

# Covering Kids

HOW THE AFFORDABLE CARE ACT AFFECTS GEORGIA'S CHILDREN



The Affordable Care Act (ACA) makes health insurance more affordable, more accessible, more understandable, and more complete for all Georgians. Its effects are especially important for children and youth (ages 0-26).

**All children and youth (who legally reside in Georgia) now have access to affordable health coverage.**

Children and youth have four major pathways to coverage:

Medicaid	PeachCare	Private Insurance through the marketplace	Employer-based Insurance
Medicaid pays for medical care for children (up to age 19) who live in families with low incomes. Income limits vary based on the child's age and family size. (The income limit for a family of 3 is about \$27,000.) Former foster youth can stay enrolled in Medicaid until age 26.	PeachCare offers health care to children (to age 19) who do not qualify for Medicaid and live in household with incomes at or below 247% of the federal poverty level (about \$49,000 for a family of 3).	For those families whose incomes are too high to qualify for Medicaid or PeachCare, private insurance plans are available through the marketplace. Depending on income and family size, families may qualify for financial assistance, in the form of premium tax credits, to make health insurance plans more affordable.	Many families and children have access to health coverage through a parent's job. Employer-based plans vary in affordability, leaving some families without an affordable coverage option.

## Preventive Services

**Preventive services that are important to children and youth are provided at no cost under all new health insurance plans.** Kids need to see the doctor even when they are healthy. Twenty-six preventive services, such as immunizations; screening tests for conditions like autism, obesity, depression, and hearing problems; some sexual health services; and more must be provided to children (up to age 19) for free.

## Dental and Vision Care

**Dental and vision care are covered until a child reaches age 19.** These services are considered "essential health benefits" for children. All new health insurance plans must cover essential health benefits, which include outpatient and ER care, hospital stays, mental health and substance abuse services, prescription drug plans, rehabilitative care, and lab work.

## Young adults until age 26

**Children and youth can stay on their parent's health insurance until age 26.** Depending on the insurer, some young adults roll off the plan on their 26th birthday while others can remain on the plan through the end of the calendar year.

## Chronic Disease

**Children who have been diagnosed with a chronic disease (like asthma or diabetes) and children with disabilities are protected.** The ACA provides three protections for all children:

1. Insurance companies cannot deny coverage to children because of a pre-existing condition or disability and cannot drop anyone from coverage when they get sick or receive a new diagnosis.
2. Insurance companies cannot set lifetime or annual spending limits for coverage of essential health benefits.
3. All plans have a cap on what insurance companies can require beneficiaries to pay in out-of-pocket expenses, such as co-pays and deductibles.

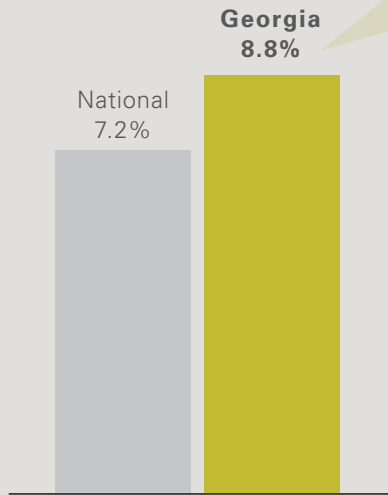
## Former foster youth can access health insurance.

The ACA allows foster youth who have aged out of the system to continue to receive Medicaid coverage until age 26. To qualify, these young adults must have turned 18 and been enrolled in Medicaid while in Georgia's foster care system. Medicaid is open to former foster youth even if their income would otherwise make them ineligible.

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# Snapshot: Georgia's children and their insurance

## Uninsured Rates among kids



That's almost 220,000 kids without health insurance:

= 500 kids



## During the first open enrollment:

**15,827**

children and youth enrolled in private health plans

These newly covered kids will help bring Georgia's uninsured rate down.

## Eligible but not enrolled

Of these, 100,000 Georgia kids are eligible for Medicaid or PeachCare, but not enrolled. This number can be reduced by educating parents about the coverage options available to their children.

In FY2013

**218,265**

children were covered by PeachCare

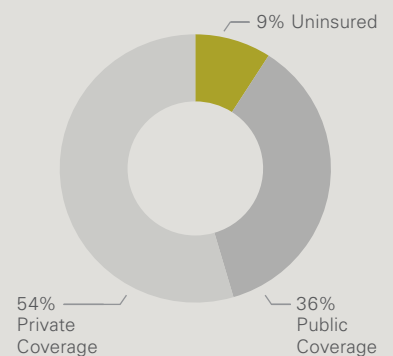
**985,457**

children were covered in Medicaid.

**123,000**

young adults in Georgia were covered under their parents' health insurance plan in just the first year of ACA implementation.

## Source of Insurance Coverage for Kids—2012



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Georgia Department of Community Health (Feb. 4, 2014). FY2015 Governor's Budget Recommendations [PDF document]. Retrieved from: [http://dch.georgia.gov/sites/dch.georgia.gov/files/PRESENTATION%20--%20House%20Community%20Health%20Subcommittee\\_February%202014%20--%202.4.2014.pdf](http://dch.georgia.gov/sites/dch.georgia.gov/files/PRESENTATION%20--%20House%20Community%20Health%20Subcommittee_February%202014%20--%202.4.2014.pdf)

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U.S. Dept. of Health and Human Services (June 2012). State Level Estimates of Gains in Insurance Coverage among Young Adults. Retrieved from: <http://www.hhs.gov/healthcare/facts/factsheets/2012/06/young-adults06192012a.html>