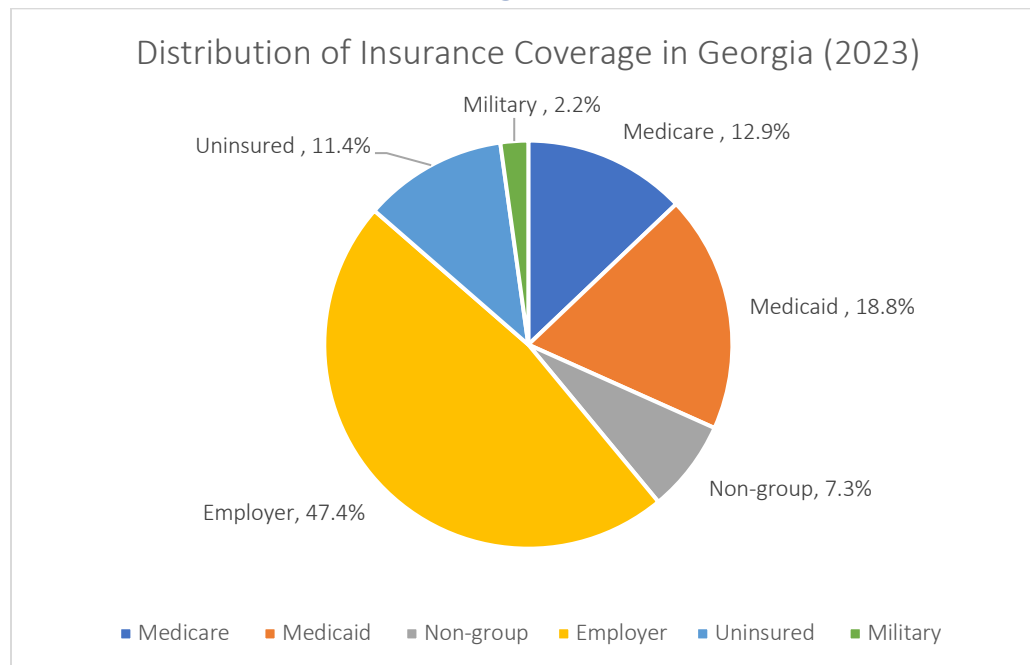


# Georgia

## Sources of Insurance Coverage



*\*Source: KFF, Health Insurance Coverage of the Total Population, 2023*

### Medicare

In Georgia, approximately [1.38 million](#) residents are enrolled in Medicare, about 13% of the state's population (2023 data). Of those, [59%](#) are enrolled in a Medicare Advantage plan, which is regulated by the federal government. For Georgia residents in the traditional Medicare program, the Office of Commissioner of Insurance and Safety Fire (OCI) [regulates](#) Medicare supplemental or Medigap plans. [Georgia's State Health Insurance Assistance Program](#) (SHIP), housed within the state's Department of Human Services, provides information about Medicare Supplement or Medigap plans to beneficiaries and caregivers.

### Medicaid and the Children's Health Insurance Program (CHIP)

In Georgia, about [2 million](#) residents are enrolled in Medicaid or CHIP, roughly 18.8% of the population (2023 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 [30%](#) of the federal poverty level (FPL). As of July 1, 2023, Medicaid also covers low-income adults up to 100% FPL through the [Georgia Pathways to Coverage program](#), but individuals must meet a work requirement in order to enroll. Latest data show that only [4,504 Georgians](#) are actively

enrolled in this program, falling far short of the projected enrollment number of 100,000 Georgians.

Medicaid and CHIP cover 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 [5.1 million](#) people are covered by employer-sponsored insurance (ESI), or 47.4% of the total state population (2023 data). Approximately [41.3%](#) of private-sector establishments in Georgia offer ESI. However, offer rates vary significantly by size of firm. In Georgia, 94.7% of large firms (50 or more employees) offer ESI, while only 22.8% of small employers offer ESI.

In Georgia, approximately [44.3%](#) 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, 68.8% self-fund at least one health plan.

### Individual Market Insurance

Approximately [7%](#) of Georgia residents are enrolled in the individual market (2023 data). In 2024, [1.3 million](#) Georgia residents selected a plan through the Affordable Care Act Marketplace, which in Georgia has historically been run by the federal government. In 2024, the state transitioned to a State-based marketplace, called [Georgia Access](#), which will offer coverage beginning with open enrollment for plan year 2025.

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 Commissioner of Insurance and Safety Fire (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 [2.2%](#), or roughly 235,700 residents (2023 data).

### The Uninsured

Approximately [11.4%](#), or 1,219,600 Georgia residents are uninsured (2023 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 ([30.3%](#)), followed by American Indian/Alaska Natives (18.3%) and Black residents (11.8%). Asian/Native Hawaiian and Pacific Islander residents have the lowest uninsured rate (9.7%) among all racial groups, followed by White residents (10.2%). Lack of insurance is also highly correlated with income. Approximately [22.7%](#) of people under 100% FPL and 21.9% of people between 100-199% FPL are the uninsured in Georgia, while just 6% of people at or above 400% FPL are uninsured.

## State Regulators: Georgia

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Georgia is based in [Atlanta](#). Media inquiries may be submitted [here](#).

### Office of the Commissioner of Insurance and Safety Fire (OCI)

The Office of the Commissioner of Insurance and Safety Fire 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 provides a [lookup tool](#) for insurance companies licensed by the state.
- **Form review:** OCI reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal law.
- **Rate review:** OCI has prior approval authority over premium rate increases in the individual market. For plans in the small and large group markets, OCI only has prior approval authority over HMOs. While other insurers in these markets have to file insurance rates with OCI, OCI 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](#).
- **Appeals.** 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](#).

## 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](#) and DCH publishes a [Medicaid Online Enrollment Dashboard](#). CMO encounter or claims 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 Georgia Access website.

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