

#634

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

JD

Sincerely,

JD

Atlanta, GA 30305

#635

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Health care should be a right, and not be treated like a commodity dictated by the free market. The proposed system will perpetuate existing racist systems designed to keep people of color uninsured.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

AT

Atlanta, GA 30317

#636

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MC
Atlanta, GA 30312

#637 (*submitted comments 2 times*)

9/12/20

Does this email address work now?

Thanks,
NB

9/12/20

I am resending this email as it did not go through the first time.

I am a physician. My family has had health insurance through ACA since 2017. When we researched other options we only found offers for less comprehensive insurance masquerading as full coverage. Only when you asked detailed questions would you get the truth. Please, ACA is vital to my family and thousands of others in Georgia. Please don't take away our health insurance.

Sincerely,
NB

#638

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. The proposal would provide a confusing, decentralized enrollment system and would not help in providing new ways for

people to shop for health coverage.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much. Please do not implement Govern Kemp's plan.

Sincerely,
SAN
Madison, GA 30650

#639

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies.

Thank you very much.

Sincerely,
DW
Ellenwood, GA 30294

#640

9/12/20

Insurance has become a necessary evil many of us do not understand why there are loopholes. Not to mention why the limitations are so strenuous for many of us. We buy our insurance we expect to be covered and that is no longer the case most of the money goes into the broker. And people that really need the coverage aren't getting it. Often to find out that you're really not covered for most problems that come up as we age.

DC

#641

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on

for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AH
Atlanta, GA 30309

#642

9/12/20

To Whom It May Concern

I am very much opposed to the proposed move from healthcare.gov to a privatized enrollment system. My wife and I have benefited very much from the ACA. The healthcare.gov program has allowed us to find health insurance policies that worked for us and our needs. Considering Georgia ranks near the bottom of the nation in health care, I feel this proposed change would keep us there.

Thank you very much.

Sincerely,
SH
Canton, GA 30114

#643 (*submitted comments 2 times*)

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Kemp's plan would force consumers to enroll in coverage through profit-driven insurance companies and web brokers who charge commissions. His plan eliminates healthcare.gov, a trusted and widely used system and replaces it with a confusing, decentralized enrollment system ...and Kemp isn't putting a dime into educating people on how to maneuver this complicated new system.

In the middle of a pandemic and always, people need MORE access to healthcare through enrollment channels that are not confusing, costly, and decentralized.

Georgians were the guinea pigs for reopening our state during a pandemic, thanks to Kemp, and look where that got us! We cannot be the guinea pig for this decentralized system, too! Our

people are suffering and need support and understanding from our leaders, not a further erosion of services.

I support a Georgia reinsurance program because it will help lower premiums.

Use your power to help Georgians, not to continue to hurt us. Do what Governor Kemp is not willing to do - empathize with the plight of the majority of Georgians and use that empathy to inform BETTER not harmful systems and policies.

Thank you,

Sincerely,

TS

Decatur, GA 30030

9/12/20

Hello,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Kemp's plan would force consumers to enroll in coverage through profit-driven insurance companies and web brokers who charge commissions. His plan eliminates healthcare.gov, a trusted and widely used system and replaces it with a confusing, decentralized enrollment system ...and Kemp isn't putting a dime into educating people on how to maneuver this complicated new system.

In the middle of a pandemic and always, people need MORE access to healthcare through enrollment channels that are not confusing, costly, and decentralized.

Georgians were the guinea pigs for reopening our state during a pandemic, thanks to Kemp, and look where that got us! We cannot be the guinea pig for this decentralized system, too! Our people are suffering and need support and understanding from our leaders, not a further erosion of services.

I support a Georgia reinsurance program because it will help lower premiums.

Use your power to help Georgians, not to continue to hurt us. Do what Governor Kemp is not willing to do - empathize with the plight of the majority of Georgians and use that empathy to inform BETTER not harmful systems and policies.

Thank you,

TS

Decatur, GA

#644

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system. This is a TERRIBLE idea and will cost the taxpayers much more in the long term. We must start looking past the next two to four years and do what is best for all Georgians. .

