



# Georgia's ACA Marketplace: A consumer perspective

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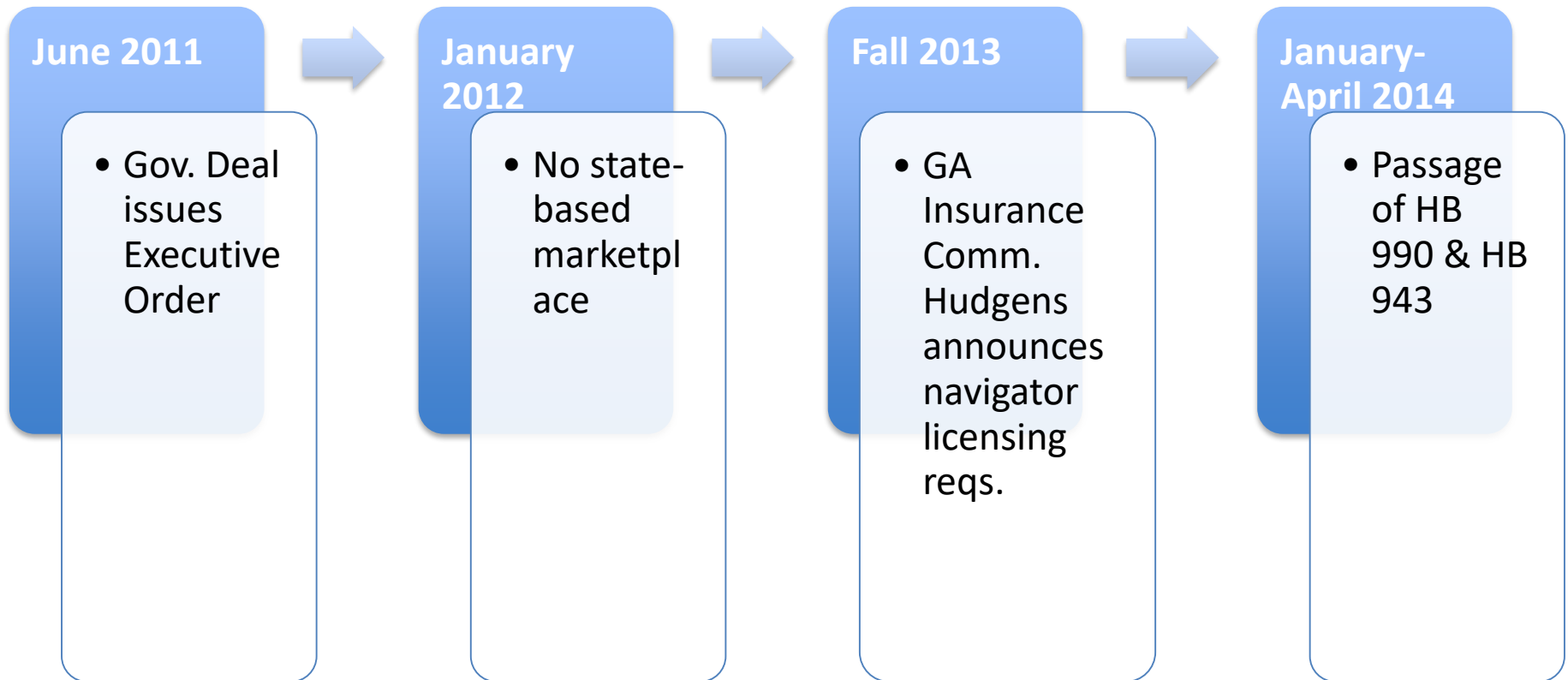
# Georgians for a Healthy Future

