

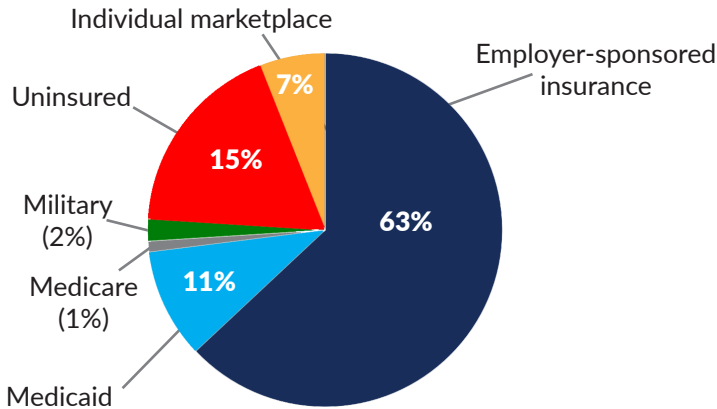


Healthcare Coverage for Parents and Caregivers

Untreated caregiver physical or behavioral health can result in a traumatic experience for other family members, including children and youth. What is more, the cost of healthcare for adults who are uninsured can significantly affect overall household income.

How Georgia Parents/Caregivers Are (or Are Not) Covered¹

Nearly **one in six** Georgia adults with child dependents, or 332,600 people, lack health care coverage.²

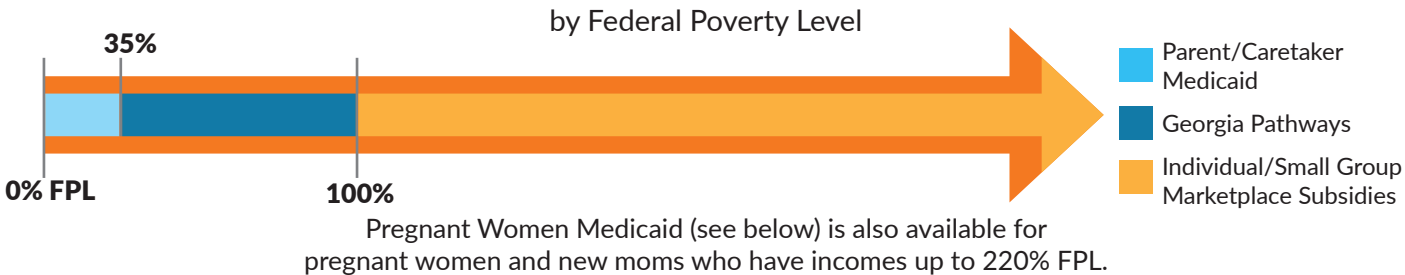


Who is uninsured in Georgia?

- 26% of Hispanic or Latino adults³
- 35% of unemployed adults⁴
- 20% of working adults with incomes less than 138% FPL (\$38,295 for a family of four)⁵

All states are going through the process to determine eligibility for every individual enrolled in Medicaid. The process is known as Medicaid Unwinding and can potentially put hundred of thousands of children and families at risk of losing health care coverage. **Please note that while the above numbers are accurate as of 2022, it is likely that the number of people of all ages who lack health insurance will increase significantly.**

Coverage Subsidies Available for Georgia Parents and Caregivers



Medicaid

Parent/Caretaker Medicaid is for people with child dependents whose incomes are 35% of the federal poverty level, or **\$7,836/year for a family of four**.⁶ This is the only way for parents/guardians to receive Medicaid if they are not pregnant, aged, blind, or disabled. Supplemental Security Income (SSI) is available for adults with certain disabilities.

Georgia Pathways

This program provides coverage for people whose incomes are below 100% of the federal poverty level, or **\$30,000/year for a family of four**, and that are ineligible for other types of Medicaid. Individuals are required to report 80 hours per month of [qualifying activities](#). As of the drafting of this factsheet, Georgia Pathways implementation is paused.

Subsidized Coverage on the Individual/Small Group Marketplace

Subsidies are available on [healthcare.gov](https://www.healthcare.gov) for parents/guardians regardless of household income. Prior to the American Rescue Plan and Inflation Reduction Acts, subsidies were capped at 400% FPL. The average marketplace premium in Georgia is \$413/month.⁷

Employee Sponsored Coverage

In Georgia, fewer than half of private-sector employers offer employer-sponsored coverage, but most people who have employer-sponsored coverage make more than 400% FPL, or **\$120,000/year for a family of four**.⁸ Fewer than 15% of people who make less than 100% FPL have employer-sponsored coverage.

Extended Medicaid Coverage for New Moms

In 2022, Georgia extended coverage for new moms under Right from the Start Medicaid for Pregnant Women from six months postpartum to up to 12 months. This extension will improve the health of both mother and baby. Georgia's pregnancy-related death rate is one of the highest in the nation and **Black women are 2x more likely to die from pregnancy-related complications than White women**.⁹



References for Healthcare Coverage for Parents and Caregivers

Suggested citation: Voices for Georgia's Children. (2023). Fact Sheet: Healthcare Coverage for Parents and Caregivers. Voices for Georgia's Children. <https://adobe.ly/46ALZxW>.

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- 4 "American Community Survey: Selected Characteristics of Health Insurance Coverage in the United States," United States Census Bureau, 2022, (Data TableID: S2701). Accessed on November 20, 2023. <https://data.census.gov/cedsci/table?q=S27&t=Health%20Insurance&g=0400000US13&y=2019&d=ACS%201-Year%20Estimates%20Subject%20Tables&tid=ACSST1Y2019.S2701&hidePreview=false>.
- 5 Ibid.
- 6 Georgia Medicaid. (2022). Financial limits. Accessed November 20, 2023. <https://medicaid.georgia.gov/document/document/2023financiallimitsrv070623/download>.
- 7 "Marketplace Average Benchmark Premiums," Kaiser Family Foundation. Accessed November 20, 2023. <https://www.kff.org/health-reform/state-indicator/marketplace-average-benchmark-premiums/?currentTimeframe=0&selectedDistributions=2020&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D>.
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