



Georgia Benefits
Support

2026 EDITION · GEORGIA

Benefits & Assistance Guide

A plain-language roadmap to SSI, SSDI, Medicaid, waivers,
SNAP, PeachCare, appeals, and renewals.

1

Know the program

Understand what each benefit
does and where to begin.

2

Prepare your proof

Use focused checklists for
medical, work, and financial
records.

3

Protect your rights

Spot deadlines, preserve
appeal rights, and keep
coverage on track.

*Independent benefits navigation for Georgia families — built from
lived experience and professional benefits counseling.*

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2026 Georgia Benefits Guide

You do not have to navigate this alone

Hi, I'm Jayana.

I'm a mom of three. Two of my children have disabilities, and my daughter receives SSI. I've sat on the other side of the desk — filling out the applications, gathering the documents, waiting on the notices, trying to decode letters full of jargon while worrying about my kids. I know what that feels like, because I've lived it.

That experience is what pulled me into this work professionally. I served as a benefits counselor at Taconic Resources for Independence, advocating for people with disabilities and guiding them through the benefits maze. Over the past ten years I've worked across healthcare and health insurance, and I'm a licensed Life, Accident & Health insurance agent in Georgia. I started Georgia Benefits Support because I kept seeing the same thing: good people missing out on help they qualify for, simply because the system is too confusing to navigate alone.

This guide is the resource I wish someone had handed me years ago. It won't replace the agencies that make the decisions — but it will help you understand the programs, get your paperwork in order, read your notices with confidence, and know what to do next at every step.

How to use this guide

You don't have to read it cover to cover. Each section stands alone. Start with the program you're applying for, use the checklists to gather your documents, and keep the timelines and glossary bookmarked for later. At the end of every section you'll find a "Your next step" box with 1–3 concrete actions — do those, and you'll be ahead of most applicants.



Please note

Georgia Benefits Support is an independent navigation and education service. We are not a government agency, not a law firm, and not affiliated with the State of Georgia, the Social Security Administration, or any program administrator. We do not determine eligibility, guarantee approval, or provide legal advice. Program rules, dollar amounts, and timelines change — always confirm current details with the official source listed in each section. Information last reviewed: October 2026.



Your next step

Skim the table of contents and find the section for the program you need most.

Start a folder — physical or digital — for your benefits paperwork today. You'll thank yourself later.

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Find your section

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Each section ends with a "Your next step" box — do those 1–3 actions and you'll be ahead of most applicants.

Know which program fits

SSI and SSDI are the two disability programs run by the Social Security Administration (SSA). People mix them up constantly, so let's get this straight first.

	SSI (Supplemental Security Income)	SSDI (Social Security Disability Insurance)
What it is	Needs-based monthly payment for people with limited income and resources	Insurance-style benefit you earn through work and payroll taxes
Work history needed?	No	Yes — work credits (see below)
2026 max federal payment	\$994/month (individual) · \$1,491/month (eligible couple)	Based on your lifetime earnings — varies by person
Resource limit	\$2,000 (individual) · \$3,000 (couple)	No resource limit
Health coverage	Automatic Medicaid in Georgia when approved	Medicare after a waiting period (see below)
Waiting period	Benefits can start the month after you apply	5-month waiting period from disability onset

The medical test is the same for both. SSA must find that your condition prevents substantial work and is expected to last at least 12 months or result in death. A diagnosis alone is never enough — what matters is medical evidence showing what you can't do.

How SSA actually decides — the 5 questions they ask, in order:

1. Are you working? If you're earning above the substantial work threshold, you're denied at step one.
2. Is your condition severe? It must significantly limit your ability to do basic work activities.
3. Is it on (or equal to) the Listings? SSA has a "Blue Book" of impairments. Meeting a listing means automatic approval — but most people don't meet one exactly, so the review continues.
4. Can you do your past work? SSA looks at jobs you've done in the last 5 years and asks if you could still do them. (This changed in June 2024 — it used to be 15 years, which is good news for applicants.)
5. Can you do any other work? Considering your age, education, and skills, is there other work in the national economy you could do? This is where many cases are won or lost — and where a detailed doctor's statement about your limitations matters most.

