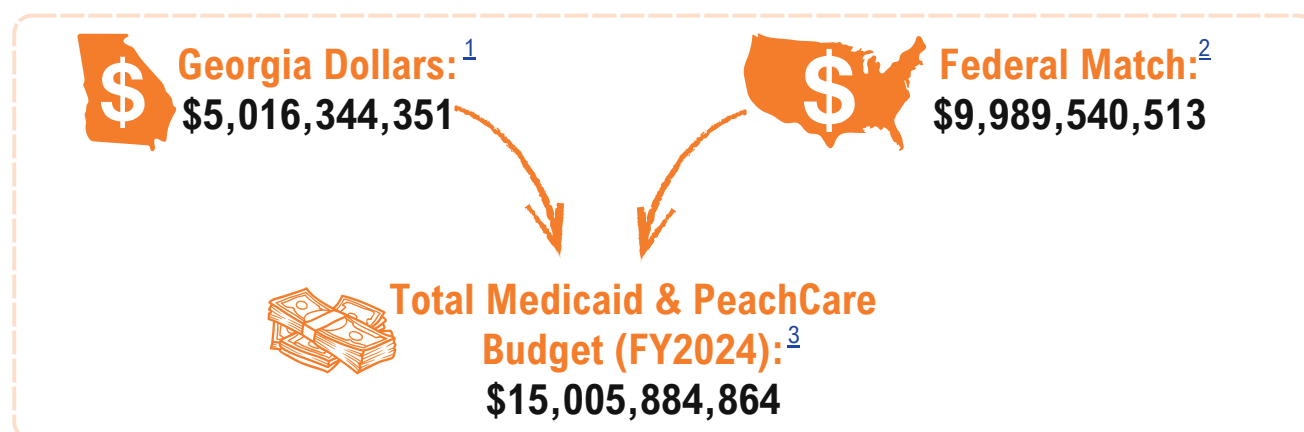


# HOW MEDICAID AND PEACHCARE MONEY WORK: A QUICK GUIDE TO ELIGIBILITY, FUNDING, AND COVERAGE

Medicaid and PeachCare for Kids (PeachCare) are Georgia's largest insurer for children, providing primary care, behavioral health, dental, vision, and more.



## DELIVERY SYSTEMS IN GEORGIA

Using the **total combined amount**, Georgia channels funds through three delivery systems that manage the costs, quality, and how services are used.



### Fee for Service

Primarily for children who are blind or disabled, including TEFRA and Katie Beckett<sup>4</sup>

- Providers are paid **per service** directly by the state



### Georgia Families 360° Managed Care

For children in foster care, receiving adoption assistance, and in certain juvenile justice programs<sup>5</sup>

- Managed by Care Management Organizations (CMOs) and paid **per member per month** by the state



### Georgia Families Managed Care

For most children under age 19 who are eligible for Medicaid, as well as newborns whose mothers are enrolled in any Medicaid program<sup>6</sup>

- CMOs receive a monthly payment to manage care/cost by the state

**Federal match rate for FY2026: 66.4% (Medicaid)<sup>7</sup> and 76.48% (PeachCare/CHIP).<sup>8</sup>**

**PeachCare for Kids is Georgia's version of the federal Children's Health Insurance Program.**



## WHO AND WHAT ARE COVERED BY MEDICAID AND PEACHCARE FOR KIDS

| Medicaid                                                                                                                                                                                                                                                                                                                                            |              |                               | PeachCare for Kids®                                                                                                                                                                                                                                                                                                       |              |                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-------------------------------|
| <b>1,698,030</b> of Georgia's children receive Medicaid (as of July 2025) <sup>9</sup>                                                                                                                                                                                                                                                              |              |                               | <b>195,370</b> of Georgia's children are covered by PeachCare (as of July 2025) <sup>14</sup>                                                                                                                                                                                                                             |              |                               |
| <b>Who It Covers:</b> <sup>10</sup>                                                                                                                                                                                                                                                                                                                 |              |                               | <b>Who It Covers:</b> <sup>15</sup>                                                                                                                                                                                                                                                                                       |              |                               |
| <ul style="list-style-type: none"> <li>Children in families with incomes at or below age-based thresholds</li> <li>Children who are blind or disabled</li> <li>Newborns born to Medicaid-covered mothers</li> <li>Certain children in foster care or juvenile justice programs</li> </ul>                                                           |              |                               | <ul style="list-style-type: none"> <li>Children in families earning up to <b>247% FPL</b></li> <li>Kids whose families earn <i>too much for Medicaid but too little for private insurance</i></li> </ul> <p><i>PeachCare for Kids is Georgia's version of the federal Children's Health Insurance Program (CHIP).</i></p> |              |                               |
| <b>Income Limits:</b> <sup>11</sup>                                                                                                                                                                                                                                                                                                                 |              |                               | <b>Income Limits:</b> <sup>16</sup>                                                                                                                                                                                                                                                                                       |              |                               |
| <b>Age</b>                                                                                                                                                                                                                                                                                                                                          | <b>% FPL</b> | <b>Income for family of 4</b> | <b>Age</b>                                                                                                                                                                                                                                                                                                                | <b>% FPL</b> | <b>Income for family of 4</b> |
| 0-1 years                                                                                                                                                                                                                                                                                                                                           | 205%         | \$65,892                      | 0-18 years                                                                                                                                                                                                                                                                                                                | 247%         | \$79,404                      |
| 1-5 years                                                                                                                                                                                                                                                                                                                                           | 149%         | \$47,892                      |                                                                                                                                                                                                                                                                                                                           |              |                               |
| 6-19 years                                                                                                                                                                                                                                                                                                                                          | 133%         | \$42,756                      |                                                                                                                                                                                                                                                                                                                           |              |                               |
| <b>What It Covers:</b> <sup>12</sup>                                                                                                                                                                                                                                                                                                                |              |                               | <b>What It Covers:</b> <sup>17</sup>                                                                                                                                                                                                                                                                                      |              |                               |
| <ul style="list-style-type: none"> <li>12 months postpartum benefits</li> <li>Primary care</li> <li>Preventative screenings</li> <li>Specialty care</li> <li>Dental &amp; vision</li> <li>Mental health services</li> <li>Prescription medications</li> <li>Hospitals &amp; Emergency Room</li> <li>Non-emergency medical transportation</li> </ul> |              |                               | <ul style="list-style-type: none"> <li>12 months postpartum benefits</li> <li>Primary care</li> <li>Preventive screenings</li> <li>Specialist care</li> <li>Dental &amp; vision</li> <li>Prescription medications</li> <li>Mental health care</li> <li>Hospitals &amp; Emergency Room</li> </ul>                          |              |                               |
| <b>How It Is Funded:</b> <sup>13</sup>                                                                                                                                                                                                                                                                                                              |              |                               | <b>How It Is Funded:</b> <sup>18</sup>                                                                                                                                                                                                                                                                                    |              |                               |
| <ul style="list-style-type: none"> <li>A combination of federal and state funds</li> <li>Exact amount varies year-to-year based on facts like per capita income</li> </ul>                                                                                                                                                                          |              |                               | <ul style="list-style-type: none"> <li>Federal matching funds are available to subsidize more than 75% of the benefit cost less premiums with the remaining percentage coming from the state</li> <li>Percentage of federal matching funds is adjusted annually</li> </ul>                                                |              |                               |

### WHY DOES THIS ALL MATTER?

- Medicaid and PeachCare insure **half of Georgia's children**.
- Children make up **50% of Medicaid enrollment** but **only about 20% of costs**.
- Stable health coverage supports school readiness, family stability, and healthy development.