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
KN
Sylvania, GA 30467

#645

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Kemp's plan would force consumers to enroll in coverage through profit-driven insurance companies and web brokers who charge commissions. His plan eliminates healthcare.gov, a trusted and widely used system and replaces it with a confusing, decentralized enrollment system and Kemp isn't putting a dime into educating people on how to maneuver this complicated new system.

In the middle of a pandemic and always, people need MORE access to healthcare through enrollment channels that are not confusing, costly, and decentralized.

Georgians were the guinea pigs for reopening our state during a pandemic, thanks to Kemp, and look where that got us! We cannot be the guinea pig for this decentralized system, too! Our people are suffering and need support and understanding from our leaders, not a further erosion of services.

I support a Georgia reinsurance program because it will help lower premiums.

Use your power to help Georgians, not to continue to hurt us. Do what Governor Kemp is not willing to do - empathize with the plight of the majority of Georgians and use that empathy to

inform BETTER not harmful systems and policies.

Thank you,

Sincerely,
CW
Decatur, GA 30031

#646

9/12/20

To Whom It May Concern

I do NOT support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This is a BACKWARDS move that will cause CONFUSION. Just as Kemp and Georgia made the mistake to re-open too soon causing more lives to be lost and more people to get sick from COVID19, this would also cost more lives and more people to get sick as they lose their coverage and try to figure out how to get it again. Private insurance is NOT THE ANSWER. It's common sense that they don't CARE ABOUT PEOPLE'S LIVES, ONLY PROFITS. They need to make money. This is the OPPOSITE of what we need to be doing. I've lived in the UK and Taiwan and both countries have Universal Healthcare. This is what we should be doing, not reverting back to systems that just make a small group of people rich while everyone else suffers. Shame on Georgia for even considering this. Shame on Governor Kemp. I don't know how y'all sleep at night when you are causing people to DIE.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JW
Acworth, GA 30102

#647

9/12/20

To Whom It May Concern

I strongly disagree with the proposed plan to move from healthcare.gov to a privatized system that relies on for-profit insurance companies. I live in a rural area of Georgia where access to

healthcare is severely limited, and I personally know of many people who only have insurance that covers their pre-existing conditions because they had access to healthcare.gov and were able to purchase plans that they KNEW had minimum coverage requirements.

Those people will not necessarily have the time or knowledge to review multiple privatized plans and read the fine print on those to confirm that those plans will provide them with the coverage they need, and even if they do, the privatized plans offered through Kemp's proposed plans that DO cover pre-existing conditions + provide needed access to healthcare will likely be too expensive to be affordable to folks in rural Georgia where poverty is an issue. It's not in the best financial interest of insurers to cover people with pre-existing conditions, so the plans that provide useful and accessible coverage will likely be too expensive -- as happened prior to the launch of healthcare.gov.

I personally have been denied coverage in the past due to pre-existing conditions, and since the launch of healthcare.gov, I have felt relief that I knew I'd always be able to access affordable and useful insurance plans. Do not take that away as it will only hurt the most vulnerable Georgians.

Thank you very much.

Sincerely,
RM
Americus, GA 31709

#648

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Sincerely,

LHM
Peachtree Corners, GA 30092

#649

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

This is not in any of our citizens' best interests, it will only line the pockets of insurance companies. In 2010 I was rejected from all insurance companies in GA because of my pre-existing condition, but was able to be covered via the initial Affordable Care Act. We need to support public healthcare now more than ever during this pandemic.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
VW
Avondale Estates, GA 30002

#650

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Time and again, big insurance companies have shown us that they do not have the best interest of the citizens of Georgia at heart. They're motivation is always to make money for their shareholders. In one of the richest countries in the world, we can afford to do better.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MM
Roswell, GA 30076

#651

9/12/20

To Whom It May Concern

Moving from healthcare.gov portal to a private enrollment system is a terrible idea. It will take

us back to for profit system that was making healthcare forbidden for a significant number of americans and impoverishing our state. We need a system that will provide ready access to all in need and lower premiums. This is not it.

