

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						Other programs & resources	
	Small businesses (2-50 Employees)	Individuals recently covered by an employer health plan	Individuals & families	Low income families & medically needy	Children	Infants and children with developmental delays	Women	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)		Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health Georgia Association of Health Underwriters 703-276-0220 www.gahu.org</p>	<p>COBRA Then convert to</p> <p>HIPAA (Health Insurance Portability & Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>or</p> <p>State Conversion Policies</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Georgia Association of Health Underwriters 703-276-0220 www.gahu.org</p>	<p>Medicaid 404-656-4507 http://dch.georgia.gov/00/channel_title/0,2094,31446711_31944826,00.html</p>	<p>PeachCare for Kids 877-GA-PEACH 877-427-3224 www.peachcare.org</p> <p>Women-Infants Children (WIC) 404-657-2900 800-228-9173 www.health.state.ga.us/programs/wic/index.asp</p>	<p>Babies Can't Wait 404-657-2726 888-651-8224 www.health.state.ga.us/programs/bcw/index.asp</p>	<p>Georgia Cancer Screening Program 404-657-6611 www.georgiacancer.org</p> <p>Babies Born Healthy 404-657-3147 www.health.state.ga.us/programs/perinatal/</p>	<p>Medicare 800-MEDICARE 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>Georgia Cares 800-669-8387 (Assistance for seniors)</p>	<p>Health Coverage Tax Credit 866-628-HCTC 866-628-4282 www.irs.gov (key word HCTC)</p>	<p>VA Medical Benefits Package 877-222-8387 www.va.gov</p>	<p>Partnership for Prescriptions Assistance 888-4PPA-NOW 888-477-2669 www.pparx.org</p> <p>Immunization Program 404-657-3158</p> <p>Tobacco Use Prevention 404-657-6611</p> <p>Emergency Food Assistance 404-463-2607 404-463-8042 404-657-3742</p>
Coverage	<p>Pre-existing conditions can be excluded for a limited time depending upon the type of group plan you are joining</p> <p>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA: Coverage available for 18 to 36 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p>COBRA Subsidy: 15 months of partially subsidized COBRA premium</p> <p>HIPAA: Benefits are based on the program selected and there is no expiration of coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Depends on plan</p> <p>Plans are required by state to offer certain benefits such as mammograms, childhood immunizations and automatic coverage for newborns or adopted children</p> <p><i>Limits on pre-existing health conditions may apply</i></p>	<p>Medical, dental and vision, prescriptions, hospitalization and more depending on program</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>PeachCare for Kids: Doctor visits, check-ups, immunizations, preventive care specialist care, dental care, vision care, hospitalization, emergency room services, prescriptions, and mental health care</p> <p>WIC: Nutrition assessment, health screening, medical history, body measurement (weight and height), hemoglobin check, nutrition education, breast-feeding support and education, and vouchers for food supplements</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Babies Can't Wait: Comprehensive preventive and primary care, outpatient and in-patient services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Georgia Cancer Screening Program: Offers clinical breast examinations, mammograms, and pelvic examinations and pap tests if you're older than 40 years old. If screened and diagnosed for breast or cervical cancer may be eligible for complete health coverage through Medicaid</p> <p>Babies Born Healthy: Comprehensive, quality, prenatal services as early as possible in their pregnancy</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers two standard plans, Part A: Hospital Insurance and Part B: Medical Insurance, as well as several supplemental and advantage plans. It also offers a prescription drug program called Medicare Part D</p> <p>Georgia Cares is a Medicare counseling service</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of your COBRA if employer contributes less than 50% (or spouses' employer)</p> <p>Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Comprehensive preventive and primary care, outpatient and inpatient services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2-50 employees</p> <p>Owner can count as an employee</p> <p>Proprietor name on license must draw wages</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA: If you were involuntarily terminated between Sept 1, 2008 and May 31, 2010, you are eligible for a 65% COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. You have 60 days from date of termination to sign up for COBRA coverage</p> <p>HIPAA: After you have exhausted your COBRA benefits or if you had 18 months of continuous coverage and your company went out of business, you may convert to a HIPAA individual plan, even if you have pre-existing conditions. You have 63 days from the date you lost your previous coverage to sign up for HIPAA</p> <p>Must be a Georgia resident</p>	<p>Eligibility is based on medical underwriting</p> <p>There is a 12 month look back period during first two years of coverage. If condition is deemed preexisting there can be a 24 month exclusionary period.