About consultative exams: If your records are thin, DDS may schedule an exam with their doctor, at their expense. Go. Bring a list of your medications and symptoms. Be honest and thorough — but don't minimize. "I'm fine" is the most expensive sentence in this process.

Key numbers to know:

- Work credits (SSDI): Most adults need 40 credits, with 20 earned in the last 10 years before the disability began. In 2026, you earn 1 credit per \$1,890 in wages (max 4 per year). Younger workers need fewer credits.

- The 5-month SSDI waiting period: Benefits start with the 6th full month after SSA says your disability began. Because approvals often take longer than 5 months, most people have already "served" it by approval time.
- Medicare on SSDI: Coverage begins in the 25th month of entitlement — roughly 29 months after your disability onset date. Enrollment is automatic; your card arrives by mail. (Exceptions: ALS qualifies for Medicare immediately; end-stage renal disease follows its own timeline.)
- Countable income (SSI): SSA ignores the first \$20/month of unearned income and the first \$65 of earnings plus half of the rest. Your home and one vehicle don't count toward the \$2,000 resource limit.
- Deeming chart (children's SSI): SSA publishes a new deeming chart every year — look up the current one at ssa.gov (search "deeming eligibility chart for children"). As a 2026 reference point: a single parent with all earned income and no other children in the home may earn up to about \$4,101/month gross and the child may still qualify; limits are lower when income is unearned and higher with more children or two parents. These are guidelines, not guarantees — the SSA representative runs the official calculation.
- Concurrent benefits: Yes — you can receive SSI and SSDI at the same time if your SSDI payment is low and you meet SSI's income and resource rules.



PROTECT YOUR FILING DATE FIRST

Call SSA at 1-800-772-1213 (TTY 1-800-325-0778) or start your application online at ssa.gov before your records are fully gathered — SSA cannot pay SSI for any month before your application date, so every month spent getting organized before filing is a month of benefits permanently lost. Then gather your records fast.

How to apply: Online at ssa.gov, by phone, or at your local Social Security office. After you apply, SSA sends your case to Georgia Disability Adjudication Services — the state office that handles the medical review for SSA (sometimes called the DDS) — that's the office that requests your records and may schedule a consultative exam.



KNOW YOUR RIGHTS (straight from SSA)

Applying is free. SSA completes the forms for you from your information, helps you get documents you need, and pays for any medical exam or test they require (they make the appointment). You may appoint a representative, see everything in your case file, and every decision notice explains your appeal rights.



ASK ABOUT PRESUMPTIVE DISABILITY

If the condition is severe and approval looks highly likely, SSA can start SSI payments for up to 6 months while the state finishes its medical review — you don't have to wait months with nothing. Qualifying conditions include Down syndrome; cerebral palsy, muscular dystrophy, or muscular atrophy with marked difficulty walking, speaking, or coordination; total deafness or blindness; amputation of a leg at the hip; birth weight under 1,200 grams; HIV/AIDS; end-stage renal disease on dialysis; ALS; and others. These payments do NOT have to be repaid even if the case is later denied. Ask the SSA representative about it at your appointment. Facing a financial emergency (food, shelter, or medical care at risk)? Also ask about emergency advance payments and immediate payments (up to \$2,000).



CHECK THE COMPASSIONATE ALLOWANCES LIST

SSA fast-tracks certain serious conditions — some cancers, brain disorders, and rare childhood disorders — at ssa.gov/compassionateallowances. If the condition is on the list, say so on the application.



EXPECT A REPRESENTATIVE PAYEE — AND KNOW ABOUT THE DEDICATED ACCOUNT

For children under 18, SSA appoints someone (usually the parent) to receive and manage the benefits. If backpay covers more than 6 months of benefits, it must go into a separate restricted bank account usable only for disability- or education-related expenses — not daily living costs. SSA monitors it yearly.



