Healthcare Coverage for Parents and Caregivers

The impact of parents’ health on their child is lifelong and severe. It can have a long-lasting impact on cognitive ability and socio-emotional development, and can significantly deteriorate a family’s financial situation. However, nearly one in five Georgia adults with child dependents, or 371,100 people, lack healthcare coverage.

HOW GEORGIA PARENTS AND CAREGIVERS ARE (OR ARE NOT) COVERED

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid</td>
<td>63%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>6%</td>
</tr>
<tr>
<td>Military (2%)</td>
<td>18%</td>
</tr>
<tr>
<td>Medicare (1%)</td>
<td>10%</td>
</tr>
<tr>
<td>Employer-sponsored</td>
<td></td>
</tr>
<tr>
<td>insurance</td>
<td></td>
</tr>
<tr>
<td>Individual marketplace</td>
<td></td>
</tr>
</tbody>
</table>

Coverage Subsidies Available for Georgia Parents and Caregivers by Federal Poverty Level

- 0% FPL: 35% Parent/Caretaker Medicaid, 65% Individual/Small Group Marketplace Subsidies
- 100% FPL: 35% Parent/Caretaker Medicaid, 65% Individual/Small Group Marketplace Subsidies
- 400% FPL: 35% Parent/Caretaker Medicaid, 65% Individual/Small Group Marketplace Subsidies

Pregnant Women Medicaid (see below) is also available for pregnant women and new moms who have incomes up to 220% FPL.

Medicaid

Parent/Caretaker Medicaid is for people with child dependents whose incomes are 35% of the federal poverty level, or $9,170/year for a family of four. This is the only way for parents/guardians to receive Medicaid if they are not pregnant, aged, blind, or disabled.**

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

Subsidized Coverage on the Individual/Small Group Marketplace

Subsidies are available on a sliding scale on healthcare.gov for parents/guardians who make between $26,200/year and $104,800/year for a family of four. The average marketplace premium in Georgia is $463/month.4

Employer-Sponsored Coverage

In Georgia, less than half of private-sector employers offer employer-sponsored coverage, but most people who have employer-sponsored coverage make more than 400% FPL, or $104,800/year for a family of four.3

Fewer than 15% of people who make less than 100% FPL have employer-sponsored coverage.

Extended Medicaid Coverage for New Moms

In 2020, Georgia extended coverage for new moms under Right from the Start Medicaid for Pregnant Women from two months postpartum to up to six months. This extension will improve the health of both mother and baby. Georgia’s pregnancy-related death rate is one of the highest in the nation and Black women are 2.7x more likely to die from pregnancy-related complications than White women.

Healthcare Coverage Disparities

- 32% of Hispanic or Latino adults are uninsured5
- 46% of unemployed adults are uninsured6
- 24% of working adults with incomes less than 138% FPL ($36,156 for a family of four) are uninsured7

Sources available here: https://tinyurl.com/HealthcareCoverageGA

www.georgiavoices.org
Sources for Healthcare Coverage for Parents and Caregivers


2. Ibid


