

**GEORGIA TITLE XXI PROGRAM &
TITLE XXI AMENDMENT FACT SHEET**

Name of Plan:	PeachCare for Kids
Date Plan Submitted:	May 29, 1998
Date Plan Approved:	September 3, 1998
Plan Effective Date:	September 1, 1998
Date Amendment #1 Submitted:	January 6, 2000
Date Amendment #1 Approved:	April 20, 2000
Date Amendment #1 Effective:	October 1, 1999
Date Amendment #2 Submitted:	January 31, 2001
Date Amendment #2 Approved:	June 1, 2001
Date Amendment #2 Effective:	July 1, 2001
Date Amendment #3 Submitted:	February 6, 2001
Date Amendment #3 Approved:	June 1, 2001
Date Amendment #3 Effective:	July 1, 2000
Date Amendment #4 Submitted:	June 15, 2001
Date Amendment #4 Approved:	August 31, 2001
Date Amendment #4 Effective:	April 1, 2001
Date Amendment #5 Submitted:	September 28, 2001
Date Amendment #5 Approved:	February 11, 2002
Date Amendment #5 Effective:	October 1, 2001
Date Amendment #6 Submitted:	July 30, 2002
Date Amendment #6 Approved:	January 17, 2003
Date Amendment #7 Submitted:	July 3, 2003
Date Amendment #7 Approved:	September 25, 2003
Date Amendment #7 Effective:	July 1, 2003
Date Amendment #8 Submitted:	July 15, 2003
Date Amendment Withdrawn:	July 31, 2003
Date Amendment #9 Submitted:	February 13, 2004
Date Amendment #9 Approved:	April 30, 2004
Date Amendment #9 Effective:	January 1, 2004
Date Amendment #10 Submitted:	June 21, 2004
Date Amendment #10 Approved:	September 17, 2004
Date Amendment #10 Effective:	July 1, 2004

Background

- On September 3, 1998, Georgia received approval for their initial title XXI State plan, to expand coverage to low-income children, from birth through 18 years of age, in families with incomes up to 200 percent of the Federal Poverty Level (FPL), who are not eligible for Medicaid, through a separate state child health insurance program.

Amendments

- The State submitted its first State plan amendment on January 6, 2000, which modified the reinstatement process to facilitate resuming coverage to children who lost coverage due to non-payment of premiums. Additionally, this amendment exempts American Indian/Alaska Native (AI/AN) children from cost sharing and premium payment requirements.
- The State submitted its second state plan amendment on January 31, 2001, to clarify language regarding the redetermination process for SCHIP. The State now sends families letters detailing their eligibility information and asks the family to provide changes by mail or phone. This amendment removed the role of the State Department of Labor from the eligibility determination process. The State information is now verified through monthly matches through the State Merit System.
- The State submitted its third state plan amendment on February 6, 2001, to increase income eligibility to children with income at or below 235 percent of the FPL.
- The State submitted its fourth state plan amendment on June 15, 2001, to make the first day of the month in which a complete application is received by the State the effective date of enrollment in SCHIP. This applies only when the child is subsequently determined eligible for the separate child health program.
- The State submitted its fifth state plan amendment on September 28, 2001, to allow an additional exemption from the 3-month waiting period without group health plan coverage for families who have dropped high cost private insurance (defined as cost sharing expected to exceed 5 percent of the family's income).
- The State submitted its sixth amendment on July 30, 2002. This amendment updates and amends the SCHIP State plan to indicate the State's compliance with the final SCHIP regulations.
- The State submitted its seventh amendment on July 3, 2003, to increase premiums for children age six and over from \$7.50 to \$10 per month for families with one child and income from 101 to 235 percent of the FPL and from \$15 to \$20 per month for families with two or more children and income from 151 to 235 percent of the FPL.

