



**PeachCare  
for Kids®**

# **PeachCare for Kids®**

## **Handbook**



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# Welcome to PeachCare for Kids®

*This is your member handbook. It will tell you how the program works. Please take the time to read this information and keep it handy in case you have questions in the future.*

## What is PeachCare for Kids®?

PeachCare for Kids® is a health insurance program for children ages 18 and under, administered by the Georgia Department of Community Health (DCH). The program was designed specifically for working families who do not have access to affordable private health insurance.

With PeachCare for Kids®, your child/children will receive care through a plan often referred to as a care management organization (CMO). You will choose a health plan and primary care provider (PCP) who is best for you.

Your child will be able to receive a variety of health care services from the PCP and other specialists. Your child will have an identification card listing the health plan and the PCP's name, address and phone number.

For children ages six and older, you are required to pay a low fee each month, called a premium.



## Who is eligible?

Children are eligible for PeachCare for Kids® if they are 18 years of age or younger and their family's income is within a certain level.

## How do you apply for PeachCare for Kids®?

There are many ways for families to apply for PeachCare for Kids® benefits.

- 🕒 Complete an application online at [www.peachcare.org](http://www.peachcare.org)
- 🕒 Call 877-GA PEACH (877-427-3224) to have an application mailed
- 🕒 Go to your local county Division of Family and Children Services (DFCS) offices, local health departments, doctors' offices, hospitals and churches to obtain information about PeachCare for Kids®
- 🕒 Applications, including the web-based application, are also available in Spanish

## You may want to gather the following information to complete the application:

- 🕒 Information on any current or recent health insurance coverage for your child/children
- 🕒 Documentation of any household income from employment, child support, Social Security Retirement Survivors' Disability Insurance (RSDI), unemployment compensation, Supplemental Security Income (SSI), workers compensation or any other income
- 🕒 Proof of citizenship/ legal resident status and identity for your child/children. Citizenship and legal resident status can be verified with documents such as a child's birth certificate, U.S. Passport, Green Card, Certification of Naturalization (N-550 or N-570) or Certificate of Citizenship (N-560 or N-561). Identity can be verified with documents such as school records, a driver's license, immunization record or an affidavit, as a last resort



## Who will be your child's primary doctor?

After your child is enrolled in PeachCare for Kids®, you will receive information from Georgia Families about health plans in your region. You will need to choose a health plan and PCP for your child. If you do not choose a health plan, Georgia Families will choose one for you. Before they select for you, they will try to reach you several times by phone or mail.



Your child's PCP will work with PeachCare for Kids® and Georgia Families to provide your child with medical care, keep medical records up-to-date, send your child to a specialist when necessary and refer your child to a hospital when needed.

In most instances, your child's PCP is the first person you should call when your child needs medical care. The PCP will either schedule an appointment or refer you to a specialist.

In the event of an emergency, call 911 immediately or go to the nearest hospital emergency room. Be sure to call your child's PCP as soon as you can after your child has obtained care.

For dental, vision and mental health care, you do not need to call your child's PCP first. You may call a dental, vision or mental health care provider in your health plan directly to schedule an appointment. Be sure to tell them that your child is a member of PeachCare for Kids.®

## Your child's PeachCare for Kids® identification card

After your application has been approved, your child will receive a plastic PeachCare for Kids® identification card in the mail. The card will show your child's name, PeachCare for Kids® ID number, date of birth and sex. You will receive a second card after you select a health plan and doctor for your child.

Always carry both cards with you when you take your child to the doctor, hospital, dentist, pharmacy or any other health care provider. It is a good idea to keep the cards with you at all times, in case of an emergency.

## Show it to your provider

Any time your child receives medical care, be sure to show the provider both cards. The provider will need to verify your child's eligibility. If the provider does not know your child is a member of PeachCare for Kids,® you may be responsible for paying for the services that would otherwise be provided.

