

# FACT SHEET



GEORGIA DEPARTMENT  
OF COMMUNITY HEALTH

## PeachCare for Kids®

### Overview

In 1997, Congress created Title XXI of the Social Security Act to provide health care for the growing number of uninsured children in the United States. This legislation enabled states to create State Children's Health Insurance (S-CHIP) programs to increase access to affordable health insurance. In Georgia, this program is PeachCare for Kids®.

PeachCare for Kids began covering children in 1998 and provides comprehensive coverage to uninsured children. S-CHIP was reauthorized in 2009, as part of the Children's Health Insurance Program Reauthorization Act (CHIPRA).

### Program Description

PeachCare for Kids provides health care for uninsured children living in Georgia. The health benefits include primary, preventive, specialist, dental and vision care.

### Eligibility Determination

To ensure appropriate enrollment in the program, as of July 1, 2007, PeachCare for Kids began requiring that citizenship and income be verified for all new applicants. Beginning January 1, 2014, children in a family with income at or below 247 percent of the federal poverty level (about \$59,904 for a family of four) may qualify. Income is verified annually as part of the renewal process. The documents required for verification are available at [www.peachcare.org](http://www.peachcare.org). Children eligible for the Medicaid program are not eligible for PeachCare for Kids.

### Premiums

There is no cost for children until the month following the month of their sixth birthday. Currently, the monthly premium for PeachCare for Kids coverage is \$11 to \$36 for one child and a maximum of \$72 for two or more children living in the same household, depending on household income. There are no deductibles required for benefits covered by the program.



### Eligibility

- U.S. citizens and qualified immigrants
- Georgia residents
- Age 18 and under (eligible until 19<sup>th</sup> birthday)
- Family income less than or equal to 247 percent of federal poverty



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### Co-Pays

A co-payment is a small fee paid by the member/parent at the time of the visit to a medical provider. The amount of the co-payment will be different depending on the medical service(s) received. If a co-payment is required, the medical provider will tell the member/parent at the time of the visit.

For children ages 6 or older, a co-payment is required for some medical services in the PeachCare for Kids program. A co-payment may not be required for all children between the ages of 6 through 18.

However, there are **no** co-payments for these services:

- Emergency services
- Preventive Care Services (routine check-ups)
- Immunizations
- Routine preventive and diagnostic dental services (such as oral examinations, prophylaxis and topical fluoride applications, sealants, and X-rays)

PeachCare for Kids parents are not required to pay more than 5 percent of their yearly income for premiums and co-payments. If the family reaches the 5 percent limit, the member will not be required to make co-payment and premium payments for the rest of the year. Therefore, it is important that the parent informs the PeachCare for Kids Program about any changes to family income. Also, co-payments are not required for children in foster care or children who are American Indians or Alaska Natives. For more information about co-payments, please see [www.peachcare.org/Content%5C%20CoPayletter.pdf](http://www.peachcare.org/Content%5C%20CoPayletter.pdf).

### Citizenship Requirements

To be eligible for PeachCare for Kids, children must be citizens of the U.S. or qualified immigrants and, in many cases, must have resided legally in the U.S. for at least five years. *Note: Citizenship and qualified immigrant status applies ONLY to the child. PeachCare for Kids does not ask about citizenship or immigration status of the parent(s).*

### Benefits of Peach Care for Kids

- Preventive services such as immunizations and regular check-ups.
- Care from your doctor when your child is sick.
- Specialist care.
- Dental care.
- Vision care, including vision screenings and eyeglasses.
- Hospitalization.
- Emergency Room services.
- Prescription medications.

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- Mental health care.
- Membership in a Care Management Organization (CMO) that coordinates the child's care.

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### Eligibility

- U.S. citizens and qualified immigrants
- Georgia residents
- Age 0-18 (eligible until 19th birthday)
- Family income less than or equal to 247 percent of the federal poverty level, beginning January 1, 2014.

### Two-Month Uninsured Provision

PeachCare for Kids was created to provide health care to uninsured children. For this reason, children must be uninsured for the two months prior to applying for the program. There are exceptions for children who have lost coverage involuntarily. For example, if a child was covered through a parent's employer and the parent lost his/her job, or the employer dropped coverage for dependent children, a waiting period does not apply.

### Applying for PeachCare for Kids

You can apply for PeachCare for Kids online at [www.peachcare.org](http://www.peachcare.org). To find out more about the program, please contact PeachCare for Kids at 877-GAPEACH (877-427-3224).

### PeachCare for Kids Funding

PeachCare for Kids funding is provided by the state of Georgia, the federal government (Title XXI funds), and premiums collected for children ages 6 through 18. Under the provisions of Title XXI, federal matching funds are available to subsidize more than 75 percent of the benefit cost less premiums, with the remaining percentage coming from the state. The percentage of federal matching funds is adjusted annually.

PeachCare for Kids is not an entitlement program. It is subject to the availability of funds specifically appropriated for this program. DCH's Division of Medical Assistance Plans is authorized to institute utilization control procedures, limit enrollment, or modify health benefits to stay within available funding.

### Future of PeachCare for Kids

CHIPRA, which reauthorized children's health insurance programs across the country in 2009, will provide funding for PeachCare for Kids through 2017.

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### For More Information

For more information about PeachCare for Kids, visit [www.dch.georgia.gov/peachcare-kids-O](http://www.dch.georgia.gov/peachcare-kids-O) or [www.peachcare.org](http://www.peachcare.org) or call 877-GA-PEACH (877-427-3224).