

#1  
11/13/21

Please do not issue this waiver and destroy my families healthcare. Kemp is trying to cut off our access to the marketplace and it will ruin our access to subsidies. Also the goal of Medicaid is not to have a work requirement attached to it. This plan will make many Georgians lose healthcare. It must not be allowed.

JP  
Saint Marys Ga

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#2  
11/21/21

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage. Millions in Georgia need access to affordable health care, and the ACA/Obamacare is their only source.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
FH  
Atlanta, GA

#3

11/20/21

Kemp's plan was damaging for Georgians when it was first proposed. It is more damaging now because more Georgians rely on the ACA Marketplace now because of the pandemic and the inception of more generous financial assistance that is available. The Governor's plan made it much more difficult and complex for Georgians to buy coverage. This can result in folks thinking they are getting good coverage but actually ending up with something that doesn't actually meet their needs.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

CJ

Avondale Estates, GA

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#4

11/18/21

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
ES  
Loganville, GA

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#5  
11/18/21

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

During the height of the COVID-19 pandemic, I lost my job and experienced securing health insurance outside my employment for the very first time. I worked with both an agent and used the exchange and can tell you that the exchange made a difficult process far more accessible, providing me a degree of control over a critical process that otherwise felt entirely overwhelming.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
GG  
Atlanta, GA

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#6

11/18/21

Kemp's proposal for healthcare clearly identifies his alliance with for profit big insurance companies, which is not in the best interest of the people in Georgia.

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,

KV

Cumming, GA

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#7

11/17/21

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. As someone who is from a rural area, and hoping to practice in healthcare in a rural area one day, this is very important to me.

Thank you very much.

Sincerely,  
HQ  
Decatur, GA

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#8  
11/17/21

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for fellow Georgians to shop for and enroll in good-quality health coverage. This plan was a bad fit for Georgia when proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled! It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress. Choice, access, and affordability are all good things. If the Governor's plan is implemented, confusing and misleading information from insurance companies will not serve the interests of Georgians. Consumers may decide to forgo coverage, or unknowingly enroll in substandard plans and be saddled with unaffordable out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't make it more burdensome! The Georgia Access model is the wrong direction. It will leave thousands of individuals and families uninsured and others with meaningless skimpy coverage and should be rejected by decision-makers. I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. The choice to me: a rising tide to float all boats. And our government is in place to work to better the lives of its citizens, not insurers bottom lines.

Thank you very much.

Sincerely,  
DL  
Canton, GA

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#9  
11/17/21

Hello,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends in Georgia to shop for and enroll in good-quality health coverage. This model is not what Georgians want or need. This plan was a bad fit for Georgia when it was proposed in 2019 and now, after the pandemic has made health care access a huge priority, it is an even worse fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000-- our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress. If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder. The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers. I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
NS  
Decatur, GA

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#10  
11/17/21

Dear Sirs,

I am a Georgia Resident and get my Healthcare through Healthcare.gov. Please reject Governor Kemp's Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for me, my family and friends to shop for and enroll in good-quality health coverage. This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Since 2014 the number of insurers offering plans to consumers has more than doubled

in Georgia!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress. If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder. The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers. Thanks for listening to my thoughts.

Sincerely,  
RS  
Morganton, GA

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#11  
11/17/21

To Whom It May Concern,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled! It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress. If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder. The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers. I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. Please remember that the responsibility of those that govern is to be the voice of the people. Here is my voice asking you to be fair consistent, moral, and loving in your actions.

Thank you very much.

Sincerely,  
SN  
Porterdale, GA

#12

11/17/21

To Whom It May Concern,

Dear health officials,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my communities to shop for and enroll in good-quality health coverage. This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled! It's clear that our marketplace is headed in the right direction with more people enrolling and having access to care, and the Georgia Access model would simply disrupt that progress. If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder. The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. Short term and long term, the Georgia Access model would worsen the economy - the healthcare marketplace made it easier to find coverage, and without this the challenges of enrolling in coverage increases. As a result, there would be a decrease in enrollment, increase in negative health outcomes, and a worse economy. The Georgia Access Model should be rejected by decision-makers. I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. Thank you very much. I really appreciate your time!

Sincerely,  
CS  
Duluth, GA

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#13

11/17/21

To Whom It May Concern,

ACA has worked for me for the last 4 years I have no faith that governor Kemp's plan would be an improvement and hope you will not allow Georgians to be left out in the cold without no access to healthcare coverage .Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage. This plan was a bad fit for Georgia when it was proposed in 2019 and an

even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled! It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress. If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder. The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers. I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
SM  
Atlanta, GA

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#14  
11/17/21

To Whom It May Concern,

I am faced with retiring early to take care of my spouse who is disabled. I need good medical insurance. Your plan limits my options by taking away access to HealthCare.gov and takes away my Medicaid safety net. Your job is to make me a healthy Georgia citizen and all you are doing is making it harder for me to obtain comprehensive medical insurance and to make me a weaker caretaker for my spouse! Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage. This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled! It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress. If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder. The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers. I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
JZ  
Macon, GA

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#15  
11/17/21

To Whom It May Concern,

Please reject the Georgia Access model, which would cut off access to HealthCare.gov and make it much harder for my neighbors and friends to shop for and enroll in good-quality medical coverage. I myself used Healthcare.gov to get my healthcare insurance during 2016-18. The Georgia Access model was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled! It's clear that our marketplace is headed in the right direction, and Governor Kemp's plan would simply disrupt that progress. If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may have to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder. The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers. I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
TW  
Atlanta, GA

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#16  
11/17/21

As a 60 year old not able to apply for Medicaid, I can say we need a better health system in this country. We find the options currently available to Georgians very limited and prohibitively expensive. Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage. This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled! It's clear that our marketplace is headed in the right direction and the Governor's plan

would simply disrupt that progress. If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder. The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers. I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
TO  
Winterville, GA

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#17  
11/17/21

Please reject the Georgia Access model. It will serve way fewer people at a much higher cost than simply expanding Medicaid. Don't hold low-income Georgians hostage to your party's ideology!

Thank you very much.

Sincerely,  
BJ  
Decatur, GA

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#18  
11/17/21

Thank you for considering public comments on Georgia's Section 1332 ACA waiver. I truly believe that the Georgia Access Model will have a deleterious effect on Georgia residents. I have lived in Georgia for more than twenty years, and I am extremely concerned and upset that the [healthcare.gov](https://www.healthcare.gov) website and traditional ACA-compliant policies and subsidies will not be available to me after calendar year 2022.

Quite frankly, this waiver is one of the worst ideas I have ever heard. First, as I understand it, Georgians will no longer have access to the one-stop-shop for ACA coverage through [healthcare.gov](https://www.healthcare.gov). Now, we can go to one place to review plans, get an idea of what the subsidy will be, and elect coverage, secure in the knowledge that the plan will have all the protections of the ACA. Once this waiver is enacted, Georgians will have to go website to website,

or to brokers or insurance agents, to find coverage. And since many people are not familiar with insurance terminology, benefits, limitations, and exclusions, they may make choices that end up costing them down the line. It is my understanding that plans that do not meet ACA standards, such as short-term or “junk” policies as well as other limited-scope coverages will be available. These products are typically priced lower than ACA-compliant plans, which make them attractive, until unsuspecting policyholders are hit with outrageous out-of-pocket costs, maximums, and uncovered expenses. Worse yet, insurance agents and brokers will be predisposed to sell plans that earn them the highest commissions and bonuses, and which help them qualify to win contests. They may be driven by financial reward rather than by fitting the correct coverage to each consumer. How many consumers will just give up and go uninsured, rather than navigating this circuitous route to substandard coverage? Additionally, with the Georgia waiver, ACA subsidies would be available on a first-come, first-served basis. So in addition to spending weeks on end researching numerous plans and companies, we may not get a premium subsidy. I cannot comprehend how this is allowed to happen. For many, this may cause them to drop coverage altogether, increasing the number of uninsured Georgians. This is the exact opposite of what we need with an already-overrun healthcare system. The ACA is my health insurance safety net. I know I am getting a plan that covers pre-existing conditions, wellness visits, and a plan that has no lifetime maximums. I know the improvements made through the American Rescue Plan mean I’m getting the subsidy for which I qualify without concern about being on a waiting list for the subsidy. I know I can go to [healthcare.gov](https://www.healthcare.gov) and find all the information I need in one place. I shouldn’t have to move to another state to maintain my access to the insurance coverage I’m entitled to. According to a September 15, 2021 report by the US Department of Health and Human Services, Georgia has seen a dramatic increase in ACA enrollments this year. Why on earth should the rug be pulled out from under us now? For these reasons, I ask you to make void, repeal, or revoke the Georgia Section 1332 ACA waiver.

Thank you for your consideration.

KR

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#19  
11/16/21

To Whom It May Concern,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

I am a medical student studying in Georgia. Every day in clinics as well as in the classroom, we learn about the public health needs that are unique to this state. Georgia leads in maternal mortality, has an immense population of uninsured individuals, and has trailed in its response to the COVID-19 pandemic. In every sense, our state's healthcare system is under strain and is not providing sufficient services to its constituents. This waiver will make it even more difficult for Georgians to access care. This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer

fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled! It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress. If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder. The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers. I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
RH  
Atlanta, GA

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#20  
11/16/21

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends and patients to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. Additionally, we need better coverage for mental health resources.

Thank you very much.

Sincerely,  
SC  
Atlanta, GA

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#21  
11/16/21

I am a medical student at Emory University and am greatly disappointed in Governor Kemp's proposed changes to health insurance. Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
AH  
Atlanta, GA

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#22  
11/16/21

As a physician treating patients in Atlanta, I implore you to please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
DB  
Atlanta, GA

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#23  
11/16/21

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for the patients I treat in Atlanta to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
SG  
Atlanta, GA

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#24  
11/16/21

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a terrible fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
RH  
Decatur, GA

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#25  
12/15/21

Hello. My name is BF I live in Savannah, GA, and I am profoundly worried about Gov. Kemp's plan to take away my access to health insurance. I have relied on the ACA subsidies and the [healthcare.gov](https://www.healthcare.gov) marketplace for my health insurance since 2014. I am 61 years old, so a few years short of Medicare eligibility, unemployed, on a very small fixed income, and have chronic health conditions which require regular medical care and medications. Without subsidies and insurance, it would be almost impossible for me to get the health care I need. Before the ACA, I struggled for decades having to buy my own insurance in the private sector, since my employer did not offer health insurance. It was a nightmare. Please do not throw the citizens of Georgia back into that jungle! The federal Marketplace offers an impartial, easy to use, one-stop process. Just two days ago, I used it to get my subsidy eligibility results, compare plans, and sign up for 2022 coverage. It took maybe an hour. All the information I needed was right there. The proposed system will be cumbersome, require many more steps to get subsidies, take much longer, and leave me at the mercy of for-profit entities who can't be trusted not to steer me toward plans that are good for them and bad for me. (If it works at all, which I doubt, given a lifetime's experience with the general incompetence of Georgia State bureaucracy.) Please do not let this happen! Please let me and thousands of other Georgians keep our access to health insurance! We should not be deprived of the benefits everyone else in the country gets. Healthcare.gov is not broken, and does not need to be "fixed" with this ridiculous scheme, which should be called the Prevent Access Model, because it will make health care prohibitively difficult for many people to get. Please stop this plan and allow Georgians to continue receiving all the protections the ACA intended.

BF  
Savannah, GA

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#26  
12/17/21

I am a nurse writing as a resident of Georgia to express my strong support for **overturning this detrimental proposal** by Governor Kemp under the Trump administration.

Data clearly shows that the ability to utilize the ACA marketplace exchange is advantageous to anyone seeking health insurance plans. I've used it to shop for my health plan-easy to use, transparent, with a very knowledgeable navigator at every encounter I've had. It is important to

have an unbiased person offering guidance. This would **not happen** under our governor's replacement plan.

The lack of health care coverage for the lower socioeconomic population in Georgia is inexcusable. The statistics are staggering:

- the high number of those not currently covered, the high rate of incidents and mortality with births due to lack of prenatal care
- the chronic lifestyle diseases that are not identified until found in higher crisis mode, but could be mitigated if addressed with earlier intervention, prime examples being diabetes, heart disease, and pulmonary disease.

The proposed waiver to require work to qualify is unacceptable in a rich country with the resources to help those who need it the most. This care gap will only worsen if the current administration doesn't require adequate coverage for this population. Georgia state leaders are not going to fix it on their own.

Sincerely,  
KL  
Gainesville, GA

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#27  
12/17/21

Good afternoon,

Please find comments on behalf of the Georgia Chamber of Commerce in regard to the Georgia section 1332 waiver. If you have any questions please feel free to reach out to our team.

Thank you!

Sincerely,  
JK  
Director of State & Federal Affairs  
Georgia Chamber of Commerce  
Atlanta, GA

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#28  
12/17/21

Good Afternoon,

I am RS, Georgia Outreach Manager for [Small Business Majority](#), a national small business organization that empowers America's diverse entrepreneurs to build a thriving and equitable economy. We engage our network of more than 85,000 small businesses and 1,500 business and other partner organizations to advocate for public policy solutions and deliver resources to entrepreneurs that promote equitable small business growth. Our deep connections with the small business community along with our scientific research enable us to educate the public about key issues impacting America's entrepreneurs, with a special focus on advancing the smallest businesses and those facing systemic inequalities.

On behalf of our Georgia office, we would like to submit the attached letter which includes our comments regarding the Georgia 1332 waiver application.

If you have any questions please do not hesitate to contact me directly at [email xxx] or [phone xxx].

Sincerely,  
RS  
Georgia Outreach Manager  
Small Business Majority

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#29  
12/19/21

Dear Sirs and Madams:

I am a resident of Georgia and I have always used the healthcare.gov site to sign up for the ACA. I am against having to go through private insurance companies, instead of the government website. Many times I need help in completing the application and the healthcare.gov navigators, have been excellent. Why should this resource be taken away? Why should our choices be limited? So that insurance companies can get a commission? Why try to fix something that is not broken?

