

# Georgia Section 1332 Waiver

Office of Commissioner of Insurance and Safety Fire  
John F. King and Office of Health Strategy & Coordination

Annual Post-Award Public Forum

June 1, 2022 10:00 AM



# Agenda

1. Status update of the 1332 Waiver
2. Public comment session for in-person attendees
3. Public comment session for remote attendees
4. Closing remarks

# Background on Georgia's 1332 Waiver

- Governor Kemp signed Senate Bill 106, ***the Patients First Act***, on March 27, 2019, authorizing the State to submit a Section 1332 Waiver to the U.S. Department of Health & Human Services and Department of Treasury.
- To address the high rate of uninsured and high cost of coverage, Georgia submitted a two-part 1332 Waiver to implement a **Reinsurance Program** and **Georgia Access**.
- The Departments approved Georgia's 1332 Waiver on **November 1, 2020**.
- The Office of Commissioner of Insurance is administering both programs.
- More information regarding Georgia's Waiver can be found on CMS's website for Section 1332 State Innovation Waivers.

# Goals of Georgia's 1332 Waiver

- **Reduce premiums**, particularly in high-cost regions.
- **Incentivize carriers to offer plans** in more counties across the state.
- **Foster innovation** to provide better access to healthcare coverage.
- **Expand choice** and **affordability** of options for consumers.
- **Attract uninsured individuals** into the market.
- **Maintain access** to metal-level Qualified Health Plans (QHPs).
- **Maintain protections** for individuals with pre-existing conditions.

# Overview of the Reinsurance Program

- Georgia's reinsurance program has been in operation since **January 1, 2022**.
- A portion of carrier claims are reimbursed to reduce premiums for consumers.
- To create more equitable premiums across the State, higher coinsurance rates are applied to higher cost regions of the State.

# Overview of the Reinsurance Program

- Georgia residents saw immediate benefits, including:
  - **5 new carriers entered the market for 2022**, bringing the number of carriers from 6 to 11 across the state. This is nearly triple the number that were in the market in 2019.
  - **Greater choice with more carriers offering plans across the state.** 87% of counties now have 3 or more carriers; 28% have 5 or more carriers.
  - **Premiums reduced an average 11.8% statewide**; the highest cost counties have experienced premium reductions of nearly 30%.

# Overview of Georgia Access

- Georgia Access will go live **November 1, 2022** for Open Enrollment 2023.
- Georgia consumers will shop, select, and enroll in Qualified Health Plans and Stand-alone Dental Plans through State-certified web-brokers or directly through their carriers or local agents.
  - **Consumers will continue to have access to the same plans and cost-savings** currently available through HealthCare.gov, but will have expanded options for plan shopping and enrollment to improve the consumer experience.
  - **Current FFE consumers will be transitioned to Georgia Access** and may keep their current plan or select a new plan during Open Enrollment.



# Overview of Georgia Access

- Georgia will deploy strategies to attract uninsured individuals into the market and minimize the disruption for current marketplace consumers.
- The State will:
  - **Auto re-enroll all 2022 consumers** into their same plans for 2023 in Georgia Access ahead of Open Enrollment; consumers will be able to change or cancel coverage during Open Enrollment.
  - Launch a **Georgia Access website**.
  - Implement a comprehensive **Public Awareness Campaign**.



# Public Comments from In-Person Attendees

- Comments will be received based on the order listed on the sign-in sheet.
- When called, come to the podium, state your name and organization, and provide your comment.
- Oral comments will be limited to **five (5) minutes per person** in order to afford all interested persons an opportunity to be heard.

# Public Comments from Remote Attendees

- Select the hand icon next to your name. When called, state your name and organization before providing your comment.

OR

- Type your comment in the chat and include your name and organization. The comment will be read by the moderator at the end.

