

Insurance and Medical Debt Financial Assistance

❖ **Main website to find help** is <https://georgia.findhelp.com/> Put in your zip code and then click on the tabs at the top of the page to find help in various categories.

❖ **PeachCare for Kids by Georgia Department of Community Health**

This program helps people with income at or below 247% of federal poverty guidelines.

Must not be currently insured.

Must be a resident of Georgia.

This program helps people who are younger than 19 years old.

PeachCare for Kids is a comprehensive health care program for uninsured children living in Georgia. The health benefits include primary, preventive, specialist, dental care and vision care. PeachCare for Kids also covers hospitalization, emergency room services, prescription medications and mental health care. Each child in the program has a Georgia Families Care Management Organization (CMO) who is responsible for coordinating the child's care.

This program provides: - Health insurance benefits for children.

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Must not be currently insured.

Must be a resident of Georgia.

This program helps people who are younger than 19 years old.

Call 877-427-3224. <https://dch.georgia.gov/peachcare-kids>

❖ **Medical Debt and Hospital Bill Financial Assistance by Dollar For**

This program serves those that are unable to pay their hospital bills.

WHAT IS CHARITY CARE?

Most hospitals offer discounts or bill forgiveness based on income. This is called "charity care." A hospital bill for \$15,000 could become \$150 — or even \$0.

WHO QUALIFIES FOR CHARITY CARE?

Each hospital runs its own charity care program. Each decides how patients must apply and who qualifies. On average, a family of 4 earning less than \$100,000 a year will qualify.

HOW DOES DOLLAR FOR HELP? Dollar For helps you apply for financial assistance from your hospital. We don't pay your bills — we get the hospital to forgive them. Our services are completely free. Apply on their website- <https://forms.dollarfor.org/?aid=findhelp&sid1=national>

❖ **Healthcare.gov by U.S. Centers for Medicare & Medicaid Services**

Healthcare.gov is the online marketplace for health insurance plans. Clients can apply during the open enrollment session. This service is for people who don't have health coverage. The plans are offered by private insurance companies with a range of prices and features.

This program provides:

- Essential health benefits
- Pre-existing conditions, including pregnancy
- Preventive care
- People can add dental to a health plan, but don't have to. People can't buy a dental plan unless they enroll in a health plan.

Call 800-318-2596 or <https://www.healthcare.gov/>

❖ **Health Insurance Assistance Service by American Cancer Society**

Eligibility:

Cancer patient, person with cancer symptoms, cancer survivor, or someone calling on their behalf who has needs related to health insurance coverage.

Person needing help must be 64 years old or younger; lawfully living in the 50 United States or Washington, DC.

Must not be currently receiving ongoing assistance from Medicare or Medicaid programs; A patient losing Medicare or Medicaid is eligible.

Description: The American Cancer Society's Health Insurance Assistance Service (HIAS) provides guidance with general and state-specific insurance needs and identifies health insurance options for which cancer patients might be eligible based on a variety of factors. This service assists those with cancer related needs related to health insurance coverage, such as someone who does not have health insurance coverage and is seeking it, who has health insurance coverage but will be losing it and wants to discuss options, or who is experiencing life changes that impact their insurance status and wants to discuss options. The service also shares patient stories, data, and trends to advocate for national policy change.

This program provides:

- Navigating the system
- Help accessing healthcare coverage

Call 888-227-6333 <https://www.cancer.org/>

❖ **Financial Assistance by HealthWell Foundation, Inc**

Eligibility:

You must have some form of health insurance that covers part of the cost of your treatment.

You are being treated for a disease that we currently cover.

Your income falls within our guidelines, and you are receiving treatment in the United States.

Description: The HealthWell Foundation program provides financial assistance to eligible individuals to cover coinsurance, co-payments, health care premiums and deductibles for certain medications and therapies. Also, if applicant is eligible for health insurance, but cannot afford the insurance premium, they may be able to assist with insurance premium.

This program provides:

- Financial Assistance

Financial assistance can be used to help with:

- Prescription copays
- Health insurance premiums, deductibles, and coinsurance
- Medical treatment costs
- Travel costs

HealthWell helps with treatment for a variety of diseases and is currently accepting applications for grants from their 'Open Funds'.

The Foundation grants assistance on a first-come, first-served basis to the extent that funding is available.

Once it is determined that the individual is eligible, they are ready to start the application process. Individuals can apply online or call to speak with one of their representatives. Call 800-675-8416. <https://www.healthwellfoundation.org/>

❖ **Project Share by The Salvation Army - Georgia Division** Must be experiencing a crisis that threatens the utility service, housing, employment, health, safety, or stability of the household or its individual members. Project SHARE provides emergency bill-payment assistance to individuals and families facing a temporary crisis, such as COVID-19, that threatens their home. SHARE attempts to target the most urgent need, whether it is a utility bill, a part of a rent payment or an emergency prescription. \$500 is the annual support limit. Call 770-868-4222 Barrow County DFCS.

❖ **Unemployment Insurance (UI) by Georgia Department of Labor (DOL)**

You must have sufficient insured wages to set up a claim.

Must have job separation from your last employer due to no fault of your own.

Must have proof of your lawful presence in the United States.

Must be able, available, and actively searching for suitable work.

Description: The Unemployment Insurance (UI) program provides temporary income for workers who are unemployed through no fault of their own and who are either looking for another job, have a definite recall to their jobs within 6 weeks of the last day worked, or are in approved training.

This program provides:

- Financial assistance

An unemployment claim for regular state unemployment insurance (UI) benefits can be filed by an individual online or by reporting to your local career center. You must first set up your MyUI Claimant Portal account by creating a password and personal identification number (PIN). The password will be used to access MyUI and all online unemployment-claim related services.

Languages: English

Cost: Free

Next Steps:

Apply on their website <https://dol.georgia.gov/get-unemployment-assistance>