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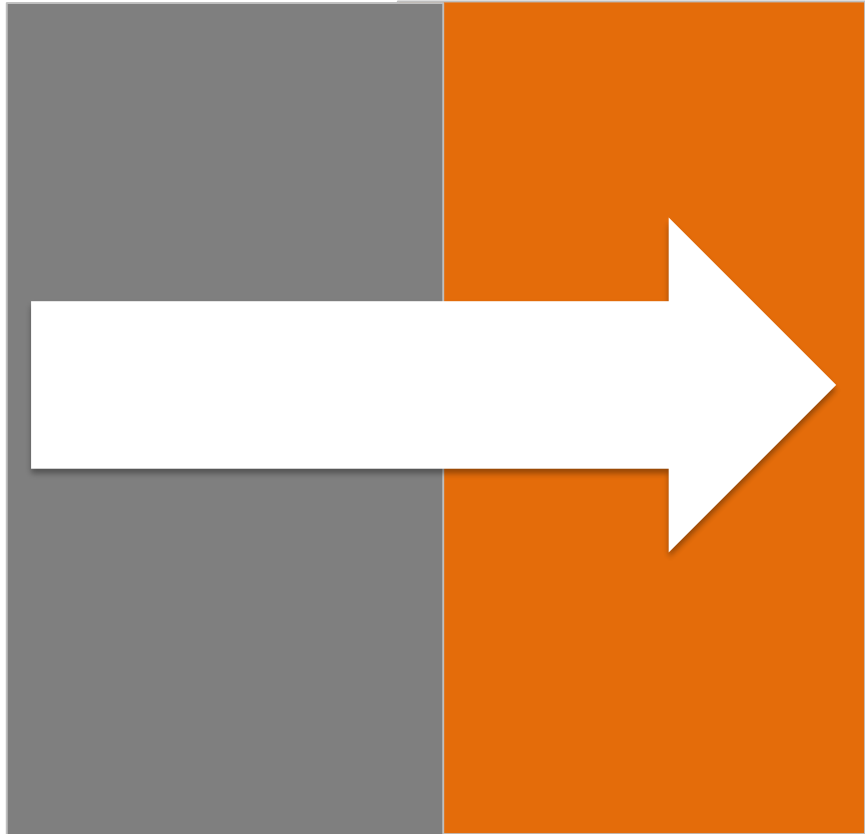
# Georgia's approach to the ACA

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# Getting Georgia Covered

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- Annual review of consumer experiences in Georgia's ACA Marketplace & open enrollment period
- Goals:
  - Examine consumer experiences in ACA Marketplace
  - Understand how most recent OEP differed from previous OEPs
  - Issue policy recommendations to improve access to and affordability of care, and strengthen consumer supports and protections.

# Enrollment by the numbers

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	OE1	OE2	OE3	OE4	OE5
Total enrollees	316,543	541,080	587,845	493,880 (-16%)	482,904 (-2.2%)
New enrollees	---	297,594 (55%)	246,530 (45%)	174,931 (35%)	---
Re-enrollees	---	243,486 (45%)	341,315 (55%)	318,949 (65%)	---
Switched plans (% of re-enrollees)	---	63,306 (26%)	141,404 (44%)	159,955 (50%)	---