Your next step

Not sure which program fits? If you've worked steadily for years, look at SSDI. If you have little or no work history and limited income, look at SSI. Many people should apply for both.

Create a my Social Security account at ssa.gov to check your earnings record and estimated SSDI benefit.

Health coverage through the state

Medicaid is health coverage run by the state (the Department of Community Health, or DCH), with applications handled through Georgia Gateway and local DFCS offices. It covers doctor visits, hospital care, prescriptions, and more.

Who can qualify:

- Children (including through PeachCare — see Section 5)
- Pregnant women
- Parents and caretaker relatives with very low income
- Adults 65 or older, blind, or with disabilities
- Anyone approved for SSI — in Georgia, SSI approval means automatic Medicaid eligibility. No separate application needed.
- Georgia Pathways to Coverage — Georgia's program for adults ages 19–64, which includes work or activity requirements. Rules for this program change often, so confirm current requirements at the official source before applying.

Katie Beckett (TEFRA) — the program many parents miss. If your child has a significant disability but your family income is too high for SSI, Georgia can still grant your child Medicaid through the TEFRA/Katie Beckett program. The state essentially ignores your income and looks only at the child's situation. To qualify, the child must generally be 18 or younger, meet disability criteria, need a hospital or nursing-facility level of care, be able to be cared for safely at home, and cost no more to care for at home than in an institution. Applications go through Georgia Gateway or the Centralized Katie Beckett Medicaid Team: 678-248-7449. Many families only learn about Katie Beckett after a regular Medicaid or SSI denial based on income — if you were told "you earn too much," ask specifically about this program before giving up.

How to apply for Medicaid: Online at <https://gateway.ga.gov/>, by phone at the DFCS Customer Contact Center (877) 423-4746, or in person at your county DFCS office. Most applications are decided within about 45 days; cases involving a disability determination can take up to 90 days.

Choosing your health plan: Once approved, most members are enrolled in Georgia Families managed care and asked to choose a Care Management Organization (CMO) — currently Amerigroup, CareSource, or Peach State Health Plan. You get a limited window to choose; if you don't, the state auto-assigns you one. Compare based on: whether your child's current doctors are in-network, prescription coverage, and extra benefits (some plans offer things like vision allowances or transportation help). You can change plans during designated choice periods — call the enrollment broker line on your notice to compare.



Your next step

Apply at gateway.ga.gov and save your confirmation number.

If your child has a disability and you were told "you earn too much," ask specifically about Katie Beckett — call 678-248-7449.

Apply early; keep needs current

Medicaid waivers pay for long-term services in your home and community — things like personal support, respite care, and specialized therapies — instead of in an institution. The two big ones in Georgia for people with intellectual and developmental disabilities (IDD) are NOW (New Options Waiver) and COMP (Comprehensive Supports Waiver).

How NOW/COMP works:

1. You apply through DBHDD — the Department of Behavioral Health and Developmental Disabilities — via your Regional Field Office (the one serving your county) or the online IDD Connects portal. You'll need a documented IDD diagnosis and Medicaid eligibility.
2. You join the Planning List. Everyone found eligible goes on this list. Here's the critical part: the list is NOT first-come, first-served. DBHDD uses a needs assessment to prioritize people with the most urgent needs. Someone who applied last year can be served before someone who applied five years ago if their needs are greater.
3. Keep your assessment current. The regional office updates needs assessments periodically. If your situation gets worse — a caregiver's health declines, behaviors escalate, safety becomes a concern — call your regional office and ask for a reassessment. This is the single most important thing families on the list can do.

GAPP (Georgia Pediatric Program) is separate: it provides skilled nursing and related services at home for medically fragile children who are on Medicaid. It requires physician orders and a nursing assessment, and it's coordinated through DCH rather than DBHDD.

Important: Waiver services and a Medicaid card are two different things. You generally need Medicaid eligibility first, then waiver services are added on top.



Your next step

For NOW/COMP: contact your DBHDD Regional Field Office (find yours at dbhdd.georgia.gov) and ask to start an application — don't wait for a crisis.