Thank you,  
BM

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#30  
12/20/21

I'm writing to express my continued concern with the Georgia Access Model section 1332 waiver. This will surely increase Georgia's uninsured and underinsured. I commented on this proposal before it was approved, and so I am pasting my original comments (recorded at <https://www.cms.gov/files/document/public-comments-ga-waiver81720-through-91120.pdf>) below. Nothing about my situation or my opinion has changed - I'm still extremely opposed to this plan.

Regards,  
SC

#335  
09/06/20

To Whom It May Concern

I am extremely concerned about Georgia's request for a waiver from using the [healthcare.gov](https://www.healthcare.gov) website while not providing a comparable Georgia-based website for those of us who need to shop for private health insurance. I have purchased insurance through [healthcare.gov](https://www.healthcare.gov) since it was established for 2014 and its value lies in the ability to shop across all possible plans with standardized, unbiased data and features, and to see what the costs will be after premium and cost-sharing subsidies based on my personal information have been applied. I also purchased private insurance prior to 2014 and that was an opaque mess. I don't understand how eliminating the ability to shop on [healthcare.gov](https://www.healthcare.gov) while not replacing it with another marketplace, and asking people to go from company to company, or to work through a broker who can't be trusted to be unbiased, can be considered to be any sort of improvement over the current system. For those of us with the perseverance to slog through that process, it will make purchasing health insurance markedly more difficult and complicated; for those who give up, we will see many more uninsured. I am strongly opposed to this proposal.

SC

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#31  
12/21/21

To Whom It May Concern,

The attached comments are submitted on behalf of the American College of Obstetricians and Gynecologists (ACOG). Thank you for your consideration. If you have any questions, please reach out to myself, at [email xxx].

Sincerely,  
RT  
Policy Associate  
The American College of Obstetricians and Gynecologists  
Washington, DC

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#32  
12/21/2021

Thank you for the opportunity to comment on Georgia's proposal to waive federal rules under the Affordable Care Act (ACA). I am sharing comments on behalf of the American College of Physicians Georgia Chapter to express our organization's concern about Georgia's ACA Section 1332 waiver.

MD  
Flowery Branch, GA  
American College of Physicians Georgia Chapter

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#33  
12/20/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These proposed changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

If the plan is implemented, it would harm Georgia patients in the following ways:

Issue #1: These changes eliminate the most trusted and widely used path for Georgians to purchase their own coverage. Patients could be more likely to choose flimsy plans that don't offer comprehensive coverage, including basic services like prescription drug coverage. Some Georgians may get lost in the confusing process and simply not buy health insurance at all.

Issue #2: The proposed changes will disrupt coverage for 550,000 Georgians. This year, Congress passed a COVID-19 relief bill that made coverage purchased through Healthcare.gov more affordable. Getting rid of a central place to shop for insurance will disrupt the comprehensive coverage that half a million Georgia consumers rely on.

Issue #3: Georgia's plan would eliminate access to trusted health insurance navigators. Health insurance navigators are required to provide accurate and unbiased information to consumers in multiple languages and focus on underserved and vulnerable populations. If Georgia implements these changes, it will deepen the existing inequities in access to health coverage the state already faces.

Issue #4: Instead of getting more people covered, some people who buy coverage from Healthcare.gov would lose coverage. Blood cancer patients need dependable access to health insurance coverage for treatment of their cancer. Many blood cancer patients are treated with

daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment.

Please stand with cancer patients and reject the Georgia Access model proposed plan.

Thank you for your consideration.

Sincerely,  
CB  
Sioux Falls, SD

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#34  
12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
MK  
Atlanta, GA

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#35  
12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
JP  
Alpharetta, GA

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#36

12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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Issue #2: The changes will disrupt coverage for 550,000 Georgians. This year, Congress passed a COVID-19 relief bill that made coverage purchased through Healthcare.gov more affordable. Getting rid of a central place to shop for insurance will disrupt the comprehensive coverage that half a million Georgia consumers rely on.

Issue #3: Georgia's plan would eliminate access to trusted health insurance navigators. Health insurance navigators are required to provide accurate and unbiased information to consumers in

multiple languages and focus on underserved and vulnerable populations. If Georgia implements these changes, it will deepen the existing inequities in access to health coverage the state already faces.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
EH  
Alpharetta, GA

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#37

12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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PLEASE, please, please stop this madness and help not only blood cancer patients, but all people who are being impacted by this.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
KN  
Smyrna, GA

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#38  
12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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Issue #2: The changes will disrupt coverage for 550,000 Georgians. This year, Congress passed a COVID-19 relief bill that made coverage purchased through Healthcare.gov more affordable. Getting rid of a central place to shop for insurance will disrupt the comprehensive coverage that half a million Georgia consumers rely on.

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Issue #4: Instead of getting more people covered, some people who buy coverage from Healthcare.gov would lose coverage. Blood cancer patients need dependable access to health insurance coverage for treatment of their cancer. Many blood cancer patients are treated with daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment. I have been through the fight with Blood Cancer. I was lucky, I had insurance but I still needed help.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
PS  
Monroe, GA

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#39  
12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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comprehensive coverage, including basic services like prescription drug coverage. Some Georgians may get lost in the confusing process and simply not buy health insurance at all.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
PB  
Atlanta, GA 30342-2089

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#40  
12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
AT  
Atlanta, GA

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#41  
12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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Issue #4: Instead of getting more people covered, some people who buy coverage from Healthcare.gov would lose coverage. Blood cancer patients need dependable access to health insurance coverage for treatment of their cancer. Many blood cancer patients are treated with daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment.

I understand that State's have rights to do things as they see fit for their particular needs. But when said rights impact citizens in a negative way, someone has to step in. Healthcare is too big an issue to play with.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
TF  
Rex, GA

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#42  
12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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Please stand with cancer patients and revoke the Georgia Access model plan.  
Thank you for your consideration.

Sincerely,  
KT  
Morganton, GA

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#43  
12/21/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
JJ  
Atlanta, GA

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#44  
12/22/21

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
SW  
Peachtree Cty, GA

11/12/21

To Whom It May Concern,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

He claims to be representing Georgians, but many many Georgians, including me, do not trust Mr. Kemp to have our best interests at heart. Please find a way to prevent him from fully implementing this "plan."

Thank you very much.

Sincerely,  
MK  
Canton, GA

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#46  
11/12/21

To Whom It May Concern,

Sorry for the cut-n-paste firm email, but I don't have enough time to devote to explaining how much this plan needs to be REJECTED!!!

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

L!

Sincerely,

LL

Atlanta, GA

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#47

11/12/21

To Whom It May Concern,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family & friends to shop for and enroll in good health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now in 2021. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled over that time period!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
LC  
Atlanta, GA

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#48  
11/12/21

To Whom It May Concern,

This is a terrible idea.

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,

JH

Atlanta, GA

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#49

11/12/21

To Whom It May Concern,

Instead of cutting off our Georgians' access to HealthCare.gov and making it much harder for families and neighbors to access health coverage, Georgia should have expanded Medicaid.

But even without that useful expansion on behalf of people, the plan to further limit access to health care is a bad fit for Georgia—for the way health care is funded, the cumbersome ways it is administered, the demands on doctors and nurses not to mention patients themselves—all forced into a market-based health care has always been bad for Georgians, but never moreso than now in our pandemic paradigm.

Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. People I know personally are constantly enrolling in plans with high deductibles and copays. Typically, they just don't go to the doctor. Forget about dental or even just preventative care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
JE  
Newnan, GA

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#50  
11/13/21

To Whom It May Concern,

Please do not approve the Georgia Access model. It was designed by our governor to restrict the choice that Georgians have for health coverage at a time when the number of choices on the federal exchange has expanded.

The Georgia Access model would directly affect some of my friends and neighbors who only have health insurance via the federal exchange. They should continue to be able to access affordable and competitive health plans.

I support Georgia's reinsurance plan because it would help lower premiums.

Thank you

Sincerely,  
DS  
Decatur, GA

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#51  
11/16/21

To Whom It May Concern,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a terrible fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would

simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
RH  
Decatur, GA

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#52  
11/16/21

To Whom It May Concern,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for the patients I treat in Atlanta to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
SG  
Atlanta, GA

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#53  
11/16/21

To Whom It May Concern,

As a physician treating patients in Atlanta, I implore you to please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
DB  
Atlanta, GA

#54

11/16/21

To Whom It May Concern,

I am a medical student at Emory University and am greatly disappointed in Governor Kemp's proposed changes to health insurance. Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
AH  
Atlanta, GA

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#55

11/16/21

To Whom It May Concern,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and

make it much harder for my family and friends and patients to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. Additionally, we need better coverage for mental health resources.

Thank you very much.

Sincerely,  
SC  
Atlanta, GA

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#56  
11/18/21

To Whom It May Concern,

Please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
ES  
Loganville, GA

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#57  
11/19/21

To Whom It May Concern,

HealthCare should not only be available to the wealthy. So, please reject the Georgia Access model, which would cut off our access to HealthCare.gov and make it much harder for Georgia families to shop for and enroll in good-quality health coverage.

This plan was a bad fit for Georgia when it was proposed in 2019 and an even poorer fit for our state now. Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

If the Governor's plan is implemented, many people would be confused or misled by insurance companies and others that don't have their best interests at heart. Consumers may decide to give up and go without coverage. Other people I know would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural

areas.

Thank you very much.

Sincerely,  
TJ  
Macon, GA

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#58  
11/22/21

To Whom It May Concern,

At a time when Georgia is pulling in record amounts of money due to taxes imposed on us all, I am weary of reading how behind Georgia is on protecting our most vulnerable neighbors when it comes to healthcare.

Please reject the Georgia Access model, which would cut off access to HealthCare.gov, a vital resource for so many.

Enrollment in Georgia's marketplace has grown from 480,000 to more than 550,000, and the number of insurers offering plans to consumers has more than doubled!

It's clear that our marketplace is headed in the right direction and the Governor's plan would simply disrupt that progress.

In the future, those who are not insured will become a drain on our resources. Think forward and make decisions for the future.

The Georgia Access model would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. It should be rejected by decision-makers.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas.

Thank you very much.

Sincerely,  
JD  
Avondale Estates, GA

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#59  
12/1/21

Good afternoon -

Please see the attached comments from Cityblock Health.

Thank you,  
JB  
Sr. Strategist  
Cityblock Health

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#60  
12/8/21

Georgia's request for waiver should not be approved.

The suggested approach will make signing up for ACA more difficult and less reliable.

SC

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#61  
12/13/21

Georgia's waiver should not be approved because it does not provide coverage for thousands of Georgians in need of health care. It is a poor attempt for Republicans to say they did something. Georgians should have access to [healthcare.gov](https://www.healthcare.gov) just like the 30+ other states.

Thank you.

MP

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#62  
12/15/21

In regards to Georgia's waiver request, I support Part I (state-based reinsurance) but do not support Part II (Georgia Access Model) which denies access to the Healthcare.gov site when shopping for health insurance plans.

I've used Healthcare.gov since it first opened and I enjoy, and want to continue to enjoy, the ability to easily shop for and compare different plans that will meet my medical and budgetary needs.

Please deny Part II (Georgia Access Model) of the waiver.

Thank you for considering my comments

DA

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#63

12/15/21

I do not see how barring Georgians from participating in the ACA exchange website will help anyone. This will only make it more difficult. Perhaps that's the point? Every year, we see ads run on TV regarding open enrollment, etc. This would be very confusing for Georgians to have to use a different method than everyone else. The ACA exchanges are not perfect. Many of the plans are too high to be affordable for those that don't qualify for subsidies. But they are something.

Additionally, regarding the Medicare work requirement proposal. On one hand, I feel this is another tactic by some politicians to make it more difficult to have coverage and to shame those that are low income. However, it does appear it would cover more people than are covered now. So, while I don't agree with the work requirement as I believe health care is a right, not a privilege, if this will provide more coverage, then I would be for it. For example, I can envision a single person working 30-40 hours a week that supposedly makes "too much" to qualify for subsidies and falls in that grey area, possibly benefiting from this (depending on their income level).

These are my thoughts.

CM

Locust Grove, GA

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#64

12/22/21

The Affordable Care Act is working. Obviously creating a State system to by-pass the Affordable Care Act will not provide better coverage for the citizens of Georgia. It will instead send health insurance in Georgia backwards by 20 years or more. But that is not the purpose of creating a state system. It's for purely political reasons. If the Governor wanted to prove that he is sincerely interested in improving healthcare coverage for Georgians, he would expand Medicaid. Expanding Medicaid would benefit the citizens of Georgia as well as the Healthcare System of Georgia.

This new plan would benefit insurance brokers and weaken Georgia's health insurance offerings. But the real hope and intent is that it would give the Governor talking points in his re-election campaign. And he purposely waited until now to propose it, even though he has been in office 3 years, so that the proposed plan wouldn't go into effect until after the election. That way he can talk about its benefits without having to admit to its predictable failures.

I am asking that the State of Georgia **NOT** implement a state run system for health insurance but continue to give the people of Georgia access to the Federal System called the Affordable Care Act. Healthcare policy should be for the benefit of the the people of Georgia and Healthcare system of

Georgia, not for the political benefit of politicians. Healthcare is for people's health and wellbeing. Lives are at stake. Healthcare is not for playing political football. Healthcare is not about political ideology. It's so that people can live healthy and prosperous lives.

Thank you,

JH  
Atlanta, GA

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#65  
12/23/21

Please find attached for your consideration comments from Florida Policy Institute on the Georgia section 1332 waiver. Thank you.

AS  
Senior Policy Analyst & Attorney  
Florida Policy Institute  
Orlando, FL

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#66  
12/23/21

Hello,

This is Georgia resident DM. Address Atlanta Georgia

I believe the State of Georgia is violating its waiver approval agreement and is not in compliance with section 1332's established guardrails.

