# HAPPENING NOW: CHANGES IN HEALTH CARE FOR GEORGIANS

In March 2019 Georgia lawmakers approved SB 106, the Patients First Act. The new law lets the state use health care waivers to make changes to Medicaid in Georgia. These changes could include expanding coverage to more poor adults. They could also affect Georgia's private insurance system. (Waivers allow a state to set aside or "waive" certain requirements imposed by the federal government. States are then allowed to try new models of providing health coverage and care.)

State leaders say that the plans will be crafted and sent to the federal government by the end of 2019. The waiver plans could mean big changes for Georgians and the way they access and pay for health care.

# NEXT STEPS (BASED ON CURRENT INFORMATION AND SUBJECT TO CHANGE)

June 2019	Sept. 2019	Oct. 2019	Oct./Nov.	Dec. 2019	Early 2020
			2019		
Deloitte	Deloitte	Governor and	Possible start of	Georgia plans to	An additional
selected as	produces a	state agencies	the state public	submit the	public
consultant to	report with a	select the plan	comment	formal waiver	comment
work with the	list of waiver	they will	period so the	plan to the	period will be
state agencies to	options for Gov.	pursue from	general public	federal	provided at the
develop plans	and DCH to	the options	can provide	government	federal level
	consider	provided	input		

# THE TWO TYPES OF PROPOSALS

#### Section 1115 Waiver (Medicaid)

Allows Georgia to make changes to Medicaid program. Medicaid is the state's health insurance program. It covers kids, some low-income parents, seniors, and people with disabilities, and pregnant women. SB 106 lets the state create a plan that could cover people making up to the poverty line. (About \$12,000 a year for an individual.)

A successful way to use this waiver is to:

- cover all low-income Georgians
- leave out barriers to coverage
- o burdensome paperwork requirements
- o confusing cost-sharing

forced lock-out periods

#### Section 1332 Waiver (Healthcare.gov)

Allows the state to make changes to the health insurance marketplace. About 450,000 Georgians buy their health coverage through the marketplace. Most of these people get federal tax credits. These credits help them cover some or all of their premiums. Many more Georgians are eligible for discounted coverage but remain uninsured.

- A successful way to use this waiver is to:
- $\cdot ~~{\rm establish}$  a "reinsurance program" to reduce premium costs
- ensure all plans keep covering essential health benefits (like prescription drugs)
- maintain protections for people with preexisting conditions

## You can help now

When signing the Patients First Act, Governor Kemp stated: "Georgians need better options - reduced costs, enhanced access, and improved quality of care - as soon as possible. Through the Patients First Act, we are now one step closer to reaching these objectives in every corner of Georgia."

During the debate over the law, Rep. Trey Kelley (R – Cedartown) said that "Senate Bill 106 will provide health care access and coverage to 250,000 Georgians."

You can make sure these plans will do what Georgia leaders have promised.

Georgia needs a plan that will provide coverage to as many people as possible. Thousands of Georgians across the state could get health care coverage through the Patients First proposals. However, no Georgia leader has committed to making sure that happens.

**Call Governor Kemp at 404-656-1776 and send a follow-up email at coverga.org.** Ask Governor Kemp to use the Patients First Act to expand coverage to as many people as possible.

### Stay tuned!

For each waiver that the state proposes, Georgia's leaders must ask the public for input. State and federal public comment periods are required for each waiver proposal. Those are your chances to weigh in!

There will be at least four public comment periods: two for an 1115 waiver and two for a 1332 waiver. Make a plan to submit comments every time!

Waivers allow states to "waive" some protections and provisions of federal law. Georgia's leaders need to know how their plans will impact Georgians like you. You can shape Georgia's plans for health coverage! Tell state leaders how their ideas will impact you and your family. The public comment periods are your time to speak up! In Kentucky and Arkansas, public comments from people like you saved thousands of people from being kicked off of their health coverage when their states proposed waivers.

Sign up for email updates at coverga.org and follow #coverga on social media. We will let you know when the public comment periods begin and end. We will provide an easy way for you to have your say.