## What is the cost?

There is no cost for children under age six. For children ages six and older, PeachCare for Kids® requires a monthly premium. Premiums increase on a sliding scale based on family size, age of children and household income.

## There are no deductibles or co-payments required for services covered by PeachCare for Kids.®



You will be sent coupons that tell you how much your monthly premium is and when it is due each month. Premiums are due the first day of the month, 30 days before the month of coverage. For example, the payment you make on January 1 will cover care during the month of February. When you make a payment, please write your account number on the check or

money order. Mail the monthly coupon with the check or money order to:

PeachCare for Kids® Payments  
P.O. Box 105864  
Atlanta, GA 30348-5864



Always mail your monthly premium on time and to the address on page five. **If the payment is not received, your child's coverage will be canceled.**



You can also make premium payments using the Internet at [www.peachcare.org](http://www.peachcare.org) or our Automated Voice Response System by calling 877-427-3224. If you would like to set up an automatic debit, you can do so online or by calling 877-427-3224.

### **What if coverage is canceled due to late payment?**

If your child's coverage is canceled because the payment was short or not received on time, your child will be locked out of PeachCare For Kids® for a period of one month. You should call toll-free 877-GA-PEACH (877-427-3224) to have coverage reinstated. You will have to pay any past due premiums and the premium for the month of reinstatement before coverage will be reinstated. For example, if your coverage is canceled for January and you would like to have it reinstated for February, your February payment is due by January 1st. You will be notified when the coverage will be reinstated. Until coverage is reinstated, you will be responsible for any charges for health care your child receives.

### **What if coverage is canceled because of failure to provide income and citizenship/identity documentation?**

If your child's coverage is canceled because the income and citizenship/identity information is not received on time, your child will be locked out until all documents requested have been received. You should call PeachCare for Kids® toll-free at 877-427-3224 to find out what information is needed to have coverage reinstated.

## **Going to the doctor**

PeachCare for Kids® lets you choose a health plan and a PCP. Your child's PCP is listed on the front of the identification card.

### **Primary Care**

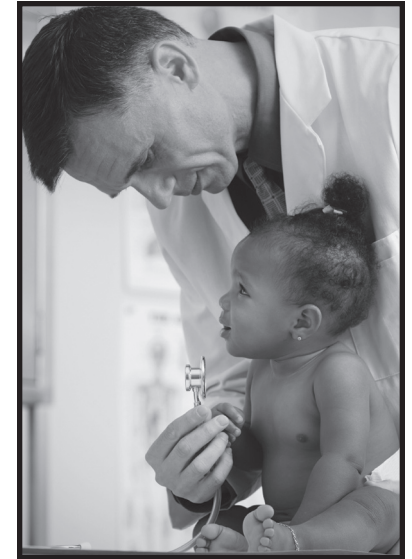
The PCP is responsible for coordinating all of your child's health care. You can access most services through your child's primary care provider.

### **Specialist Care**

If your child has an illness that you believe requires specialized care, call the PCP. He or she will assess the situation and decide whether a specialist is needed. Medical care from a specialist always requires the approval of your child's PCP.

### **Hospital Care**

Certain services that require hospitalization must receive approval by your health plan. Your doctor must obtain the required prior approval before the health care services can be provided.



## **Is your child a member of an American Indian or Native Alaskan tribe?**

If your child is a member of a federally recognized American Indian or Native Alaskan tribe, premiums are not required for his or her coverage.

Please call PeachCare for Kids® toll-free at 877- GA-PEACH (877-427-3224) to find out about submitting proof of tribal membership.



## Emergency Care

If your child is in an emergency situation, call 911 or go immediately to the nearest hospital emergency room. You do not need prior approval from your child's doctor if your child has a serious or disabling illness or injury. Be sure to call your PCP as soon as you can after your child has received care.



## What services are covered?

This section describes the types of services covered by the PeachCare for Kids® program. Please note that except for those listed below, most of these services require a referral from your PCP.