Already on the Planning List? Call your regional office once a year — or anytime needs change — to make sure your assessment is up to date.

Food and children's health coverage

SNAP (Supplemental Nutrition Assistance Program — still called "food stamps" by many) provides monthly funds for groceries on an EBT card. Eligibility is based on household size, income, and expenses. Apply online at <https://gateway.ga.gov/>, by phone at (877) 423-4746, or at your county DFCS office. Most households complete an interview as part of the process. Report changes in income or household size promptly — and renew on time to avoid a gap in benefits.

PeachCare for Kids is Georgia's CHIP program — low-cost health insurance for uninsured children whose families earn too much for Medicaid but can't afford private coverage. Key facts:

- Covers children from birth through age 18 (through the month of the 19th birthday).
- Family income must be at or below 247% of the federal poverty level.
- Small monthly premiums apply for children age 6 and older (no premium for children 5 and under); costs are on a sliding scale.
- Covers checkups, specialists, dental, vision, hospital care, prescriptions, and mental health services.
- Apply through Georgia Gateway, at peachcare.org, or by calling 1-877-427-3224. If your child actually qualifies for Medicaid instead, the application will be forwarded — you don't lose your place.



Your next step

Use the prescreening tool at gateway.ga.gov to check what your household might qualify for — it takes a few minutes and doesn't commit you to anything.

Uninsured kids in the house? Apply for PeachCare even if you think you earn too much — many families are surprised.

Gather fast — but file first

Missing paperwork is one of the top reasons applications stall — but never delay filing to gather records. File first to protect your filing date (see Section 1), then use this checklist to gather everything fast. (Full printable versions live on our website's Resources page.)

For SSI or SSDI:

- ☐ Birth certificate or proof of age
- ☐ Social Security card/number
- ☐ Names, addresses, and phone numbers of all doctors, hospitals, and clinics
- ☐ Medical records from the last 12 months (treatment notes, test results, hospitalizations)
- ☐ List of medications with dosages
- ☐ Work history for the last 5 years (SSDI): employer names, dates, job duties
- ☐ W-2s or tax returns (SSDI)
- ☐ Bank statements (last 3 months, for SSI)
- ☐ Proof of living situation: lease, mortgage statement, or utility bills

For Medicaid / Katie Beckett:

- ☐ Proof of identity and Georgia residency
- ☐ Proof of income (pay stubs, benefit letters)
- ☐ Child's Social Security number
- ☐ Child's medical records and diagnosis documentation
- ☐ Physician's statement and level-of-care documentation (Katie Beckett)
- ☐ IEP or IFSP, if applicable

For NOW/COMP waiver:

- ☐ IDD diagnosis from a qualified professional (psychological evaluation)
- ☐ Medical history
- ☐ Proof of Medicaid eligibility (or pending application)
- ☐ Signed authorization for release of information



Your next step

Start a checklist for the program you're applying for and check off what you already have.

For anything missing, call the doctor's office this week — medical records requests are the slowest part, so start them first.

Typical waits, not promises

"How long will this take?" is the question we hear most. Honest answer: it varies by case, workload, and whether your paperwork is complete. These are typical ranges, not promises.

Step	Typical timeframe
SSI/SSDI initial decision (DDS medical review)	Commonly 6–8 months
SSDI 5-month waiting period	Counted from disability onset — usually already served by approval
Medicare on SSDI	25th month of entitlement (~29 months from onset)
Georgia Medicaid decision	About 45 days; up to 90 days for disability-related cases
Katie Beckett decision	Often 2–4 months; varies widely
SNAP decision	Usually within 30 days
NOW/COMP waiver services	No fixed wait — prioritized by need, not application date
Reconsideration (first appeal)	Often several months
ALJ hearing wait	Often a year or longer

The pattern: the better your documentation, the faster things move. Complete applications with strong medical records get decided faster than thin ones that trigger round after round of records requests.



Your next step

Mark your calendar: if you haven't heard anything by the long end of the range above, follow up.

