

## **General Frequently Asked Questions**

- What is Pathways? Georgia Pathways to Coverage™, or Pathways, is a program to help low-income Georgians qualify for Medicaid who otherwise would not qualify for traditional Medicaid.
- 2. When did Pathways start? Pathways launched on July 1, 2023. Coverage will start on the 1<sup>st</sup> of the month after you get approved. If you apply in July and get approved in August, your coverage will start September 1.
- 3. If I get disenrolled from my current Medicaid coverage, do I automatically get approved for Georgia Pathways? No. You must apply for Pathways and meet its requirements to be approved.
- 4. How do I know if I am eligible for Georgia Pathways? To be eligible for Pathways, you should:
  - Be a Georgia resident
  - Be a U.S. citizen or legally residing non-citizen
  - Be between 19 and 64 years of age
  - Have a household income of up to 100% of the Federal Poverty Level
  - Prove that you are doing at least 80 hours of qualifying activities per month
  - Not qualify for any other type of Medicaid
  - Not be incarcerated
- 5. How do I know if my income is below 100% of the Federal Poverty Level? Use the chart below to see if you meet the income guidelines. The chart is based on how many family members live in your household and generally the total amount of money you earn. The guidelines change each year.

Maximum Household Income Guidelines 2024		
Family Size	Per Month	Per Year
1	\$1,255	\$15,060
2	\$1,703	\$20,440
3	\$2,152	\$25,820
4	\$2,600	\$31,200
5	\$3,048	\$36,580
6	\$3,497	\$41,960
7	\$3,945	\$47,340
8	\$4,393	\$52,720
For families/households with more than eight people, add \$5,380		

For families/households with more than eight people, add \$5,380 per year for each additional person.



- 6. What are acceptable qualifying activities I can do to be eligible for Pathways? To be eligible for Pathways, you can perform one or more qualifying activities for 80 hours each month. Qualifying activities include:
  - Full-time or part-time employment
  - On-the-job training
  - Job readiness assistance programs
  - Community service
  - Vocational educational training
  - Enrollment in the Vocational Rehabilitation program of the Georgia Vocational Rehabilitation Agency (GVRA)
  - Higher education through enrollment in public and private universities and technical colleges

Qualifying activity requirements will only apply to Pathways and not to those who are enrolled under the traditional Medicaid program.

- 7. If I only work part-time, could I be eligible for Pathways? Yes, you could be eligible but you still must complete at least 80 hours per month of qualifying activities. If you are not working 80 hours per month, then you can choose other qualifying activities to reach 80 hours each month to be eligible for Pathways.
- 8. If I am self-employed, could I be eligible for Pathways? Yes, self-employment counts as employment and is a qualifying activity for Pathways. When you apply, you can prove self-employment by:
  - Filling in a standard worksheet to show total weekly hours by client or activity
  - Submitting a snapshot of your actual work calendar from the reporting month
- If I am looking for a job, could I use these hours as a qualifying activity to be eligible for Pathways? No, time spent looking for a job does not count as a qualifying activity.
- 10. How do I apply for Pathways? The easiest way to apply is online at gateway.ga.gov.

You can also apply:

- In-person at your local Division of Family & Children Services (DFCS) office. To find the location and business hours for a DFCS office, visit: dfcs.ga.gov/locations.
- By mail to your local DFCS office.
- By phone at 1-877-423-4746 or 711 for those who are deaf, hard of hearing, deafblind or have difficulty speaking.

Note: If you apply for Georgia Pathways over the phone, your qualifying activities may need to be verified online, by mail, or in-person at a DFCS office.



- **11.** If I am eligible and approved, when will my coverage start? Your coverage starts on the 1<sup>st</sup> day of the month after you get approved. For example, if you apply in July and get approved in August, your coverage will start September 1 and you will be notified.
- **12. What benefits does Pathways cover?** Pathways covers many of the same medical services as Medicaid, including:
  - Doctor visits
  - Hospital stays
  - Emergency services
  - Prescriptions
  - Laboratory and x-rays
  - Family planning services
  - Mental health services
  - Preventive and wellness services
  - Chronic disease management services

Pathways does not cover non-emergency medical transportation except for members ages 19-20 as required by Medicaid for children under 21. This means you will need to cover the costs of transportation for your medical visits. Pathways is available to cover ambulance transportation for medical emergencies.

13. Once I am enrolled, how do I prove I have met my hours for qualifying activities? The easiest way to report your hours each month is online at <u>gateway.ga.gov</u> through "Report My Changes."

You may also report your hours each month:

- In-person at your local Division of Family & Children Services (DFCS) office. To find the location and business hours for a DFCS office, visit: dfcs.ga.gov/locations.
- By mail to your local DFCS office.
- By phone at 1-877-423-4746 or 711 for those who are deaf, hard of hearing, deaf-blind or have difficulty speaking.

You must report your hours by the 3<sup>rd</sup> of each month. The final deadline for reporting qualifying activities is the 17<sup>th</sup> of each month, after which you would enter suspension. For example, if your coverage started on September 1, you would report your qualifying activities for August by September 1, and no later than September 17, to stay covered for October. If you do not report your hours by the 17<sup>th</sup> of September, your coverage will stop September 30 and you will not be covered for October. You can resume coverage from suspension once your report hours for the most recent month. If you do not report before the end of three months, your Pathways coverage will be terminated. Please note, your qualifying activities may need to be verified. Qualifying activity requirements will only apply to Pathways and not those who are enrolled under the traditional Medicaid program.