With fewer uninsured people relative to when the waiver was approved (about 356,500 Georgians benefited from ARPA subsidies and nearly 150,000 of these signed up during the covid-19 special enrollment period. And increase of more than three times the number of consumers who enrolled in the same period during the same period in 2020.) private entities will be less motivated to invest in outreach. Georgia's waiver assumed that private sector outreach would offset coverage losses that might occur as Georgia transitioned away from HealthCare.gov. With more people now enrolled in marketplace coverage there is a smaller base of uninsured consumers. Which results in fewer incentives for private sector investments in outreach and greater potential for coverage disruption during the transition. Both will lead to fewer individuals with coverage under the waiver compared to the number who would have been covered without the waiver, which would violate the coverage guardrail under section 1332.

Thank you for listening to me as a citizen of the United States of America and as a Citizen of the State of Georgia.

DM

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#67

12/23/21

I'm emailing to express support for Gov. Kemp's plan to harness the power of the private market to help lower insurance costs for all Georgians instead of empowering the administrative bloat of the public sector.

Furthermore, I want to express my greater trust in local government in knowing what is right for citizens of a given state rather than faraway feds — that's the hallmark of the decentralization of the American constitutional system. In fact, when reading congress's Article I expressed powers, I had difficulty finding "healthcare;" I'm assuming it must be right next to "education" within the federal government's responsibilities.

MM

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#68

12/23/21

I am against the Georgia healthcare waiver because Gov. Kemp plans to take away my access to healthcare.gov which I believe is unfair. Healthcare.gov works very well for me and I don't want to lose it.

BG

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#69

12/23/21

CMS,

As a citizen of GA and a participant in the ACA program for several years, I am seriously concerned about Georgia's plan to move away from the Federal ACA Marketplace and offer their own.

First, the current Federal Marketplace is working well. For 2022, there are more options than ever before.

Second, with the proposed GA plan, there would be no single point of information and enrollment, rather a multitude of navigators and insurers, all competing for business. This would make a

confusing array of options, with potentially different requirements, presentation, and facts delivered to consumers. The current Federal Marketplace allows consumers to compare plans easily with all plans using the same format and presentation. Plus, the enrollment is fairly easy.

Third, GA acknowledges that their plan will not cover or be suitable for everyone. So what happens to those that are not a fit? Do they pay a much higher price, can they get what they need, etc. Even if the Federal Marketplace was left open, would insurers offer plans here in addition to their GA offerings? Who knows and where does that leave us?

I recommend that GA be required to stay in the Federal ACA program and Marketplace. If GA wants to help improve it, great. If they want to find a way to include more people, do it through the Federal program. But don't break what is not broken.

Thank you.

FJ

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#70

12/24/21

Dear Biden Administration,

I am against Gov. Kemp's outrageous attempts to censor access to vital health insurance information in order to give another handout to big business.

Even more importantly this insane government overreach will deny services that could save Georgian's lives and improve their health overall.

Please reject these efforts to punish Georgian's while lining the pockets of private insurance companies.

Best,

LW

Duluth, Georgia

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#71

12/24/21

Please do not accept Georgia's application for a waiver.

We have a healthcare crisis in Georgia that is victimizing the poor and the unemployed. Please deny this ill-advised application and allow Georgians access to the healthcare options other

American citizens have. This is a grossly unfair system, allowing for a basic human right to be used as a political football every 4 years and it must end.

PH  
Johns Creek, Georgia

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#72  
12/25/21

To Whom it May Concern:

I oppose this action by the state of Georgia to set up a separate health insurance platform (sever ties with [healthcare.gov](https://www.healthcare.gov)) and do a modified "expansion" of Medicaid.

I am a resident of Georgia and self-employed. I get my health insurance through [healthcare.gov](https://www.healthcare.gov), and have since 2016. This year (for 2022), signups through that site in GA have increased by a third due to 1) improvements in the [healthcare.gov](https://www.healthcare.gov) website and administrative support for consumers on it; 2) increased subsidies through ARP; and expanded insurance provider options.

Setting up a separate website creates an unnecessary and ongoing expense for the state. It also potentially lessens the consumer's assurance [healthcare.gov](https://www.healthcare.gov) provides that it is an unbiased marketplace where all plans offered meet the minimum requirements of the ACA rather than just attempting to offer low costs options that don't provide any real comfort and be a free marketing tool for private brokers. The [healthcare.gov](https://www.healthcare.gov) site has improved over time.

Cost of insurance remain far higher in GA than if I lived in almost all other states, though they have come down slightly and the current subsidies have improved matters. However, opting into the straight Medicaid expansion offered by the ACA would have brought in more providers at a more affordable cost long ago. Not expanding Medicaid in the option ACA provides will cost the state more not less in the long run if all costs are included, and appears to be a political act (that not all Republicans even support) rather than a rational way to truly expand coverage and lower costs.

Thank you for your consideration. Proceeding forward with this option when simply taking the ACA's offer of expanded Medicaid is folly.

MRC  
Cartersville GA

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#73  
12/28/21

To Whom It may Concern,

I submit my comment *opposing* the Georgia Access Model Section 1332 Waiver.

I am specifically opposed to the Georgia Access Model's plan to remove the use of Healthcare.gov for front-end functions for health plan purchasing & research.

As a self-employed business in Georgia, I purchase a health plan off the marketplace every year for myself and my family.

Healthcare.gov provides consistent, unified, unbiased, clear choices. It increases my opportunity to get health insurance for my family by reducing the time needed for shopping & vetting plans, which I can use to build my business.

The Georgia Access Model plans on adding yet another layer of middlemen & bureaucracy, all of whom I will have to spend time vetting for reputation, fees, and plan choices. Navigating competing brokers will steal time from my business and risk that I will have to work with an unreliable broker simply to shop for a plan.

I have direct experience working with health insurance brokers and my business before the Affordable Care Act and the Healthcare.gov exchange. That model removed choice and removed transparency. In the interests of gaining access to health plans, I oppose granting Georgia a waiver to end Georgian's access to Healthcare.gov.

Thank you  
NS  
Atlanta, Georgia

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#74  
12/31/21

To Whom It May Concern,

I strongly urge the Department of Health & Human Services to revoke federal approval of Part II of the State of Georgia's Section 1332 waiver proposal (the Proposal).

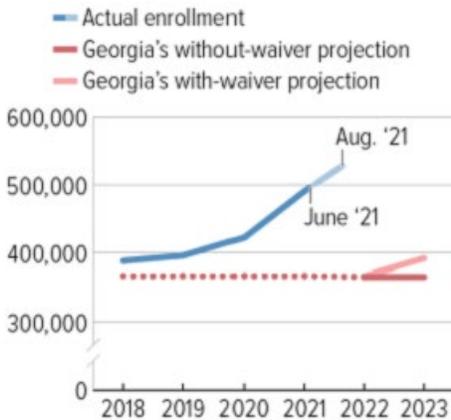
Georgia's proposal would irreparably damage (and reverse) the substantial strides that have been made in insuring its citizens by eliminating access to the current Federal Health Insurance Exchange website. The Federal website is easy to use, offers access to health plans that are all ACA compliant, includes serving all people (including those with preexisting conditions), and is already being relied on and serves roughly 550,000 Georgia residents in an objective and reliable manner.

Contrary to the State of Georgia's assertion, the Proposal will not result in a greater number of individuals becoming insured. Rather, the Proposal will result in tens of thousands more uninsured individuals and many tens of thousands more individuals paying for plans that do not provide real

health insurance. As demonstrated below, due to several subsequent factors (including the American Rescue Plan of 2021, other executive orders, and other factors), Georgia’s enrollment in ACA-compliant health plans already far exceeds the paltry (and overoptimistic) projections presented in the Proposal.

### Actual Marketplace Enrollment on Pace to Far Exceed Georgia’s Goal

ACA marketplace enrollment growth from 2018



Note: ACA = Affordable Care Act. Georgia's Section 1332 waiver application estimates coverage for 2018, 2022, and 2023. The with-waiver scenario assumes implementation of Georgia Access Model and reinsurance. Actual enrollment reflects total average effectuated marketplace enrollment for the first six months of each year. June 2021 enrollment = 490,539. Due to special enrollment period, number of plan selections as of August 2021 = 549,066.

Source: Department of Health and Human Services; Georgia waiver application

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Not only would the Proposal result in more Georgians unable or unwilling to obtain health insurance (which are currently readily available through the easy to use HealthCare.gov marketplace), consumers would be at the whim of a multitude of private brokers and health insurers, just like before the federal marketplace was available. The result would be tens (or hundreds) of thousands of Georgia residents losing health insurance, and many more covered by non-ACA compliant health plans. It is clear that the Proposal does not meet the statutory guardrails for waiver compliance.

ACA compliance ensures health plans provide coverage for a broad range of health issues and can obtain necessary health care services, while many non-ACA compliant plans do not. For example, a health plan that does not cover prescription drugs can hardly be considered real health insurance, and some products that may be promoted to individuals may not be health insurance plans at all. Additionally, the Proposal forces individuals to utilize an agent/broker or health insurance carriers who are more likely to steer people to substandard (or non-insurance-based) plans that do not, for example, provide catastrophic coverage. The Proposal offers no additional access to health insurance options, but simply makes obtaining (or maintaining) the real health insurance they need more confusing, time-consuming, and challenging. Rather than increase the number of Georgians

covered by ACA-compliant health insurance plans, implementation of the Proposal will significantly increase the number of Georgians without any health insurance.

Subsequent changes in federal law and policy (including increased outreach and marketing, bolstering in-person assistance in hard-to-reach communities, etc.), have increased and are continuing to drive substantial increases in health insurance enrollment. Allowing Georgia to leave the federal health insurance marketplace will reverse much (or all) of the gains in health insurance enrollment and de-stabilize the currently stable health insurance market in Georgia.

I urge you to revoke approval of Georgia's proposal.

Thank you for your consideration,

KA  
Atlanta, Georgia

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#75  
1/04/22

To whom it may concern:

My name is JP and I have been a resident of GA for almost ten years now. I believe Governor Kemp's waiver should be fully rejected there is absolutely no excuse not to fully expand Medicaid in GA. Full expansion is now cheaper due to the American Rescue Plan and would not only benefit over 500,000 Georgians, but it would also help save rural hospitals that often don't receive any payment due to treating the uninsured, or underinsured. The ACA was a half step towards universal coverage and the backbone of the law is Medicaid expansion. It will benefit our state economically, create more jobs, increase job stability, and the overall health of our residents. People like myself rely on the marketplace to get coverage, but we are unable to get the benefits other states have like dental coverage. Even with insurance it's still well over \$5,000 to have your teeth fixed if you have cavities, or need extractions/root canals etc. This isn't about the \$\$ because GA would save about \$1 billion if we expanded Medicaid it's purely political reasons why we have not expanded Medicaid. If you grant this waiver your enabling states to take half measures and leave a ton of Georgians without coverage it's unethical. This is not the goal of the ACA the goal should be to get as many people covered period. We are still in the middle of global pandemic that Governor Kemp has downplayed and ignored while we the people suffer. Deny this waiver, so we can have an opportunity at full expansion.

Sincerely,  
JP

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#76

1/4/22

Please find the attached comments regarding Georgia's 1332 waiver and its negative impact on consumers, undermining of the overall intent of the ACA, and potential implications for other states.

Thank you for your consideration.  
AF  
Deputy Director  
Colorado Consumer Health Initiative  
Denver, CO

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#77  
1/4/22

Dear Madam or Sir,

As a Georgia physician since 1995 and as a self-employed purchaser of my own health insurance since 2008 I am very much against Governor Kemp's proposed changes to the health care system in Georgia. If Georgians are not able to use Healthcare.gov anymore and have to deal with health insurance companies or brokers directly, we will go back to the days when purchasers of coverage will have to go through underwriting and premiums will go up drastically. Governor Kemp's proposed changes are a cynical ploy to subvert the Affordable Care Act and will make it harder, not easier, for Georgians to obtain health insurance. I literally plead with the Biden administration to stop his plan. A better plan would be to leave access to Healthcare.gov unfettered and offer more options, not to take options away.

Thank you so much for considering my comments.

Sincerely,  
  
SB, MD  
Roswell, GA

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#78  
1/4/22

Please see attached for our submission and let us know if you have any questions or concerns.

Thanks,  
CD  
Director of Policy and Research  
Georgia Public Policy Foundation

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#79  
1/05/22

Good morning,

My name is EH and I live at [address xxx] Kennesaw, GA. My phone number is [phone xxx]. I am very upset about Governor Kemp trying to take ACA from Georgians. Without my subsidized plan, I will be unable to take care of my disabled son's health condition. As you know, in the state of Georgia, disabled people are not allowed to get Social Security Disability. It is a well know fact in Georgia. So, my husband and I take care of him. Without ACA, we will not be able to pay for his medication. Without the subsidy, I cannot pay for the health insurance as we do not make enough to pay for it.

My son has schizophrenia, bi-polar disorder, ADHD, post traumatic stress disorder, depression (very bad), high blood pressure, obesity (gained weight from schizophrenic medications and depression). And yet, my country failed me on gaining disability for him. Now, my state is trying to take his health insurance away. Without this medication, he becomes very unstable and there is no telling what could happen. He has the type of schizophrenia that includes all 5 senses, which is about 1 in 1,000,000 people. His medications would be around \$4000 a month without insurance. I cannot afford that.

Please do not let this happen. Also, I have pre-diabetes.

**If I lose my health insurance, I will be forced to sell my home, move out of the state of Georgia, lose my husband's income, and I don't know what we will do.** I guess we could live in a tent and at our age that would go great harm to us. I just don't know what to do about this. Without income, I can't buy another house in a state that does offer ACA. Selling my home and moving would cause all kinds of stress on him and would **cause great harm to him and us**. Also, I started a small cleaning company 29 years ago and my husband now owns that due to me being sick from pre-diabetes (borderline diabetic). For some reason, it hit me hard and I can barely move anymore due to the pain caused by the inflammation caused by the pre-diabetes. I was a very active person, but now I am a mess. We are older, my son is 35 and we have been taking care of him since he got the disease when he was 21. We were not approved for Social Security Disability (that's Georgia for you). Georgia will find a way **not** to help the needy! I have always supported my family, never ask for help except the Disability that my **son was entitled to and the ACA**. By the way, I was uninsured in the state of Georgia for years because of a previous back surgery (you know the old pre-existing condition clause). **Before the ACA, I was totally uninsurable!**

You know, I have cleaned for a lot of wealthy people and I am good at talking but not saying anything. Throughout the years I have heard many wealthy people say that they don't like paying that extra tax to pay for someone else's insurance. This is the basis for Georgia doing what they

are doing. **Georgia looks out for the wealthy people!** All of the Republicans in this state are all about getting rid of ACA because of that tax! That is what it is about!  
Please feel free to call me if you need to.