While you wait, keep getting medical care — gaps in treatment hurt your case more than almost anything else.

A denial is not the final answer

First, breathe. Most initial SSI/SSDI applications are denied — nationally, roughly two out of three. A denial is not a final answer. Many people are approved on appeal, and approval rates at the hearing stage are significantly higher than at the initial stage.

The four appeal stages (same deadlines at each):

1. Reconsideration — a different reviewer looks at your case fresh. File with Form SSA-561-U2.
2. ALJ hearing — you appear (in person, video, or phone) before an Administrative Law Judge, tell your story, and present new evidence. File with Form HA-501. Submit any new evidence no later than 5 business days before the hearing date.
3. Appeals Council review — reviews the judge's decision for errors.
4. Federal court — a lawsuit in U.S. District Court. (This is where you'd want an attorney.)

The deadline that matters most: 60 days. You have 60 days from the date on your denial notice — plus 5 extra days SSA allows for mailing — to file each appeal. Miss it without a good reason and you may have to start all over with a new application, losing your original filing date (which affects back pay).

What strengthens an appeal:

- New medical evidence. Updated treatment notes, test results, and hospital records since your last decision.
- A statement from your doctor describing your functional limits — what you can't do in a workday (sit, stand, lift, concentrate, interact with others) — not just your diagnosis.
- A complete work history with specific physical and mental demands of past jobs.
- Consistency. Keep every appointment. Gaps in treatment get used against you.
- Help. Disability attorneys typically work on contingency — no upfront cost — and are most valuable at the hearing stage. For Georgia Medicaid denials, request a fair hearing within 30 days of the date on the notice. If the denial came from your managed-care plan (CMO), file the plan's internal appeal first (you have 60 days), then request a state fair hearing if the plan upholds the denial.

Appeal vs. reapply: Almost always appeal. A new application resets your clock; an appeal preserves your original filing date.



Your next step

Read your denial letter today and circle the deadline. Put it on your calendar with a reminder two weeks early.

Call your doctors' offices and request updated records — start the paper trail for your appeal now.

Prepare before the birthday

When a child on SSI turns 18, SSA does an age-18 redetermination using adult disability standards. This is a big deal, and families are often blindsided by it.

What changes at 18:

- New medical standard. Childhood SSI uses functional equivalence rules; adult SSI/SSDI uses the adult definition (inability to do substantial work). Some young adults who qualified as children don't meet the adult standard — and some who didn't qualify as children do as adults.
- Parental income stops counting. Before 18, a parent's income and resources can reduce or disqualify a child's SSI ("deeming"). At 18, only the young adult's own income and resources count. This helps many families.
- Medicaid category gets reviewed. Coverage usually continues, but the eligibility category may change. Watch for renewal notices.
- Work rules kick in. Earnings limits and work incentives (like impairment-related work expenses) now apply directly to the young adult.

How to prepare (start at 17):

- Keep medical treatment consistent and documented — the redetermination is evidence-based.
- Connect with school transition planning (IEP transition services).
- Look into decision-making supports: powers of attorney, supported decision-making, or guardianship alternatives where appropriate. (We don't give legal advice — talk to a qualified attorney or Georgia Legal Services about options.)
- Explore adult programs: NOW/COMP waiver, vocational rehabilitation, and — if there's work history — SSDI.



Your next step

If your child is 17 or approaching 18, request copies of all current medical and school records now.

Ask your child's care team about transition planning at the next appointment — don't wait for SSA's letter.

Don't lose what you won

Getting approved is only half the battle. Benefits can be reduced or stopped if you miss a renewal or ignore a notice.

What to expect:

- SSI/SSDI Continuing Disability Reviews (CDRs): SSA periodically checks whether you still meet the medical requirements. You'll get a notice and forms to complete. Respond fully and on time — and keep seeing your doctors, because current treatment records are your best defense.
- Medicaid renewals: Georgia reviews eligibility periodically (usually once a year). You'll get a renewal packet — complete it and return any requested verification by the deadline. You can renew through Georgia Gateway.
- SNAP renewals: Similar annual process through Gateway or your DFCS office.
- Report changes. Income changes, address changes, household changes — report them when they happen, not at renewal time. Unreported changes cause overpayments, and overpayments get collected from future checks.

