



## **Reduce the number of uninsured Georgia children and adults.**

- **Adopt continuous Medicaid coverage for children ages 0-3 to avoid gaps in health insurance during these critical early years.**

During the first years of life, a child goes to the doctor every few months to receive preventative care and critical treatment. Losing health care coverage in these critical years can seriously impact a child's growth and well-being. For children with serious health issues, this loss can be especially damaging. Regular care and early treatments are crucial to help children overcome delays and avoid more complicated and expensive care later.

Removing the annual Medicaid eligibility review requirement for children up to three years old saves families and the state government from burdensome requirements and checks that can lead to months without health care coverage during this critical time in a child's life.

- **Close Georgia's coverage gap.**

Many Georgians are living uninsured and without access to affordable health coverage. They work in jobs that don't offer health insurance, can't afford private insurance, and make "too much" money to qualify for Georgia Medicaid. They live in what is called the "Medicaid coverage gap." Georgians in the coverage gap earn less than the poverty line, approximately \$15,000 for a family of two or \$25,800 for a family of three.

While the Pathways to Coverage program covers some Georgians in the coverage gap, the program's low enrollment numbers and the thousands of Georgians still lacking health insurance demonstrate the need to adopt a broader and more efficient solution.

Medicaid expansion would cover 400,000 – 500,000 Georgians, maximize federal Medicaid funding available to our state, and boost Georgia's economy. Georgians for a Healthy Future supports closing the coverage gap by insuring Georgia adults with incomes up to 138% of the federal poverty level.

- **Create a more efficient and effective Medicaid program that better serves Georgians**

For many Georgia families, getting and keeping Medicaid coverage involves navigating complex enrollment and eligibility systems. Current Medicaid processes often involve cumbersome paperwork, manual steps, and outdated technology that create barriers and delays for Georgians and inefficiencies for state agencies. By adopting user-friendly, technology-driven solutions—like real-time eligibility verification, automated renewals, and data-sharing across public programs—Georgia can simplify access to Medicaid while saving administrative costs.

To achieve these improvements, Georgia must ensure state agencies have the funding, workforce support, and resources needed to modernize systems effectively. Investing in Medicaid's infrastructure and workforce can create a more efficient Medicaid program that better serves Georgians and the state alike.

## **Ensure Georgia Access meets the needs of the over 1.5 million Georgians enrolled in marketplace health plans.**

Now that the state has launched the Georgia Access health insurance marketplace, it is crucial to protect and grow Georgians' access to comprehensive health coverage. For 2025, over 1.5 million Georgians enrolled in

private coverage with financial assistance, demonstrating the importance of accessible, affordable health insurance for individuals and families across the state.

Key components of a strong marketplace are reliable and sufficient funding for the marketplace's operations, and free, local enrollment assistance. Enrollment assisters are essential to helping Georgians understand their health insurance options, navigate the enrollment process, and maintain and use their coverage. By prioritizing marketplace stability and consumer support, Georgia Access can ensure every Georgian has the opportunity to secure the coverage they need to stay healthy.

## **Protect Georgians from premium increases, unfair insurance practices, and high out-of-pocket costs.**

- **Enact state-level policies to protect consumers from unfair insurance practices.**

Every Georgian deserves access to affordable health care and protection from unfair or discriminatory insurance practices. Ensuring access to no-cost preventive services and safeguarding individuals from harmful insurance practices—like coverage denials based on pre-existing conditions—are essential to a strong, consumer-focused health coverage system. These protections promote healthier communities, reduce long-term health care costs by encouraging early care, and prevent more costly health issues down the line.

As federal health policies evolve, Georgia lawmakers can proactively safeguard consumers by embedding these common-sense protections into state law. Codifying consumer protections ensures stability for families, businesses, and health care providers, no matter what changes occur federally. By enacting state-level policies that protect Georgians from high out-of-pocket costs and discriminatory practices, Georgia can strengthen the health coverage system while promoting health and financial security for all.

