



GEORGIANS FOR A
HEALTHY FUTURE

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PRESS RELEASE

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Georgians for a Healthy Future Statement on Senate Vote and the Future of Affordable Coverage in Georgia

Congress's failure to extend enhanced premium tax credits leaves Georgia families exposed

ATLANTA, GA — Georgians for a Healthy Future released the following statement after Congress failed to extend the enhanced premium tax credits, a decision that is likely to result in the expiration of these affordability protections in 20 days and result in higher health insurance costs for many Georgia families.

The enhanced premium tax credits are the primary tool that helps families purchase comprehensive coverage on the health insurance marketplace and keep monthly premiums affordable for nearly all (95%) Georgia Access enrollees. The vote comes just days before the December 15 deadline for Georgians to enroll in health plans that begin on January 1. The failed vote creates uncertainty during a critical period when many families are making final decisions about their 2026 coverage and relying on these credits to keep premiums affordable.

Statement from Georgians for a Healthy Future Director of Health Policy Whitney Griggs:

"Congress's failure to extend the enhanced premium tax credits leaves Georgia families exposed to steep and avoidable premium increases in 2026. Average premiums for subsidized Georgia consumers are expected to nearly triple, rising from 275 dollars to 814 dollars per month. For families with incomes below 250 percent of the [federal poverty level](#), premiums are projected to jump more than 500 percent. These increases are simply unaffordable for many households, especially in rural communities where options and resources are already limited. Without these protections, up to 460,000 Georgians could lose their coverage, and rural hospitals and clinics will face even greater financial strain."

"Because Congress did not act, Georgia must now consider state-based solutions to protect affordability. Because Georgia manages its own health insurance exchange, we

have options that other states do not have, like state-funded subsidies to keep premiums within reach and to stabilize their insurance markets. Other states have pursued these options, and their residents have reaped the benefits. Georgia should strongly evaluate similar approaches to prevent widespread coverage losses and address the affordability challenges faced by people across the state.

“Georgia families deserve stability and a health insurance system that keeps care within reach. Policymakers at both the federal and state levels must move quickly to protect coverage, affordability, and the health of our communities.”

Key Facts About the Impact on Georgia

According to a new report from the Georgia Health Initiative, [Impact of Federal Policy Changes to Georgia's Health Care Landscape](#):

- Up to **460,000 Georgians** could lose coverage due to the expiration of the enhanced premium tax credits and new marketplace rules.
- Premiums for subsidized consumers are expected to **more than double**, with average out-of-pocket costs rising sharply when the enhanced credits expire.
- Rural hospitals are projected to lose nearly **626 million dollars** in federal Medicaid financing because of cuts to state-directed payments.
- Georgia health care providers could lose more than **51 billion dollars** in revenue through 2034 as coverage declines and uncompensated care grows.
- The state could lose more than **33,000 jobs** in 2026 due to reduced health care spending and additional job losses as Medicaid funding declines.
- Rural communities are expected to experience the **largest coverage losses and steepest financial strain**, with already fragile hospital systems at heightened risk.

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Georgians for a Healthy Future collaborates with communities and partners to lead policy change that advances health equity for all Georgians. Our vision is of a day in which all Georgians have equitable opportunities to achieve their highest level of health. We do this by delivering actionable health policy information to policymakers and advocates; providing resources to help consumers become strong advocates, and elevating the consumer experience to inform policy change. Read more at healthyfuturega.org

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