

## **General Frequently Asked Questions**

- 1. What is Pathways? Georgia Pathways to Coverage™, or Pathways, is a Medicaid program for Georgians ages 19-64 who meet the eligibility requirements and otherwise would not qualify for traditional Medicaid.
- 2. If a member gets disenrolled from their current Medicaid coverage, do they automatically get approved for Pathways? No. They must apply for Pathways and meet their eligibility requirements to be approved.
- **3.** How does a member know if they are eligible for Pathways? To be eligible for Pathways, the following criteria must be met:
  - 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
  - Complete at least 80 hours of qualifying activities per month
  - Not qualify for any other type of Medicaid
  - Not be incarcerated
- **4.** How does the member know if their income is below 100% of the Federal Poverty Level? Use the chart below to see if the members' income meets the below guidelines. The guidelines are based on how many family members live in their household and generally the total amount of money they earn. The guidelines change each year.

Maximum Household Income Guidelines 2025			
Family Size	Per Month	Per Year	
1	\$1,304	\$15,650	
2	\$1,762	\$21,150	
3	\$2,220	\$26,650	
4	\$2,679	\$32,150	
5	\$3,137	\$37,650	
6	\$3,595	\$43,150	
7	\$4,054	\$48,650	
8	\$4,512	\$54,150	

For families/households with more than eight people, add \$5,500 per year for each additional person.



- 5. What are acceptable qualifying activities the member can do to be eligible for Pathways? To be eligible for Pathways, the member can perform one or more qualifying activities for a total of 80 hours each month. Qualifying activities include:
  - **a.** Full-time or part-time employment
  - **b.** Self-employment
  - **c.** On-the-job training
  - **d.** Job readiness assistance programs
  - e. A stay in a Skilled Nursing Facility/Hospital
  - **f.** Community service
  - g. Relative caregiving, or providing caregiving to a relative, through <u>Structured Family Caregiving</u> within Elderly Disabled Waiver Program (EDWP), Community Care Service Program (CCSP), or Service Options Using Resources in a Community Environment (SOURCE)
  - h. Vocational educational training
  - i. Enrollment in the Vocational Rehabilitation program of the Georgia Vocational Rehabilitation Agency (GVRA)
  - j. Higher education through enrollment in public and private universities and technical colleges
  - **k.** Current college course-load credit hours will be granted qualifying activity hours as follows:
    - At least 11.5 credit hours will count as 80 hours per month
    - Between 5.50 and 11.49 credit hours will count as 40 hours per month
    - Between 0.01 and 5.49 credit hours will count as 20 hours per month
  - I. Enrollment in the Supplemental Nutrition Assistance Program (SNAP) Able-Bodied Adults Without Dependents (ABAWD) program
  - **m.** Parent or Legal Guardian of a child under the age of six

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

- 6. If the member only works part-time, could they still be eligible for Pathways? Yes, the member could be eligible, but they still must complete at least 80 hours per month of qualifying activities. If the member is not working 80 hours per month, they can perform other qualifying activities to reach 80 hours each month to be eligible for Pathways.
- 7. If the member is self-employed, could they be eligible for Pathways? Yes, self-employment counts as employment and is a qualifying activity for Pathways. When they apply, the member can prove self-employment by:
  - **a.** Filling in a standard worksheet to show total weekly hours of client or activity
  - **b.** Submitting a snapshot of your actual work calendar from the reporting month



- 8. If a member is looking for a job, could they 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.
- **9. How does a member apply for Pathways?** The easiest way to apply is online at gateway.ga.gov. They can also apply:
  - a. In-person at their local Division of Family & Children Services (DFCS) office. To find the location and business hours for a DFCS office, visit: dfcs.ga.gov/locations.
  - **b.** By mail to your local DFCS office.
  - **c.** By phone at 1-877-423-4746 or 711 for those who are deaf, hard of hearing, deaf- blind or have difficulty speaking.

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

- **10. If the member is eligible and approved, when will their coverage start?** The member will be covered starting the first day of the month when they applied. For example, if they apply in July and get approved in August, their coverage begins on July 1.
- **11. What benefits does Pathways cover?** Pathways covers many of the same medical services as traditional Medicaid, including:
  - **a.** Doctor visits
  - **b.** Hospital stays
  - c. Emergency services
  - d. Prescriptions
  - e. Laboratory and x-rays
  - **f.** Family planning services
  - g. Mental health services
  - h. Preventive and wellness services
  - i. 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.

