



NEWS RELEASE

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THE CENTERS FOR MEDICARE AND MEDICAID SERVICES GREENLIGHTS GEORGIA'S TRANSITION TO A STATE-BASED HEALTHCARE EXCHANGE, GEORGIA ACCESS

Georgia Access Will Replace Healthcare.gov, Improving Access to Quality, Affordable Health Coverage for Georgians

ATLANTA – Insurance and Safety Fire Commissioner John F. King announced today that the Centers for Medicare and Medicaid Services (CMS) confirmed approval for Georgia to transition to a State-based Exchange (SBE), otherwise known as Georgia Access. Georgia Access will go live as the official health insurance marketplace on November 1, 2024, as Open Enrollment 2025 commences.

Georgia Access, a new division within the Office of Commissioner of Insurance and Safety Fire (OCI), is the State's program for eligible Georgians to shop for and enroll in health insurance coverage in the State's individual health insurance marketplace. Georgia Access provides consumers with multiple options to enroll in affordable health insurance coverage through web brokers, agents and insurance companies.

"This milestone is the result of the extraordinary work our office has conducted over the past three years to move Georgia away from reliance on the federal government for health coverage," said Commissioner King. "The Georgia Access approach is an innovative one. It will be the first State-based Exchange to partner with private sector companies to get consumers enrolled. It represents our commitment to expand access to affordable, quality health coverage and reduce the number of uninsured Georgians."

"This is a great milestone in connecting Georgians with the coverage they need," said Governor Kemp. "A state-based exchange will not only make the process for Georgians getting covered easier, but will also increase their coverage options and our ability to promote quality and affordable health plans. That's why creating Georgia Access has been a top priority of my administration, and it's why I was proud to bring forward and sign critical legislation last year to get this exchange established. I look forward to seeing this common sense initiative yield results for the people of our state."

"Georgia Access stands ready to bring improvements to our State to better serve consumers and help reduce the number of uninsured Georgians," said Cheryl Gardner, executive director, Georgia Access. "We will meet Georgians where they are, with a goal to continue to innovate Georgia's healthcare market."

In 2019, Georgia’s health insurance landscape was inadequate at best. More than 1.3 million Georgians were uninsured, and 118 counties were limited to a single carrier for coverage options. After years of stagnant enrollment numbers and a lack of carrier options, it was widely understood that vast changes were needed to combat rising healthcare access and affordability challenges sweeping across our state

Governor Kemp signed the “Patients First Act” on March 27, 2019, authorizing Georgia to submit a 1332 waiver and pursue innovative solutions to address healthcare challenges in the State. On November 1, 2020, the State of Georgia received approval for its Section 1332 Waiver to implement a two-part approach. Part I of the waiver is a five-year reinsurance program designed to lower premiums through increased carrier participation. Part II of the waiver transitions the State’s individual market from the Federally-facilitated Exchange (FFE) to an SBE, known as Georgia Access. The goal of Georgia Access is to increase the number of insured Georgians, improve the shopping and enrollment experience, increase competition, and promote innovation and private sector investment in Georgia.

As a result of these changes, Georgia’s healthcare marketplace is healthier than ever. During Open Enrollment 2024, more than 1.3 million Georgians enrolled in marketplace healthcare coverage. Carrier participation has more than doubled since 2019, and no counties are limited to a single carrier for coverage options.

Consumers may begin shopping for health coverage on November 1. Coverage will begin on January 1, 2025, for consumers who select a plan by December 16, 2024. Please visit [Georgiaaccess.gov](https://georgiaaccess.gov) for more information.

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The mission of the Office Commissioner of Insurance and Safety Fire is to protect Georgia families by providing access to vital insurance products and safe buildings through fair regulation that creates economic opportunities for all Georgians.