

PRESS RELEASE

FOR IMMEDIATE RELEASE

CONTACT:

Anthony Hill

(470) 654-5484

ahill@healthyfuturega.org

500,000 Georgians at risk of losing coverage as lawmakers return: Georgia can act on Marketplace affordability, no matter what Congress does next

ATLANTA — Georgia lawmakers return to the Capitol this week as higher health insurance premiums strain family budgets in Georgia and push more Georgians toward becoming uninsured. Congressional procrastination has already made Georgia Access coverage more expensive for many families; now Congress is actively debating whether and how to restore the [enhanced premium tax credits](#) that helped keep premiums affordable.

While the outcome and timing in Washington remain uncertain, a potential federal fix would not relieve Georgia's lawmakers of the need to adopt a state-level affordability plan.

The question is whether state leaders will use the tools available to protect residents from avoidable coverage losses now and build a more stable and affordable health insurance marketplace for the years ahead.

With the final 2026 Georgia Access enrollment deadline just days away, Georgia is already seeing warning signs. Georgia Access has lost more than 190,000 enrollees in the first phase of 2026 enrollment, [according to the Atlanta Journal-Constitution](#).

January 15 is the last day to enroll in a 2026 plan through Georgia Access.

[New projections](#) from the Georgia Health Initiative show the stakes if Georgia does not act to protect affordability. By 2034:

- Nearly 500,000 Georgians will become uninsured
- \$10.5 billion increase in uncompensated care costs for Georgia health care providers
- Tens of thousands of health care jobs at risk
- Rural hospitals and underserved communities hit hardest

*"Georgia does not have to sit on the sidelines while Congress debates next steps. We can determine our own fate," said **Laura Colbert, Executive Director at Georgians for a Healthy Future (GHF)**. "Because Georgia operates its own health insurance marketplace, state leaders can take practical steps to keep coverage affordable for our families and prevent Georgians from becoming uninsured. Those state tools matter even if Congress acts, because federal action may be delayed, temporary, or structured in ways that still leave many Georgians behind."*

Affordability is now a state decision, even if Congress restores the ePTCs

Congressional action on enhanced premium tax credits would help Georgia families, but Georgia cannot rely solely on Washington to solve the affordability crisis. Georgia has a strong reason to act regardless of federal decisions: action by state leaders could deliver predictable year-over-year premium relief. For example, Georgia's reinsurance program has already lowered premiums by more than 12% statewide and up to 40% in rural areas, according to the Georgia Health Initiative report.

*"These are policy choices, not inevitabilities," said **Whitney Griggs, Director of Health Policy at GHF**. "If state leaders do nothing, we will see more Georgians priced out of coverage, more strain on rural hospitals, and more financial pressure on families. Georgia has options to make coverage more affordable, with or without federal action."*

State leaders have concrete options available during this legislative session:

- Create a state affordability program (e.g., a state premium subsidy or similar) to reduce net premium costs and help residents maintain coverage.
- Strengthen reinsurance to reduce premiums statewide and stabilize the marketplace.
- Reduce administrative barriers so eligible Georgians don't lose coverage due to paperwork or verification barriers.

Urgent deadline compounds pressure

The January 15 enrollment deadline carries higher stakes this year. Special enrollment periods are more restricted in 2026, so missing the deadline could leave families uninsured for nearly a year.

"For Georgians buying their own health insurance, the message is urgent," Griggs said. "January 15 is the final deadline to sign up for 2026 coverage. Missing it could mean going without health insurance for the rest of the year."

Lawmakers, experts to convene as deadline approaches

These issues will take center stage at [Health Care Unscrambled 2026](#), hosted by Georgians for a Healthy Future on **Thursday, January 15** (the same day as the enrollment deadline). The convening brings together Georgia lawmakers, national policy experts, and health care advocates to examine coverage affordability challenges and federal policy impacts facing Georgia families.

"The timing is intentional," Colbert added. "As the enrollment window closes and the legislative session begins, Georgia leaders need to understand both the urgency of the moment and the tools at their disposal."

For more details about the event, [click here](#). **Contact Anthony Hill to register as a member of the media.**

###

About Georgians for a Healthy Future

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.

GEORGIANS FOR A HEALTHY FUTURE

50 Hurt Plaza SE, Suite 1130
Atlanta, Georgia 30303
Phone: 404 567 5016
Fax: 404 935 988

FOLLOW US:



SUBSCRIBE:



Georgians for a Healthy Future
50 Hurt Plaza, Suite 1130
Atlanta, GA 30303
United States

If you believe you received this message in error or wish to no longer receive email from us, please (Unsubscribing is not supported in previews).