Georgia

Sources of Insurance Coverage

*Source: KFF, Health Insurance Coverage of the Total Population, 2022

**Medicare**
In Georgia, approximately 1,376,700 residents are enrolled in Medicare, about 13% of the state’s population (2022 data). Of those, 56% are enrolled in a Medicare Advantage plan. For Georgia residents in the traditional Medicare program, the Office of the Insurance and Safety Fire Commissioner (OCI) regulates Medicare supplemental plans.

**Medicaid and the Children’s Health Insurance Program (CHIP)**
In Georgia, about 1,944,500 residents are enrolled in Medicaid or CHIP, roughly 18% of the population (2022 data).
Georgia has not adopted Medicaid expansion under the Affordable Care Act. The state’s Medicaid program covers low-income parents with household income up to only 31% of the federal poverty level (FPL). As of July 1, 2023, Medicaid also covers low-income adults up to 100% FPL, but a work requirement will apply to these individuals.

Medicaid covers children up to 252% FPL. Approximately 46% of all births in Georgia are covered by Medicaid (June 2023 data). In Georgia, the CHIP program is operated as a separate program, as well as an expansion of Medicaid for children ages 6-18.

Medicaid also covers pregnant women up to 225% FPL.

In Georgia, most Medicaid enrollees receive benefits via private managed care organizations (MCOs), called Care Management Organizations (CMOs) in Georgia. These insurers have contracts with the Georgia Department of Community Health (DCH).

**Employer-sponsored Insurance**

In Georgia, approximately 5,120,900 people are covered by employer-sponsored insurance (ESI), or 48% of the total state population (2022 data). Approximately 42.9% of private-sector establishments in Georgia offer ESI. However, offer rates vary significantly by size of firm. In Georgia, 96.2% of large firms (50 or more employees) offer ESI, while only 24.6% of small employers offer ESI.

In Georgia, approximately 37.9% of private sector businesses that offer health insurance self-fund at least one health plan. For large firms (50 or more employees) that offer health insurance, 62.3% self-fund at least one health plan.

**Individual Market Insurance**

Approximately 7% of Georgia residents are enrolled in the individual market (2022 data). In 2023, 879,084 Georgia residents selected a plan through the Affordable Care Act Marketplace, which in Georgia has historically been run by the federal government but will transition to a State-based marketplace on the federal platform in the fall of 2023 (the state will be responsible for certain tasks, such as certifying the "qualified health plans" available on the Marketplace, but Georgia will still rely on the federal Marketplace website HealthCare.gov as its eligibility and enrollment platform). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in Georgia by the Office of the Insurance and Safety Fire Commissioner (OCI).

**Other Coverage**

Some Georgia residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers 2%, or roughly 210,400 residents (2022 data).
The Uninsured
Approximately 12%, or 1,240,200 Georgia residents are uninsured (2022 data), one of the highest uninsured rates in the country.

Among the non-elderly population: People of color are significantly more likely to be uninsured in Georgia than White people. Hispanic residents have the highest uninsured rate (30.0%), followed by American Indian/Alaska Natives (21.3%) and Black residents (13.0%). Asian/Native Hawaiian and Pacific Islander residents have the lowest uninsured rate (10.0%) among all racial groups, followed by White residents (10.6%). Lack of insurance is also highly correlated with income. Approximately 23.3% of people under 100% FPL and 21.9% of people between 100-199% FPL are the uninsured in Georgia, while just 6.3% of people at or above 400% FPL are uninsured.

State Regulators: Georgia
The CMS Regional Office for Georgia is based in Atlanta. Media inquiries may be submitted here. Under the ACA, insurers must provide enrollees with an internal review of adverse benefit decisions and the right to an external, independent appeal. For Georgia residents, this process is administered by the federal government. More information is available here.

Office of the Insurance and Safety Fire Commissioner (OCI)
The Office of the Insurance and Safety Fire Commissioner regulates the business of insurance in the state. For health insurance companies, the Insurance Commissioner is responsible for:

- **Licensure**: All insurers operating in the state must obtain a certificate of authority. Insurers must demonstrate that they are financially solvent and capable of paying claims. After initial certification, companies must continue filing financial information with OCI. The agency also licenses and oversees insurance agents and brokers.
- **Form review**: OCI reviews health insurers’ contracts and covered benefits to ensure that they comport with state and federal law.
- **Rate review**: Health maintenance organizations must submit proposed premium rates to OCI, and the agency has the authority to review and require adjustments. Other insurers in the individual and market must file rates with OIC, but the agency does not have the authority to reject them or require adjustments.
- **Marketing**: OCI is responsible for oversight of insurers’ marketing tactics and discouraging unfair or deceptive tactics. OCI is also responsible for the licensing and oversight of health insurance agents and brokers. A database of agents and brokers licensed to do business in Georgia is available here.
- **Enforcement**: OCI has authority to enforce insurance laws. Enforcement tools can range from issuing a cease and desist order, imposing civil monetary penalties, or seeking an injunction. Consumers can learn more about filing a complaint and access the online complaint portal here.
Georgia Department of Community Health (DCH)
The Georgia Department of Community Health (DCH) runs the state’s Medicaid program, and manages the contracts with the companies that deliver Medicaid in the state, which are called Care Management Organizations (CMOs) in Georgia. A list of participating CMOs is available [here](#). Enrollment data can be found [here](#).

DCH also contracts with an external organization to review CMO performance, including quality and access measures. Annual reports on CMO performance and a quality dashboard are available [here](#).

DCH can conduct an enforcement action against a CMO if it fails to meet its contract obligations. Enforcement actions can include corrective action and terminated contracts.

Other Sources of Information
Health Insurance Navigators, Agents and Brokers (collectively, “consumer assisters”)
As of August 2023, Georgia provides grants to local organizations called “Navigators” that are tasked with assisting consumers, determining eligibility for coverage affordability programs, and helping consumers with post-enrollment questions. Georgia-based insurance agents and brokers perform similar consumer assistance functions, but they are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through [this page](#) on the federal Marketplace website.