

STATE OF GEORGIA  
OFFICE OF COMMISSIONER OF INSURANCE AND SAFTEY FIRE

February 14, 2023

Dr. Ellen Montz  
Deputy Administrator and Director  
Centers for Medicare & Medicaid Services (CMS), Center for Consumer Information and  
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Dear Director Montz,

The State of Georgia is in a unique position relative to other states that previously transitioned off the Federally-facilitated Exchange (FFE), as much of the work to transition occurred prior to submitting the State-based Exchange Blueprint Application (Blueprint). Georgia is providing the following supplementary information to its Blueprint to offer additional context regarding the State's operational and technical readiness to transition to a State-based Exchange (SBE).

Over the last three years, Georgia made substantial investments in the Georgia Access Model under its 1332 Waiver and was fully prepared to transition off the FFE for plan year (PY) 2023. A key pillar of Georgia Access was the State's public-private partnership model. This model incentivized private sector investment and innovation in our market to expand access to affordable, quality healthcare coverage and reduce the uninsured rate. The State now intends to operate Georgia Access as an SBE and implement a state portal for consumer plan shopping and selection alongside the portals offered by our private-sector partners.

The State collaborated closely with CCIIO to complete the required operational readiness reviews (ORRs), develop program policies and operations, develop an eligibility system that integrates with state and federal systems, engage community stakeholders, and develop a public awareness campaign. The State provided the details of Georgia Access program and technical operations in the Georgia Access Operational Report which was reviewed by CCIIO throughout the spring and summer of 2022. This report was last updated and submitted to CCIIO on July 22, 2022. The State also collaborated closely with CCIIO's Marketplace Information Technology Group (MITG) on its technical project plan and transition approach. As a result, Georgia already made significant progress toward establishing the program and technical elements required of SBEs.

The State conducted an analysis to determine the gaps between the Georgia Access Model as originally designed under the 1332 Waiver and the federal regulatory requirements for SBEs. The analysis concluded that the original Georgia Access Model under the 1332 Waiver met nearly all federal regulations for SBEs either as designed or with minor modifications. There are four program areas that were not part of the original Georgia Access design that are new requirements for an SBE: a state consumer portal, a Navigator program, a Certified Application Counselor (CAC) program, and a Small Business Health Option Program (SHOP). The State is committed to expediting the standup of these programs and is confident it can successfully implement for PY 2024.

The State populated the Blueprint based on the work done to date for Georgia Access. Many of the dates for completed activities reflect the dates when Georgia demonstrated system functionality for CCIIO in preparation for readiness for PY 2023. These live demonstrations included:

- Agent Portal demonstrations on May 20, May 27, and July 29, 2022
- Medicaid account transfer (AT) demonstrations on June 28 and June 29, 2022
- Private-sector partner consumer application demonstrations on July 21, July 25, and July 29, 2022
- Auto re-enrollment demonstration on July 26, 2022
- Georgia Access website demonstration on August 5, 2022

While several activities are still in progress, many of those activities are almost complete. The State is making significant progress toward meeting all SBE requirements and is confident it can implement an SBE for a go-live date of November 1, 2023.

The sections below correspond to each section of the Blueprint. Since the Blueprint does not provide the opportunity for the inclusion of descriptions, the State has offered further detail below on the progress made to date in completing the requirements.

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### *SBE Blueprint Application Sections and Additional Information on the State's Progress*

## **Section 1.0 Legal Authority and Governance**

### *1.1 Exchange Enabling Authority*

On February 1, 2023, Senate Bill (SB) 65 was introduced to the Georgia Senate with bipartisan support to grant the Office of Commissioner of Insurance and Safety Fire (OCI) authority to establish and operate an SBE in Georgia beginning PY 2024. Upon enactment of the bill, the Exchange will be established as a division within OCI. OCI currently has rulemaking authority.