For dental, vision care or mental health issues, you may make an appointment directly with the appropriate specialist who

participates in your health plan. To find out which doctors and dentists accept PeachCare for Kids,® or if you need help selecting an appropriate provider, call your health plan.

## Check Out "HealthCheck!"

HealthCheck is a Georgia program that provides regular check-up exams to help find early health problems in children and teenagers enrolled in PeachCare for Kids.® HealthCheck includes immunizations, hearing tests, vision tests and some lab tests that will help your child's doctor find and treat problems. Ask your PCP about it!

## The following services are covered:

### Children's Intervention Services

Audiology, nursing, nutrition, occupational therapy, physical therapy, social work and speech-language pathology are covered.

### Dental services

Each year, your child can receive two routine dental or oral surgery exams, two cleanings and if necessary, additional emergency exams. These do not require prior approval; you may call your dentist directly to make an appointment.

### Durable medical equipment (DME)

If your child's physician prescribes durable medical equipment (such as a wheelchair), be sure to check with your PCP to see if prior approval is necessary and how the equipment can be obtained.

### Emergency care

If your child is in an emergency situation, call 911 or go immediately to the nearest hospital emergency room. You do not need prior approval from your child's doctor if your child has a serious or disabling illness or injury. Be sure to call your PCP as soon as you can after your child has received care.

### End-stage renal disease dialysis (ESRD)

Services and procedures designed to promote and maintain the functioning of the kidney and related organs are covered when administered by a provider enrolled in the ESRD program.

### HealthCheck

Regular physical examinations (screenings), health tests, immunizations and treatment for diagnosed problems are covered.

### Home health care services

Home health care services including part-time nursing services; physical, speech and occupational therapy; and home health aide services are covered. Hospice care is covered when it is provided by an enrolled hospice provider. (Check with your PCP if your child needs this service.)



### **Inpatient hospital services**

Medical and surgical services delivered during a hospital stay are covered in full, but prior approval is needed for some services.

### **Laboratory and radiological services**

Medically necessary laboratory testing is covered if authorized by a physician. Radiology services are covered only if they take place in a hospital setting or in a physician's office.

### **Mental health services**

Inpatient mental health services are covered only for short-term acute care in a general acute care hospital for up to 30 days per admission. (Services furnished in a state-operated mental hospital and some other settings are not covered, so be sure to check with your PCP or health plan before seeking these services.) Psychotherapy is limited to 48 units per year.

Outpatient mental health services are covered through Community Mental Health Centers. You do not need to call your PCP for approval for mental health care, but your PCP may help you select a mental health provider. If you need help selecting a mental health provider, call the Georgia Health Partnership at 770-325-2331 (metro Atlanta) or 866-211-0950 (statewide) toll-free.

### **Nursing care services**

The Nurse Practitioner Services Program reimburses for a broad range of medical services provided by participating pediatric, family, adult and OB/GYN nurse practitioners, as well as Certified Registered Nurse Anesthetists (CRNA).

### **Outpatient services**

Outpatient surgery, clinic services and emergency room care are covered in full, but prior approval is needed for some services.

### **Over-the-counter (OTC) medications**

Some over-the-counter medications are covered. Certain medications may require prior authorization. Be sure to contact your PCP to find out the OTC medications that are covered.

### **Physician services**

Services provided by a participating physician for the diagnosis and treatment of an illness or injury are covered in full, but prior approval is needed for some services (such as medical care from a specialist).

### **Podiatry**

The diagnosis and medical or surgical treatment of problems of the feet or legs are covered.

### **What's the difference between "inpatient" and "outpatient"?**

"Inpatient" means that the patient has to stay in the hospital (or other facility) overnight.

"Outpatient" means that the patient visits the hospital for services and then goes home, just like a visit to a doctor's office.

### **Prescription drugs**

Most prescribed drugs and supplies are covered in full, but some drugs require prior approval or have therapy limitations. (If you have questions about pharmacy benefits or a prescription, please call your health plan.)