The golden rule of renewals: Every envelope from SSA, DCH, or DFCS gets opened the day it arrives. A shocking number of terminations happen simply because a notice sat unopened past its deadline.



Your next step

Make sure every agency has your current mailing address — update it at ssa.gov, Georgia Gateway, and your DFCS office today if you've moved.

Put your next renewal date on your calendar the moment you learn it.

Decode any letter in six passes

Those dense, jargon-filled letters are where most families get lost — and where costly mistakes happen. Here's how to decode any notice, from any agency.

Work through it in this order:

1. Who is it about, and what program? Check the name and case number at the top. Make sure it's actually about the right person — mixed-up notices happen.
2. What was decided? Look for the decision words: approved, denied, terminated, reduced, overpayment. This is usually in the first paragraph or a bolded heading.
3. Why? The notice must explain its reasoning — for example, "we found your countable income exceeds the limit" or "medical evidence does not show...". If the reason doesn't make sense to you, that's worth questioning.
4. When does it take effect? Find the effective date. Benefit changes usually apply to a specific month.
5. What are your appeal rights? This is the most important part. The notice tells you how long you have to appeal and how to file. Circle the deadline immediately. (For SSA: 60 days + 5 mailing days. For Georgia Medicaid: 30 days from the notice date.)
6. Is there anything you must do right now? Some notices require action by a specific date to keep benefits continuing during an appeal — don't miss that window.

Red flags that mean "act fast":

- Any deadline dated within the next two weeks
- Words like termination, overpayment, or fraud (don't panic — but don't ignore)
- A decision based on information you know is wrong or outdated
- A notice about someone else's case mixed into yours

What to do first with any important notice:

1. Write the received date on the envelope and keep the envelope.
2. Make a copy or photo of every page.
3. Circle the deadline and put it on your calendar with a two-week-early reminder.
4. If you disagree, start your appeal — you can always gather more evidence after filing.

A quick annotated example. Imagine a letter that says: "We have determined that your Supplemental Security Income payments will be suspended beginning November 2026 because our records show countable resources of \$2,450, which exceeds the \$2,000 limit. If you disagree with this determination, you have 60 days from the date of this notice to request reconsideration." Reading it with our six steps: (1) it's about your SSI; (2) the decision is suspension — not a permanent denial; (3) the reason is a specific, checkable fact — your bank balance; (4) it takes effect November 2026; (5) you have 60 days to appeal; (6) your first move is to check whether that \$2,450 figure is actually right — bank errors and misreported accounts happen, and a wrong number can be fixed.



Your next step

Pull out the most recent notice you received and walk through the six steps above. Circle its deadline.

Start a "notices" section in your paperwork folder — newest on top, envelopes kept.

The terms agencies use

ABLE account — A tax-advantaged savings account for people with disabilities. Up to \$100,000 in an ABLE account doesn't count against SSI's resource limit. As of 2026, people whose disability began before age 46 can open one.

ALJ (Administrative Law Judge) — The judge who hears your case at the second stage of a Social Security appeal. This is the first time you tell your story face-to-face to the decision-maker.

Appeals Council — The body that reviews an ALJ's decision if you disagree with it (third appeal stage).

CDR (Continuing Disability Review) — SSA's periodic re-check of whether you still meet disability requirements.

CMO (Care Management Organization) — The managed-care health plan (like Amerigroup, CareSource, or Peach State) that coordinates care for Georgia Medicaid members.

COMP (Comprehensive Supports Waiver) — Georgia Medicaid waiver for people with IDD who have more intensive support needs. See NOW.

Countable income — The income SSA actually counts after exclusions (the \$20 and \$65-plus-half rules). Not the same as your gross pay.

Countable resources — Assets SSA counts toward the \$2,000/\$3,000 SSI limit: cash, bank accounts, investments, a second vehicle. Your home and one vehicle don't count.

