



## **1. Increase the number of Georgians with health insurance.**

Thousands of Georgians have signed up for low-cost coverage through the Health Insurance Marketplace. Because Georgia has not accepted federal funds to cover low-income Georgians though, approximately 300,000 people remain stuck in a coverage gap. These Georgians do not qualify for Medicaid under current rules and do not earn enough money to qualify for financial help through the Marketplace. Georgians for a Healthy Future supports closing this gap by opening up coverage through Medicaid to all Georgians with incomes up to 138 percent of the federal poverty level.

## **2. Guarantee access to quality health care services for Medicaid and PeachCare beneficiaries.**

The Medicaid and PeachCare for Kids programs provide health insurance for many of our state's most vulnerable citizens, including low-income children, seniors and people with disabilities, and some low-income parents. Enrollment in these programs is growing as uninsured families explore health insurance options and find that their children meet the eligibility criteria. This presents an opportunity to reduce our state's uninsured rate and improve access to care. Georgians for a Healthy Future will support policies that facilitate continuous coverage and enrollment for eligible Georgians, ensure robust provider networks, and improve health outcomes. Georgians for a Healthy Future will oppose changes to Medicaid that would shift financial risk and cost to states and result in program cuts that would harm many of our state's most vulnerable citizens.

## **3. Ensure access to care and financial protections for consumers purchasing private health insurance.**

Health insurance plans with the lowest premiums are often a first choice for consumers, but these plans are commonly more affordable because of narrow provider networks. Although narrow networks can hold down the cost of health insurance and may provide adequate care, they can result in insufficient coverage for some conditions, inhibit continuity of care for some consumers, and lead to burdensome surprise medical bills if consumers unknowingly receive services from out-of-network providers. We encourage Georgia's policymakers to address network adequacy and surprise out-of-network billing in tandem by developing a comprehensive network adequacy standard, based on the National Association of Insurance Commissioners' (NAIC) model act released in the fall of 2015 and by passing legislation that protects consumers from surprise out-of-network billing by placing limits on allowable out-of-network charges, setting disclosure and transparency requirements for health care providers, and establishing a process to resolve billing disputes between patients, providers, and health care facilities.

#### **4. Set and enforce standards that provide for equitable coverage of mental health and substance use treatment services by health plans.**

The 2008 passage of the federal Mental Health Parity and Addiction Equity Act (Parity Act) required that health plans cover behavioral health services as they would physical health services. The Parity Act is only meaningful if health plans are implementing it well, consumers and providers understand how it works, and there is appropriate oversight. GHF supports legislation that sets standards and oversight procedures to ensure that Georgia consumers receive the coverage for mental health and substance use disorder benefits to which they are entitled by law and for which they have paid.

#### **5. Support partners in integrating health and equity in the policies across every sector to address social determinants of health that prevent equitable access to care and equitable health status.**

Factors outside the health system such as adequate housing, education, and economic opportunity impact the health of individuals, families, and communities. Left unaddressed, these and other complicating factors can inhibit the effectiveness of approaches that are strictly within the health system. Georgians for a Healthy Future supports policies that aim to advance health and health equity by addressing the social determinants of health.