- Georgia submitted its eighth amendment on July 15, 2003. The State withdrew the amendment on July 31, 2003.
- Georgia submitted its ninth amendment on February 13, 2004, to change the procedure the State uses to notify enrollees that monthly premium payments are late and payment is required for continued enrollment in PeachCare. Previously, Georgia sent two letters requesting payment to families that had not submitted premiums. Effective January 1, 2004, the State will send one letter.
- Georgia submitted its tenth amendment on June 21, 2004, to revise the SCHIP plan to change enrollment policy so that enrollees are ineligible for reinstatement for 3 months following a cancellation due to nonpayment of premium, to increase the waiting period of uninsurance from 3 months to 6 months, and to increase monthly premiums for families with children over age 5 with incomes above 150 percent of the FPL on a sliding scale based on family income. This SPA is effective July 1, 2004.

Children Covered Under Program

- The State reported that 201,823 children were ever enrolled in PeachCare for Kids during Federal fiscal year 2003.

Administration

- The Georgia Department of Community Health administers PeachCare for Kids.

Health Care Delivery System

- The Georgia SCHIP legislation mandates that “any health care provider who is enrolled in the Medicaid program shall be deemed to be enrolled in the SCHIP program.” Therefore, the current Medicaid child health assistance delivery and utilization control system is the system used for PeachCare for Kids.

Benefit Package

- PeachCare for Kids offers benchmark coverage plus additional coverage. The benchmark is BlueChoice Health Care Plan, the HMO with the largest enrollment in the State. Georgia has added services to cause the coverage to be substantially the same as coverage available to children under Georgia’s Medicaid plan.

Cost Sharing

- There is no cost sharing for children under 6 years of age, and enrollees do not pay copayments. Families with income from 101 to 235 percent of the FPL pay monthly premiums based on a sliding scale:

FPL	One Child	Family Cap
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100-150%	\$10.00	\$15.00
151-160%	\$20.00	\$40.00
161-170%	\$22.00	\$44.00
171-180%	\$24.00	\$48.00
181-190%	\$26.00	\$52.00
191-200%	\$28.00	\$56.00
201-210%	\$29.00	\$58.00
211-220%	\$31.00	\$62.00
221-230%	\$33.00	\$66.00
231-235%	\$35.00	\$70.00

The State does not use a resource test.

Crowd-Out Strategy

- A child is denied eligibility if it is determined that he or she: 1) is covered under a group health plan or health insurance coverage, or 2) is eligible for Medicaid, or 3) is a member of a family that is eligible for health benefits coverage under the State health benefit plan, or 4) voluntarily dropped coverage under an employer plan during the last 6 months, unless coverage was dropped involuntarily.
- The SCHIP application contains questions about current and past coverage under group health plans and family members' employment with State agencies. State employment information will be verified through monthly matches with the State Merit System and the Board of Regents.

Coordination Between SCHIP and Medicaid

- A common simplified application and redetermination procedures apply to both programs. An automated system determines eligibility for both programs, which allows for transfer between Medicaid and SCHIP to be automatic when the child's status changes.

Outreach Activities

- The State uses the nationally recognized Right From the Start (RSM) outreach strategies for PeachCare for Kids. RSM outreach workers have a variety of program information on both creditable and non-creditable coverage and other ways to access health care services, as well as all pertinent information on both Medicaid and PeachCare.
- The State has also created a mini-grant program, "Improving Health Care Access: Innovations in Medicaid and PeachCare for Kids Outreach," to assist local efforts to raise awareness of both PeachCare and Medicaid programs among hard-to-reach populations.
- PeachCare for Kids became one of five partner organizations in a comprehensive community services campaign, "WSB-TV's Family 2 Family Project." As part of the partnership, PeachCare participates in several events such as the Baby & Kid Expo, CPR

Saturday trainings by the American Red Cross, and Give Kids a Boost. PeachCare brochures are also on display in other Family 2 Family sponsor locations.

Financial Information

Total FFY '04 SCHIP Allotment -- \$103,892,954
FFY '04 Enhanced Matching Rate -- 71.71%

Date Last Updated: September 20, 2004