EH

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#80  
1/05/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

If the plan is implemented, it would harm Georgia patients in the following ways:

Issue #1: These changes eliminate the most trusted and widely used path for Georgians to purchase their own coverage. Patients could be more likely to choose flimsy plans that don't offer comprehensive coverage, including basic services like prescription drug coverage. Some Georgians may get lost in the confusing process and simply not buy health insurance at all.

Issue #2: The changes will disrupt coverage for 550,000 Georgians. This year, Congress passed a COVID-19 relief bill that made coverage purchased through Healthcare.gov more affordable. Getting rid of a central place to shop for insurance will disrupt the comprehensive coverage that half a million Georgia consumers rely on.

Issue #3: Georgia's plan would eliminate access to trusted health insurance navigators. Health insurance navigators are required to provide accurate and unbiased information to consumers in multiple languages and focus on underserved and vulnerable populations. If Georgia implements these changes, it will deepen the existing inequities in access to health coverage the state already faces.

Issue #4: Instead of getting more people covered, some people who buy coverage from Healthcare.gov would lose coverage. Blood cancer patients need dependable access to health insurance coverage for treatment of their cancer. Many blood cancer patients are treated with daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
VT  
Stone Mountain, GA

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#81  
1/05/22

To Whom It May Concern,  
Please find Georgians for a Healthy Future's comments on Georgia's section 1332 waiver attached.  
Please reach out to WG at the contact information below if you have any questions.

Thank you,  
WG  
Health Policy Analyst  
Georgians for a Healthy Future  
Atlanta, GA

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#82  
1/05/22

Attached are comments from the Center for Law and Social Policy (CLASP) on Georgia's 1332 waiver.

Thank you,  
SW  
Senior Policy Analyst  
Center for Law and Social Policy  
Washington, DC

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#83  
1/05/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
JS  
Duluth, GA

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#84  
1/05/22

"Georgia's 1332 waiver comments"

Submitted by:

TRK, MD

American Medical Women's Association

And the Advocacy Committee of the American Medical Women's Association, GA Branch

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#85

1/06/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
AB  
Covington, GA

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#86  
1/06/22

Dear Administrator Chiquita Brooks-LaSure,

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daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
PN  
Ringgold, GA

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#87  
1/06/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
LJ  
Woodstock, GA

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#88  
1/06/22

Good morning,  
Attached is a comment letter from the Georgia Democratic delegation regarding Georgia's 1332 waiver. Please let me know if you have any questions and please confirm receipt of this email.

Best,  
NP  
Senior Health Advisor  
United States Senator Reverend Raphael Warnock (GA)

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#89  
1/06/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
AK  
Richmond Hill, GA

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#90  
1/06/22

Dear Administrator Chiquita Brooks-LaSure,

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
GF  
Atlanta, GA

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#91  
1/06/22

Dear Administrator Chiquita Brooks-LaSure,

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
KT  
Morganton, GA

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#92  
1/06/22

Dear Administrator Chiquita Brooks-LaSure,

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Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
ST  
Atlanta, GA

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#93  
1/06/22

Attached are the public comments from the Center for Civil Justice.  
Thank you.

KLB

Executive Director  
Center for Civil Justice  
Flint, MI

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#94  
1/06/22

Please see the letter below and the attached original.

MSP  
Executive VP  
Georgia Alliance of Community Hospitals

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#95  
1/06/22

To Whom It May Concern,

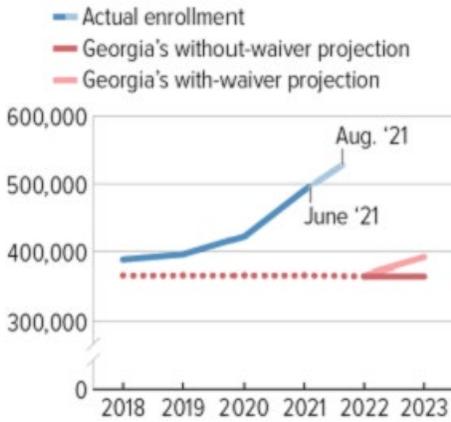
I strongly urge the Department of Health & Human Services to revoke federal approval of Part II of the State of Georgia's Section 1332 waiver proposal (the Proposal).

Georgia's proposal would irreparably damage (and reverse) the substantial strides that have been made in insuring its citizens by eliminating access to the current Federal Health Insurance Exchange website. The Federal website is easy to use, offers access to health plans that are all ACA compliant, includes serving all people (including those with preexisting conditions), and is already being relied on and serves roughly 550,000 Georgia residents in an objective and reliable manner.

Contrary to the State of Georgia's assertion, the Proposal will not result in a greater number of individuals becoming insured. Rather, the Proposal will result in tens of thousands more uninsured individuals and many tens of thousands more individuals paying for plans that do not provide real health insurance. As demonstrated below, due to several subsequent factors (including the American Rescue Plan of 2021, other executive orders, and other factors), Georgia's enrollment in ACA-compliant health plans already far exceeds the paltry (and overoptimistic) projections presented in the Proposal.

### Actual Marketplace Enrollment on Pace to Far Exceed Georgia's Goal

ACA marketplace enrollment growth from 2018



Note: ACA = Affordable Care Act. Georgia's Section 1332 waiver application estimates coverage for 2018, 2022, and 2023. The with-waiver scenario assumes implementation of Georgia Access Model and reinsurance. Actual enrollment reflects total average effectuated marketplace enrollment for the first six months of each year. June 2021 enrollment = 490,539. Due to special enrollment period, number of plan selections as of August 2021 = 549,066.

Source: Department of Health and Human Services; Georgia waiver application

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Not only would the Proposal result in more Georgians unable or unwilling to obtain health insurance (which are currently readily available through the easy to use HealthCare.gov marketplace), consumers would be at the whim of a multitude of private brokers and health insurers, just like before the federal marketplace was available. The result would be tens (or hundreds) of thousands of Georgia residents losing health insurance, and many more covered by non-ACA compliant health plans. It is clear that the Proposal does not meet the statutory guardrails for waiver compliance.

ACA compliance ensures health plans provide coverage for a broad range of health issues and can obtain necessary health care services, while many non-ACA compliant plans do not. For example, a health plan that does not cover prescription drugs can hardly be considered real health insurance, and some products that may be promoted to individuals may not be health insurance plans at all. Additionally, the Proposal forces individuals to utilize an agent/broker or health insurance carriers who are more likely to steer people to substandard (or non-insurance-based) plans that do not, for example, provide catastrophic coverage. The Proposal offers no additional access to health insurance options, but simply makes obtaining (or maintaining) the real health insurance they need more confusing, time-consuming, and challenging. Rather than increase the number of Georgians covered by ACA-compliant health insurance plans, implementation of the Proposal will significantly increase the number of Georgians without any health insurance.

Subsequent changes in federal law and policy (including increased outreach and marketing, bolstering in-person assistance in hard-to-reach communities, etc.), have increased and are continuing to drive substantial increases in health insurance enrollment. Allowing Georgia to leave

the federal health insurance marketplace will reverse much (or all) of the gains in health insurance enrollment and de-stabilize the currently stable health insurance market in Georgia.

I urge you to revoke approval of Georgia's proposal.

Thank you for your consideration,  
LA  
Atlanta, Georgia

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#96  
1/06/22

Please find attached a letter from HomeTown Health CEO, Jimmy Lewis regarding the GA Access Model Federal Comment Period opportunity. He may be reached at [email xxx] and is copied on this communication.

If you have any questions, please don't hesitate to reach out. Thank you for the opportunity.

Best regards,  
SW  
Director of Communications & Events  
HomeTown Health, LLC

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#97  
1/06/22

There can be no reason given for eliminating Georgians access to [HealthCare.gov](https://www.healthcare.gov), aside from intentionally trying to make the already difficult process of procuring health insurance even more difficult on those who utilize this vital service. I run a small-micro business employing only two: my wife and myself. We have been incorporated in the state of Georgia since 2000. We do not make a lot of money, but enough to sustain ourselves, which makes us very proud of all that we have and continue to accomplish. During our 21 years in business, we have persisted through difficult economic cycles and rising costs, contracts coming and going, etc. But nothing has been more difficult to navigate—financially or administratively—than procuring health insurance. Being a small business, we were not ever able to take part in a large group insurance pool and were left to our own devices in the years prior to the ACA. In that time (2000-2013) the cost of our annual health insurance premiums alone (and prior to any actual medical costs incurred) was never less than 8% and was once as high as 20% of our annual gross income—not after taxes, but 8 - 20% of our gross total income each calendar year. The market-based system for providing health insurance that existed prior to the ACA had priced us out of being able to afford all but base-level high-deductible high-out-of-pocket plans by the time my wife and I were 40 years old.

We do not expect handouts. We work for our take. But given that we have paid our taxes every single quarter without exception—a role we view as a civic duty (our corporate rate @ 30%+ of payroll income, being taxed as employee and employer)—we came to view signing up through the ACA Healthcare Marketplace, and accepting whatever financial subsidy we were eligible for, as an entitlement well-earned. We have utilized [HealthCare.gov](https://www.healthcare.gov) to procure our health insurance every year since 2014 without incident. It is simple to use, collects our data in one spot, and creates a running record of our health insurance history. [HealthCare.gov](https://www.healthcare.gov) allows me to conduct the compare-and-contrast process myself, saving vital time that I then put back into my business, as well as saving me the expense of having to hire—and pay for—an outside consultant to provide the service for me. Eliminating access to this vital website resource would, at once and immediately, add a significant administrative burden where one does not now exist, and create yet one more financial responsibility where one does not now exist. Eliminating Georgians access to [HealthCare.gov](https://www.healthcare.gov) would provide nothing in the way of efficiency, but only the exact opposite. It would immediately make it more difficult to operate a small business like mine in this state.

Given Governor Kemp's highly-publicized dislike of the ACA, this move comes off as low and mean-spirited. If Governor Kemp actually does care about small businesses in this state, as he claims to be the case, he will drop this idea—regardless of his opinion of the ACA (a law that has now been upheld by the Supreme Court twice)—and make peace with the fact that the ACA helps Georgia small businesses, and the Georgians they employ, to survive and thrive.

DB  
Clarkston GA

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#198  
1/06/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on [Healthcare.gov](https://www.healthcare.gov) and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on [Healthcare.gov](https://www.healthcare.gov) is much improved.

If the plan is implemented, it would harm Georgia patients in the following ways:

Issue #1: These changes eliminate the most trusted and widely used path for Georgians to purchase their own coverage. Patients could be more likely to choose flimsy plans that don't offer

comprehensive coverage, including basic services like prescription drug coverage. Some Georgians may get lost in the confusing process and simply not buy health insurance at all.

Issue #2: The changes will disrupt coverage for 550,000 Georgians. This year, Congress passed a COVID-19 relief bill that made coverage purchased through Healthcare.gov more affordable. Getting rid of a central place to shop for insurance will disrupt the comprehensive coverage that half a million Georgia consumers rely on.

Issue #3: Georgia's plan would eliminate access to trusted health insurance navigators. Health insurance navigators are required to provide accurate and unbiased information to consumers in multiple languages and focus on underserved and vulnerable populations. If Georgia implements these changes, it will deepen the existing inequities in access to health coverage the state already faces.

Issue #4: Instead of getting more people covered, some people who buy coverage from Healthcare.gov would lose coverage. Blood cancer patients need dependable access to health insurance coverage for treatment of their cancer. Many blood cancer patients are treated with daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
AR  
Atlanta, GA

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#99  
1/06/22

Please find our comments attached, urging you to revoke approval of Part II of Georgia's 1332 waiver. Thank you for considering these comments.

CFP  
Director of Access Initiatives  
Families USA

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#100  
1/06/22

Good afternoon ---

Attached is a comment letter from a small group of health policy scholars regarding the Georgia 1332 waiver.

Sincerely,  
DA

1/06/22

Please disregard the 1717 comments, and please accept the attached document as our comment.

Thank you,  
Dave

*Attachment:*

January 6, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
200 Independence Ave, SW Washington, DC 20201

Re: *Georgia Access Model Request for Comment*

Dear Secretary Becerra,

We are health policy scholars writing in response to the November 9, 2021 Request for Comment on the Georgia Access Model Section 1332 waiver proposal to share timely research that is relevant to your decision-making regarding this waiver proposal. Our statements here do not speak for our employers, funders, or any other entity, organization or individual. We address the current literature on the following subjects:

The impact of changes in federal law and policy on the Georgia Access Model's compliance with Section 1332's statutory coverage guardrail given the impact of inertia, zero-premium plan availability, and extended open enrollment periods for plan effectuation.

The impact of changes in federal funding for the navigators in the federally facilitated exchanges; specifically, new data indicate cuts to the navigator program affect reductions in coverage.

The lack of substitutability between public vs. private sector forms of outreach. Several studies suggest that private entities such as insurers do not fill gaps in key means of outreach and assistance, such as television ads, when there is reduced public sector activity.

## **Inertia, Zero-premium Plan Availability and Extended Open Enrollment Periods**

We believe that baseline without waiver enrollment levels from Georgia’s waiver application are materially different for Plan Year 2022 (PY2022), the last pre-waiver year, than the application assumed. While Georgia’s waiver would not go into effect until Plan Year 2023, this difference will significantly alter the calculations needed to satisfy the federal deficit neutrality and coverage guardrails. Many 2022 enrollees will re-enroll in 2023, even as subsidies decrease with the sunset of American Rescue Plan Marketplace subsidies.

