

New Report Finds Many Working Parents Would Benefit from Closing Georgia's Coverage Gap

Atlanta -- Working parents would receive significant help with health insurance costs if Georgia accepted more federal Medicaid funding to close its health coverage gap, according to a new report released today by Georgians for a Healthy Future (GHF) and the Georgetown University Center for Children and Families (CCF). More than one-quarter (29%) of the Georgians expected to benefit if the state moves forward on Medicaid are parents with children in the home. Of those parents that could benefit from extended Medicaid eligibility, nearly two-thirds (57 percent) are employed.

“People often assume that if you have a job, you have health insurance, but that just isn’t the case for many of Georgia’s working families,” said Joan Alker of Georgetown University’s Center for Children and Families. “Right now Georgia makes it very difficult for working parents to qualify for Medicaid coverage and many of Georgia’s uninsured parents are working in jobs in retail or restaurants that don’t offer health insurance.”

A significant health coverage gap exists for parents who exceed Georgia’s extremely low eligibility threshold for Medicaid but don’t earn enough to receive tax credits for coverage through the new health insurance Marketplace (healthcare.gov). Unfortunately, if a parent in a family of three earns more than \$7,835 annually, or \$653 per month but less than \$20,090 per month \$1,674 per month, they earn too much to qualify for Medicaid and too little to qualify for assistance through the new Marketplace.

Georgia’s children and parents have one of the highest uninsured rates in the country. Georgia’s estimated 26% uninsured rate for parents places it 46th while its nearly 10% uninsured rate for children ranks the state 44th out of 50 states and the District of Columbia.

“We have an unprecedented opportunity to close the coverage gap that too many Georgia families find themselves in,” said Cindy Zeldin of Georgians for a Healthy Future. “Other states have successfully negotiated homegrown plans to close this gap, and the uninsured rate across the nation is plummeting. We encourage our state policymakers to craft a Georgia solution that will create a pathway to coverage for Georgia families and allow them to access the care they need.

The report also explained that when parents have health coverage, their health status improves along with the well-being of their children.

“Covering parents is good for kids,” said Alker of CCF. “When parents don’t have to worry about unpaid medical bills piling up, they can take better care of their own health, become more financially secure and devote more time to making sure their children are getting the care they need to succeed.”

For more information, see the complete report: healthyfuturega.org/resources/publications