

Healthcare Coverage for Parents and Caregivers

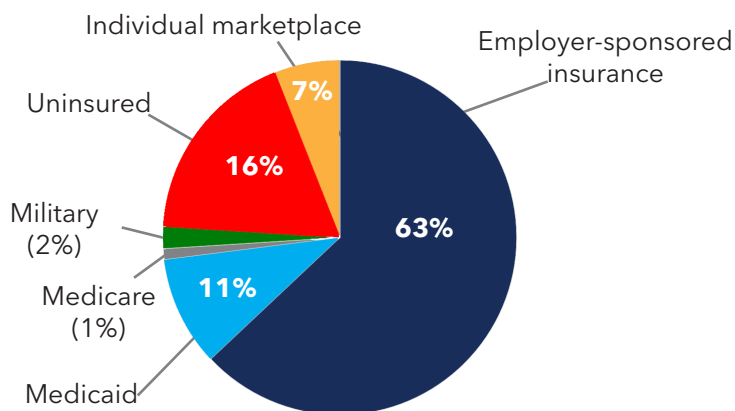
The impact of parents' health on their child is lifelong and severe. It can have a long-lasting impact on cognitive ability and socio-emotional development, and can significantly deteriorate a family's financial situation.

HOW GEORGIA PARENTS AND CAREGIVERS ARE (OR ARE NOT) COVERED²

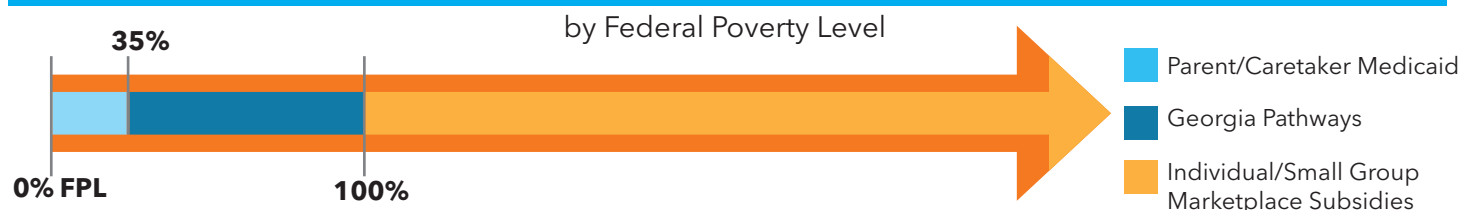
Nearly **one in six** Georgia adults with child dependents, or 345,100 people, lack healthcare coverage.¹

WHO IS UNINSURED?

- **39%** of Hispanic or Latino adults³
- **39%** of unemployed adults⁴
- **23%** of working adults with incomes less than 138% FPL (\$38,295 for a family of four)⁵



COVERAGE SUBSIDIES AVAILABLE FOR GEORGIA PARENTS AND CAREGIVERS



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 **\$7,836/year for a family of four**.⁶ 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.

Georgia Pathways

Provides coverage for people whose incomes are below 100% of the federal poverty level, or **\$26,200/year for a family of four**, and that are ineligible for other types of Medicaid. Individuals are required to report 80 hours per month of [qualifying activities](#).

As of the drafting of this factsheet, Georgia Pathways implementation is paused.

Subsidized Coverage on the Individual/Small Group Marketplace

Subsidies are available on [healthcare.gov](#) for parents/guardians regardless of household income. Prior to the American Rescue Plan and Inflation Reduction Acts, subsidies were capped at 400% FPL. The average marketplace premium in Georgia is \$394/month.⁷

Employee 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**.⁸

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

EXTENDED MEDICAID COVERAGE FOR NEW MOMS

In 2022, Georgia extended coverage for new moms under Right from the Start Medicaid for Pregnant Women from six months postpartum to up to 12 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 2.3x more likely to die from pregnancy-related complications than White women**.⁹

Sources for Healthcare Coverage for Parents and Caregivers

- 1 "Kaiser Family Foundation. State Health Facts: Health Insurance Coverage of Adults with Dependent Children", Kaiser Family Foundation, 2021. Accessed October 30, 2022. <https://www.kff.org/other/state-indicator/nonelderly-adults-with-dependents/?dataView=1¤tTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.
- 2 Ibid
- 3 "American Community Survey: Selected Characteristics of Health Insurance Coverage in the United States," United States Census Bureau, 2019, (Data TableID: S2701,) accessed on September 21, 2020 from <https://data.census.gov/cedsci/table?q=S27&t=Health%20Insurance&g=0400000US13&y=2019&d=ACS%201-Year%20Estimates%20Subject%20Tables&tid=ACST1Y2019.S2701&hidePreview=false>.
- 4 "American Community Survey: Selected Characteristics of Health Insurance Coverage in the United States," United States Census Bureau, 2021, (Data TableID: C27001I). Accessed October 31, 2022 from <https://data.census.gov/cedsci/table?t=Health%20Insurance%3ARace%20and%20Ethnicity&g=0400000US13&d=ACS%201-Year%20Estimates%20Detailed%20Tables&tid=ACSDT1Y2021.C27001I>.
- 5 Ibid.
- 6 Georgia Medicaid. (2022). Financial limits. Accessed October 30, 2022, <https://medicaid.georgia.gov/document/document/2022-financial-limits/download>.
- 7 "Marketplace Average Benchmark Premiums," Kaiser Family Foundation. Accessed October 30, 2022. <https://www.kff.org/health-reform/state-indicator/marketplace-average-benchmark-premiums/?currentTimeframe=0&selectedDistributions=2020&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.
- 8 "Percent of Private Sector Establishments That Offer Health Insurance to Employees," Kaiser Family Foundation. Accessed October 30, 2022. <https://www.kff.org/other/state-indicator/percent-of-firms-offering-coverage/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.
- 9 Department of Public Health. (2017). Georgia Maternal Mortality. Accessed November 2, 2022, from <https://dph.georgia.gov/document/document/maternal-mortality-factsheet-2015-2017-data/download>.