Georgia, in its October 9, 2020 waiver application (Table 4.1), estimated that PY2022 would have a total enrollment of 386,792 in all QHP market segments. For PY2020, the Summary Report on Permanent Risk Adjustment Summary Report – HHS Risk Adjustment Program-State Specific Data, Appendix A, indicates that there were 437,475 member years between the individual and catastrophic market. For PY2021, CMS reports, via the OEP State Level Public Use File, that 517,113 individuals effectuated coverage during the 2021 Open Enrollment Period, including 379,105 returning subscribers on the Marketplace. More individuals enrolled off-exchange.

The 2022 Open Enrollment Period is ongoing. The presence of enhanced premium subsidies provided through the passage of the American Rescue Plan (ARP), increased navigator funding and increased federal advertising support, and the COVID pandemic likely will lead to enrollment levels that are greater than 2021 Open Enrollment Period enrollment in Georgia. Premiums net of subsidies (i.e., net premiums) are highly important to households deciding whether to enroll for the first time. Since 2018, net premiums for the least expensive plans have dramatically declined due to states’ decisions, including Georgia’s, to “silver load” the value of Cost-Sharing Reduction benefits into silver plans’ premiums (1). The net premium for the least expensive plan available to subsidized buyers significantly decreased, especially in low competition and rural markets, even as the net premium for the least expensive plan available to non-subsidized buyers increased (2).

At this time, Georgia’s enrollment for the 2022 OEP is 653,590, 69% higher than the waiver projected (3). These data suggest Marketplace enrollment is growing rapidly in Georgia under the new policy regime affected by the Biden Administration and Congress (4). Higher levels of without-waiver enrollment are thus likely to alter calculations regarding the impact of Georgia’s proposed waiver on budget neutrality and coverage, calling Georgia’s original assumptions and analysis into question.

The ARP has increased both the scale and scope of premium tax credits. The applicable percentage that households must pay each month for the benchmark plan has temporarily decreased such that: (1) households earning under 150% Federal Poverty Level (FPL) have a choice between two zero-premium silver plans with CSR benefits; and (2) households earning over 400% FPL only need to pay 8.5% of their Modified Adjusted Gross Income (MAGI) for a benchmark plan.

Georgia, in their August 26, 2021 response letter states that these *“provisions of the ARP cited by the Departments are also irrelevant to the Georgia Access Model’s compliance with statutory guardrails and STCS because the cited ARP provisions expire before the Georgia Access Model even goes into operation in 2023.”*

This statement assumes that individuals and households actively choose to purchase or not purchase health insurance each and every year. This is incorrect.

The current, without-waiver enrollment environment is highly supportive. Researchers have also found that the presence of zero-premium plans substantially increases re-enrollment(5). Furthermore, the recent Executive Order issued on December 13, 2021 directing agencies to further reduce administrative burden—the costs, barriers, and frictions required of individuals to enroll and maintain eligibility for benefits—will, once implemented, likely sustain and increase enrollment as administrative frictions have been shown reduce enrollment and decrease health plan choice quality(6). Finally, the extended open enrollment period through January 15, 2022 will likely lead to many individuals who had wanted to enroll in insurance with a January 1, 2022 start date but had not been able to do so having a second opportunity to enroll with a February 1, 2022 start date. Research using the Colorado state based marketplace has found that this population is notable in its size and comparatively lower income(7).

The individual’s decision to enroll in a Qualified Health Plan is complex. Political identification, elite messaging, advertising, administrative burdens including time and hassle costs to enroll, affordability and quality of benefits all contribute to whether a household enrolls in a Qualified Health Plan(8–10). Changing the structure of health insurance enrollment as specified in the with-waiver modeling, for Georgia Marketplace enrollees may thereby decrease overall enrollment by creating a new system for enrollees to learn and navigate. This decrease will likely be magnified unless it is accompanied by robust advertising and outreach to assist returning enrollees. Prior evidence discussed below suggest that private insurers will not step in to fill gaps in public outreach that will likely be necessary to accommodate the transition away from the Marketplace (see below).

These behavioral frictions in the context of high enrollment are likely to lead to high, persistent enrollment in a without-waiver universe under current law.

### **Navigators**

Federal funding for the public sector navigator program in Georgia increased from \$700,000 in 2020 to more than \$2.5 million in 2021. The 2021 funding constituted the first 12 months of a 36-month period of performance, so that level of funding for the current navigator grantees is expected to continue through August 26, 2024. Access to these funds for the navigator program would be lost under the Georgia Access Model.

Navigator programs were designed to facilitate enrollment in qualified health plans by providing consumers with fair, accurate, and impartial information about health insurance, the health insurance marketplaces, and insurance affordability programs such as subsidies in the marketplaces (11). Many navigator grantees proposed to target their services to specific underserved populations in their statements to CMS. In 2017, for example, the Georgia Association for Primary Health Care targeted rural consumers, veterans, Latino consumers and other minoritized racial or ethnic groups, the self-employed, and women with children, and the Georgia

Refugee Health and Mental Health targeted refugee and international/limited English speaking populations (12).

Matching these stated goals, the navigator program has been linked with improvements in the coverage rate for underserved populations. A recent study examined changes in coverage before vs. after the 80% cut in funding for the navigator program under the Trump administration, comparing across counties in federally facilitated marketplace states that had more vs. fewer navigator programs prior to the cuts. Cuts to the navigator program were associated with drops in the coverage rate among lower-income adults, adults under age 45, Hispanic adults, and adults who speak a language other than English at home (13).

There is also the possibility that cuts to the navigator program could affect affordability of coverage, although data on this question are sparser. Data from California also suggested that consumers assisted by private sector insurance agents or insurer-employed enrollers overpaid for their coverage – e.g., enrolled in a marketplace plan that provided less coverage at a similar or higher price than another available plan – at slightly higher rates than consumers assisted by public sector assisters, although it is not clear whether this difference is statistically significant (14).

### **Television Advertising and Navigators**

Individuals and households need information to make significant financial choices. Many individuals have low health insurance literacy and are unable to identify and differentiate key insurance concepts like “premium” and “deductible” (15–17). Information can be provided to consumers through a variety of channels including broadcast advertising through federal, state, and private channels and navigators.

Government sponsored television advertising has been positively associated with increases in the proportion of people who report looking into purchasing marketplace coverage or ultimately enrolling in marketplace coverage (18). Consumer engagement with the marketplace (e.g., views of the marketplace website and calls to the call center) significantly declined in Kentucky when government sponsored advertising was abruptly decreased after the governorship of the Commonwealth changed parties (19). The association between advertisements and marketplace enrollment outcomes can vary based on the advertisement sponsor (20). Aizawa and Kim found that private sponsored marketplace advertisements differed from government advertisements in the content included and geographic areas targeted, consistent with the possibility that privately sponsored advertisements were designed to achieve a different objective from publicly sponsored advertisements (21). Private insurers profit when they are able to insure individuals whose net of risk adjustment costs are lower than their net of risk adjustment premiums (22); profit maximization informs advertising strategy, e.g., targeting of individuals with low disease severity relative to their risk adjustment score (23).

Privately sponsored television advertising is not a substitute for the absence of navigator funding that is proposed by the Georgia waiver application. A current working paper has found no relationship between changes in navigator funding and privately sponsored advertising volume for private insurance (24). This null finding was robust to multiple specifications and placebo tests.

Overall, private insurers and related entities with financial incentives—such as web-brokers, agents, and brokers—have a fundamentally different set of goals than federal and state governments. In the context of the Georgia Access Model, the assumption that private outreach will either replace or substitute for publicly funded outreach to marginalized populations is unlikely to be accurate. We are especially concerned that, based on the evidence noted above, reliance on solely private outreach could result in less outreach and marketing to people with chronic conditions, people who are low-income, and other marginalized populations.

Sincerely,

David Anderson MSPPM  
Department of Population Health Sciences  
Duke University  
[email xxx]

Dr. Rebecca Myerson PhD  
Assistant Professor  
Department of Population Health Sciences  
University of Wisconsin-Madison  
[email xxx]

Dr. Coleman Drake PhD  
Assistant Professor  
Department of Health Policy and Management  
University of Pittsburgh  
[email xxx]

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#101  
1/06/22

To Whom It May Concern:

Please see the attached public comment regarding the proposed Georgia Access Model Section 1332 Waiver.

Sincerely,  
CG  
Healthcare Data/Policy Analyst

*Attachment:*

January 6, 2022  
The Honorable Xavier Becerra  
Secretary of Health and Human Services  
200 Independence Ave, SW Washington, DC 20201  
Re: *Georgia Access Model Request for Comment*

Dear Secretary Becerra,

I'm writing in response to your request for comment on the Georgia Access Model Section 1332 waiver proposal. I'm a freelance healthcare data analyst, advocate and blogger, and am writing on behalf of myself, not for anyone else. I live in Michigan and do not have any business or financial interests which relate to Georgia specifically.

I'm a strong advocate for individual states which wish to establish their own official State-Based ACA Marketplaces (SBMs) as an alternative to utilizing HealthCare.Gov's Federally Facilitated Marketplace (FFM). I also have no problem with Enhanced Direct Enrollment (EDE) entities operating as an alternative to the FFM or SBMs, so long as said EDEs fully comply with all CMS regulations, list all on exchange Qualified Health Plans (QHPs) available and don't attempt to sell non-ACA compliant policies via the same website platform.

However, I strongly oppose allowing Georgia (or any other state) being allowed to **completely** opt out of **either** type of ACA marketplace, for multiple reasons.

Section 1332 of the PPACA requires that waiver changes provide at least the same level of comprehensive healthcare coverage to at least as many people as without the waiver, without increasing the federal deficit in the process. However, the actual enrollment and other marketplace data in Georgia as of 2022 is dramatically different from the assumptions and projections made by the state of Georgia at the time of their waiver request.

In October 2020, shortly before the PY2021 Open Enrollment Period (OEP), Georgia projected that PY2022 would include total average monthly Qualified Health Plan (QHP) enrollment of around 387,000 people both on & off-exchange combined without the waiver, vs. a mere 1,500 more with the waiver.

In actuality, thanks to a variety of factors including the enhanced/expanded subsidies provided under the American Rescue Plan (ARP), the lengthy 2021 Special Enrollment Period in response to the COVID-19 pandemic and the increased funding of the ACA's Navigator program, PY2022 OEP QHP selections had reached nearly 654,000 people as of December 15, 2021, with a full month left for Georgians to enroll before the PY2022 OEP deadline...without even including the off-exchange market. As of December 15th, 2021, Georgia's 2022 OEP QHP selections were 26.5% higher than they were at the end of the 2021 OEP.

While normal churn & attrition throughout the year means average monthly QHP effectuations will likely be somewhat lower than 654,000 for 2022, as of February 2021 it stood at over 482,000 and as of August 2021 it stood at 549,000 people...based on over 517,000 PY2021 OEP QHP selections (again, on the on-exchange market only). Unless there's a truly stunning development, it's safe to assume that average monthly QHP effectuations for 2022 will be at least 140,000 people higher than Georgia assumed it would be, perhaps as much as 200,000 higher.

The ARP dramatically expanded the number of people eligible for Advance Premium Tax Credits (APTC) while also making them far more generous for those already eligible to receive them. Enrollees earning less than 150% of the Federal Poverty Level (FPL) can, at least through the end of 2022, enroll in zero premium Silver plans with extremely generous Cost Sharing Reduction (CSR) assistance. Those earning 150–200% FPL can enroll in still-generous CSR Silver plans for no more than 2% of their household income. And those earning more than 400% FPL only have to pay a maximum of 8.5% of their household income for a benchmark Silver plan through at least the end of 2022.

In their August 26, 2021 response letter, Georgia claims that the ARP changes are irrelevant because these changes expire before the Georgia Access Model would go into effect. However, that assumes that once the ARP benefits expire, QHP enrollment and selection decisions would revert back to the pre-ARP status quo, which makes little sense.

Changes to the marketplace offerings—even seemingly minor ones—can have a dramatic effect on one's decision whether to enroll in a policy from one year to the next. Many people who enroll in a PY2022 QHP policy due to the enhanced subsidies who might otherwise not have done so may still choose to continue to stay enrolled in a QHP in PY2023 even if their subsidies are reduced from one year to the next.

Others who may have been paying full price for an off-exchange QHP may have been eligible for APTC assistance without realizing it even before the ARP; they may choose to stick with an on-exchange QHP even without the enhanced subsidies. This may not change the overall number of QHP enrollees, but it could certainly impact the comprehensiveness of coverage for that enrollee and their family.

In addition, the switch back from ARP-level subsidies to pre-ARP subsidies would have a dramatic impact on marketplace participation and placement by insurance carriers as well as benchmark Silver plan pricing and “Silver Loading” of CSR benefits...changes which would have played out very differently if the ARP hadn't been passed in the first place.

Another potentially significant change since October 2020 is the Biden Administration's decision to extend the Open Enrollment Period for 2022 out until January 15th, 2022. This will result in not only additional QHP selections for PY2022 with a February 1, 2022 effectuation date; it will also likely mean some amount of plan switching by existing enrollees (especially those who passively allowed themselves to be “auto-renewed” into their existing plan or a cross-walked plan which they then decide is no longer

the best value for them).

As noted above, the Biden Administration has dramatically increased federal funding for the PPACA's Navigator program, including an increase in grants to Georgia-based organizations from \$700,000 in 2020 to \$2.5 million in 2021, with similarly dramatic increases for the next 3 years. Under the Georgia Access Model, this funding would be eliminated, which would remove a critical tool for helping facilitate enrollment in QHPs as well as providing assistance to enrollees in how to utilize their new healthcare coverage.

I'm also deeply concerned with the potential for private insurance carriers and brokers to serve consumers poorly with confusing industry jargon, misleading advertising and other shoddy practices. Insurance carriers have a business interest in only targeting their advertising to certain markets (i.e., potential enrollees) who they think will maximize their profit margin, whereas government-sponsored advertising can be focused on enrolling the greatest number of people who actually need healthcare coverage...one of the primary advantages of having official, government-administered ACA marketplaces in the first place.