</p> <p>Must be resident of state or documented immigrant</p>	<p>GUARANTEED COVERAGE</p> <p>Pregnant women at or below 200% FPL</p> <p>Children age 0-1 up to 185% FPL</p> <p>Children age 1-5 up to 133% FPL</p> <p>Children age 6-19 up to 100% FPL</p> <p>Working parents up to 52%</p> <p>Non-working parents up to 29%</p> <p>Medically needy individual up to 35%</p> <p>Medically needy couple up to 41%</p> <p>Georgia resident or documented immigrant</p>	<p>GUARANTEED COVERAGE</p> <p>PeachCare for Kids: Low income children up to age 19 under 235% FPL; Uninsured and ineligible for Medicaid; U.S. citizens, certain qualified legal residents, refugees or asylees who reside in Georgia</p> <p>WIC: Pregnant or postpartum women and children up to the age of 5 years with a family income at or below 185% of the FPL. Must be a state resident; and be at nutritional or medical risk, as determined by a health professional.</p>	<p>GUARANTEED COVERAGE</p> <p>Babies Can't Wait: Generally children may qualify if they are very far behind in learning to move, talk or use their hands or; they are automatically eligible if they are diagnosed with certain physical and mental conditions</p> <p>Covers babies from birth up to their third birthday</p>	<p>GUARANTEED COVERAGE</p> <p>Georgia Cancer Screening Program: Must be Georgia resident and have legal immigration status</p> <p>For mammograms must be between 40 and 64 years of age</p> <p>For cervical screening must be between 18 and 64 years of age</p> <p>Must be uninsured or underinsured, ineligible for Medicaid with income under 200% of FPL</p> <p>Babies Born Healthy: Pregnant women and newborns with a family income at or below 250% of the FPL. Cannot be eligible for Medicaid</p>	<p>GUARANTEED COVERAGE</p> <p>Medicare: Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)</p>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance)</p> <p>Must not have access to employer plan that pays 50% of coverage cost</p> <p>Not enrolled in certain state plans</p>	<p>GUARANTEED COVERAGE</p> <p>"Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions</p> <p>Certain veterans must have completed 24 continuous months of service</p>	
Monthly Cost	<p>Costs depend on employer contribution and ± 25% of the insurance company's index rate</p>	<p>COBRA: With the 65% subsidy you are responsible for 35% of the monthly premium for the first 15 months. Once subsidy expires you are responsible for full premium</p> <p>COBRA, HIPAA: Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</p>	<p>Various price ranges depending on deductible and what plan you buy.</p>	<p>\$0 or minimal share-of-cost</p>	<p>PeachCare for Kids: \$0 for children under age 6, over age \$10-\$35 for one child and a maximum of \$70 for two or more children</p> <p>WIC: \$0 or minimal share-of-cost</p>	<p>Babies Can't Wait: \$0 or share-of-cost and co-pays depending on income level</p>	<p>Georgia Cancer Screening Program: \$0</p> <p>Babies Born Healthy: \$0 or minimal share-of-cost</p>	<p>\$0 and share of cost for certain services; deductibles for certain plans</p>	<p>20% of the insurance premium</p>	<p>\$0 and share of cost and co-pays depending on income level</p>	

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 74, No. 14, January 23, 2009, pp. 4199-4201. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.coverageforall.org.

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Other sources of information

Financial aid and free or low-cost benefits

Government Benefits Finder
800-FED-INFO
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding local health care options

Health Resources and Services Administration
888-ASK-HRSA
888-275-4772
www.findahealthcenter.hrsa.gov

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of health conditions and other health related situations)

Georgia Department of Community Health
404-656-4507
<http://dch.georgia.gov/>

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Department of Family and Children Services
404-651-9361
<http://dfcs.dhr.georgia.gov/>

(State program information)

Laws and regulations

Georgia Insurance Commission
800-656-2298
www.inscomm.state.ga.us

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with this Matrix or finding a broker or agent

Georgia Association of Health Underwriters
www.gahu.org

(State organization of insurance brokers)

GEORGIA

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



The Blue Cross Blue Shield of Georgia Foundation and the Foundation for Health Coverage Education® have generously funded this publication to ensure that the uninsured have access to affordable quality health care coverage. Every effort has been made to include the most accurate information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverage are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most up-to-date information available.



Helping people navigate their health care options