# Premiums & financial assistance

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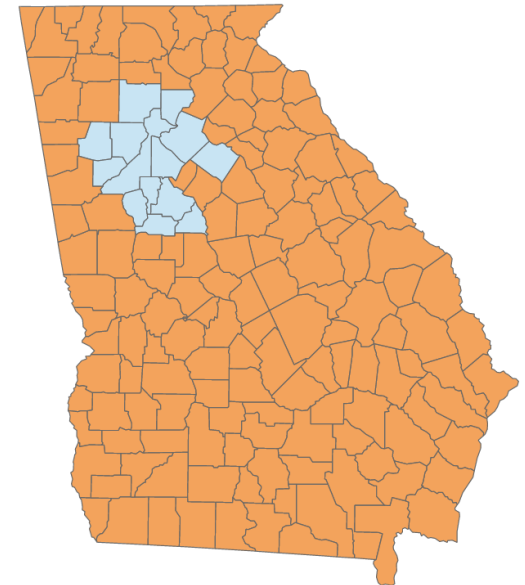
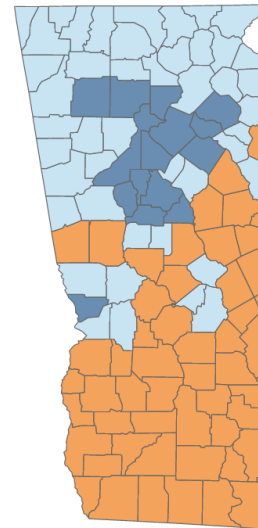
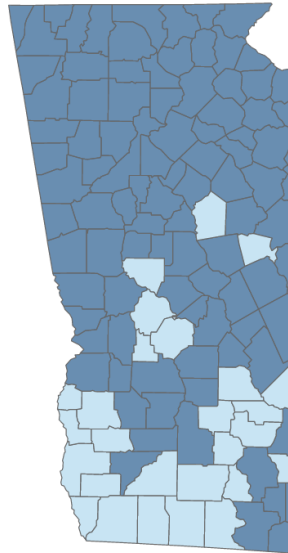
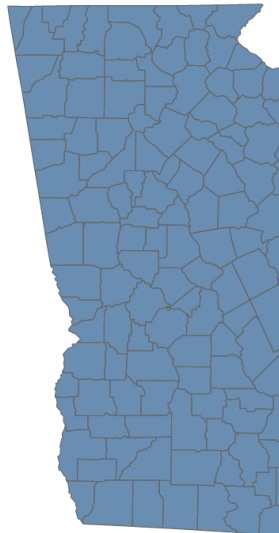
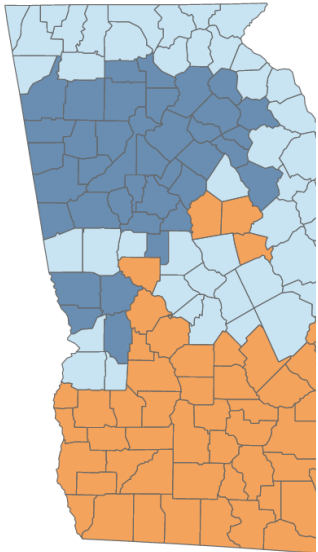
	2014	2015	2016	2017	2018
Average premium	\$291	\$271	\$287	\$336	\$483
Average premium after tax credit		\$73	\$98	\$122	---
Consumers to APTCs		481,561 (89%)	505,546 (86%)	362,868 (90%)	---
Consumers with CSRs		362,523 (67%)	----	286,076 (71%)	---

# Insurer participation

	OE1	OE2	OE3	OE4	OE5
Number of issuers	5	9	8	5	4

Number of Insurers

- One
- Two
- Three or more



# Summary of policy recommendations

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**1**

## **Close the coverage gap**

- Expand Medicaid up for all adults making less than 138% of the federal poverty line

**2**

## **Ensure access to care & financial protections**

- Set & enforce network adequacy standards
- Pass surprise out of network billing protections

**3**

## **Address affordability**

- Stronger rate review
- Fund cost-sharing reductions & extend CSRs to higher income levels
- Extend premium subsidies to higher income levels

**4**

## **Support consumer outreach & education**

- Through CMS's established programs, public-private partnerships, or state resources



# Exploring waivers for Georgia's Marketplace

Georgia Chamber of  
Commerce – Health and  
Wellness Policy Committee  
Quality Healthcare Access Study

Proposed Policy Alternatives

August 2016



- 2016 waiver exploration process led by the Georgia Chamber of Commerce
- Included input from business leaders, health care providers & hospitals
- Examined opportunities to seek 1332 or 1115 waivers, and a “super waiver”
- 3 policy options presented, including enrolling people with incomes 100-138% FPL in QHPs

# Exploring waivers for Georgia's Marketplace

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- 2017: Lieutenant Governor's Health Care Reform Task Force
- Convened meetings around the state
- Minor discussion of waivers but no final recommendation
- Resulting legislation (SB 357) would establish Health Coordination & Innovation Council supported by Health System Innovation Center

# Looking ahead

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- Real risk of bare counties
  - Possible state solutions: Reinsurance program, incentives/requirements for insurer participation, state investment in outreach & enrollment
- Likely lower enrollment in 2019
  - Possible state solutions: state individual mandate, state-supported premium support, state investment in outreach & enrollment
- Rising prices, fewer choices for consumers
  - Possible state solutions: Reinsurance program, incentives/requirements for insurer participation

# Thank you!

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