In short: Allowing private carriers and Enhanced Direct Enrollment entities to operate **alongside** the official ACA marketplaces is reasonable, as long as these operations are regulated properly; allowing states to **opt entirely out of** having an official ACA marketplace, as proposed by the Georgia Access Model, **would not be in the best interest of the residents of Georgia or the United States in general. I urge you to reject this provision of the Georgia Access Model.**

Sincerely,  
CG  
Healthcare Data/Policy Analyst  
ACASignups.net

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#102  
1/06/22

Please see the attached comments as solicited for the proposed Georgia 1332 State Innovation Waiver. We appreciate the opportunity to provide this feedback.

Regards,  
JM  
Managing Executive, Government Affairs  
Delta Dental

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#103  
1/07/22

Dear Sir/Madam: Attached are comments from the Atlanta Legal Aid Society concerning the Georgia Access Model section 1332 waiver. If we can provide any other information or clarification, please let us know. Thank you for your consideration of these comments.

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CRB  
Director of Advocacy  
Atlanta Legal Aid Society, Inc.  
Atlanta, GA

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#104  
1/07/22

Good morning,

My name is OG and I am writing from First Focus on Children, a bipartisan advocacy organization dedicated to making children and families the priority in budget and policy decisions. Attached are our comments on the Georgia Section 1332 Waiver Comments.

If there are any issues with the attachment, please reach out to me at [email xxx]. Thank you for your consideration.

Best,  
OG  
Director, Health and Nutrition Policy  
First Focus on Children  
Washington, DC

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#105  
1/07/22

To Whom It May Concern:

Please find attached a comment letter responding to the Departments' recent request for comments on the Georgia Access Model. This letter was written by LB of the Urban Institute (who is copied on this email) and me.

If you have any questions about our letter or require any additional information, please do not hesitate to contact us.

Sincerely,  
MF  
Fellow, USC-Brookings Schaeffer Initiative for Health Policy  
Economic Studies Program  
Brookings Institution

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#106  
1/07/22

Please find the National MS Society's comments regarding Georgia's 1332 Waiver attached to this email.

Thank you,  
HB  
Senior Manager of Advocacy  
National Multiple Sclerosis Society

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#107  
1/07/22

Attached to this email, you will find comments on Georgia's section 1332 waiver from the National Council on Independent Living (NCIL). Please do not hesitate to let me know if you have any questions.

Thank you,  
LB  
Policy Director  
National Council on Independent Living  
Washington, DC

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#108  
1/7/22

Hi CMS State Innovation Waiver Team – My name is PN and I am submitting a comment letter on Georgia's Section 1332 Waiver on behalf of the Association of Web-Based Health Insurance Brokers (AWHIB). Please contact me at [email xxx] or at [phone xxx] if you have any questions. Thank you for being willing to consider AWHIB's comments on this issue.

PN  
Principal  
PTN Consulting Group, LLC  
Association of Web-Based Health Insurance Brokers

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#109  
1/7/22

Good Afternoon,

Thank for you for the opportunity to comment on Part II of Georgia’s section 1332 waiver application. Attached please find the comment letter submitted on behalf of the Center for American Progress (CAP).

Thank you,  
NM  
Director, Health Policy  
Center for American Progress  
Washington, DC

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#110  
1/7/22

Good afternoon,

On behalf of the Cancer Support Community, an international nonprofit organization that provides support, education, and hope to cancer patients, survivors, and their loved ones, please find the attached comments regarding the Georgia Access Model.

Please don’t hesitate to reach out should you have any questions regarding our comments or would like to discuss further.

Kind regards,  
RS  
Director, Policy  
Cancer Support Community  
Washington, DC

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#111  
1/7/22

Good afternoon,  
Please find attached comments on behalf of The Leukemia & Lymphoma Society.

Best,  
PW  
Director, Federal Public Policy  
The Leukemia & Lymphoma Society  
Washington, DC

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#112  
1/7/22

Hello,  
Please see attached comments on the Georgia Section 1332 Waiver on behalf of the American Lung Association and our health partners.

Thank you for the opportunity to provide comments.

Best,  
JL  
National Specialist, Health Policy  
American Lung Association  
Washington, DC

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#113  
1/7/22

Good afternoon,

I am writing to submit a comment expressing the Southern Poverty Law Center's opposition to Georgia's State Innovation Waiver application under section 1332 of the PPACA. The comment is attached in this email. Please let me know if you have any questions or require any additional information.

Sincerely,  
TJ  
Staff Attorney  
Southern Poverty Law Center

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#114  
1/7/22

Attached please find comments from the Medicare Rights Center on the Georgia 1332 waiver. Thank you for this opportunity.

Best,  
JC  
Senior Federal Policy Associate  
Medicare Rights Center  
Washington, DC

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#115  
1/7/22

Dear Sir or Madam,  
Please see the attached comments relating to the compliance review for Georgia's 1332 Waiver.

Best,  
CG  
Managing Attorney/Health Law Specialist  
Dalton, GA  
Georgia Legal Services Program

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#116  
1/7/22

Attached are Justice in Aging's comments urging CMS to revoke approval of Georgia's 1332 waiver.

NK  
Senior Staff Attorney  
Justice in Aging

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#117  
1/7/22

Please see attached comment on behalf of the Tennessee Justice Center regarding the Georgia section 1332 waiver.

KY  
Senior Director of Health Policy and Equity  
Tennessee Justice Center  
Nashville, TN

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#118  
1/7/22

ACS CAN appreciates the opportunity to comment on Part II of the Georgia's 1332 waiver, the Georgia Access Model. Attached is a copy of our comment letter.

If you have any questions, please do not hesitate to reach out. Thanks.

ASH  
Principal, Policy Development, Access to and Quality of Care  
American Cancer Society Cancer Action Network, Inc.

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#119  
1/7/22

Dear Secretary Becerra, Secretary Yellen, and Administrator Brooks-LaSure:

Attached please find comments from the Disability Rights Education and Defense Fund (“DREDF”) urging the Administrative to revoke Georgia’s Section 1332 Waiver before it harms Georgians with disabilities' access to affordable, comprehensive health care coverage.

Please do not hesitate to contact me should you have any questions.

Sincerely,  
CM  
Staff Attorney  
Disability Rights Education and Defense Fund

---

#120  
1/7/22

Attached please find my comments on the Georgia Access Model and its 1332 waiver application. Thank you for providing the opportunity to comment.

CF  
Economics Department  
Duke University

*Attachment:*

---



Department of Economics

January 7, 2022

Dr. Ellen Montz  
Deputy Administrator and Director

213 Social Sciences Building  
419 Chapel Drive, Campus Box 90097  
Durham, North Carolina 27708-0097

Telephone: (919) 660-1800  
Fax: (919) 684-8974  
[www.duke.edu](http://www.duke.edu)

Center for Consumer Information and Insurance Oversight (CCIIO)  
U.S. Centers for Medicare and Medicaid Services (CMS)  
7500 Security Boulevard  
Baltimore, MD 21244  
stateinnovationwaivers@cms.hhs.gov

Dear Director Montz:

I am writing this letter to support the Georgia Access Model approved by the Secretaries of Health and Human Services (HHS) and the Treasury as part of the State of Georgia's 1332 waiver on November 2, 2020.

I am an academic economist with 30 years of experience studying and writing about financial markets and their development as well as financial regulation, structure, and design. I have published papers on financial market development, bank capital regulation, insurance disclosure, and other issues in financial economics and policy. I am deeply interested in finding ways to help financial markets develop and find the appropriate regulatory strategies for facilitating market development and consumer protection. In my research, I stress the importance of finding the right amount and type of regulation to promote financial markets' healthy and timely development. Georgia's 1332 waiver is especially interesting to me, since I believe it represents a significant opportunity to promote the next stage of development for an essentially important financial market (i.e., health insurance) that touches the lives of all Americans. *(Please note: this letter of support expresses my own professional opinions and does not necessarily represent those of my employer, Duke University).*

In Part 1 of this letter, I lay out my support with accompanying rationale for Georgia Access based on my financial market development and regulation expertise. In Part 2, I discuss several of what I consider the most important criticisms of Georgia Access. I argue that while a few of these criticisms are valid, and should be addressed by the state authorities (as laid out in section 2.4), most of the criticisms are unsupported or inaccurate. More importantly, none of them appear to carry sufficient weight, either individually or collectively, to support revoking the waiver. Throughout the letter, I stress that the benefits of innovation within the well-regulated context of the ACA represent a very positive development opportunity for health insurance markets that should be implemented.

## **1. The Georgia Access Model Represents Beneficial Financial Market Development**

The Georgia Access model represents a beneficial step forward in developing markets for health insurance. The past decade has seen major advances in the technology of online markets that have brought significant benefits to consumers in virtually every retail market, particularly as it relates to personalized shopping needs. Because it enables competition among web platforms for market share, the Georgia Access model brings forth these advances and other innovations to the market for health insurance. Although the Administration has some legitimate concerns regarding this waiver, the continuing advancement in personalized shopping tools, particularly if applied to an inventory of standardized health insurance plans with little to no inventory differences, will lead to greater consumer empowerment and satisfaction.

### **1.1 Georgia Access Brings E-commerce and Fintech Innovations to Health Insurance**

We now live in an era of comparison shopping for nearly all goods and services facilitated by skilled web design. Almost every retailer's website will allow side-by-side comparisons of multiple products they offer, as well as different filters for comparison such as price, popularity, and features. Online travel services gather information from multiple websites and allow consumers to choose the most attractive offers. And in the insurance market, companies like Progressive have based their marketing strategy on showing comparisons across multiple providers. Technology companies have become experts at gathering information and using filters and screens to enable consumers to find products and services that best meet their needs. Thus it is only natural to avoid stifling the progress of consumer experiences based on a user interface paradigm conceived a decade ago and instead allow for the use of more modern technology in designing consumer health insurance purchases—subject, however, to important guardrails I describe in section 2.4.

In addition, artificial intelligence is increasingly being combined with vast repositories of consumer data to assist consumers in financial decision-making generally. For example, when a consumer purchases tax preparation software, the program simply asks a series of questions and prepares the appropriate tax returns based on the consumer's responses. Similarly, artificial intelligence is increasingly used to give investment advice to individuals. Investors can now choose among dozens of so-called robo-advisers whose advice mimics any number of successful professional money managers. Robo-advisers can also be used first to discern an investor's priorities—and their risk tolerance—and then recommend investment strategies as well as specific investments to their clients.

Both types of technology could help people make better health insurance decisions. While healthcare.gov and many EDE enabled marketplaces do have a modicum of guided shopping, fintech innovation is a huge and ongoing phenomenon of our time and the competitive pressures of an open marketplace will mean that software-based intelligent assistants will get smarter at a pace much faster than a government based change order process will naturally allow. Then state-

of-the-art information gathering and presenting tools will enable consumers to see a side-by-side comparison of the available plans that best meet their needs, given the information they put into the system. This will still allow consumers to modify their search, continue searching, or start over completely. Again, the revision process could be assisted by artificial intelligence that helps consumers discern their most important needs and desires and identifies the plans that best meet them. The Georgia Access Model presents an opportunity to bring the same technological advances that have helped people make better financial choices to health insurance.

I believe that web-brokers will be keen to offer these advances in the context of Georgia Access because this has been the case in every other area of finance. Fintech is changing how people save, borrow, invest, make payments, and manage risk. To better provide what people need and want, personalization of services is at the heart of what fintech offers. The companies that provide this customization have been rewarded with higher market share, growth, and profits.

Again, this is already taking place in other insurance products. For example, Liberty Mutual has utilized a successful strategy to allow consumers to customize their car insurance, and esurance's entire business plan is based on offering consumers greater convenience and customization through the mobile web. If we give health insurers a level playing field through an open-market approach like Georgia Access, I believe they will use the lessons from other fintech and e-commerce innovations, particularly in other insurance markets, to improve the consumers' experiences and satisfaction with ACA-compliant health insurance. In other words, I am arguing that modern fintech innovations can be intelligently used to align the interests of consumers, online brokers, and health insurance carriers.

## **1.2 Technology Can Help Improve Consumers' Health Insurance Choices**

In addition, I believe that the innovations I described above will be sufficient to resolve any concerns or objections to the Georgia Access Model. The Administration is rightly concerned about the potential health insurance choices made by consumers and wishes to avoid the pitfalls in health insurance choices that have been described in the academic research. But suitable user interfaces—one of the main things that fintech focuses on—are a powerful tool for avoiding these pitfalls.

During the past decade, a large amount of research has been done into consumers' health insurance choices. A good summary of this research appeared several years ago in the *Handbook of Behavioral Economics*<sup>1</sup>. Another good summary recently appeared in a paper on “vertical” choice in health insurance published in the *American Economic Review*<sup>2</sup>. There are three main takeaways from this research that are directly relevant to the design of health insurance marketplaces:

<sup>1</sup> Chandra, Amitabh, Benjamin Handel, and Joshua Schwartzstein, 2019, “Behavioral Economics and Health-Care Markets,” Chapter 6 in *Handbook of Behavioral Economics: Foundations and Applications*, vol. 2. Douglas B. Bernheim, Stefano Della Vigna, and David Laibson, eds., Oxford: Elsevier Science and Technology.

<sup>2</sup> Marone, Victoria R., and Adrienne Sabety, 2022, “When Should There Be Vertical Choice in Health Insurance Markets?” *American Economic Review* 112:1, pp. 304–342.

1. **Consumers find shopping for insurance complex, and they have difficulty making tradeoffs between different plan features, such as premium costs and expected out-of-pocket costs of health insurance.** This means that they could make poor decisions if not provided with good assistance.
2. **Consumer inertia is surprisingly costly.** Consumers have proven to be far too willing to remain with their default health insurance choices, and this can be costly since all plans change over time and in particular, a plan that is the best for a consumer one year often does not continue to be the best choice year after year.
3. **Consumers do learn and improve their choices over time.** This is very encouraging because it indicates that many consumers are interested in improving their health insurance choices, despite the force of inertia, and will take advantage of better information if given to them.

