

# An Overview of 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 provided states with the opportunity 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 is a comprehensive health care program 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 citizenship and income to be verified for all new applicants. Children in a family with income at or below 235 percent of the federal poverty level (about \$52,536 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).

## Premium

There is no cost for children ages five and under. Currently, the monthly premium for PeachCare for Kids coverage is \$10 to \$35 for one child and a maximum of \$70 for two or more children living in the same household, depending on household income. There are no deductibles required for benefits covered by PeachCare for Kids.

## 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.*



## Eligibility

- U.S. citizens and qualified aliens
- Georgia residents
- Age 18 and under (Eligible until 19th birthday)
- Family income less than or equal to 235 percent of the federal poverty level



## An Overview of PeachCare for Kids, Continued

### Six-Month Uninsured Provision

PeachCare for Kids was created to provide health care to uninsured children. For this reason, children must be uninsured for the six months prior to applying for PeachCare for Kids. 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 six through 18. Under the provisions of Title XXI, federal matching funds are available to subsidize over 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 (Medicaid) 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 2015.

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### Benefits

- 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
- Mental health care
- Membership in a Care Management Organization that is responsible for coordinating the child's care

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### Recognition

- PeachCare for Kids exceeded its two-year enrollment goal in its first year of operations
  - The PeachCare for Kids program presented its plan at national conventions highlighting best practices in outreach and enrollment
  - PeachCare for Kids promotional materials received a Gold Award, the highest honor given by the National Health Information Awards
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