

# GEORGIA PATHWAYS TO COVERAGE™

## PATHWAYS FOR STUDENTS



## WHAT IS PATHWAYS

If you are currently enrolled in higher education through a public or private university or technical college in Georgia, you may be eligible for Georgia Pathways to Coverage™ (Pathways). Pathways helps Georgians qualify for Medicaid who otherwise would not be eligible for traditional Medicaid.

To be eligible for Pathways, you must:

### **Be a Georgia resident**

- To be considered a Georgia resident, you must live in Georgia or plan to live in Georgia for an indefinite period (there is no set time limit for this period)
  - For the purposes of coverage, you can prove Georgia residency with a variety of documents (e.g., Georgia driver's license, lease documents, academic records, utility receipts, a written statement of responsible reference, or another document determined to be proof of residence in Georgia)

### **Be between 19 and 64 years of age**

- If you are younger than 19, you cannot apply for Pathways until the first day in the month of your 19<sup>th</sup> birthday
  - For example, if your birthday is October 3, you can apply for Pathways starting October 1
- If you are younger than 19, you may still qualify for traditional Medicaid and are encouraged to apply using the same application

**Not qualify for any other type of Medicaid**

### **Complete at least 80 hours of qualifying activities per month**

- Current college course-load credit hours count toward qualifying activity hours. See "How Can Your Classes Get You Insured?" on the next page for more information

### **Have a household income of up to 100% of the Federal Poverty Level (FPL)**

- For example, in 2025, this equals:
  - \$15,650 per year or \$1,304 on average per month for one person
  - \$26,650 per year or \$2,220 on average per month for a family of three

### **Be a U.S. citizen or legally residing non-citizen**

- For U.S. citizens, there is no minimum length of stay required
- For legally residing non-citizens, you must have a qualifying legal non-resident status for at least 5 years by the time you apply

**Not be incarcerated**

## WHAT ARE PATHWAYS QUALIFYING ACTIVITIES?

To be eligible for Pathways, you must perform one or more qualifying activities for a total of 80 hours each month.

Qualifying activities include:



Higher education through enrollment in public and private universities and technical colleges



Enrollment in the Vocational Rehabilitation program of the Georgia Vocational Rehabilitation Agency (GVRA)



Full-time or part-time employment



Community service



Job readiness assistance programs



On-the-job training



Vocational educational training



## HOW CAN YOUR CLASSES GET YOU INSURED?

Current college course-load credit hours count toward qualifying activity hours as follows:

Current College Course-Load Credit Hours	Qualifying Activity Hours per month	You must verify your full-time or part-time status when you apply for Pathways by uploading official course enrollment for the current term from the Office of the Registrar, a copy of your class schedule for the current term, or by consenting to share your enrollment status through an interface on the Gateway Customer Portal.
At least 11.5	80 hours	
Between 5.5 and 11.49	40 hours	
Between 0.01 and 5.49	20 hours	

## HOW DO YOU MAINTAIN YOUR PATHWAYS COVERAGE?

If your Pathways application is approved, your coverage will begin on the first day of the month after approval. For example, if you are approved on September 23<sup>rd</sup>, your coverage will begin on October 1<sup>st</sup>.

	Other Qualifying Activities
<b>Full-Time Students</b> (11.5+ credit hours)	Not required to participate in other qualifying activities
<b>Part-Time Students</b> (0.01-11.49 credit hours)	Must participate in other qualifying activities to fulfill Pathways requirements

To continue meeting eligibility requirements through higher education, you will need to maintain a certain level of credit hours each term (i.e., semester, quarter). If you are enrolled part-time, which for the purposes of this program means fewer than 11.5 credit hours for the term, you will be required to participate in other qualifying activities to complete at least 80 hours of qualifying activities per month. Please visit [pathways.georgia.gov](http://pathways.georgia.gov) for more information on how to participate in other qualifying activities.

If you graduate, are suspended, expelled, or withdraw, or if you do not register for the next term, you must participate in other qualifying activities to fulfill the monthly requirements.

During long gaps in education, such as summer break or a term break, you will still be expected to complete 80 hours of qualifying activities per month.

Once enrolled in Pathways, if you continue to meet program requirements, you can stay covered on Pathways until you no longer qualify or until you become eligible for another form of insurance.

For more information on how and when to report your qualifying activities, please call the Customer Contact Center at **1-877-423-4746** or **711** for those who are deaf, hard of hearing, deaf-blind, or have difficulty speaking.

Please visit [findadoctor.caresource.com](http://findadoctor.caresource.com), [pshpgeorgia.com](http://pshpgeorgia.com), or [myamerigroup.com](http://myamerigroup.com) to find a list of providers that accept Pathways coverage.



If you are 18 years old or younger, you may qualify for a different Medicaid program. Learn more at [medicaid.georgia.gov/programs](http://medicaid.georgia.gov/programs) or apply online at [gateway.ga.gov](http://gateway.ga.gov)