

Two Ways to Get (and Keep) Kids Covered

Georgia has 166,000 kids who lack health insurance. That makes us **4th highest** in the number of uninsured kids in the nation. All states are now going through the process to determine eligibility for every individual enrolled in Medicaid. This process is known as Medicaid Unwinding and can potentially put hundreds of thousands of children and families at risk of losing health care coverage.

Coverage Wins for Georgia's Kids

Federal Action:

Effective January 1, 2024, states are required to provide **12 months of continuous coverage** for children enrolled in Medicaid and the Children's Health Insurance Program (known as PeachCare for Kids®). Congress passed the Consolidated Appropriations Act in 2023, which prevents kids from losing coverage due to temporary surges in family income, such as seasonal overtime.³

State Action:

In 2021, the Georgia General Assembly passed legislation requiring the state to implement Express Lane Eligibility (ELE) for the Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF). This allows the state to use SNAP and TANF eligibility data to automatically enroll or renew eligible children in Medicaid or PeachCare for Kids® (PeachCare). This should allow close to 70,000 of Georgia's previously uninsured children to gain coverage. ELE implementation began in October 2022.

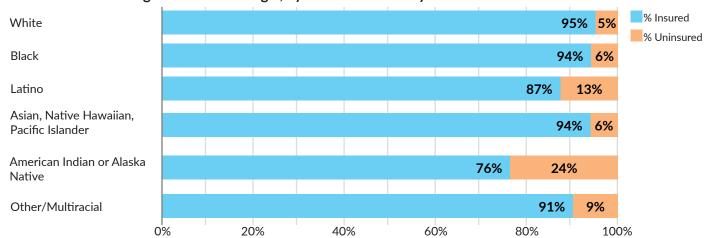
How can Georgia insure more kids and keep them insured?

In addition to ELE, using <u>all</u> other available data to renew coverage for children on Medicaid/PeachCare (known as "ex parte" renewals) will markedly reduce the paperwork burden on families and the state. The state can use already verified data in its possession (e.g., from the Georgia Department of Labor, Department of Driver Services, Internal Revenue Service) to process renewals before requiring families to submit any additional data. This could **significantly reduce** the number of children who are eligible for Medicaid, but unnecessarily lose coverage due to the burden of complicated Medicaid renewals.

Who doesn't have health insurance in Georgia?

Latino children are almost 3x as likely to lack health insurance as White children in Georgia.

Insurance Status Among Children in Georgia, by Race and Ethnicity²





What are the benefits to children having health insurance?



Children receive the check-ups needed to identify developmental delays or conditions that can become life-threatening when left untreated.



Children with chronic conditions, such as asthma or ADHD, have the medications they need.



Children receive routine health care, which can prevent a health care crisis.



Doctors receive reimbursement for services provided, supporting financial stability.

How are Georgia's Children Covered?

Most children in Georgia who have health insurance are covered through their parent's employer-sponsored insurance or through Medicaid or PeachCare for Kids[®], which are both public coverage offered by the state.

Public Insurance

Medicaid*

1,321,294 children (as of August 2023)4

Medicaid is a jointly-funded, federal-state medical program for individuals and families with low-income.

PeachCare for Kids®*

304,411 children (as of August 2023)⁵

Georgia's Children's Health Insurance Program (CHIP)

CHIP is a federal assistance program that helps states provide insurance for children in families with low-income whose families make too much to allow them to qualify for Medicaid coverage, but make too little to provide the insurance on their own.

Private Insurance

Employer-sponsored Health Insurance

1,168,100 children⁶

Employer-sponsored health insurance is a health insurance policy selected and purchased by an employer and offered to eligible employees and their dependents.

Individual/Small Group Marketplace

134,500 children⁷

Small-group health insurance is a health insurance policy purchased by businesses with 50 or fewer full-time equivalent employees, to provide healthcare coverage for the employees and their families.

Uninsured

166,000 children in Georgia do not have health insurance⁸



^{*}Due to the Medicaid Unwinding, Medicaid and PeachCare enrollment data is expected to fluctuate. As such, these numbers will be updated at the end of the unwinding (June 2024).

^{**}Created in 1998, PeachCare for Kids® is the name of Georgia's State Children's Health Insurance Program.

References for Two Ways to Get (and Keep) Kids Covered

Suggested citation: Voices for Georgia's Children. (2023). Fact Sheet: Two Ways to Get (and Keep) Kids Covered. Voices for Georgia's Children. https://adobe.ly/3RhcjsH.

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- 2 Georgetown University Center for Children and Families (2023). Analysis of the U.S. Census Bureau 2022 American Community Survey (ACS), Tables C27001A-I: Health Insurance Coverage Status by Age.
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- 4 August 2023 Medicaid & CHIP Enrollment Data Highlights. Accessed December 8, 2023. https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/index.html.
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References for Vaccines and Vaccine Safety, continued

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