



# Important News!

## New 2012 Health Insurance Options for Your Children

October 28, 2011

**Dear State Health Benefit Plan Employee:**

**We have great news regarding the benefits available to your child(ren) who are covered under the State Health Benefit Plan (SHBP).** We want you to know that you may have a **new** option for providing high-quality, low-cost healthcare for your children. SHBP enrollees can now apply for **PeachCare for Kids®** for their children. **PeachCare for Kids®!**

This insurance program provides:

- low-cost, comprehensive health care coverage for children under age 19;
- regular check-ups and immunizations, sick child doctor visits, prescriptions, vision care, dental care, hospitalization, mental health, substance abuse services and much more.

By taking advantage of this change, you will significantly reduce your out-of-pocket cost through a reduction in premiums and copayments for your child's, or children's healthcare coverage. There are no deductibles.

Listed below is an example of the premium you would pay under **PeachCare for Kids®** as compared to paying *Employee Only* coverage under SHBP:

MONTHLY PREMIUMS (Based on HMO Example)	CURRENT SHBP OPTIONS Approximate Monthly Premium for Child(ren)	PEACHCARE for KIDS Approximate Monthly Cost	ANNUAL SAVINGS PEACHCARE for KIDS
ONE CHILD	\$171 - \$205 (1 child or more)	\$10 - \$35 (\$70 maximum for 2 or more children)	\$1932 - \$2040
CHILDREN UNDER 6	\$171 - \$205	<b>FREE!</b>	\$2052 - \$2460

This example is based on 2012 State Health Benefit Plan Active/ Early Retiree Standard HMO Option Rates

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You can begin applying for the program TODAY and if you qualify, coverage will be effective January 1, 2012.

We encourage you to review this notice carefully and contact **PeachCare for Kids®** at **1-877-427-3224** if you have questions or if you need additional information about the program.

### How to Apply for PeachCare for Kids Insurance

#### Effective Immediately:

- Apply on line at [www.peachcare.org](http://www.peachcare.org) or call: **1-877-427-3224**
- Download an application or request one through the mail
- Send all the required documentation to show proof of income, citizenship and identity
- **PeachCare for Kids®** will notify you within 10 days from the date of receipt of all the information needed to determine eligibility
- Participation is voluntary, and you will keep your current coverage while your application is reviewed.

Please take time to review the frequently asked questions (FAQs) included with this notice. This information will assist you with understanding the actions required to enroll your child in the program.

# GOOD NEWS from



## PeachCare for Kids®

Children's Health Insurance Program

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## The Rules Have Changed for State employees!

\*This includes employees of the public school system and the Board of Regents.

**Your children may now be eligible for PeachCare for Kids®.**

### Eligibility

**Eligibility for PeachCare for Kids® must be determined annually. A child may be eligible if they are:**

- Georgia Resident
- Under age 19
- A U.S. citizen or an eligible immigrant
- Not covered by or eligible for Medicaid
- Not a resident in an institution
- Within the income ranges established for participation
- Not covered by other group health insurance\*

\*If a child has group health insurance that is voluntarily dropped, there is usually a six-month waiting period before that child can be eligible for PeachCare for Kids. **However, since dependents of state employees have been excluded from participating in PeachCare for Kids since inception, this six-month waiting period will be waived for these children for a limited time.** After this limited time period expires, the six-month waiting period for dropping coverage will apply.

**\* A family of three can make around \$43, 500 and qualify; a family of four can make around \$52, 500.**

**State employees can apply for PeachCare for Kids!** If your request for your child to be covered under PeachCare for Kids® is approved, you will be notified by PeachCare and your child's State Health Benefit Plan (SHBP) coverage must be cancelled. **For more information about PeachCare for Kids, visit [www.peachcare.org](http://www.peachcare.org) or call 1-877-GA-PEACH (427-3224).**

### How to Apply:

- Complete an application online at [www.peachcare.org](http://www.peachcare.org) or download a paper application from our website. You may also call 1-877-427-3224 to have an application mailed to you. Be sure to send in all required documents to show proof of income, citizenship, and identity. The processing time is about 10 days from the date of receipt of all information needed to determine eligibility.
- PeachCare for Kids will determine eligibility for your child and will let you know if:
  - Your child is eligible and is being enrolled in PeachCare for Kids, or
  - Your child is below the income requirement and your application is being forwarded to Medicaid, or
  - Your child is above the income requirement or not otherwise eligible.

