

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 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** •
Deloitte selected as consultant to work with the state agencies to develop plans

• **Sept. 2019** •
Deloitte produces a report with a list of waiver options for Gov. and DCH to consider

• **Oct. 2019** •
Governor and state agencies select the plan they will pursue from the options provided

• **Oct./Nov. 2019** •
Possible start of the state public comment period so the general public can provide input

• **Dec. 2019** •
Georgia plans to submit the formal waiver plan to the federal government

• **Early 2020** •
An additional public comment period will be provided at the federal level

THE TWO TYPES OF PLANS

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
- burdensome paperwork requirements
- confusing cost-sharing
- forced lock-out periods

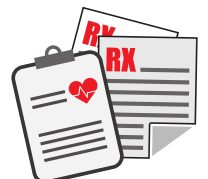


Section 1332 Waiver (Healthcare.gov)

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:

- 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



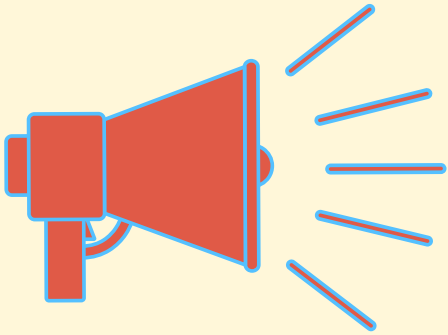
You can help now!

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!

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.

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.



Visit CoverGA.org to learn more!