



## Our Kids' Health: What Matter Most

[www.healthykidssavannah.org](http://www.healthykidssavannah.org)

**CALL 311** City of Savannah Information Call Center  
to find Medicaid and PeachCare for Kids enrollment/renewal help.

### *FAQs for Employers*

#### **PEACHCARE FOR KIDS AND RIGHT FROM THE START MEDICAID**

##### **Q: What are Right from the Start Medicaid and PeachCare for Kids?**

A: Right from the Start (RSM) Medicaid and PeachCare for Kids are two public health insurance programs for children and teens 0-19. RSM Medicaid is a no-cost program. PeachCare for Kids can be no-cost, or may require a small monthly premium (\$0-\$35, with a maximum of \$70 for two or more children). Premiums for PeachCare for Kids depend on your income and household size and are paid monthly. Neither programs have a deductible and co-pays for PeachCare for Kids average \$2-\$3 for medical visits and \$0.50 for prescription medications.

##### **Q: What services do Medicaid and PeachCare cover?**

A: RSM Medicaid and PeachCare for Kids pay for doctor visits, immunizations, dental care, vision care, prescription medicines, hospital care, and much more.

##### **Q: Who is eligible for these programs?**

A: Eligibility is based on gross income or taxable income (self-employed) and size of household. Applicants must be U.S. citizens or children of permanent residents for at least 5 years. Student loan interest, childcare expenses and medical debt can be deducted off gross income and many families find that they qualify after counting for these deductions.

Children under age 19 with household income up to \$47,700 per year (for a family of four) may qualify for Right from the Start Medicaid or a household income of \$58,932 (for a family of four) for PeachCare for Kids. See income eligibility grid.

Parents, grandparents and legal guardians can apply on behalf of their children. Children stay covered as long as they qualify.

##### **Q: An employee has employer-sponsored health coverage. Are their kids still eligible?**

A: Yes. Most children who are eligible for RSM Medicaid and PeachCare for Kids and not enrolled are part of working families. An employee who buys individual coverage through their employer may choose to put their child(ren) on public health insurance programs if they are income/household eligibility. Parents choose to do this because these programs offer access to comprehensive coverage and result in significant in medical costs savings.

In some cases, if the entire family is covered through employer-sponsored health insurance, and the family's income is very low, the children may qualify for Medicaid as a secondary insurance and also receive premium assistance.

**Q: When can parents or legal guardians enroll their child?**

A: If employer-sponsored health insurance is not offered and the children are uninsured the family can enroll anytime. The process can take up to 45 days.

If a parent has their child covered under employer-sponsored insurance as dependents, an employee should wait until the company's open enrollment period to take the child(ren) off the plan and apply for either RSM Medicaid or PeachCare for Kids. A parent can also apply before applying for a benefits package in a new job or after transitioning out of an organization. Parents are strongly encouraged to work with an enrollment assistance partner to help with this transition and to get screened prior to applying.

Outside of open enrollment, a child must be uninsured for the two months prior to applying for PeachCare for Kids. There are exceptions to the waiting period for children who have lost coverage involuntarily or experience a life changing event:

- Change in employment resulting in a child's loss of employer-sponsored insurance (including leave of absence without pay or reduction in work hours)
- The employer stopped offering coverage of dependents (or any coverage) under an employer-sponsored health insurance plan
- The loss of health insurance coverage as a result of the death of a parent
- The cost of coverage for the child or family coverage that includes the child exceeded 5 percent
- The child has special health care needs
- The child lost coverage due to the divorce of a parent
- Cancellation of COBRA or an individual insurance policy
- The child was born during the two month waiting period.
- Parent on leave of absence without pay, or reduction of work hours
- Employer cancellation of entire group plan

**Q: Do non-U.S. citizens who are applying for Medicaid or PeachCare for Kids for their U.S.-born children have to prove citizenship or legal residency status?**

A. No. If the person applying is not a U.S citizen and is applying for Medicaid or PeachCare for Kids for U.S. - born children, they are not required to provide proof of their citizenship status or present a Social Security card. They will have to present a government-issued ID (foreign passport or consular ID).

**Q: How do I arrange enrollment assistance for my employees?**

A: You can offer your employee the Campaign for Healthy Kids flyer with a list of enrollment assistance partners. You can also call Eva Elmer, Campaign Manager for Healthy Kids and Families at 912.661.3040 or email at [evaelmer@chlink.org](mailto:evaelmer@chlink.org) to arrange an on-site enrollment even

