



State Health Benefit Plan Frequently Asked Questions about SHBP and Georgia Medical Assistance Programs

What are the Medical Assistance Programs in Georgia?

There are two Medical Assistance Programs in Georgia, PeachCare for Kids and Georgia Medicaid. Georgia Medicaid offers a Health Insurance Premium Payment program to Medicaid enrollees.

General Information about PeachCare for Kids

PeachCare for Kids is a program for uninsured children in Georgia who do not qualify for Medicaid and live in households with incomes at or below 235% of the federal poverty level. See <http://www.peachcare.org> for more information.

SHBP and PeachCare for Kids

If a child's parent is eligible to join the SHBP, the child is not eligible for coverage under PeachCare for Kids.

Q: I am eligible for the SHBP, but I am not enrolled. May my child enroll in PeachCare for Kids?

A: No. If you are eligible for the SHBP, your child is disqualified for coverage under PeachCare for Kids. It does not matter whether you are enrolled.

General Information about Medicaid

Medicaid is a health insurance program that pays medical bills for eligible low-income families including pregnant women and women with breast or cervical cancer, foster and adoptive children and for eligible aged, blind and/or those who have disabilities whose income is insufficient to meet the cost of necessary medical services. Medicaid is administered by the Georgia Department of Community Health (DCH) and pays medical bills with State and Federal tax money. See <http://dch.georgia.gov> for detailed information about Medicaid. For eligibility information, see http://dch.georgia.gov/00/channel_title/0,2094,31446711_31945377,00.html.

SHBP and Medicaid

Eligibility for SHBP does not affect whether you or your child is eligible for Medicaid.

Q: I am eligible for the SHBP. Will that disqualify me or my child from coverage under Medicaid?

A: No. You may apply for Medicaid coverage even if you are also eligible for the SHBP.

Coverage under Medicaid is always secondary to coverage under the SHBP. That means if you or your child is covered under Medicaid and under the SHBP, the SHBP will be the primary payer and Medicaid will be the secondary payer.

Q: I have family coverage under the SHBP and our family has Medicaid coverage. How will my doctor's bills be paid?

A: Your doctor's bill will be paid first by the SHBP. Any amount not paid by the SHBP will then be processed by Medicaid for payment.

Q: I have single coverage under the SHBP and my children have coverage through Medicaid. How will my children's doctor bills be paid?

A: Since your children are not enrolled in the SHBP, their doctor bills will be paid through Medicaid.

General Information about Georgia Medicaid's Health Insurance Premium Payment program

Since Medicaid coverage is always secondary to private health insurance, Medicaid will sometimes reimburse Medicaid enrollees for the cost of private health insurance. This is called the Medicaid Health Insurance Premium Payment program. For information about the Georgia HIPP program, see <http://dch.georgia.gov> and select Programs> Medicaid.

SHBP and the HIPP Program

If you are eligible for the SHBP and you or any member of your family is enrolled in Medicaid, that Medicaid enrollee may apply for the HIPP program. If the Medicaid enrollee is approved for HIPP, your entire premium for SHBP coverage will be reimbursed by Medicaid. The premium must still be deducted from your salary.

If you wish to enroll in the SHBP or change your SHBP coverage to enroll or add family members as a result of approval for the HIPP program, you will be allowed to do so.

Q: I am not enrolled in the SHBP. My child is enrolled in Medicaid and was approved for the HIPP program. May I elect family coverage under the SHBP? Will the premium be deducted from my salary?

A: Yes, you must submit an election change form within 60 days of being approved for the HIPP program. Yes, the premium must be deducted from your salary.

Q: I have single coverage in the SHBP. My child is enrolled in Medicaid and was approved for the HIPP program. May I change to family coverage under the SHBP?

A: Yes, you must submit an election change form within 60 days of being approved for the HIPP program.