### **Substance abuse treatment services**

Inpatient substance abuse treatment services are covered only for short-term acute care in a general acute care hospital up to 30 days per admission. (Services in other settings may not be covered, so be sure to check with your PCP or mental health provider first.)



Outpatient substance abuse treatment services are covered through Community Mental Health Centers. Outpatient short-term acute care and substance abuse treatment services are covered in general acute care hospitals.



### **Surgical services**

Surgical services are covered in full. Prior approval is needed for some services.

### **Therapy**

Physical, occupational and speech pathology therapy are covered as follows: one hour per day up to 10 hours per calendar month for physical therapy; one hour per day up to 10 hours per calendar month for occupational therapy; one

session per day up to 10 sessions per month for individual speech therapy. With prior approval, these limits may be exceeded.

### **Transportation**

Emergency ambulance services are covered for a child whose life and/or health is in danger. Non-emergency transportation is not covered.

### **Vision care**

One screening exam and one set of glasses are covered each year.

### **What's covered and what's not?**

If you have any questions about what services are covered, ask your PCP or call your health plan at the number listed on your ID card.

## **When is a child no longer eligible?**

Certain circumstances may cause your child to become ineligible for PeachCare for Kids,<sup>®</sup> such as:

- 🕒 Your child reaches age 19
- 🕒 Your child receives coverage through another health insurance program
- 🕒 The monthly premium for coverage is late, short or is not received
- 🕒 There are changes in the household size or income that would make your child eligible to participate in Medicaid or would cause the income to exceed the limits for PeachCare for Kids<sup>®</sup>
- 🕒 The income verification and citizenship/identity verification is received late, is not received or is not sufficient to make an eligibility determination
- 🕒 Your child moves out of Georgia



You should report any of these changes to PeachCare for Kids<sup>®</sup> at 877-GA-PEACH (877-427-3224, toll-free) or update online at **[www.peachcare.org](http://www.peachcare.org)** within 10 days of the change. If your child becomes ineligible for PeachCare for Kids,<sup>®</sup> you will be sent a letter stating the reason and the date that coverage will end. If you believe the cancellation was made in error, call toll-free 877-GA-PEACH (877-427-3224) and ask to file a grievance.





## What is Fraud and Abuse?

### Fraud and Abuse

Committing fraud or abuse is against the law. You may be referred to the Medicaid and PeachCare for Kids® Fraud Control Unit.

Violators may be limited to using one provider, terminated from the program or asked to reimburse the Georgia Department of Community Health for medical services provided.

Fraud is a dishonest act done on purpose. Abuse is an act that does not follow good practices.

### Examples of participant fraud and abuse are:

- 🚫 Letting someone else use your PeachCare for Kids®, Medicaid or CMO health insurance card
- 🚫 Getting prescriptions with the intent of abusing or selling drugs
- 🚫 Using forged documents to get services
- 🚫 Misusing or abusing equipment that is provided by PeachCare for Kids® or Medicaid
- 🚫 Providing incorrect information or allowing others to do so in order to obtain Medicaid eligibility
- 🚫 Failure to report changes which occur in income, living arrangements, or resources

### You should report instances of fraud and abuse to:

Medicaid/PeachCare for Kids® Fraud and Abuse Hotline at 404-463-7590 or toll free at 800-533-0686 or by U.S. Mail at:

Georgia Department of Community Health  
OIG PI Section  
2 Peachtree Street, 5th Floor  
Atlanta, GA 30303

## PeachCare for Kids® questions and answers

### What if my child's identification card is lost?

If your child's card is lost before you choose a PCP, call the Georgia Health Partnership at 770-325-2331 (metro Atlanta) or 866-211-0950 (statewide) for a replacement. If the child's health card is lost or misplaced after choosing a health plan, call your health plan. If you need care while waiting for the new identification card, your doctor can still verify eligibility by calling Georgia Families at 888-423-6765.

