

# PATHWAYS TO COVERAGE

## How to Access Health Insurance in Georgia



IF YOU...

### DON'T HAVE HEALTH INSURANCE

#### BUT YOU ARE EMPLOYED

Check with your Human Resources Department to find out if your employer offers a health insurance plan and, if so, how to enroll. Many employers also provide spousal coverage and coverage for dependent children up to age 26.

#### AND HAVE A PRE-EXISTING HEALTH CONDITION

You may be eligible for the Pre-Existing Condition Insurance Plan (PCIP). If you have been uninsured for at least six months and have a documented pre-existing condition, you may be eligible to purchase insurance through the PCIP. You may also be able to purchase a PCIP plan for your child if she or he has a pre-existing health condition. For more information or to download an enrollment form, visit [www.pcip.gov](http://www.pcip.gov).

#### AND CANNOT AFFORD HEALTH INSURANCE

You and your family might be eligible for Medicaid. To be eligible, you must meet certain requirements such as being the parent of a child or a pregnant woman. Further, you must meet income and financial eligibility requirements for this program. For more information, contact the Georgia Department of Community Health. To find out if you are eligible, contact your county Department of Family and Children Services (DFACS).

#### FOR YOUR CHILDREN & CANNOT AFFORD HEALTH INSURANCE FOR THEM

If your child is uninsured and your family income is below about \$43,545 for a family of three, your child may be eligible for Medicaid or the PeachCare for Kids™ program. For more information about Medicaid, contact the Georgia Department of Community Health. To find out if your child is eligible, contact your county Department of Family and Children Services (DFACS). For more information about PeachCare for Kids™ and to find out if your child is eligible, contact the Georgia Department of Community Health or visit [www.peachcare.org](http://www.peachcare.org).

#### AND YOU DON'T HAVE ACCESS TO A HEALTH INSURANCE PLAN AT WORK

You may be able to purchase a private, individual health insurance policy for yourself and/or your family. However, currently in Georgia insurance companies can deny you coverage, exclude pre-existing health conditions, and charge you more because of your health status. To find out what your options are, visit [www.healthcare.gov](http://www.healthcare.gov), enter Georgia for your state, and follow the instructions to receive information about private insurance plans available in your area.

If you have recently become uninsured because you lost eligibility for your health plan at work, you may be eligible to purchase an individual conversion policy through the same insurance company that provided your group coverage. Contact the Georgia Office of Insurance for more information.

OR IF YOU...

### HAVE HEALTH INSURANCE

THROUGH YOUR WORK BUT ARE ABOUT TO

### LEAVE YOUR JOB

You may be eligible for COBRA continuation coverage or state continuation coverage for a period of several months or longer, depending on the circumstances surrounding your job loss. You must, however, pay the entire premium. Check with your Human Resources Department, the U.S. Department of Labor, and the Georgia Office of Insurance for more information on these options.

### CONTACT INFORMATION AND HEALTH INSURANCE RESOURCES

GEORGIA OFFICE OF INSURANCE  
Consumer Services Division  
404-656-2070  
1-800-656-2298  
[www.gainsurance.org](http://www.gainsurance.org)

PRE-EXISTING INSURANCE PLAN (PCIP)  
1-866-717-5826  
[www.pcip.gov](http://www.pcip.gov)

GEORGIA DEPARTMENT OF HUMAN SERVICES, Division of Family & Children Services  
Medicaid: 1-800-869-1150  
[www.dfcs.dhs.georgia.gov](http://www.dfcs.dhs.georgia.gov)

PEACHCARE FOR KIDS™ PROGRAM  
1-877-427-3224  
[www.peachcare.org](http://www.peachcare.org)

GEORGIA DEPARTMENT OF COMMUNITY HEALTH  
[www.dch.gov](http://www.dch.gov)