DBHDD — Georgia's Department of Behavioral Health and Developmental Disabilities. Runs the NOW/COMP waivers through regional field offices.

DCH — Georgia's Department of Community Health. Runs the state Medicaid program.

DDS (Disability Determination Services) — The state office that makes the medical decision on SSI/SSDI applications for SSA. In Georgia it's called Disability Adjudication Services.

Deeming — When a parent's (or spouse's) income and resources are counted as if they were the applicant's. Applies to children's SSI; ends at age 18. SSA publishes a new deeming chart every year — look up the current one at ssa.gov (search "deeming eligibility chart for children").

DFCS (Division of Family & Children Services) — The county-level Georgia agency handling SNAP, TANF, and many Medicaid applications.

EPSDT — Early and Periodic Screening, Diagnostic and Treatment: the Medicaid benefit guaranteeing children comprehensive coverage, including therapies like ABA with proper authorization.

FBR (Federal Benefit Rate) — The maximum federal SSI payment: \$994/month for an individual, \$1,491/month for an eligible couple in 2026.

GAPP (Georgia Pediatric Program) — Medicaid program providing skilled nursing and related care at home for medically fragile children.

IDD — Intellectual and developmental disabilities.

MAGI (Modified Adjusted Gross Income) — The income-counting method Georgia uses for most Medicaid categories.

NOW (New Options Waiver) — Georgia Medicaid waiver for people with IDD whose needs fit within its service structure. See COMP.

Planning List — Georgia's list of people found eligible for NOW/COMP waiver services, prioritized by assessed need — not by application date.

Reconsideration — The first stage of a Social Security appeal: a fresh reviewer re-examines your case.

Redetermination — A full re-check of eligibility — most famously the age-18 redetermination, when childhood SSI cases are judged under adult rules.

SGA (Substantial Gainful Activity) — The earnings threshold SSA uses to decide if you're working too much to be considered disabled. In 2026: \$1,690/month (non-blind), \$2,830/month (statutory blindness).

TEFRA / Katie Beckett — The program letting Georgia grant Medicaid to children with disabilities without counting parental income.



Your next step

When a letter or caseworker uses a term you don't know, look it up here first — then ask them to explain it in plain language. You have every right to understand what's being decided about your family.

Verify before you act

Always verify current information with the official source — phone numbers, addresses, and procedures change.

Who	What they handle	Contact
Social Security (SSA)	SSI/SSDI applications, appeals, benefit questions	ssa.gov · visit or call your local office
Georgia Gateway	Apply for Medicaid, SNAP, TANF, PeachCare; renewals; report changes	https://gateway.ga.gov/
DFCS Customer Contact Center	Applications and questions for DFCS-run programs	(877) 423-4746
DCH Katie Beckett Team	TEFRA/Katie Beckett applications	678-248-7449
DBHDD Regional Field Offices	NOW/COMP waiver applications, Planning List	Find your region at dbhdd.georgia.gov
PeachCare for Kids	Children's health insurance applications	1-877-427-3224 · peachcare.org
Georgia Legal Services Program	Free legal help for low-income Georgians, including benefit appeals	Statewide intake: 833-457-7529 · glsp.org
Georgia Advocacy Office	Protection and advocacy for people with disabilities	Search "Georgia Advocacy Office" for contact



Your next step

Save the two or three numbers above that match your situation in your phone right now.

Bookmark gateway.ga.gov — you'll use it more than any other site in this process.

You're not alone in this

If you've read this far, you're already doing the hardest part: refusing to give up on your family. The system is confusing by accident and sometimes by design — but it can be navigated, one form and one notice at a time.

Our guides and resources are always free. One-on-one help is available for a small fee.

If you ever hit a wall — a denial you don't understand, a notice with a deadline that's too close, an application that keeps stalling — reach out. That's exactly what we're here for.

— *Jayana*

Georgia Benefits Support

Independent Benefits Navigation for Georgia Families

Clarity. Compassion. Results.

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