### *1.2 Authority to Certify Qualified Health Plans (QHPs)*

OCI has authority to review and approve all small-group, large-group, and individual market healthcare plans sold in Georgia. With the enactment of SB 65, OCI will also certify QHPs to be sold on Georgia Access.

### *1.3 Risk Adjustment*

The State is not opting to perform a risk adjustment program for Georgia Access for PY 2024.

### *1.4 Authority to Generate Revenue*

OCI has the authority to assess fees on issuers. With the enactment of SB 65, OCI will assess a user fee on issuers to fund Georgia Access operations.

### *1.5 Board and Governance Structure*

The State planned to set up an advisory committee for Georgia Access for PY 2023 and will continue with this approach for the Exchange for PY 2024.

## **Section 2.0 Consumer Assistance Tools and Programs**

### *2.1 Stakeholder Consultation*

The State engaged with multiple stakeholders throughout the design and initial standup of Georgia Access, including presenting at meetings and holding conversations with agents, engaging issuers and web-brokers through program and technical sessions, holding discussions with advocacy groups, and hosting a public forum for the 1332 Waiver. In addition to continuing engagement with these groups, the State will establish an advisory committee for the Exchange comprised of members from various stakeholder groups.

### *2.2 Call Center*

The Georgia Access Contact Center was ready to launch for PY 2023 in compliance with all accessibility requirements. The State will leverage existing infrastructure and will make minor updates for PY 2024 for Georgia Access, including updates to the Interactive Voice Response (IVR), consumer assistance scripts, and staffing plans to accommodate new inquiries from the State consumer portal.

### *2.3 Website*

The State's website was ready to launch for PY 2023 in compliance with all Exchange website requirements except for the items listed below. The following changes will be incorporated for the website launch for PY 2024:

- Consumers will have the ability to apply for, receive eligibility determinations, shop, compare, and select a QHP via a self-service State consumer portal. The State’s technology vendor will build this consumer portal, leveraging the existing single, streamlined application (SSApp) for the Agent Portal.
- The State will post the required Exchange financial information and reports to the website.
- The website will provide information on additional consumer assistance information available under the Exchange, including Navigators and CACs.
- The Georgia Access Eligibility System eligibility calculator has been developed and will be available to consumers at the start of Open Enrollment (OE) 2024.

#### *2.4 Outreach and Education*

The State developed a robust marketing and outreach campaign for Georgia Access for PY 2023. The Exchange will expand upon the previously developed marketing strategy, branding, and media plan for the Exchange. The State’s marketing materials will be updated for PY 2024. The State will also conduct outreach to engage agents and community organizations for go-live for PY 2024, following its previous plans for PY 2023, in addition to establishing Navigator and CAC programs.

#### *2.5 Consumer Assistance*

The State developed consumer assistance processes , including referrals for consumers with grievances or complaints, for PY 2023. Minor modifications will need to be made to the consumer notices that were developed to include additional information for consumers enrolling through the State’s consumer portal.

#### *2.6 Navigator Program*

The State will establish a Navigator program and award grants to organizations with licensed Navigators. The State is developing its approach, policies, and processes for the Navigator program.

#### *2.7 Non-Navigator Assistance Personnel*

The State is not opting to establish a non-Navigator assistance personnel program for PY 2024.

#### *2.8 Certified Application Counselors (CAC)*

The State will establish a CAC program and partner with Certified Application Counselor Designated Organizations (CDOs) to certify CACs to perform specified duties. The State is developing its approach, policies, and processes for the CAC program.

## *2.9 Agents and Brokers*

The State defined the requirements for agents to participate in Georgia Access for PY 2023. Rather than leverage the FFE agent training as it had planned to do for PY 2023, the State will implement its own training and certification for agents to sell on Georgia Access. The State is in the process of defining the certification training and testing requirements and developing an agent certification agreement.