### What if my child needs care while we are in another state?

If your child has a medical emergency while traveling outside Georgia and you believe that care must be provided immediately, go to the nearest hospital emergency room. Be sure to show the emergency room staff your PeachCare for Kids® and health plan ID cards. After treatment for the emergency, call your PCP as soon as possible to discuss the situation. You will be responsible for paying for unapproved care delivered while your child is out of state.

### What should I do if my child gets sick after the doctor's office is closed?

Your child's ID card has two phone numbers: one for daytime assistance and the other for care at night or during the weekend. In case of a medical emergency, call 911 or go immediately to the nearest hospital emergency room. Be sure to call your doctor as soon as you can after your child has received care.

### What if my child becomes pregnant?

If any female in your household becomes pregnant, it is important to notify PeachCare for Kids® by calling toll-free 877-GA PEACH (877-427-3224). Pregnant women and their newborn children may be eligible for another program that covers maternity care and provides health care for their infants.

### **What if I get a bill from a health care provider?**

If you get a bill from a doctor, hospital or other provider that you think the program should have paid, call the health plan and ask for a review. PeachCare for Kids® will investigate to see whether the bill should have been paid and will let you know the results of the investigation.

### **A reminder...**

The PeachCare for Kids® program pays health care providers directly. This means that the program cannot reimburse you personally for any of your child's medical expenses. If you are not sure about whether or not a service is covered, call your primary care provider (PCP) or your health plan.

### **What if I want to change my child's doctor?**

If you want to ask about changing your PCP, you need to call your health plan. The number is on your identification card.

### **What if I want to change health plans?**

Open enrollment is only held once a year. If you want to ask about changing your health plan at another time, you need to call Georgia Families at 888-423-6765.

### **What is Georgia Families?**

Georgia Families is a partnership between DCH and private health plans or CMOs to provide health care services to Medicaid and PeachCare for Kids® members. You will continue to maintain your eligibility and enrollment through PeachCare for Kids.® The health plans in your region will work with the program to provide services to you.

### **When should I call PeachCare for Kids® and when should I call Georgia Families?**

Your children will only receive care through Georgia Families as long as they are enrolled in PeachCare for Kids.® You still need to respond to letters from PeachCare for Kids® about maintaining your children's

enrollment, especially letters about renewing your children's eligibility. You need to call PeachCare for Kids® at 877-427-3224 when you have questions about your children's enrollment in the program, premium payments, income verification, citizenship, identity and when you move or have any change in your household that affects your eligibility. It is very important to keep your address updated. You should call PeachCare for Kids® as soon as possible if you have moved.

You should call GA Families at 888-423-6765 to choose a health plan and/or change your primary care provider.

### **What can I find on the PeachCare for Kids® website – [www.peachcare.org](http://www.peachcare.org)?**

From the website, you can access frequently asked questions including information on the verification process for citizenship and income, information on who is eligible, what the costs are and much more. Once you have an account with PeachCare for Kids,® you can access your account information, update your address or contact information, or pay your monthly premiums online or set up automatic withdrawal.

### **What if I lose my [www.peachcare.org](http://www.peachcare.org) password?**

You can reset your password from the *My Account* home page; your new password will be sent to the e-mail address provided.



### **Can I pay the monthly premiums ahead of time?**

Yes — you can pay for one or more months ahead of time. If you do choose to pay for more than one month at a time, please be sure to include the coupons for those months (from your coupon book) along with your payment, or write your Social Security number or PeachCare for Kids® account number on the top of

your check or money order. If your child becomes ineligible or coverage is canceled, the balance in your account will be returned to you.





# PeachCare for Kids®

**877-GA PEACH**

**(877-427-3224)**

**[www.peachcare.org](http://www.peachcare.org)**

Georgia Department of Community Health



GEORGIA DEPARTMENT OF  
COMMUNITY HEALTH

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