In my opinion, well-designed user interfaces can go a very long way toward mitigating the two potential problems with consumer choices while enhancing people's ability to learn and make better choices over time. My above discussion of e-commerce and fintech innovations in other financial markets included concrete innovations that could easily be applied to health insurance to achieve these outcomes. For example, intelligent digital assistants can help people better understand their own needs and priorities and help them identify suitable health plans that are fully ACA compliant. They can also automatically search for better plans at renewal time to reduce consumer inertia. And they can identify and exploit teachable moments, such as when a consumer's family status or healthcare needs change, which research in financial literacy suggests are the most effective times to provide practical financial education to consumers. Again, these strategies are well aligned with health insurers' incentives, especially given that these technologies already exist and would therefore be fairly inexpensive to adapt to the context of health insurance.

### 1.3 Two Important Lessons from the Development of Other Financial Markets

Allow me to close this section with two big-picture observations from my 30-year career studying and analyzing financial market development. First, in my opinion, **the most important driver of financial market development has been the application of technology in a competitive environment.** Technology has delivered vast improvements in information availability and decreased costs of providing services. These advances have allowed billions of people around the world to improve their lives through better access to financial products. We now have the opportunity to extend these benefits to an incredibly important financial market—health insurance. It would be a pity to forego this opportunity.

My second observation is that **financial regulators in the U.S. and throughout the world are successfully dealing with new technology through the creation of so-called regulatory sandboxes.** This term refers to a regulatory regime in which new financial technologies may be implemented on a small scale, under close monitoring and supervision by regulators. In this

way, new and potentially beneficial fintech innovations may be tested under real-world conditions, but with sufficient backstops and consumer protections in place to protect the public. The Georgia Access model strikes me as a fintech innovation that should be given a chance to prove itself. The 1332 waiver process—with its close monitoring, supervision, and various terms and conditions imposed—strikes me not only as a regulatory sandbox in all but name but also a pathway for states historically opposed to the ACA to embrace it through technology. I am confident enough in the quality of the ACA, and the administrative agencies administering the waiver process, to be fully supportive of allowing the Georgia Access model to enter the 1332 waiver’s version of a regulatory sandbox. I hope you will agree with me and allow the waiver for the Georgia Access model to be implemented.

## **2. Criticisms of Georgia Access**

In this part, I address several arguments against granting a 1332 waiver for Georgia Access.

### **2.1 One way of shopping for health insurance is better than many ways**

One of the central negative claims made about the Georgia Access model is that it would deliver worse outcomes than the healthcare.gov site and marketplace. Most of these claims rest on the fact that the Georgia Access model is not trying to be a centralized market for ACA-compliant health plans, but rather a portal for connecting consumers with enrollment pathways. For example, the Georgia Access model is criticized as being a “fragmented” and “scattered” enrollment system by a recent Center for Budget and Policy Priorities report<sup>3</sup>, accompanied by assertions that consumers will “fall through the cracks” and that the Georgia approach will “subtract” enrollment pathways.

There is a vast difference between ensuring all consumers obtain health insurance that meets minimum quality standards and making everyone shop for this insurance in the same (one) way. This distinction seems to be lost on many of the critics of the Georgia Access model. There is no direct evidence that a single, government-administered shopping site would work better than a private market open to innovation. In market after market—including the markets for some types of insurance, as I indicated in Part 1 above—the private sector has found creative ways to attract, inform, and deliver value to customers.

The travel industry is an excellent example of this. Today there exists a plethora of sites that will help consumers find airline flights, rental cars, hotels, and other travel-related services. If a consumer wishes, they can simply go to a specific airline’s or hotel’s website and make a booking. But they can also use a service that aggregates information from multiple airlines or hotels and presents comparisons of available products and prices, or even custom-builds a trip or vacation. In the context of travel, it would be silly to assert that consumers would be better served if they all only used one shopping site because it’s hard to imagine that one site could

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<sup>3</sup> Straw, Tara, and Jason Levitus, 2021. Georgia’s Plan to Exit Marketplace Will Leave More People Uninsured, Should Be Revoked. Washington, D.C.: Center for Budget and Policy Priorities.

provide the best service for all people. Similarly, it's difficult to imagine that a single healthcare shopping site would also be best for everyone.

Therefore, as in the example of travel sites, it is reasonable to expect that Georgia Access would attract a variety of health insurance shopping sites offering a full complement of ACA health insurance plans and comparison tools to help consumers choose across those plans. The sites would compete by differentiating themselves both in terms of the consumer education and comparison tools they included and the health insurance policies themselves. Thus, it is difficult to understand how Georgia Access could reduce the number and variety of enrollment pathways when the pattern established in market after market is an increase in the variety of ways to shop and purchase a good or service.

It is also difficult to understand how, subject to the guardrails I describe in section 2.4, Georgia Access would result in more people falling through the cracks. One significant advantage of any state-based model, whether Georgia Access or a state-based exchange, is that it would better integrate state Medicaid and the health insurance market and thus improve continuity of care. Improving the ACA enrollment rate of consumers who are denied Medicaid by their state Medicaid department by even a few percentage points would more than address any concerns about fragmentation of user experience.

In addition, the current situation where the needs of all consumers are met through one government run website means that the site needs to be all things to all people. Having multiple sites means that individual sites can focus their marketing and compete for market segments (young people, gig workers, retirees, Spanish speakers etc.) Also, having multiple sites helps embed covered portals across the economic landscape so that they can reach consumers "where they are."

Certainly, some concerns arise in connection with this approach to structuring the health insurance market, such as the concern that consumers could be steered to non-ACA compliant health insurance plans. Regulations need to be put in place to prevent this from happening. But as I discussed in Part 1 above, such regulations can be implemented through technical solutions that facilitate full disclosure about the compliance status of plans preventing non-compliant plans from being confused with ACA-compliant plans.

## **2.2 Marketing for Georgia Access may be insufficient**

Marketing and outreach are also important concerns in the Georgia Access model, but these concerns are fundamentally no different than if Georgia were to use healthcare.gov. The success of either approach rests on its ability to attract consumers to shopping sites and then provide the information that will help them choose the best alternative for each person's circumstances. In the healthcare.gov approach, marketing and outreach tend to be done at a national level. The State of Georgia is making marketing and outreach investments for Georgia Access both by itself and in conjunction with its private enrollment partners.

In addition, under Georgia Access, private providers will also have a strong incentive to market their services and insurance plans, particularly with the knowledge that they are furthering the

Department’s mission rather than competing with it. The private sector will simply make less money if potential consumers are allowed to fall through the cracks or sold insurance that doesn’t suit their needs. This implies that the private sector will try to understand Georgians’ specific needs and concerns, and then base effective marketing campaigns on this knowledge. This will likely include significant outreach to disadvantaged communities of color, which can help service providers build or enhance their brand value. My understanding of the state’s plan for outreach to these communities is to use “community partners” instead of the “navigators” who have had success in other states. Critics have a fair point that this may not be as successful. Furthermore, I understand that the state is working with local agents and brokers in underserved and rural communities that best understand the needs of their consumers to get them enrolled in plans through Georgia Access. The state may need to use additional tools, such as monetary incentives to insurance brokers, to reach its subscription goals among the lowest income consumers.

### **2.3 Georgia enrollment projections are inaccurate**

Finally, some have tried to use Georgia’s enrollment projections under its original waiver as an additional reason to deny the state’s request for a 1332 waiver, arguing that Georgia’s projections of declining enrollment are inaccurate. Given that several major unexpected exogenous changes affecting enrollments took place during the past year, it would be unreasonable to use this argument as grounds to amend or terminate the waiver. First, the covid pandemic had a significant impact on household incomes due to the sharp lockdowns imposed in March of 2021. This, combined with the opening up of broad special enrollment periods, undoubtedly significantly impacted enrollments. These were further affected by the increase in federal subsidies for health insurance that were part of the American Rescue Plan Act. And finally, new rules that will allow people with incomes at or below 150 percent of the poverty level to enter the health insurance marketplace during any month of 2022 should also have noticeable impacts on enrollments. In short, the variables have changed in a manner that has increased enrollment. Still, these variables are neither influenced by nor do they influence the structure of the shopping experience in Georgia.

In other words, I believe that

- The effects of the pandemic and ARPA subsidies will certainly affect enrollment, but neutrally so when comparing their effects between a single website (healthcare.gov) and the Georgia Access model (where GA Access redirects consumers like Kayak to a choice of multiple shopping sites).
- The leading private EDE vendors have a level of technology and operations such that the combination of technology, competition and sensible guardrails (described in section 2.4 below) will lead to superior enrollment outcomes.

Finally, new rules that will allow people with incomes at or below 150 percent of the poverty level to enter the health insurance marketplace during any month of 2022 should also have noticeable positive impact on enrollments.

## 2.4 Sensible Guardrails

Throughout this paper, I have argued for bringing the benefits of fintech innovation to the health insurance market. In this section, I lay out my view for the sensible regulation that would contribute to the positive functioning of the health insurance market:

- 1) Georgia Access must have a mechanism for “passive re-enrollment” – i.e., a tool to enroll consumers who simply choose to do nothing.
- 2) The private partners of Georgia Access must clearly and sharply distinguish non-ACA plans from ACA plans in any shopping experience; there must be safeguards with a heightened sense of regulation so that a consumer does not end up purchasing a non-ACA plan in an experience that would be reasonably considered to be an ACA shopping experience.
- 3) Outreach partners (who are not brokers) must have some readily available pathway to refer consumers effectively and quickly for enrollment.
- 4) The plan inventories of all Georgia’s private enrollment partners (excepting carriers) must be full and identical so that consumers can always shop across a full inventory of plans regardless of the enrollment platform they use.
- 5) While Georgia Access is being set up, there needs to be a level of consumer support provided by the state as a back-stop to the private sector to support complex enrollments, families eligible for a mix of ACA plans and Medicaid and any customer support situation that is escalated by a broker.

## Conclusion

The Georgia Access model will use technology-driven innovation to improve the health insurance shopping experience for Georgians and represents a positive step forward for health care and the development of health insurance markets. None of the objections to Georgia Access are serious enough to merit the rejection of their waiver application, especially given that the waiver essentially places the state in a regulatory sandbox with close supervision. I believe that the 1332 waiver for Georgia Access offers many significant benefits with very limited risks and should therefore be approved.

If you would like more information about any aspects of this letter, please contact me, Connel Fullenkamp, at [email xxx]. Thank you again for being willing to provide the opportunity to comment on Part II of Georgia's Section 1332 waiver.

Sincerely Yours,



Connel Fullenkamp, PhD  
Professor of the Practice  
Economics Department  
Duke University

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#121  
1/8/22

Healthcare.gov has meant everything to me in my financial situation. I had not had health insurance for at least 4 years when it came into existence. Then when Georgia Republicans weakened Obamacare, I dropped coverage.

Now that Obamacare has been restored under the Biden-Harris administration, I can afford full Healthcare coverage. Two days ago I was diagnosed with blood clots in both legs, and I'm receiving life-saving treatment.

Let Healthcare.gov remain strong, and even better. DO NOT TAKE IT PRIVATE.

CL

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#122  
1/8/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that

made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

If the plan is implemented, it would harm Georgia patients in the following ways:

Issue #1: These changes eliminate the most trusted and widely used path for Georgians to purchase their own coverage. Patients could be more likely to choose flimsy plans that don't offer comprehensive coverage, including basic services like prescription drug coverage. Some Georgians may get lost in the confusing process and simply not buy health insurance at all.

Issue #2: The changes will disrupt coverage for 550,000 Georgians. This year, Congress passed a COVID-19 relief bill that made coverage purchased through Healthcare.gov more affordable. Getting rid of a central place to shop for insurance will disrupt the comprehensive coverage that half a million Georgia consumers rely on.

Issue #3: Georgia's plan would eliminate access to trusted health insurance navigators. Health insurance navigators are required to provide accurate and unbiased information to consumers in multiple languages and focus on underserved and vulnerable populations. If Georgia implements these changes, it will deepen the existing inequities in access to health coverage the state already faces.

Issue #4: Instead of getting more people covered, some people who buy coverage from Healthcare.gov would lose coverage. Blood cancer patients need dependable access to health insurance coverage for treatment of their cancer. Many blood cancer patients are treated with daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment.

I am someone who literally would not be alive without quality insurance that has seen me through stage IV leukemia, serious long haul Covid complications, and major abdominal aortic Aneurysm surgery. Please help protect others in danger of losing their health insurance when they may most need it.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
AR  
Macon, GA

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#123  
1/8/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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This doesn't only impact blood cancer patients - but all cancer patients and others with medical conditions requiring ongoing treatment. I don't understand why we wouldn't want to help everyone get the healthcare they need. Obviously, the decision is a financial decision that hurts those most vulnerable.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
KN  
Smyrna, GA

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#124  
1/8/22

Attached please find the comments of the Georgetown University Center for Children and Families to the Georgia 1332 Waiver Application. Please do not hesitate to contact us if you have any questions.

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LC  
Research Professor  
Center for Children and Families  
Georgetown University McCourt School of Public Policy  
Washington, DC

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#125  
1/8/22

Hello:

Please accept the attached comments to Georgia's 1332 waiver. Please feel free to contact us if you have any questions.

Sincerely,  
  
BF  
Staff Attorney  
William E. Morris Institute for Justice  
Phoenix, AZ

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#126  
1/8/22

Good evening,

Please find the attached comments from National Urban League President & CEO Marc Morial, Urban League of Greater Atlanta President & CEO Nancy Flake Johnson, and Urban League of

Greater Columbus President & CEO Tracey Mosley. If you have any follow up questions or would like additional information, please send requests to [email xxx].

Thank you,

MP  
Director, Education, Health & Labor Policy  
National Urban League - Washington Bureau  
Washington, DC

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#127  
1/8/22

To whom it may concern (stateinnovationwaivers@cms.hhs.gov),

As someone who enrolled in an ACA plan for the first time in 2021 (for 2022), I would like to ask that the state of Georgia NOT pull the state from the Marketplace (healthcare.gov). While there are issues with the implementation of the Marketplace (including the mediocre user friendliness of the web site and lack of adequate oversight of the providers), it was still very helpful to me and saved me a lot of effort in not having to contact individual insurance companies to learn about their offerings. I also found the navigators (while not exceptional) helpful in learning about enrolling. It was very important to have a person to talk to at different points in the process.