# Frequently Asked Questions

**What is PeachCare for Kids®?** PeachCare for Kids is Georgia's version of the Children's Health Insurance Program (CHIP) and is administered by the Georgia Department of Community Health. PeachCare for Kids provides low-cost, comprehensive health care coverage for children under age 19. Benefits include regular check-ups and immunizations, sick child doctor visits, prescriptions, vision care, dental care, hospitalization, mental health, substance abuse services and much more.

**How much will PeachCare for Kids cost?** There is no cost for children under age six. Currently, the cost per month 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. There are no deductibles.

**How long can my child stay on PeachCare for Kids?** PeachCare for Kids provides 12 months of eligibility, unless the child turns 19 or moves out-of-state. Eligibility must be re-determined annually.

**My child is 19 but is going to college, can you still cover him?** No. PeachCare for Kids cannot cover a child beyond their 19<sup>th</sup> birthday. If you are a state employee and covered by SHBP, then you may be eligible to re-enroll your child in SHBP, as this is considered a Qualifying Event.

**My spouse will still need dependent coverage. Will my monthly premium be the same if I change my children to PeachCare for Kids, or can my children have both?** A child cannot be covered by both. To continue covering your spouse, you will pay the monthly premium for employee and spouse coverage in SHBP, plus there may be a small premium for your children's coverage with PeachCare for Kids.

**What if my child's coverage is cancelled by PeachCare for Kids due to late or non-payment of premium? Can I re-enroll my children in SHBP?** No. Non-payment is not considered a Qualifying Event.

**Does PeachCare for Kids offer dental coverage?** Yes.

**Does PeachCare for Kids offer orthodontia coverage?** Yes, but only for limited conditions.

**Does PeachCare for Kids offer vision coverage?** Yes.

**My child has a pre-existing condition. Is there a waiting period?** No. There is no waiting period for a pre-existing condition.

**How long will the six-month waiting period for voluntarily dropping coverage be waived?** For the children of state employees, the six-month waiting period will be waived beginning January 2012 and will last through June 2012.

**I am a state employee, but my children are covered under my spouse's insurance. Can we drop that coverage?** Yes. If approved for PeachCare for Kids prior to June 2012. After this date, the six-month waiting period will apply.

**Can I be covered by both SHBP and PeachCare for Kids?** If the children are covered under SHBP and you are approved for PeachCare for Kids, you must request SHBP cancel coverage

within 60 days of approval. SHBP considers this a Qualifying Event. You cannot keep both. Your PeachCare for Kids case will close if your child continues to be enrolled in SHBP.

**I am a state employee, but my child lives with my ex-spouse. Can I apply for coverage for my child?** No. The parent that the child lives with must make the application.

**Should I go ahead and drop my child's health, dental, or vision insurance coverage?** No. Submit an application to PeachCare for Kids for approval first. Upon PeachCare approval, you should cancel your child's health coverage through SHBP. You are not required to cancel your dental and vision coverage through your employer.

**What happens if I sign my child up for healthcare coverage with SHBP and dental/vision coverage during open enrollment and the child is approved for PeachCare for Kids after the January 2012 premium is taken out of my December 2011 paycheck?** You will be refunded premiums paid for your child(ren) if you report approval for the PeachCare for Kids coverage within 60 days of the child's enrollment date if the approval results in a change of tiers under SHBP. Active employees will receive the refund from their employer. If dental or vision coverage is cancelled, the refund would come from your employer.

**If I am approved for PeachCare for Kids, am I still allowed to continue vision coverage through my employer?** Yes. You may keep your vision coverage if it is a vision only policy.

**If I am approved for PeachCare for Kids, am I still allowed to continue dental coverage through my employer?** Yes. You may keep your dental coverage if it is a dental only policy.

**Where can I get an application?** Apply online at [www.peachcare.org](http://www.peachcare.org)! It's fast and easy. You can also download a paper application from the PeachCare for Kids website or call 1-877-GA-PEACH (427-3224) and an application will be mailed to you.

**My child(ren) have been approved for PeachCare for Kids coverage. How will I select my child's Care Management Organization (CMO)?** After your child is enrolled in PeachCare for Kids, you will receive information from Georgia Families about health plans (CMOs) in your region. You may preview these plans at the Georgia Families website, [www.ga-families.com](http://www.ga-families.com). You can also enroll your child(ren) in a CMO on this site or by calling 1-888-GA-ENROLL (423-6765). If you are enrolled in PeachCare for Kids effective January 1, 2012 and you do not select a CMO by January 23, 2012, one will be automatically assigned for you. You will have 90 days to change to a different CMO if you do not want your child/ren to remain in the CMO selected for them.

**Still have questions?** Visit our website at [www.peachcare.org](http://www.peachcare.org) or call 1-877-GA-PEACH (427-3224).