



1. Increase the number of Georgians with health insurance.

Georgia's uninsured rate hit a historic low of 12.9% in 2016, but remains one of the highest uninsured rates in the country because Georgia has not accepted federal funds to cover low-income Georgians. Approximately 240,000 Georgians remain stuck in the resulting 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 extending health insurance to all Georgians with incomes up to 138 percent of the federal poverty level.

2. Stabilize Georgia's health insurance Marketplace

Almost half a million Georgians are enrolled in health care coverage through the health insurance Marketplace. While Georgia's Marketplace has proven robust, the last two years have brought declines in enrollments, as federal policy changes have undercut its stability. Other states have taken steps to shore up their markets by implementing state reinsurance programs, instituting state-level consumer protections and enforcement mechanisms, limiting the sale of short-term junk plans, and investing in outreach & enrollment. Georgians for a Healthy Future supports policies that promote affordable, comprehensive coverage and a competitive, stable Marketplace.

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

When consumers enroll in a health insurance plan, they should have reasonable access to all covered services in the plan. As narrow provider networks become more common, health care consumers are at increased risk of not being able to access the medical services and providers they need without going out-of-network and receiving surprise out-of-network medical bills. In 2015, the National Association of Insurance Commissioners adopted a network adequacy model act for states. Georgians for a Healthy Future supports using this act as a foundation to develop quantitative standards for Georgia. Georgians for a Healthy Future further supports legislation that will hold consumers harmless when consumers end up with out-of-network bills despite making appropriate efforts to stay in network or because inadequate provider networks require them to go out of network to receive the services that they need.

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 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