Sincerely,
DP
Buford, GA 30518

#652

9/12/20

To Whom It May Concern

Please do not create a system that continues to prioritize the needs of private insurance companies. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I do support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AV
Decatur, GA 30030

#653

9/12/20

To Whom It May Concern

Our family and family-run small business **DEPENDS** on the ACA marketplace for affordable healthcare and comparison shopping from an unbiased marketplace. My family has pre-existing conditions that will make private insurance completely unaffordable and we rely on the ACA to keep us alive, literally. Georgia must not divest from the marketplace, especially during a pandemic, and must in fact act to expand the ACA and Medicaid coverage to keep our state healthy! The governor's plan is a terrible idea. Don't mess with our healthcare!

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JK
Dahlonega, GA 30533

#654

9/12/20

To Whom It May Concern

I do not support this move to a privatized system. Georgians needs a centralized and simple way to find the best option for us. Figuring out insurance is already complicated enough. I can barely figure it out myself despite having completed a master's degree. It seems companies try to make it as complicated as possible so we can't figure it out.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
NH
Roswell, GA 30076

#655

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much!

Sincerely,
MC
Dahlonega, GA 30533

#656

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

My biggest concern is that I don't trust Gov Kemp to implement a plan that will assist most Georgians in the lower half of the economic spectrum. He's only interested in helping the wealthier people in the state.

Thank you very much.

Sincerely,
PF
Dunwoody, GA 30338

#657

9/12/20

To Whom It May Concern

I am not in favor of the change to private health companies vs. access to health insurance providers through healthcare.gov. I have had to rely on the exchanges and for individual insurance plans for several years. Please consider my input with regards to the Georgia Access model. I oppose this change.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
ME
Atlanta, GA 30342

#658

9/12/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized plan that relies on for-profit insurance companies.

Obamacare was a godsend for me and my kids when my husband retired. He was able to go on Medicare but we were without insurance. Nobody should be without health care.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
DM
Cleveland, GA 30528

#659

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This plan will make it increasingly difficult and confusing for Georgians to enrolling healthcare coverage.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
NN
Atlanta, GA 30309

#660

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Private systems look out only for themselves! I need someone who will support me-that's health.gov!

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
EM
Decatur, GA 30030

#661

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

If this change takes place it will make things that much more difficult for our 24 year old son. It is difficult enough for him to get a good job and actually have the opportunity to work full time in order to get benefits. He has had challenges his entire life. All he wants is a chance to live a successful life without being held captive to enormous medical bills or no coverage at all. He has no choice but to see Dr's for medication renewals, etc. He just wants to be like everyone else and keeping insurance coverage available and costs low for these folks who don't earn an average pay is critical.

Sincerely,
KG
NAMI Georgia member

#662

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

I have a daughter with Bipolar 1 and Generalized Anxiety Disorder. When she turned 26 in 2019, she went to the health care coverage page to enroll in coverage as she worked part time and couldn't access coverage through her employer. They had a minimum before they would

apply the discount coverage of how much could be made . For Georgia it was \$12,000 a year, and her birthday was in August, so her income was under this amount. This makes no sense, as the ones needing the discount, can't access. She did not qualify for Medicaid as she was not on Social Security Disability. Also, many of the plans don't even offer mental health as part of their health insurance plans. In order for her to be a productive member of society, she must have access to mental health care including medications. In the end, we her parents, are paying for Cobra insurance to continue her coverage while she is in school to gain a trade to make a living.

It is critical for Georgia to have mental health services access for all citizens to prevent individuals from becoming homeless and in jail.

Sincerely,
LB
NAMI Georgia member

#663 (submitted comments 2 times)

9/13/20

To Whom It May Concern

As a citizen of Georgia and a christian I feel we should 'love thy neighbor' and part of that is taking care of thy neighbor when things go wrong and living in one of the states that has the LEAST healthcare for those who have fallen ill I feel this is a deplorable example of 'love thy neighbor.'