- **14. Once I am enrolled, what if I do not complete all my hours?** If, in a single month, you do not complete all 80 hours of qualifying activities, you may request a Good Cause Exception for the hours not completed.
- 15. What counts as a Good Cause Exception? How do I request one? You can request a Good Cause Exception the same way you report your qualifying activities each month including:
  - Online at gateway.ga.gov
  - In-person at your local Division of Family & Children Services (DFCS) office. To find the location and business hours for a DFCS office, visit: dfcs.ga.gov/locations.
  - By mail to your local DFCS office.
  - By phone at 1-877-423-4746 or 711 for those who are deaf, hard of hearing, deafblind or have difficulty speaking.

Those who request a Good Cause Exception over the phone can provide documentation of a valid reason online, by mail, or in-person at a DFCS office.

Examples of Good Cause Exceptions include:

- Family emergency or life event
- Birth, adoption, foster placement, or death of an immediate family member
- Temporary illness/short term injury
- Serious illness or hospitalization of yourself, or immediate family member
- Natural or human-caused disaster
- Temporary homelessness
- COVID-19 illness or exposure

If you have a different reason for not completing 80 hours of qualifying activities, select "Other." You can support your reason for requesting a Good Cause Exception the same way you submit your proof of qualifying activities.

If you do not report your 80 hours of qualifying activities by the 17th of the month or receive a Good Cause Exception, your coverage will stop. To restore your coverage, you will need to report 80 hours of qualifying activities by the 17th of the month. Your coverage will then resume on the 1st of the following month.

For example, if during February you do not report your 80 hours from January, and do not have a Good Cause Exception to cover the missing hours, then your coverage will stop February 28. If you reported 80 hours of qualifying activities from February by March 17, your coverage will resume April 1.



16. What if I have a change of circumstances (examples: getting married, starting a higher-paying job), and I need to report a change? The easiest way to report a life event is through the online customer portal at <a href="mailto:gateway.ga.gov">gateway.ga.gov</a>.

You could also report a life event:

- Online at gateway.ga.gov
- In-person at your local Division of Family & Children Services (DFCS) office. To find the location and business hours for a DFCS office, visit: dfcs.ga.gov/locations.
- By mail to your local DFCS office.
- By phone at 1-877-423-4746 or 711 for those who are deaf, hard of hearing, deafblind or have difficulty speaking.

The documentation you send depends on your situation. Some life events may affect whether you still qualify for Pathways.

- 17. What if I have a disability? If you have a disability, you could still be eligible for Pathways. If you need help doing 80 hours of qualifying activities per month, you can ask for a Reasonable Modification when you apply such as a referral to GVRA or the option for extra time to do your 80 hours.
- **18. What if I cannot do all my qualifying activities when I am applying?** To receive coverage, you must complete 80 hours of qualifying activities each month. If you have a disability, you can request a Reasonable Modification like a referral to GVRA or the option for extra time to do your 80 hours.
- 19. Can I appeal a decision related to my eligibility or any decision that affects my coverage? Yes. If you think you qualify for Pathways but do not get approved, you can appeal the decision. If a decision impacts your continued coverage, like suspension or termination, you can appeal that too. Your decision letter will have information on how to appeal a decision and who to contact if you have questions about appealing a decision.
- 20. If I enroll, could it affect my citizenship? Medicaid or Pathways enrollment may or may not cause you to be considered a public charge which could impact your citizenship status. If you believe that participation in Pathways might impact your citizenship status, contact the United States Citizenship and Immigration Services (USCIS) before applying. It is important to understand how this might affect you. For more information on what it means to be a public charge, visit USCIS's website at <a href="www.uscis.gov">www.uscis.gov</a> or call at 1-800-375-5283.



- 21. If I enroll, will I be covered through managed care or fee-for-service? You will be covered through the Georgia Families® managed care program. This means you will be enrolled for services with a Georgia Medicaid care management organization (CMO) for your coverage.
- **22.** Do I need to pay a co-pay with Pathways? No, you will not need to pay a co-pay at this time for covered services you receive while you are enrolled in Pathways.
- 23. Will I get a doctor bill with Pathways? No, you will not get a doctor bill for covered services you receive while you are enrolled in Pathways.
- **24.** How can I tell if my doctor takes Pathways? If your doctor accepts Medicaid or PeachCare for Kids®, they also accept Pathways.
- **25. Can my doctor opt out of Pathways?** Pathways providers are Medicaid providers. If a provider is accepting new patients, the provider will treat a Pathways member the same as a Medicaid member.
- **26.** Can I get a past medical bill covered through Pathways? No, Pathways does not cover past medical bills from before you were covered by Pathways. If you are already enrolled in Pathways, there are times when a past bill might be covered.
  - If you report your qualifying activities by the 17<sup>th</sup> of the month by mail, you are still covered by Pathways for healthcare services provided during coverage because you reported on time.
  - You can appeal a coverage decision or request a hearing to review the decision. If you
    are already enrolled in Pathways, you can request that your coverage continue during
    your appeal and hearing.
- 27. If I see a doctor but don't report my 80 hours that month, am I covered? Your coverage stops at the end of the month you did not meet your reporting requirement. So, if you see the doctor in the same month you did not report, your visit would be covered. If you see the doctor the month after you did not report, your coverage would already be suspended.

Let's say you did not report your qualifying activities in February. Any doctor visits you have in February will still be covered. Starting March 1, your coverage will be suspended. If you report your 80 hours during March, your coverage will start again April 1. If you have questions, contact the Medicaid care management organization (CMO) with which you are enrolled for coverage.

For more information about Pathways, visit pathways.georgia.gov.