## *2.10 Web Brokers*

Following the FFE model, Georgia will allow certified web-brokers to partner with the Exchange to offer consumer shopping, plan selection, and enrollment. The technical Application Program Interfaces (APIs) with the Georgia Access Eligibility System have already been developed and were previously tested with web-brokers. These web-brokers were assessed for operational readiness and business compliance for PY 2023. The State will reassess web-broker readiness for PY 2024, including retesting APIs and validating business and technical compliance. The State will only allow web-brokers that are certified by the FFE as Enhanced Direct Enrollment (EDE) entities to participate on the Exchange.

## **Section 3.0 Eligibility and Enrollment**

### *3.1 Single, Streamlined Application*

The State demonstrated functionality of its SSApp to CCIIO during the Agent Portal demonstration on July 29, 2022. All private-sector partners for Georgia Access are required to also be certified by the FFE as EDEs and maintain compliance with CCIIO's SSApp requirements, except for minor branding and language changes necessary for Georgia Access. Any changes requested by EDEs from the CCIIO-approved SSApp for Georgia Access must go through a robust review, testing, and approval process with the State before implementation.

### *3.2 Coordination Strategy with Insurance Affordability Programs and SHOP*

The State implemented and demonstrated the Georgia Access Eligibility System's robust referral process between Georgia Access and Georgia Gateway, the state system that determines eligibility for Georgia Medicaid and PeachCare for Kids, to CCIIO during the Medicaid AT demonstration on June 29, 2022.

### *3.3 Accepting and Processing Initial Applications and Redeterminations*

The State demonstrated the Georgia Access Eligibility System's capability to accept and process initial applications and redeterminations for enrollees for PY 2023 to CCIIO during the auto re-enrollment demonstration on July 26, 2022. Private-sector partners tested and confirmed this capability with the Georgia Access Eligibility System, and demonstrations were provided to CCIIO on July 21, July 25, and July 29, 2022. The State provided detailed information to CCIIO on the consumer support approach in its Georgia Access Operational Report, which was last updated and submitted to CCIIO on July 22, 2022.

### *3.4 Eligibility Verifications*

The State already developed processes to verify applicant data and handle data matching inconsistencies as part of the eligibility process for PY 2023. The State will leverage the work that was already completed for PY 2023 to execute data matching agreements, such as the Computer Matching Agreement (CMA), and complete Federal Data Services Hub (FDSH) testing.

### *3.5 Conducting Periodic Data Matching*

The State outlined its process and frequency for periodic data matching for PY 2023 in the Georgia Access Operational Report and will follow the same process for PY 2024.

### *3.6 Conducting Eligibility Determinations and Annual Redeterminations*

The State demonstrated the capability of the Georgia Access Eligibility System to perform all eligibility determination and annual redetermination functions for consumer applicants to CCHIO during both the Medicaid Account Transfer demonstration on June 29, 2022, and the auto re-enrollment demonstration on July 26, 2022. For PY 2024, the State is developing the process for determining eligibility for exemptions rather than deferring this function to HHS as it had planned to do for PY 2023. The State is also developing a process to determine employer and employee eligibility for SHOP.

### *3.7 Enrollment Transactions and APTC/CSR Information Processing*

The State conducted extensive testing with issuers for enrollment transactions, advance payment premium tax credit (APTC), and cost-sharing reductions (CSR) for PY 2023. The State will be able to leverage previously developed testing processes to expedite retesting with issuers since there are minor technical changes for PY 2024.

### *3.8 Eligibility Appeals for Individuals, Employers, and SHOP*

The consumer appeals policies, procedures, and forms were developed for Georgia Access. The Exchange will implement its consumer appeals approach as previously defined in the Georgia Access Operations Report and will defer the employer appeals process to HHS. The State is in the process of developing the SHOP eligibility appeals process for PY 2024.

### *3.9 Electronic Reporting of Eligibility Assessments and Determinations*

The State demonstrated the capability of the Georgia Access Eligibility System to electronically report results of eligibility determinations to CCHIO during the auto re-enrollment demonstration on July 26, 2022.

