



DIRECTIVE 25-EX-4

TO: ALL INSURERS AUTHORIZED TO WRITE ACCIDENT AND HEALTH INSURANCE AND HEALTH BENEFIT PLANS IN THE STATE OF GEORGIA; GEORGIA ACCESS AGENTS, BROKERS, AND WEB-BROKERS

FROM: JOHN F. KING
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: DECEMBER 10, 2025

RE: ESTABLISHMENT OF SPECIAL ENROLLMENT PERIOD (SEP) FOR GLYNN COUNTY RESIDENTS

This Directive is to announce the establishment of a Special Enrollment Period (SEP) for residents of Glynn County, Georgia, necessitating access to health coverage through the Georgia Access exchange due to the market withdrawal of a participating carrier.

AUTHORITY

Pursuant to O.C.G.A. § 33-1-23 and Ga. Comp. R. & Regs. r. 120-2-112-.06(2), the Commissioner of Insurance and Safety Fire is authorized to establish Special Enrollment Periods consistent with 45 C.F.R. § 155.420(d) to ensure that eligible individuals have the opportunity to enroll in or change enrollment in a Qualified Health Plan (QHP) upon the occurrence of a triggering event.

BACKGROUND

The Department has determined that the withdrawal of a carrier from the individual market in Glynn County constitutes a triggering event as defined in Ga. Comp. R. & Regs. r. 120-2-112-.06(2)(b). This withdrawal significantly impacts consumers in the region, requiring immediate regulatory intervention to prevent gaps in Minimum Essential Coverage (MEC).

DIRECTIVE

Effective immediately, the Georgia Office of Insurance and Safety Fire Commissioner hereby directs the following:

1. **Establishment of SEP:** A Special Enrollment Period is established specifically for qualified individuals residing in Glynn County who are affected by the aforementioned carrier withdrawal.
2. **Duration:** This SEP shall commence on **December 16, 2025**, and shall continue for a period of **sixty (60) days**, concluding on **11:59 p.m. February 13, 2026**.

3. **Carrier Obligations:** All health insurance issuers offering Qualified Health Plans through Georgia Access are directed to accept enrollments from eligible individuals residing in Glynn County during this period. Issuers must process these enrollments to be effective on January 1, 2026.
4. **Verification:** Affected consumers may be required to attest to their loss of coverage and residence in Glynn County to verify eligibility for this SEP.

A handwritten signature in black ink, appearing to read 'John F. King', written in a cursive style.

JOHN F. KING
INSURANCE AND SAFETY FIRE COMMISSIONER
STATE OF GEORGIA