Please provide our neighbors with the help they need when ill.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SW
Atlanta, GA 30305

9/13/20

To Whom It May Concern

Georgia already ranks 51st. Please do not strip more away from needed people.

<https://wallethub.com/edu/states-with-best-health-care/23457/>

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SW
Atlanta, GA 30305

#664

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.
I would like one EASY WAY to enroll.
Health care is a right for everyone!
Thank you very much.

Sincerely,
SB
Americus, GA 31709

#665

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you.

Sincerely,
JA
Gainesville, GA 30504

#666

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help us, the citizens, have affordable insurance rates.

Sincerely,
LT
Tifton, GA 31793

#667

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. The companies on the insurance exchange meet basic minimum requirements and are not there to take money and provide little to no service.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SW
Villa Rica, GA 30180

#668

9/13/20

We are appreciative of CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. Please consider amending this to address the issues that impact access for those affected by mental illness.

The **1332 Waiver limits access to mental health** care as follows.

It eliminates the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care.

It would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;

It will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured.

It would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. **Georgia currently ranks 47th in access to mental health, care, resources, and insurance** currently and this was before the recent State of Georgia budget cuts to behavioral health care.

Please require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

My daughter has been in the mental health system for almost 25 years. She has been hospitalized over 20 times. It is so important that Georgia focus on raising above being 47th in mental health care.

Sincerely,

AD

Mother of an adult disabled by mental illness for 25 years

#669

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

We need a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

DC

Atlanta, GA 30308

#670

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. This is a must for adequate mental health treatment.

Thank you very much.

Sincerely,

DH

Alpharetta, GA 30022

#671

9/13/20

To Whom It May Concern

I am a “functional” bipolar person who without proper medication would not be able to afford to pay GA taxes. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

DD

Atlanta, GA 30307

#672

9/13/20

Thank you to CMS, Governor Kemp, and the DCH for their work on federal waivers to help cover more Georgians and to cover them more affordably. I encourage you to also amend the 1332 waiver request because I see the need especially as relates to persons with mental illness and/or who are suffering from substance abuse issues. These people need better access to care.

Unfortunately, the 1332 Waiver would limit access to mental health care by:

- Eliminating the convenience of one comprehensive sites where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
- Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
- Without a comprehensive site or an option for automatic re-enrollment, will be expected to cause more confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's number of uninsured;
- Would steer some people into skimpier health plans leaving them without crucial services or without coverage for their pre-existing conditions. It would also raise the cost for others who rely on comprehensive coverage that includes mental health and addiction services.

As a NAMI (National Alliance on Mental Illness) Family Support Group facilitator and Family to Family Class instructor, I hear the stories of families who have a loved one with mental illness who struggle in so many ways. Mental Health America of Georgia reports that over 2.3 million individuals live with mental illness in our state, yet Georgia ranks 47 out of 50 states for access to mental health care, resources and insurance. And I presume this has only worsened with the 2020 budget cuts by the state of Georgia for behavioral health services.

I have great appreciation for the challenges that our State faces in regard to budgeting. However, the extensive nature and dramatic impact mental illness (including financially) has on individuals, families, and our society really necessitates all hands on board and greater attention to ALL things we CAN do to improve our current ineffectiveness. I encourage the CMS to require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,

GB

#673

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;

2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpiest health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,

CJ

NAMI Georgia member

Always do your best. What you plant today you will harvest later.

#674

9/13/20

To Whom It May Concern

I am a small business owner who's employees rely on healthcare.gov for their health insurance. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my and my employees' best interests.

Sincerely,

Sincerely,

MW

Atlanta, GA 30312

#675

9/13/20

To Whom It May Concern

Hello,

During a global pandemic is not the time to make access to health insurance for Georgians more confusing, inevitably leading to fewer residents with the right health insurance for them, lowering our collective defense against Covid-19.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Please put Georgians first, giving them straightforward access to information and options.

Thank you very much.

