

# For Uninsured Parents

## Are you a parent without health insurance?

You can still see a doctor, get health insurance for your children, *and* share your story. Here's what you need to know.

## Get the health care you need

Some medical providers, like Federally Qualified Health Centers (FQHCs) and charity care clinics, serve patients who do not have health insurance. If you need to see a doctor, these providers may be able to help you.

### Federally Qualified Health Centers

FQHCs offer medical, pre-natal, pediatric, dental, mental health, and pharmacy services. You pay what you can afford, based on your income. Health centers are in most cities and many rural areas. To find an FQHC near you, call 404-659-2861 or go to [www.gaphc.org](http://www.gaphc.org) and click "Find a Health Center".

### Georgia Charitable Care Network

GCCN clinics offer a variety of health care services, including medical, dental, vision, mental health, and pharmacy services. However, not all clinics offer all services and not all areas of Georgia have a charitable clinic. To find out if there is a clinic in your area and what services it may offer, call 770-738-4651 or visit [www.charitablecarenetwork.com](http://www.charitablecarenetwork.com) and click on the "Find a Clinic" tab.

## Find health insurance that works for you and your kids

### FOR PARENTS

#### Medicaid

Medicaid offers medical care to very low-income parents and caregivers who:

- Are the parent or caregiver for a child younger than 19;
- Have a yearly income of less than about 35% of the FPL (about \$6600 for a family of 3); and
- Are U.S. citizens, certain legal residents, refugees or asylees who live in Georgia

To find out if you qualify or to enroll: Call 800-809-7276 or apply online at [www.compass.ga.gov](http://www.compass.ga.gov).

**Private insurance** through the marketplace—if your income is too high to qualify for Parent/Caregiver Medicaid, private insurance plans may be an option for you. Depending on income and family size, you may qualify for financial assistance to help make the plans more affordable.

To find out if you qualify for financial assistance or to enroll: Visit [www.healthcare.gov](http://www.healthcare.gov) or call Georgians for a Healthy Future at 404-567-5016 or SEEDCO at 855-899-6092.

If you do not qualify for Medicaid or private insurance, you may fall in the coverage gap. Turn this page over to learn more.

### FOR CHILDREN

#### PeachCare for Kids

PeachCare offers health care to children who:

- Are younger than 19;
- Have a family income that is too high to qualify for Medicaid;
- Live in a household with incomes at or below 252% of the federal poverty level (FPL); and
- Are U.S. citizens, certain legal residents, refugees or asylees who live in Georgia

To find out if your kids qualify or to enroll: Call 877-GA-PEACH (877-427-3224) or go online to [www.peachcare.org](http://www.peachcare.org).

#### Medicaid

Medicaid pays for medical care for children who:

- Are younger than 19;
  - Live in families with low incomes. Income limits vary based on age and family size; and
  - Are U.S. citizens, certain legal residents, refugees or asylees who live in Georgia
- Even if you have been turned down for Medicaid in the past, you should apply.

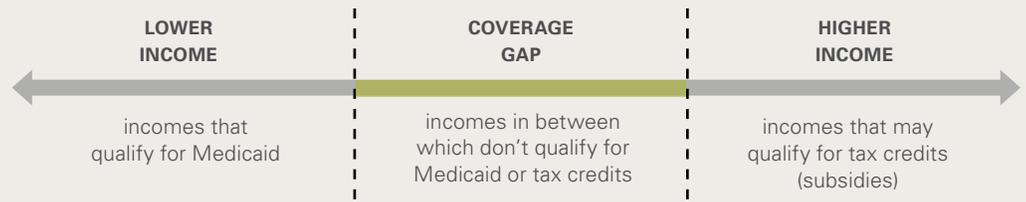
To find out if your kids qualify or to enroll: To apply in person, call 404-656-6060 to find your local Dept. of Family and Children's Services county office. You may also apply online at [www.compass.ga.gov](http://www.compass.ga.gov).

You can apply for Medicaid and PeachCare at any time during the year. If your children are without health insurance, **apply now!**

continued 

# If you fall in the coverage gap...

The **coverage gap** means that you do not qualify for Medicaid because your income is too high, but you do not make enough to qualify for financial assistance (also known as subsidies or tax credits) through the health insurance marketplace.



## 1 First, check to see if you're in the coverage gap.

How big is your family?	Monthly Income If your monthly income is in this range, you fall in the coverage gap.*	Annual Income If your annual income is in this range, you fall in the coverage gap.*
<b>2 people</b> (just you & a child)	\$523 to \$1,310	\$6,276 to \$15,730
<b>3 people</b>	\$634 to \$1,649	\$7,608 to \$19,790
<b>4 people</b>	\$753 to \$1,987	\$9,036 to \$23,850
<b>5 people</b>	\$869 to \$1,987	\$10,428 to \$27,910
<b>6 people</b>	\$960 to \$2,664	\$11,520 to \$31,970

*\*All ranges are based on the federal 2014 FPL guidelines.*

### Why does the coverage gap exist?

When the Affordable Care Act (ACA) was passed, it required states to expand Medicaid coverage to all Americans with incomes up to 138% of the federal poverty level (FPL), regardless of their family status or health. The U.S. Supreme Court later ruled that the Medicaid expansion is optional for states. **Georgia has declined to expand its Medicaid program.** Because the ACA intended for people with incomes below 100% FPL to be enrolled in Medicaid, this means that Georgians living in poverty do not currently have an affordable coverage option. (Those with incomes above 100% FPL can access private health insurance options with financial assistance through the health insurance marketplace. That means only those with incomes below 100% FPL are left without affordable coverage.)

# Take action now!

## 2 Share your story

Georgians for a Healthy Future wants to hear from you! Tell us how health insurance would help you and your family. Your story will help us show law makers and other Georgians why it is important to close the coverage gap. [Contact us at 404-567-5016 or info@healthyfuturega.org.](mailto:info@healthyfuturega.org)

## 3 Contact your state legislators.

Tell them that you think they should close the coverage gap by expanding Medicaid. Tell them about how health insurance would help you and your family. Find your state legislators by visiting [www.healthyfuturega.org/advocacy](http://www.healthyfuturega.org/advocacy) and scroll down to "Find & contact your legislator".

For more information about how Georgia can close the coverage gap visit [coverga.org](http://coverga.org), like us on Facebook, and follow us on Twitter @healthyfuturega.