



NEWS

R E L E A S E

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CHILD-ONLY POLICIES TO BE OFFERED IN JANUARY

Atlanta – Insurance Commissioner Ralph Hudgens has signed an order finalizing new rules that will require all insurance companies who sell individual health policies in Georgia to also offer “Child-Only” individual health coverage beginning January 1, 2013.

“Georgia consumers who want to provide healthcare coverage for their children can begin the process during the open enrollment period of January 1-31,” Commissioners Hudgens said. “To guarantee that children get the quality medical care they need, I encourage parents and guardians with uninsured children to consider purchasing this coverage.”

A “Child-Only” plan is a type of policy that can be purchased by parents that are uninsured, whose employers do not offer health coverage to dependents, or who have had a qualifying event such as loss of coverage due to job change. A legal guardian can also purchase this type of policy if they are insured by Medicare.

House Bill 1166, which established “Child-Only” policies, was an effort by the Georgia Legislature to assist parents with children under age 19 who are not currently covered, and who do not have access to creditable health insurance coverage. The bill was sponsored by Representative Alex Atwood.

“This was a common sense, free-market initiative that received overwhelming bi-partisan support,” said Rep. Alex Atwood. “I am honored to have authored legislation that will provide hard-working Georgians with an additional insurance option for their children.”

Coverage for this healthcare plan will begin on March 1, for persons applying during the January open enrollment period. Insurers are required to offer guaranteed issue during this period even if a child has a pre-existing condition. Children with loss of coverage due to qualifying events after January 2013 may also be eligible for special enrollment.

Commissioner Hudgens recommends parents and guardians to contact their local health insurance agent directly to inquire about enrollment during the month of January. Anyone with questions about the open enrollment process may also contact the Department toll-free at 800-656-2298. Calls are taken Monday through Friday from 8 a.m. until 5 p.m.

The open enrollment period for the “Child Only” policy is January 1-31, 2013.