



FRIDAY
OCTOBER 23, 2026

PRESS RELEASE

FOR IMMEDIATE RELEASE

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Georgia Seeks to Become the First State to Replace Federal Premium Tax Credits, Reshaping Coverage for Nearly 900,000 Georgians

Proposal would redirect more than \$7 billion a year into a state-designed credit, new personal health accounts, and reinsurance; older adults and lower-income families would face the largest cost increases; public comments due November 13, 2026

ATLANTA — Georgia is seeking federal approval for the most far-reaching change to its individual health insurance market since the Affordable Care Act took effect. For the nearly 900,000 Georgians who buy coverage through Georgia Access, more than nine in ten of whom rely on federal premium tax credits, [the proposal](#) would replace those credits with a state credit that grows more slowly than premiums. If approved, the changes would take effect for 2028 coverage, with open enrollment starting November 1, 2027.

How the proposal would work

- **A state credit would replace the federal tax credit.** Today, the federal credit rises automatically as premiums rise, capping what a consumer pays for a benchmark plan as a share of their income. The state credit would be a fixed dollar amount, set before each open enrollment based on age, income, and location. It would grow with medical inflation, not with premiums.
- **The credit would go into a personal health account.** Instead of going directly to the insurer, the credit would be deposited into an account run by a private vendor. Consumers would use the account to pay premiums and could spend any remaining balance on medical costs.
- **Cost-sharing help would change for some enrollees.** Silver plan enrollees with incomes below 200% of the poverty level would keep their reduced deductibles and copays. Enrollees between 201% and 250% of poverty, and lower-income enrollees who choose Bronze plans, would instead receive a flat deposit into their personal health account.
- **The Navigator program would end.** Community organizations would handle outreach and education. Insurance agents and the Georgia Access call center would handle enrollment.

- **Part of the funding would support reinsurance.** The proposal would direct federal funding into the state credit, the new accounts, and reinsurance.

Georgia's Office of Insurance and Safety Fire (OCI) states that the proposal is designed to slow premium growth, strengthen the risk pool, and give consumers more visibility into the value of their financial help. The state's actuaries project lower premiums for all enrollees in 2028 and a small net increase in coverage.

What it would mean for consumers

Georgians for a Healthy Future (GHF), a nonprofit consumer health advocacy organization, reviewed the proposal and identified these key impacts:

- **Financial help would fall behind premiums over time.** The state's own projections show savings for subsidized enrollees shrinking each year after 2028, because the credit is designed to grow more slowly than premiums.
- **Older Georgians with low incomes would pay more.** The credit directs more help to younger enrollees. One [analysis](#) estimates that a 64-year-old earning \$25,000 a year could pay about \$300 a month for the benchmark plan in 2029, compared with about \$102 today.
- **Fewer low-income enrollees would have a \$0-premium option.** About 80% of subsidized enrollees can choose a \$0 plan today. One estimate projects that share would fall to 46% by 2029.
- **New account steps could lead to coverage loss.** Consumers would need to set up an account and authorize premium payments. Coverage does not begin until the first premium is paid.
- **Free, accessible enrollment help would be harder to find.** The Navigator program is the only enrollment assistance held to federal disability and language-access standards. The proposal does not describe comparable standards for the services that would replace it.

The proposal would also benefit some groups. Georgians who don't qualify for premium tax credits (those above 400% FPL or below 100% FPL) would see lower premiums. Additionally, lower-income enrollees who choose Bronze plans would get cost-sharing help they don't get today.

*"Georgians who buy coverage on their own are already feeling the squeeze of rising premiums," said **Whitney Griggs, Georgians for a Healthy Future Director of Health Policy**. "This proposal locks in financial help that falls further behind premiums every year. Because of how the plan is structured, older Georgians and Georgians with low incomes would feel the impact most. We urge Georgians to submit a public comment and tell state leaders how these proposed changes could affect their ability to afford and keep coverage."*

Whitney Griggs, Director of Health Policy, Georgians for a Healthy Future

The proposal is not final, and Georgians still have an opportunity to weigh in. The Georgia Office of Insurance and Safety Fire Commissioner (OCI) is accepting public comments through November 13, 2026. Georgians can comment in any of these ways:

- **Online:** Use OCI's [public comment form](#).
- **Email:** Send comments to 1332waiveramendment@oci.ga.gov.

- **Virtual public hearing:** Georgians can comment on Tuesday, Oct. 27, 2026, from 5:30 to 6 p.m. ET. Join on [Microsoft Teams](#) (password: qy6pL2W8) or by phone at +1 929-352-2216, conference ID 936 299 714#

Georgians for a Healthy Future encourages everyone who buys coverage through Georgia Access, or helps others enroll, to share how these proposed changes would affect them and their families.

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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.

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