



## INSURANCE & PUBLIC BENEFITS

Many people are experiencing job loss, decreased work hours, and insurance loss. The following section includes a number of resources to help you and your family navigate this difficult time.

### HEALTH INSURANCE COVERAGE

#### *IF YOU HAVE PRIVATE INSURANCE*

- Insurers have been mandated to cover testing and the diagnostic visit for COVID-19 at no cost to you (per the [new Families First Coronavirus Relief Act](#)).
- If you are tested for COVID-19 and later receive a bill, call your insurance company. If they refuse to cover the bill, call the Consumer Services Division of the Georgia Department of Insurance: 1-800-656-2298.
- Georgia's Insurance Commissioner has asked all insurance companies not to terminate plans that are unrelated to employment, even if you can't pay.
- If your insurance plan is cancelled before Georgia's public health emergency ends, call the Consumer Services Division of the Georgia Department of Insurance: 1-800-656-2298.

### IF YOU ARE RECENTLY UNINSURED

If you are recently unemployed and have lost your employer-based health insurance, you have several options:

- You may qualify for what is called a **Special Enrollment Period** making you eligible to get health insurance on [www.healthcare.gov](http://www.healthcare.gov).
- To see if you qualify for a special enrollment period and for help enrolling in insurance coverage, call Insure GA at 1-866-988-8246.
- COBRA is a health insurance program for employees who may have lost their job or experienced decreased work hours.
  - You may qualify for COBRA continuation coverage for those previously covered by group health plans maintained by private sector employers with at least 20 employees or by state and local governments.
  - Your former employer should issue a letter on how to continue coverage through COBRA.
- Medicaid: See more below on applying for Medicaid.

### IF YOU ARE CURRENTLY ON MEDICAID

- You cannot be voluntarily disenrolled from Medicaid, meaning if you get it now, you should keep getting it through (at least) the end of the crisis.
- If you have pregnancy Medicaid coverage, this means coverage can continue beyond 60 days postpartum as long the public health emergency continues.
- Renewals due in March and April are being automatically extended 4 months.
- If your Medicaid is cancelled, you can contact Legal Aid:
  - Atlanta Legal Aid Society (Fulton, DeKalb, Cobb, Clayton, & Gwinnett): 404-524-5811 or [www.atlantalegalaid.org/apply](http://www.atlantalegalaid.org/apply).
  - Georgia Legal Services (the rest of Georgia): 1-833-GLSPLAW or online at [www.glsplaw.org](http://www.glsplaw.org).

### APPLYING FOR MEDICAID

- Even if you have been denied Medicaid in the past, you may be eligible now.
- You can apply by visiting [www.gateway.ga.gov](http://www.gateway.ga.gov) or calling 1-877-423-4746
- If you are denied Medicaid, but you think you should qualify, you can contact Legal Aid:
  - Atlanta Legal Aid Society (Fulton, DeKalb, Cobb, Clayton, & Gwinnett): 404-524-5811 or [www.atlantalegalaid.org/apply](http://www.atlantalegalaid.org/apply).
  - Georgia Legal Services (the rest of Georgia): 1-833-GLSPLAW or online at [www.glsplaw.org](http://www.glsplaw.org).

## SUPPLEMENTAL NUTRITIONAL ASSISTANCE PROGRAM (SNAP) OR FOOD STAMPS

### IF YOU CURRENTLY RECEIVE FOOD STAMPS (SNAP)

- Your benefits for the months of March and April may increase to accommodate for changes in the economy.
- Renewals due in March or April are automatically extended for 6 months.
- If your income is affected due to a change in your employment, make sure to report the change on your Gateway account at [www.gateway.ga.gov](http://www.gateway.ga.gov).
- Learn more about changes in Georgia SNAP benefits [here](#) (video).

### TO APPLY FOR FOOD STAMPS (SNAP)

- Visit [www.gateway.ga.gov](http://www.gateway.ga.gov) or call 1-877-423-4746.
- You may qualify even if you have not in the past due to changes in the program to accommodate the current crisis.
- If you are denied SNAP benefits, but you think you should qualify, you can contact Legal Aid:
  - Atlanta Legal Aid Society (Fulton, DeKalb, Cobb, Clayton, & Gwinnett): 404-524-5811 or [www.atlantalegalaid.org/apply](http://www.atlantalegalaid.org/apply).
  - Georgia Legal Services (the rest of Georgia): 1-833-GLSPLAW or online at [www.glsplaw.org](http://www.glsplaw.org).

## WOMEN, INFANT, AND CHILDREN (WIC)

If you currently receive WIC benefits:

- Keep updated on changes at [dph.georgia.gov/WIC](http://dph.georgia.gov/WIC).
- Local WIC offices are now able to:
  - Provide 30-day extensions for certifications
  - Mail vouchers (instead of in-person pickup)
  - Give nutrition education via telephone or website
- Contact your local WIC office for adjusted COVID-19 services available in your area at [sendss.state.ga.us/sendss/!wicclinic.SCREEN](http://sendss.state.ga.us/sendss/!wicclinic.SCREEN).

To apply for the WIC program:

- Visit [gaprereg.statewic.net](http://gaprereg.statewic.net) or call 1-800-228-9173.

# HELPFUL TIPS FOR APPLYING FOR PUBLIC BENEFITS

## 1. BE PATIENT

Many people are applying for these benefits right now due to changes caused by the pandemic.

## 2. BE PERSISTENT

While being patient is important, you may have to call multiple times or re-visit a website multiple times in order to get through.

## 3. DOCUMENT EVERYTHING

Keep copies of any applications you have submitted, take notes of the times and dates you submit anything or talk to anyone, and write down the name of anyone you spoke to. Your records may be important to getting benefits.

## 4. KEEP ANY NOTICES YOU RECEIVE

They contain key information that you may need later.

## 5. DO NOT SEND ORIGINALS

If you are asked to send verification in order to get benefits, never send the original of something (i.e. social security card or driver's license), always send a copy.

## 6. ASK IF YOU CAN SEND VIA EMAIL / ONLINE

You should not have to mail or fax copies of verification.

## 7. KNOW YOUR RIGHTS

You have the right to appeal a denial or termination of your benefits. Read any notice you receive closely to make sure you are meeting any deadlines. You can call Legal Aid (see previous page) for help with appeals.

## 8. DESIGNATE SOMEONE (IF NEEDED)

If you feel overwhelmed, you can designate someone else as your representative to handle applications for you. Make sure it is someone you absolutely trust with your most personal information.



Healthy Mothers, Healthy Babies Coalition of Georgia (HMHBGA) would like to recognize the following partner organizations for their contributions to this toolkit. Their expertise, time, and dedication to ensuring families are connected to the resources they need during the COVID-19 crisis furthers our mission of improving maternal and infant health through advocacy, education, and access to vital resources.

- A Better Balance
- Atlanta Birth Project
- Bellies to Babies Foundation
- Center for Black Women’s Wellness
- Center for Reproductive Rights
- Emory University
- Feminist Women’s Health Center
- Georgia Early Education Alliance for Ready Students
- Georgia OBGyn Society
- Georgians for a Healthy Future
- Majaica, LLC
- March of Dimes Georgia
- Morehouse School of Medicine
- Nurse-Midwives of Georgia
- SisterSong
- Twin Mommy, LLC
- Voices for Georgia’s Children



**The Atlanta Birth Project**