Georgia should absolutely NOT drop out without, at a minimum, a fully supported and implemented web site that provides similar functionality that the Federal site provides (detailed info on all available plans, pricing and comparison tools), and must include comparable discounts and pricing for Georgia residents. This would be duplicating what the Federal government is already doing, but that should be the minimum standard if the decision were made to withdraw. Withdrawing seems inherently unfeasible and a waste of money, in my opinion.

Sincerely,  
BC

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#128  
1/9/22

To whom it may concern,

Please find attached the comment of Planned Parenthood Southeast, Inc., and the Feminist Women's Health Center, in response to the recent request for comment concerning Georgia's Section 1332 waiver. If you have any questions or would like to discuss the information contained in this comment, please contact counsel at the Democracy Forward Foundation, JL, [email xxx]. I would appreciate it if you could please confirm receipt of this email, if possible.

Many thanks,  
JL  
Senior Counsel  
Democracy Forward Foundation  
Washington, DC

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#129  
1/9/22

Please see attached comments.

TS  
Director, Health Insurance and Marketplace Policy  
Center on Budget and Policy Priorities  
Washington, DC

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#130  
1/9/22

Please see the attached document for the National Association of Dental Plans' comments on the Georgia Section 1332 Waiver/ Georgia Access model

OU  
Director of Government Relations  
National Association of Dental Plans  
Dallas, TX

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#131  
1/9/22

Please accept these comments on behalf of the National Health Law Program.

Thank you,  
MY

Managing Attorney  
Washington, DC  
National Health Law Program

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#132  
1/9/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

If the plan is implemented, it would harm Georgia patients in the following ways:

Issue #1: These changes eliminate the most trusted and widely used path for Georgians to purchase their own coverage. Patients could be more likely to choose flimsy plans that don't offer comprehensive coverage, including basic services like prescription drug coverage. Some Georgians may get lost in the confusing process and simply not buy health insurance at all.

Issue #2: The changes will disrupt coverage for 550,000 Georgians. This year, Congress passed a COVID-19 relief bill that made coverage purchased through Healthcare.gov more affordable. Getting rid of a central place to shop for insurance will disrupt the comprehensive coverage that half a million Georgia consumers rely on.

Issue #3: Georgia's plan would eliminate access to trusted health insurance navigators. Health insurance navigators are required to provide accurate and unbiased information to consumers in multiple languages and focus on underserved and vulnerable populations. If Georgia implements these changes, it will deepen the existing inequities in access to health coverage the state already faces.

Issue #4: Instead of getting more people covered, some people who buy coverage from Healthcare.gov would lose coverage. Blood cancer patients need dependable access to health insurance coverage for treatment of their cancer. Many blood cancer patients are treated with daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
KO  
Roswell, GA

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#133  
1/9/22

FYI

JS  
Peach State Health Plan  
Atlanta, GA

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#134  
1/9/22

To whom it may concern,

I am submitting these comments for review in regards to the state government of Georgia seeking to either restrict or remove access to the healthcare.gov marketplace.

It was not until recently that I was able to find truly affordable healthcare in over 15 years. I have been able to do so through the Healthcare.gov website and my experience has been very satisfying and given me a sense of pride. The changes that have been proposed here in Georgia do not seem to increase easy access to affordable insurance, so I am against the particular provision to, as a resident of GA, not have access to the marketplace anymore.

I am sure I am not alone in this situation: for the first time being able to afford insurance that covers my conditions and being able to navigate through a system with ease and peace of mind with the knowledge of what costs my care and medications will incur. I would be discouraged from participating in a new type of marketplace that would leave me in the dark about what yearly total costs could be, leading to bankruptcy or worse. That is where the changes to access in Georgia seem headed.

Please do all you can to ensure that the current government administration in GA doesn't take away my or my fellow citizens' right or impede upon the privilege to access affordable healthcare in this great state.

Sincerely,  
PM  
Stone Mountain, GA

#135  
1/9/22

Hello,

Please find attached comments from Community Catalyst regarding Georgia's section 1332 waiver application. If you have any questions, please reach out to me – AB – at the contact information listed below.

Thank you,  
AB  
State Consumer Health Advocacy Program  
Boston, MA  
Community Catalyst

---

#136  
1/9/22

Attached, please find the comments on the request regarding the Georgia 1332 waiver.  
Regard,  
PN  
Senior Policy Fellow  
Center of the American Experiment  
Golden Valley, MN

1/9/22  
I would appreciate if you would accept the attached final version of American Experiment's comments on the Georgia waiver to replace the earlier version sent.  
Thanks,  
PN

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1/9/22

Hello CMS,

Attached is a set of 74 comments collected from individuals by the National Health Law Program. My name is AD and I am the Director of Communications at the National Health Law Program.

Thank you for all your hard work to strengthen our Medicare and Medicaid programs.

Best,  
AD  
Director of Communications  
National Health Law Program

*Attachment: #137-#202*

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#137

December 26, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
The middle of a pandemic is no time to cut health care - Georgia's plan will make it harder or impossible for many low-income and rural people to obtain or keep affordable health care. Please do not allow any exception or waiver to the ACA for the sake of the people of Georgia.

Sincerely,  
JH

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#138

December 17, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
CG

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#139

December 17, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
CW

*Duplicate submission:*

December 28, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
CW

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#140

December 09, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which

would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
CC

*Duplicate submission:*

December 21, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
CC

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#141

December 31, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find

coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
HC

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#142

December 30, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
MG

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#143

December 22, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov

to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
HI

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#144

January 01, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
TB

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#145

December 28, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
I work as an advocate in Tennessee and I cannot stress how significant the marketplace is for folks who do not have access to affordable health insurance. Georgia's proposal is one that Tennessee would follow should it be approved and this would be incredibly detrimental to the individuals I work with.

Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for

themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,

VZ

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#146

January 07, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,

SM

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#147

December 09, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
AW

*Duplicate submission:*

December 28, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
AW

*Duplicate submission:*

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private

entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
AW

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#148

December 11, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
RC

*Duplicate submission:*

December 28, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find

it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
RC

*Duplicate submission:*

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
RC

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#149

December 09, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
MM

*Duplicate submission:*

December 28, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
MM

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#150

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
EN

#151

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Also, I work in healthcare and I have a 22y/o patient who moved to Georgia for school and plans to live there full-time. She cannot work full-time while she is in school and had utilized a Medicaid plan when she was in Ohio. This patient has Crohn's disease and requires Remicade infusions every 6-8 weeks. Without HealthCare.gov, she would have no option for health insurance coverage and this could impact her health tremendously.

Sincerely,

CK

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#152

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find

it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
RH

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#153

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
AA

*Duplicate submission:*

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's

waiver to dismantle HealthCare.gov.  
Sincerely,  
AA

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#154

January 07, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
BC

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#155

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
EB-J

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#156

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,

Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families. As a medical student, I have seen how critical healthcare access is for my patients. Coverage of their care is a massive part of that. The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
JP

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#157

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,

Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
CS

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#158

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,

Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Recognize this move for what it is! This is a backdoor effort to kill the Affordable Care Act. If Georgia gets away with this, every Red state will follow suit. It must be stopped in its tracks now.

While you are at it, stop the CMS Innovative Center's Direct Contracting Entity pilot plan to privatize traditional Medicare without my knowledge or consent right now. It is written to be Medicare fraud on steroids and it will harm senior healthcare, not improve it.

Sincerely,  
JH

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#159

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,

Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private

entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
NM

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#160

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
SD

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#161

January 04, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
AK

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#162

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

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Sincerely,  
SB

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#163

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

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Sincerely,

MF

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#164

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

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Sincerely,

DS

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#165

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
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Sincerely,  
KS

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#166

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
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Sincerely,  
VP

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#167

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
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Sincerely,  
TG

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#168

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

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Sincerely,  
NK

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#169

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

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Sincerely,  
GS

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#170

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
UM

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#171

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
JS

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#172

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Personally, this has a direct impact on my family and relatives.

Sincerely,  
DS

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#173

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
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Sincerely,  
VS

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#174

January 05, 2022

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Sincerely,  
SR

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#175

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
EN

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#176

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
AK

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#177

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
VK

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#178

January 05, 2022

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Sincerely,  
RK

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#179

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
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Sincerely,  
KP

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#180

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
PC

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#181

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
IB

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#182

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
DP

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#183

January 05, 2022

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Sincerely,  
BG

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#184

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
BG

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#185

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
SG

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#186

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
AB

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#187

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
SK

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#188

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
RL

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#189

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
MM

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#190

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

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Sincerely,  
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#191

January 05, 2022

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Sincerely,  
RS

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#192

January 05, 2022

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Sincerely,  
VM

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#193

January 05, 2022

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The state’s plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that’s even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find

it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
RB

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#194

January 05, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
PK

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#195

December 10, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

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it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
SH

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#196

January 06, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
SP

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#197

January 08, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find

it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
TD

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#198

January 06, 2022

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,  
AS

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#199

December 09, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find

it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

The local private employer-based insurance options became prohibitively expensive for my small non-profit employer, so we now enroll in a marketplace plan (Healthcare.gov). My employer partially covers the cost with an Individual Coverage Health Reimbursement Arrangement (ICHRA). I don't know what co-workers and I (and our families) would do without that option.

Thank you for considering this important issue!

Sincerely,

MC

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#200

December 09, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

I am not sure how it could be justified to take steps back. I am a CAC and a Navigator. I work at my state's Primary Care Association and just cannot wrap my head around this concept.

Sincerely,

JW

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#201

December 10, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,  
Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for

themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,

IA

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#202

December 13, 2021

**RE: Stop Georgia From Dismantling HealthCare.gov!**

Dear U.S. Department of Health and Human Services,

I am in my third year of medical school here in Georgia, which means I have begun my in-person clinical training. In just a few short days I was able to see the impact a person's health insurance has on their medical care, and the profound disparities that it causes between patients. Health insurance needs to be made more accessible, not less.

Please stop Georgia from blocking its residents' access to HealthCare.gov, which would make it much harder for people to get good-quality health coverage for themselves and their families.

The state's plan would eliminate a one-stop website that helps everyone find coverage that meets Affordable Care Act standards. People can use HealthCare.gov to get financial help and a marketplace plan, or they may find out they or their family members can get Medicaid or other coverage that's even more affordable. Private entities do not usually help people enroll in Medicaid.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency and that HealthCare.gov is a key tool for them to find it. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. Please revoke Georgia's waiver to dismantle HealthCare.gov.

Sincerely,

KS

*End of attachment*

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*[Note: The following comments were received after the GA comment period closed on January 9, 2022]*

#203  
1/10/22

Hello,  
Please see the attached letter on behalf of Rick Ward, Executive Director of Georgia Chapter American Academy of Pediatrics.

Thank you,

MH  
Executive Assistant  
Georgia Chapter / American Academy of Pediatrics  
Atlanta, GA 30309

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#204  
1/10/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

If the plan is implemented, it would harm Georgia patients in the following ways:

Issue #1: These changes eliminate the most trusted and widely used path for Georgians to purchase their own coverage. Patients could be more likely to choose flimsy plans that don't offer comprehensive coverage, including basic services like prescription drug coverage. Some Georgians may get lost in the confusing process and simply not buy health insurance at all.

Issue #2: The changes will disrupt coverage for 550,000 Georgians. This year, Congress passed a COVID-19 relief bill that made coverage purchased through Healthcare.gov more affordable. Getting rid of a central place to shop for insurance will disrupt the comprehensive coverage that half a million Georgia consumers rely on.

Issue #3: Georgia's plan would eliminate access to trusted health insurance navigators. Health insurance navigators are required to provide accurate and unbiased information to consumers in multiple languages and focus on underserved and vulnerable populations. If Georgia implements these changes, it will deepen the existing inequities in access to health coverage the state already faces.

Issue #4: Instead of getting more people covered, some people who buy coverage from Healthcare.gov would lose coverage. Blood cancer patients need dependable access to health insurance coverage for treatment of their cancer. Many blood cancer patients are treated with daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment. I,AM ALUEKEMIA PATIENT I,WORRY EVERY DAY THAT THE GOVERNMENT WOULD LIKE TRYING TO TAKE OUR HEALTH CARE ARE MAKE IT SO HIGH THAT WE CAN,T AFFORD ITIT IS SO SAD THAT WE HAVE PEOPLE THAT TRY TO HURT AND WORRY PEOPLE ALL READY SUFFER WITH SERIOUS ISSUE I,PRAY THAT THE STATE WILL THINK REALLY HARD BEFORE DECIDING ON ANY THING MS.CARRIE MAY MACON,GA

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
CM  
Macon, GA

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#205  
1/12/22

Dear Administrator Chiquita Brooks-LaSure,

I am deeply concerned about the Georgia Access model plan. These changes would remove consumers' ability to shop for health insurance coverage on Healthcare.gov and make it harder for Georgians to enroll in high-quality, comprehensive, affordable health coverage.

This plan was bad for patients when it was proposed in 2019 and even worse for our state now. Since then, the situation has changed dramatically. Congress passed a COVID-19 relief bill that made the Affordable Care Act's subsidies more generous, and education to the public about signing up on Healthcare.gov is much improved.

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offer comprehensive coverage, including basic services like prescription drug coverage. Some Georgians may get lost in the confusing process and simply not buy health insurance at all.

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Issue #4: Instead of getting more people covered, some people who buy coverage from Healthcare.gov would lose coverage. Blood cancer patients need dependable access to health insurance coverage for treatment of their cancer. Many blood cancer patients are treated with daily prescription drugs. Without uninterrupted health insurance coverage, patients risk a relapse of their cancer which would otherwise respond to treatment.

Please stand with cancer patients and revoke the Georgia Access model plan.

Thank you for your consideration.

Sincerely,  
KDG  
Gainesville, GA

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#206  
1/13/22

Hello,  
Please see the attached comment letter on behalf of GetInsured from

Connel Fullenkamp, PhD  
Professor of the Practice  
Economics Department  
Duke University

Thank you,  
JS  
Policy and Operations Lead  
GetInsured