Health Care Financing

Health Care Financing can be divided into two main types: Government Funded Health Care and Private Health Insurance.

Government Funded Health Care: In Georgia there are 4 main government funded health care options for families. They are Medicaid, PeachCare for Kids, Medicare and TRICARE.

What is Medicaid? Medicaid is a government (state and federal) funded health insurance program that pays all or some of your medical bills. It is an eligibility program, which means your child and/or your family must meet certain requirements in order to qualify for services. There are many different types of Medicaid programs and each has different eligibility requirements. If you or someone in your family has low income and limited resources and needs health care, you should apply for Medicaid even if you are not sure whether you qualify or have been turned down in the past.

How to apply? Call your local Department of Family and Children services (DFCS) to get an application. You can call Parent to Parent of Georgia at 800-229-2038 to get the phone number of your local DFCS office. Once you submit your application it can take from 10 to 60 days (depending on the program applied for) for Medicaid to make an eligibility determination. For more information you can go to Georgia Compass at https://compass.ga.gov/selfservice/ and Georgia's Department of Community Health website at http://dch.georgia.gov

What is PeachCare for Kids? PeachCare for Kids is Georgia's state and federally funded health insurance program for uninsured children of low income families who do not qualify for Medicaid. PeachCare covers primary, preventive, specialist, dental and vision care for children through the age of 18. You will need to meet certain financial requirements for your child(ren) to qualify for the program. You might have to pay a monthly premium ranging from $10 per child to a maximum of $70 for two or more children living in the same household.

How to apply? Call 1-877-427-3224 to find out if your child(ren) qualifies. You can also get more information at http://www.peachcare.org/

What is Medicare? Medicare is a health insurance program for the following:
- People 65 or older
- People under 65 with certain disabilities
- People of any age with permanent kidney failure needing dialysis or kidney transplant.

You might have to pay a monthly insurance premium. Under certain conditions your child can have both Medicaid and Medicare.

How to apply? Call the Social Security Administration at 1-800-772-1213. For assistance and more information about Medicare call Georgia Cares at 1-800-669-8387 or visit their website at http://www.mygeorgiacares.org/

What is TRICARE? It is a health insurance program for active and retired military members and their families. TRICARE covers:
- Spouses
- unmarried children under the age of 21
- unmarried children under the age of 23 who are full time college students
- Step children adopted by you or your spouse.

If eligible, your child(ren) can have both TRICARE as well as Medicaid.

How to apply? Call TRICARE at 1-888-363-2773 or visit their website at http://www.tricare.mil/

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Private Health Insurance: Private health insurance involves buying your own plan and paying the premiums associated with that plan. There are 2 main ways of getting private health insurance: 1) Group Insurance, which you may get through your job and 2) Individual Coverage.

Common Types of Private Health Insurance Plans: There are 4 basic types of health insurance plans.

- **Fee-For-Service Coverage or Indemnity Plan**: This plan offers complete freedom to choose your doctors, hospital and other health care providers. You can refer yourself to any specialist without getting permission from the insurance company. The premiums and out-of-pocket costs and deductible for this plan can be high.
- **Health Maintenance Organizations (HMOs):** Under this plan you have to choose a doctor, hospital and other health care providers from a specific network. You will also have to select a Primary Care Physician (PCP) who will provide all your basic health services. If you need to see a specialist or get a lab test done your PCP has to make a referral. If you choose to go to a doctor outside the network or if you do not have a referral from your PCP you will have to pay the entire bill. HMO's typically have low co-payments and premiums.
- **Preferred Provider Organizations (PPOs):** This is similar to a HMO plan where you have to choose from a specific network of providers. This plan offers more flexibility compared to the HMO. If you choose to see a doctor who is out of the network the insurance company may still cover some portion of the cost. You do not have to choose a PCP nor do you need a referral to see a specialist.
- **Point-of-Service (POS):** This is a combination of PPO and HMO plans. While you have to choose a PCP you can choose a doctor who is out the network and still get some kind of coverage. But to see a specialist you usually must go through your PCP. POS plans may also cover more preventive care services, and may even offer health improvement programs like workshops on nutrition, quitting smoking and discounts at health clubs.

Help with prescription drugs and co pays: Patient Assistance Programs (PAP) provide free or discounted medicines to low income uninsured and under-insured individuals who meet the guidelines. Eligibility and application requirements vary from program to program. Nearly all of the major pharmaceutical companies provide specific PAP programs for their most popular drugs. The program may also be referred to as Medication Assistance Programs, Indigent Drug Programs and or Charitable Drug Program. For more information, check with your doctor, social worker or pharmacist or contact the drug company directly. Parent to Parent of Georgia can also help!

Where to go for more information?

Parent to Parent of Georgia
770 451-5484 or 800-229-2038
www.p2pga.org

Georgia Department of Public Health
Children's Medical Services
404-657-2726 or toll free: 1-800-300-9003
http://dph.georgia.gov