- **Protect Georgians from staggering premium increases by preventing or mitigating the impending loss of federal enhanced premium tax credits.**

Since Congress approved them in 2021, enhanced premium tax credits (ePTCs) have made health insurance more affordable for more than one million Georgians. These credits have significantly lowered premiums for families and individuals, leading to record-high enrollment in health plans. However, these tax credits expire at the end of 2025.

Without Congressional action to extend the ePTCs before insurers set their premiums for 2026, over 1.5 million Georgians could face premium increases of 85% or \$528 annually on average.

To address this looming challenge, Georgians for a Healthy Future is advocating at both the state and federal levels. At the federal level, we are urging Georgia's Congressional delegation to support an extension of the enhanced premium tax credits to protect residents from losing their coverage. Simultaneously, we urge state leaders to explore state-based solutions that can fill potential gaps and ensure affordable health coverage remains within reach for Georgia families, such as:

- Establishing state-based tax credits to protect against dramatic premium increases;
- Incentivizing enrollment in affordable plans; or
- Implementing other policies to stabilize the individual insurance market.

Georgians at both ends of the income spectrum will see their premiums become unaffordable.

- A single Georgian earning \$30,000 would pay \$1,350 more annually.
- A couple in their 60s earning \$80,000 would face an increase of \$16,800 annually.

## Resource Georgia’s behavioral health workforce, programs, and policies to meet the needs of individuals and families across the state

Georgia has made meaningful progress in supporting individuals with mental health and substance use recovery needs through innovative programs and thoughtful laws, but in certain cases, insufficient funding has hindered their full implementation and impact. To ensure Georgians have meaningful access to critical clinical and community-based behavioral health services, it is essential to adequately and reliably fund these programs and policies. Strengthening the workforce and resources at key agencies like the Departments of Community Health (DCH) and Insurance (DOI) is necessary for carrying out laws like the Georgia Mental Health Parity Act (HB 1013 of 2022), which ensures equitable insurance coverage for behavioral health services - among many other improvements to services in the state.

Additionally, sufficient funding for programs like the Georgia Housing Voucher Program (GHVP) is essential to meet the needs of Georgians with severe and persistent mental illness (SPMI). Stable housing is a cornerstone of effective mental health recovery, yet the GHVP currently serves only about a quarter of the individuals it is obligated to assist under federal agreements. By committing to a year-over-year funding plan that fully supports GHVP by 2030, Georgia can meet the state’s legal obligations and provide thousands of Georgians with the stability they need to recover and thrive.

## Create a state certification process for Community Health Workers in Georgia

Community Health Workers (CHWs) play a vital role in Georgia’s public health and health care system by bridging gaps between communities, social services, and health care providers. Their trusted relationships and shared experiences with the individuals they serve make CHWs uniquely positioned to connect people to care and improve health outcomes. Despite their growing impact, the CHW workforce lacks standardization and a sustainable funding mechanism, which limits their ability to fully contribute to Georgia’s health systems.

A state certification process for CHWs would strengthen this workforce by ensuring consistent training, establishing core competencies, and providing access to continuing education. Certification would also enable CHWs to receive reimbursement from third-party payers, including Medicaid, ensuring their long-term sustainability. With certified CHWs, Georgia could improve access to culturally competent care, reduce emergency room visits, lower health care costs, and strengthen its public health system.

### Georgians for a Healthy Future’s approach to policy

Georgians for a Healthy Future is committed to advancing health equity through our four core areas of focus: ensuring access to care, expanding health coverage, enhancing value for health care consumers, and building a healthier Georgia. These priorities aim to address systemic barriers and promote policies that lead to meaningful improvements in health outcomes for marginalized Georgians, including those in rural areas, low-income communities, and communities of color.

While this list of priorities highlights key opportunities for legislative action, GHF remains dedicated to supporting our partners and advocating for any policy that holds the potential to improve health and well-being for all Georgians. Together, we can create a state where every individual has the opportunity to achieve their highest level of health, no matter their background or circumstances.