**12.** Does a member need to verify their qualifying hours and activities? The member must report their qualifying activity hours at the time of application and at annual renewal. Please note, their qualifying activities may need to be verified.



- **13.** Once the member is enrolled in Pathways, what if they do not complete all their hours? If, in a single month, the member does not complete all 80 hours of qualifying activities, they may request a Good Cause Exception for the hours not completed.
- **14.** What counts as a Good Cause Exception? How does a member request one? The member can request a Good Cause Exception:
  - Online at gateway.ga.gov
  - In- person at their 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.

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 the member has a different reason for not completing 80 hours of qualifying activities, select "Other."

**15.** What if the member has a change of circumstances (examples: getting married, starting a higher-paying job), and they need to report a change? The easiest way to report a life event is through the online customer portal at gateway.ga.gov.

## The member could also report on a life event:

- In-person at their 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.



The documentation the member sends depends on their situation. Some life events may affect whether they still qualify for Pathways.

- **16. What if the member has a disability?** If the member has a disability, they could still be eligible for Pathways. If they need help doing 80 hours of qualifying activities per month, the member can ask for a Reasonable Modification when they apply such as a referral to GVRA or the option for extra time to do their 80 hours.
- 17. What if the member cannot do all their qualifying activities when they are applying?

  To receive coverage, the member must complete 80 hours of qualifying activities each month. If they have a disability, they can request a Reasonable Modification like a referral to GVRA or the option for extra time to do their 80 hours.
- **18.** Can the member appeal a decision related to their eligibility or any decision that affects their coverage? Yes. If the member thinks they qualify for Pathways but do not get approved, they can appeal the decision. A decision that impacts their continued coverage, such as termination, can be appealed as well. The members' decision letter will have information on how to appeal a decision and who to contact if they have questions about appealing a decision.
- 19. If the member enrolls, could it affect my citizenship? Medicaid or Pathways enrollment may or may not cause the member to be considered a public charge which could impact your citizenship status. If they believe that participation in Pathways might impact their citizenship status, contact the United States Citizenship and Immigration Services (USCIS) before applying. It is important to understand how this might affect them. For more information on what it means to be a public charge, visit USCIS's website at <a href="https://www.uscis.gov">www.uscis.gov</a> or call at 1-800-375-5283.
- 20. If a member enrolls, will they be covered through a Care Management Organization or fee-for-service (FFS)? Once approved for Pathways, the member will be covered through a Georgia Medicaid Care Management Organization (CMO). If they receive healthcare services between the first of the month in which they applied and up to two days after the day they are approved for Pathways, those services will be covered through FFS. With Medicaid coverage on an FFS basis, Medicaid will pay providers who accept Medicaid directly for the services they receive.



21. Does a member need to pay a co-pay with Pathways? The member will need to pay co-pays for covered services while they are enrolled in Pathways, similar to other types of Medicaid. If they are unable to pay their co-pay, the member cannot be denied care for a covered service. Copayments are not required for Pathways members under age 21.
Refer to the chart below for co-pay amounts by service type.

Service	Amount
Inpatient Hospitalization	\$12.50 for entire stay
Outpatient Hospital Visit	\$3.00 per visit
Non-Emergency Use of the ED	\$3.00
Primary Care	\$0.00
Specialist	\$2.00
Durable Medical Equipment	\$3.00; \$1.00 for rentals and supplies
Pharmacy	\$10.00 or less: \$0.50
	\$10.01 to \$25.00: \$1.00
	\$25.01 to \$50.00: \$2.00
	\$50.01 or more: \$3.00

- **22. Will the member get a doctor bill with Pathways?** No, the member will not get a doctor bill for covered services they receive while they are enrolled in Pathways.
- **23.** How can a member tell if their doctor takes Pathways? If the doctor accepts Medicaid or PeachCare for Kids®, they also accept Pathways.
- **24. Can a doctor opt out of Pathways?** Pathways providers are Medicaid providers. If a provider is accepting new Medicaid patients, the provider will treat a Pathways member the same as a Medicaid member.
- **25.** Can the member get a past medical bill covered through Pathways? No, Pathways does not cover past medical bills from before the first of the month in which they applied. If they are an existing Pathways member and have the unique circumstance of appealing a coverage decision, the member can request that their coverage continue during their appeal and hearing.

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