### *3.10 Standards for Applications, Forms, and Notices*

All individual notices developed for Georgia Access under the 1332 Waiver met federal requirements, including accessibility and readability, content and format, and timely noticing. The State will edit existing notice templates to include updates for PY 2024, including OE dates and Exchange-specific language (e.g., information about the State consumer portal). The State will develop the required applications, forms, and notices for SHOP.

## **Section 4.0 Plan Management**

### *4.1 Certification of Qualified Health Plans for the Individual Market and SHOP*

The State was ready to assume all plan management activities for QHPs sold on Georgia Access for PY 2023. The State collected all QHP applications, conducted QHP certification and rate reviews, and was prepared to make QHP certification determinations. Going forward, OCI's Exchange Division will work closely with OCI's Insurance Product Review Division to implement these same processes to review and certify plans sold on Georgia Access for PY 2024.

### *4.2 QHP Monitoring and Compliance*

The State will leverage its existing processes to monitor and conduct complaint-driven reviews of issuers as well as periodic compliance reviews.

### *4.3 Recertification*

Each year, the State will follow the same QHP review and certification processes, including re-reviewing all QHPs against existing and new QHP standards. The Exchange's certification decisions will be made annually before OE, based on the most recent reviews and data submitted.

### *4.4 Decertification, and Appeals*

As part of the plan management activities for PY 2023, the State developed processes for decertification and reviewing appeals requests from issuers. The State will follow these same processes for PY 2024.

### *4.5 Issuer Accreditation and Enforcement*

The State will continue to adhere to the federal accreditation timeline and will review issuers' accreditation certifications and attestations as part of the QHP certification review process.

### *4.6 Quality Reporting*

The State deferred quality reporting reviews to CMS for PY 2023. The State will define processes for quality reporting for PY 2024 and beyond, in coordination with CCIIO's

Marketplace Plan Management Group (MPMG) and CMS's Center for Clinical Standards and Quality (CCSQ).

## **Section 5.0 SHOP**

### *5.1 Employer Size*

For the SHOP, the State will continue to use Georgia's definition of a small employer, which is 1–50 employees, and the Federal full-time equivalent (FTE) method to count employees.

### *5.2 Enrollment*

Following the FFE Model, the State will permit SHOP enrollment directly through issuers and certified agents and will not have a separate SHOP enrollment platform for Georgia Access.

### *5.3 Employer and Employee Choice*

The State intends to allow both horizontal and vertical choice as the Exchange's employee choice methods.

### *5.4 Rates*

The State intends to follow the federal SHOP rate change timeline approach to allow issuers to make SHOP rate changes on a quarterly basis and prohibit issuers from varying SHOP rates during the employer's plan year.

### *5.5 Premium Calculator*

The State will follow CCIIO's requirements for premium calculators for SHOP.

### *5.6 Uniform Enrollment Timeline*

The State will develop uniform enrollment timelines and processes for employer and employer group enrollment in SHOP.

### *5.7 Minimum Participation*

The State intends to maintain the standard minimum participation rate of 70%.

### *5.8 Eligibility Determinations*

The State will follow CCIIO's requirements for maintaining a SHOP website for eligibility determinations and is in the process of defining its approach.



### *5.9 Electronically Report Results of Employer Eligibility Information for the SHOP*

The State will follow CCIIO's requirements for electronically reporting information to the IRS for tax administration purposes.

## **Section 6.0 Finance and Accounting**

### *6.1 Cost, Budget, and Management Plan*

The State will implement a user fee to fund ongoing operations for Georgia Access as it had planned to do for PY 2023. The State will submit a multi-year operational budget and management plan as required by CMS for the Exchange.

### *6.2 Financial Accounting Procedures and Financial Statement*

The State will keep accurate accounting procedures and financial statements for Georgia Access in alignment with federal regulations and guidelines as it had planned to do for PY 2023. The Exchange will be implemented within OCI, which already follows federal and State generally accepted accounting principles (GAAP) as a government agency.

