ON ELECTION DAY, GEORGIA VOTERS WILL HEAD TO THE POLLS TO ELECT OUR STATE’S POLICYMAKERS. MOST VOTERS ARE FAMILIAR WITH CERTAIN ELECTED OFFICES, LIKE THAT OF GOVERNOR, BUT MANY GEORGIANS MAY BE UNAWARE OF THE IMPORTANCE, OR PERHAPS EVEN THE EXISTENCE, OF THE OFFICE OF STATE INSURANCE COMMISSIONER.

The Insurance Commissioner runs the Georgia Department of Insurance and is elected every four years in a statewide vote. Among the core functions the Department of Insurance performs is the regulation of health insurance in Georgia. With the recent enactment of the new health care law, the role of the Insurance Commissioner has expanded. Our next Insurance Commissioner’s decisions will play an important role in shaping Georgia’s health insurance system for consumers in 2011 and well into the future.

Quality, affordable health coverage optimizes the health and wellbeing of Georgia’s children and families and ensures a healthy, productive workforce to grow our state’s economy. While the Insurance Commissioner alone is not responsible for the health of Georgia constituents, he or she will be one of a key group of elected and appointed state officials who together will implement different components of the new health law to maximize benefits for Georgians.
BRUCE (L)

Please review the questions and responses, which can be found on the next page.

The Insurance Department is responsible for enforcing health insurance consumer protection. How would you define your role in achieving consumer's rights?

The mere existence of benefits and the ability to medicate is not enough. In order to maintain the coverage of the insured, there needs to be a strong regulatory environment.

The first order of business will be to educate the citizens of Georgia on what the bonds are and how they affect the future. It’s crucial to ensure that Georgians understand the importance of insurance and how to protect the consumer. I will immediately implement a new and improved website to educate consumers on their rights.

In order to maintain the insurance market, a lot will depend upon the success of the Exchange. Exchange plans will all have to successfully adapt to the changes implemented by the new health care law. The insurance commissioner will ensure that the necessary infrastructure, staff skill set, and administrative systems are in place to provide better service and affordable products.

The public’s role in the insurance market will always default to Liberty. The insurance market will always default to Liberty. The public’s role in the insurance market will always default to Liberty. The insurance market will always default to Liberty. The public’s role in the insurance market will always default to Liberty.
The Insurance Commissioner is responsible for consumer protection, fire safety, and regulation of auto, homeowner’s, life, business, and health insurance. With regard to health insurance plans, the Insurance Commissioner must:

- Ensure that companies selling individual and group policies in Georgia are financially solvent and are honoring the claims incurred by the people and groups paying premiums; and
- Enforce state laws that stipulate the medical procedures, treatments, preventive health measures, and other benefits private insurers must include in the policies they sell in Georgia.

Under the new health law, the insurance commissioner’s role and responsibilities have broadened in the following ways:

- Decisions made by the Insurance Commissioner will help determine whether Georgia will seek to maintain its own regulations on health insurers or pass much of that responsibility onto the federal government.
- Georgia recently decided not to create a state Pre-Existing Condition Insurance Plan (PCIP), or high risk pool for individuals with pre-existing conditions, and instead allowed Georgia consumers to access the federal PCIP. The PCIP is set to expire in 2014, at which point insurers will be prohibited from denying coverage to applicants based on pre-existing conditions or carving out those conditions from coverage. The Insurance Commissioner is responsible for overseeing Georgia’s implementation of this new rule.

The Insurance Commissioner is a member of the National Association of Insurance Commissioners (NAIC), the body charged with developing a range of model rules, standards, and definitions for implementation of the new health care law. Many of these new rules and standards are currently being negotiated. For example, beginning on September 23rd of this year, insurers were forbidden from denying coverage to children with pre-existing conditions. Some insurers chose to withdraw from the child-only market, and in response the Secretary of Health and Human Services is now working with the NAIC and individual state insurance commissioners to clarify rules in this area.

Georgia consumers will be eligible to purchase a health insurance plan—and access substantial tax credits that lower the cost of the premium for that plan, depending on their income level—through a new marketplace, known as a health insurance exchange. Health insurance exchanges must be up and running in every state by 2014.

Federal officials, insurance company executives, and the National Association of Insurance Commissioners are negotiating the essential health benefits that insurers will be required to include for plans sold within the exchange. Once these rules are enacted, the Insurance Commissioner will monitor compliance by insurers and guarantee that consumers are treated fairly in any appeals process they undergo if their claims are denied.

Between now and 2014, when the exchange is up and running, the U.S. Department of Health and Human Services is requiring private insurers to justify premium increases to federal and state officials. If premium hikes are deemed to be “unreasonable,” the Insurance Commissioner has the authority to exclude such companies from participating in Georgia’s insurance exchange.

In an effort to provide you with clear information about each candidate’s approach to the health care issues over which they will have regulatory authority, we have published each candidate’s response in its entirety. The four organizations that collaborated on this publication, Georgians for a Healthy Future, Voices for Georgia’s Children, the American Diabetes Association, and the National Multiple Sclerosis Society—Georgia Chapter, would like to thank the candidates for their thoughtful and thorough responses to this survey.