-sponsored health coverage.</td>
<td><strong>$487</strong> the average marketplace premium in Georgia⁸</td>
<td><strong>$653</strong> is the max a family of four can earn every month to be eligible for Parent/Caretaker Medicaid.⁶</td>
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<tr>
<td>Subsidies are available for parents/guardians who make between <strong>$25,750</strong> and <strong>$103,000</strong> for a family of 4.⁵</td>
<td></td>
<td>This is the only way for parents/guardians to receive Medicaid if they are not pregnant, aged, blind, or disabled.**¹⁷</td>
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</tbody>
</table>

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*This includes the State Health Benefits Plan, offered to employees of the State.

**Supplemental Security Income (SSI) is available for adults with certain disabilities.

- Pregnant women are eligible for **Right from the Start Medicaid** through their pregnancy and up to 60 days following the child’s birth, if they have incomes at or below 220% of the federal poverty level, or **$27,478** for an individual.¹¹

- **Planning for Healthy Babies** offers family planning services for women between 18 and 44 who have incomes at or below 200% of the federal poverty level, or **$24,890** for an individual. For mothers who are eligible for family planning services and who delivered a very low birth weight baby, inter-pregnancy care services are also offered for up to two years.¹¹

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THE STATE’S PROPOSED CHANGES TO HEALTH COVERAGE IN GEORGIA

<table>
<thead>
<tr>
<th>Proposed Waiver</th>
<th>Who is Impacted</th>
<th>What It Would Change</th>
<th>Take Note!</th>
</tr>
</thead>
<tbody>
<tr>
<td>1115 a.k.a. “Georgia Pathways”</td>
<td>Adults aged 19-64 with incomes up to 100% of FPL ($25,750 for a family of 4)</td>
<td>To receive coverage, individuals would be required to work, be in school, or be engaged in certain types of community service for at least 80 hours per month.</td>
<td>Caring for young children is not an eligible activity to meet the work requirement for Medicaid eligibility.</td>
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<td>1332</td>
<td>All individuals seeking coverage through individual and small group markets.</td>
<td>The 1332 waiver would:</td>
<td>This would mean that Qualified Health Plans (QHPs) and non-QHPs may be sold alongside one another. Non-QHPs may lack coverage for essential health benefits like emergency services, hospitalization, and mental health treatment.</td>
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<td>1. <strong>Create a reinsurance program</strong> to stabilize individual and small market costs and reduce premiums for consumers by an average of 10%;</td>
<td>While the absence of essential health benefits coverage in non-QHPs may initially save families money on premiums, they can wreak financial havoc later on when faced with unforeseen health care needs.</td>
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<td>2. <strong>Make subsidies available for non-Qualified Health Plans</strong>, which may lack comprehensive coverage of the essential health benefits; and</td>
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<td>3. <strong>Replace the federal exchange website</strong> where only Qualified Health Plans are sold.</td>
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</table>

QUALIFIED HEALTH PLANS VS. NON-QUALIFIED HEALTH PLANS

Non-QHPs could **lack** coverage for any of these Essential Health Benefits:

1. outpatient care
2. emergency services
3. hospitalizations
4. prenatal and newborn care
5. mental health and substance use disorder services
6. prescription drugs
7. rehabilitative services
8. laboratory services
9. preventive and wellness services, and
10. pediatric services

Sources: [https://tinyurl.com/ParentGuardianCoverage2020](https://tinyurl.com/ParentGuardianCoverage2020)