## **Section 7.0 Technology**

### *7.1 Information Technology (IT) Operational Readiness Reviews, Consults, and Artifacts*

The State completed extensive ORRs with CCIIO for PY 2023, including submitting artifacts and conducting live demonstrations for Georgia Access. The State will work closely with CCIIO to revalidate existing functionality for PY 2024, demonstrate new functionality (e.g., the State consumer portal), and participate in FDSH testing as needed. The State also had a comprehensive project plan for transitioning off the FFE, which it was tracking with MITG. The State is ready to reengage in these technology conversations and confirm its plan to successfully transition off the FFE for PY 2024 meets all MITG milestones.

### *7.2 Essential Functionality*

The State onboarded its Georgia Access Eligibility System technology vendor in January 2022. The technology solution is a Software-as-a-Service (SaaS) product with essential system functionality and integrations that meet federal requirements for numerous other SBEs.

## **Section 8.0 Privacy and Security**

### *8.1 Privacy Standards, Policies and Procedures*

The State met all privacy requirements for Georgia Access under the 1332 Waiver, completed the Privacy Impact Assessment (PIA), and signed and submitted the Computer Matching Agreement (CMA) and Information Exchange Agreement (IEA) to CMS. The State will engage with CCIIO to determine the scope of a refreshed CMA and IEA.

## *8.2 Security Standards, Policies and Procedures*

The State met all security requirements for Georgia Access under the 1332 Waiver, submitted its System Security Plan (SSP), Independent Security Assessment Report (SAR), and Plan of Actions & Milestones (POA&M) with its Authority to Connect (ATC) package to CMS. The State also signed the Interconnection Security Agreements (ISA). The State will engage with CCIIO to determine the scope of a refreshed SAR and associated materials.

## *8.3 IRS FTI Safeguards*

The State met all required safeguards to protect the confidentiality of all Federal information received through the FDSH and was on track to receive the letter of acceptance for its Safeguards Security Report (SSR) from the IRS.

## *8.4 Connection to the FDSH Production Environment*

The State was on track to generate its Authority to Operate (ATO) and receive approval for an ATC to FDSH production data for PY 2023. The State will work closely with CCIIO to complete FDSH testing.

## **Section 9.0 Program Integrity Oversight**

### *9.1 Maintenance of Records*

In compliance with 45 CFR 155.1210, the State will maintain required records for Georgia Access for at least 10 years.

### *9.2 Oversight and Monitoring*

The State will establish and implement an oversight and monitoring plan for Georgia Access, which includes identifying incidents of fraud, waste, and abuse. The Exchange will coordinate with the existing OCI Fraud Investigation Unit to provide the necessary reports and evidence for suspected cases of fraud, waste, and abuse.

### *9.3 Program Integrity Reporting*

The State will complete the State-based Marketplace Annual Reporting Tool (SMART) and will use independent auditors (i.e., third parties and the Office of the State Auditor) to complete audit requirements, following Generally Accepted Government Auditing Standards (GAGAS).

### *9.4 Enrollment Metrics*

The State's technology vendor provides standard metrics and enrollment reports as part of their solution which is currently in use in numerous other SBEs across the country. The State will leverage these standard reporting capabilities for QHP enrollment. The State will develop SHOP enrollment reports in accordance with required CMS timelines and templates.

## Section 10.0 Contingency Planning

### *10.1 Contingency/Risk Mitigation Operations*

While the State anticipates all its required functionality to be complete for PY 2024, it will develop operational contingency and recovery operations plans for any functionality that is not ready for the start of OE 2024.

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Thank you for considering Georgia's Exchange Blueprint Application. I am designating Gregg Conley, OCI Executive Counsel, to serve on my behalf with signatory authority for ongoing coordination. We look forward to working collaboratively with CMS to implement Georgia Access for PY 2024.

Sincerely,



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John F. King  
Commissioner of Insurance and Safety Fire  
State of Georgia



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Gregg Conley  
Executive Counsel Office of Commissioner John F. King  
State of Georgia