



# Uninsured in Georgia?

You may qualify for a new health coverage program.

## What is the Georgia Pathways to Coverage program?

Georgia Pathways to Coverage (“Pathways” for short) is a new Medicaid program for uninsured adults who are working or going to school at least part time and have low incomes.

## Who qualifies for coverage?

You must meet all of the following requirements to qualify for the Pathways program.

- Your income must be within these ranges (see chart below)
- American citizen or documented, qualified permanent resident
- Be between the ages of 19 and 64
- Be able to document that you are working or attest that you are doing another qualifying activity for at least 80 hours per month.

### Monthly Income Ranges

FAMILY SIZE	MONTHLY INCOME
<b>NON PARENTS</b>	
1 person — <i>just you</i>	\$ 0 – 1,255
2 people — <i>you &amp; your spouse</i>	\$ 0 – 1,703
<b>PARENTS</b>	
2 people — <i>you + 1 child</i>	\$ 457 – 1,703
3 people	\$ 551 – 2,152
4 people	\$ 653 – 2,600
5 people	\$ 703 – 3,048
6 people	\$ 753 – 3,497

*\* All ranges are based on 2024 FPL guidelines.*

## How to apply

### Apply online

- Visit [www.gateway.ga.gov](http://www.gateway.ga.gov). Select Apply for Benefits to begin.
- Select Medical Assistance as a program.
- Follow the online prompts to apply for Medicaid.

### Apply by phone

- You can apply by phone by calling 877-423-4746
- After your call, you may need to provide additional information or documentation.

### Apply in person

- Schedule an appointment at your local DFCS.
- Bring documents to support your work hours (ex: pay stubs, proof of income, or school schedule).

## How to keep your coverage

By the 3rd of each month, re-confirm that you are still working or doing other “qualifying activities”! The final deadline for reporting is the 17th of each month. Qualifying activities may include:

- Employment (including self-employment)
- On-the-job training
- Job readiness assistance
- Volunteering for a nonprofit organization
- Vocational educational training or participation with the Georgia Vocational Rehabilitation Agency
- Enrollment in college or technical school

If you do not report your hours by the 17th, your coverage will stop at the end of that month. The easiest way to report your work and other activities is online at [www.gateway.ga.gov](http://www.gateway.ga.gov) through “Report My Changes.”

## What health care services are covered by Georgia Pathways to Coverage?

- Your annual check-up with your doctor and other primary care
- Prescription medicines
- Mental health services
- Inpatient hospital care
- Outpatient services at hospitals
- Health services from specialists, if medically necessary
- Preventive care to keep you healthy

## Georgia deserves more than Pathways! You deserve better!

The Pathways program is a broken bridge that lets too many Georgians and too much money fall through the cracks.

The Pathways program is complicated, leaves too many Georgians uninsured, and leaves hard-earned taxpayer money on the table. Georgians deserve better. Luckily Georgia leaders can replace it with a program that is simpler, covers more people, and costs less per person: **Medicaid expansion!** Georgians deserve Medicaid expansion!

	Pathways	VS.	Medicaid Expansion
How many Georgians would newly get health insurance through Medicaid? <sup>1</sup>	Only 31,000-100,000 Georgians		More than 400,000 Georgians
Who is left behind and is likely to stay uninsured, even after the program is up & running? <sup>2</sup>	<ul style="list-style-type: none"> <li>• Stay-at-home parents</li> <li>• Caregivers for aging family members or children with a disability</li> <li>• People in mental health or addiction recovery programs</li> <li>• Rural residents and communities of color where good jobs are much harder to find or may not exist at all</li> <li>• People who do not have good internet at home or do not own a car</li> </ul>		Almost no one!
What does the program cost? <sup>3</sup>	<p>\$2,490 per person</p> <p>Georgia has to pay for 30% of costs.</p> <p>Georgia does not receive any extra money for Pathways.</p>		<p>\$496 per person</p> <p>Georgia only has to pay for 10% of costs.</p> <p>Georgia would earn a “sign-on bonus” by choosing Medicaid expansion. The bonus would cover the costs of Medicaid expansion for 2 years with some money left over to meet the needs of families in our state.</p>

That's 5 times less than Pathways.



### You can help our state leaders replace Pathways with Medicaid expansion

#### Share your story [↗](#)

It's important for fellow Georgians and lawmakers to hear about the challenges Georgians face when trying to meet their healthcare needs. Sharing your experience helps lawmakers understand what is and is not working, why we need policy change, and which programs we must support.

#### Contact your elected officials [↗](#)

Help make a difference in how policy is made in our state and make your voice heard! Legislators need to hear from concerned citizens and their personal stories to understand why change is needed.

#### Sign up for Action Alerts [↗](#)

from the Cover Georgia Coalition to learn about how you can get involved in advocacy events that influence our state leaders to make the right policy decisions and receive news updates about our efforts.

#### Invite Cover Georgia to talk to your faith, community, civic, or professional group.

We are available to talk with you and your community about this issue. If you would like us to attend a meeting or event at your organization, contact Knetta Adkins at 404-400-2715 or [kadkins@healthyfuturega.org](mailto:kadkins@healthyfuturega.org).

Sources:  
 1. Chan, L. (2023, January 11). Money Matters: Comparing the Costs of Full Medicaid Expansion to the Pathways to Coverage Program. Georgia Budget and Policy Institute. <https://gbpi.org/money-matters-comparing-the-costs-of-full-medicaid-expansion-to-the-pathways-to-coverage-program/>  
 2. Harker, L. (2019, October 21). Five-Year Waiting Period Is a Barrier to Immigrant Health Care Access. Georgia Budget and Policy Institute. <https://gbpi.org/five-year-waiting-period-barrier-immigrant-health/>  
 3. GBPI analysis by L. Harker of data from state fiscal note and from Pathways to Coverage application and approval; Kaiser Family Foundation; Pathways to Coverage approval from CMS.