Sincerely,

JF

Atlanta, GA 30350

#676 (*submitted comments 2 times*)

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

My brother, P, has benefitted from having a comprehensive health plan that enables him to get quality care. As a result he has been in rehabilitation and is working a part-time job and going to community college. Health care is critical for those with mental health disabilities. Without it, the foundation for which a more balanced life can be built will not exist!

Sincerely,
IA
NAMI Georgia member

9/13/20

Dear Sir/Madam,

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

My brother, P, has benefitted from having a comprehensive health plan that enables him to get quality care. As a result he has been in rehabilitation and is working a part-time job and going to community college. Health care is critical for those with mental health disabilities. Without it, the foundation for which a more balanced life can be built will not exist!

Sincerely,
IA
NAMI Georgia member

#677

9/13/20

I'd like to thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. I'd like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

NAMI and I support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Mental illness affects me personally. I'm a 30-year-old female and life long Georgia resident. I live with two mental health diagnosis: bipolar disorder and generalized anxiety disorder. I've had to navigate the difficult terrain of mental illness through the often bleak landscape that is Georgia's access to mental healthcare. Mental healthcare should be a right to individual's living with a mental illness, but unfortunately, this is not the case. Please, do NOT further limit access to mental healthcare in Georgia. This is truly a life or death matter for some. I pray that the right decision will be made in regards to access to mental health services in Georgia. Don't forget the

value of the lives of us who live with mental illness. We need care. We deserve care. Please, be a voice for us.

With warm regards,

BB
NAMI GA member

#678

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

My family suffers enough as it is with the healthcare in place. Often times limited choices as to whom they can choose or limited access to what a plan will cover. Those suffering aren't keen on repetitive changes either. Let's work together to remedy this situation as it is proper and just to do just that.

Sincerely,
JG
NAMI Georgia member/teacher/advocate

#679

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. You are making insurance even more confusing for Georgians who just need good healthcare. While I support a Georgia reinsurance program because it will help lower premiums, it complicates the process of shopping for health coverage.

We should make health insurance affordable and accessible and Governor Brian Kemp's plan does not do that.

Thank you very much.

Sincerely,
KK
Atlanta, GA 30306

#680

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

Thanks

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

My son, thankfully, has been in good health the last 5 years. However, without regular medical treatment and several hospitalizations, his bipolar disorder would have ruined his life. NAMI got our family through a very difficult time and showed us the road to recovery.

Sincerely,
LL
NAMI Georgia member

#681

9/13/20

To Whom It May Concern

A Georgia reinsurance program which will help lower premiums is a good idea; However, the move from healthcare.gov to a privatized system relying on for-profit insurance companies will not be in the best interest of many of us Georgians. I do not support this change.

Thank you very much.

Sincerely,
MS
Stone Mountain, GA 30083

#682

9/13/20

[Letter from Jewish Community Relations Council of Atlanta]

#683

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

- The plan would likely result in Georgians ending up with unaffordable and unexpected health care bills.
- The plan threatens the financial future for Georgia families and small businesses.

Sincerely,
CJ
Avondale Estates, GA 30002

#684

9/13/20

To whom it may concern,

I am writing to submit a public comment regarding Georgia Section 1332 Waiver. I am deeply concerned that this waiver will be approved. We must ensure that Georgia (one of the least insured states in the country) continues to allow the best coverage and equitable options for health insurance through the ACA federal insurance exchange. We cannot afford to risk the loss of insurance during this critical time in our country where health issues such as COVID and mental health are rampant. There is no added value from making this change in our state and instead puts thousands at risk of losing important coverage for those in need - the features proposed are already available through the federal exchange.

I urge you to reconsider this waiver and continue to use the federal insurance exchange to keep Georgians safe and healthy.

Thank you,
HM

#685

9/13/20

I don't necessarily immediately disagree with a waiver as I do support a smaller federal government—however, if the theory is to ensure consumers have coverage, it would seem putting someone on a wait list for subsidies would accomplish nothing except loss of coverage for all those individuals. We need subsidies because we can't afford the entire premium. What would we do in the meantime? And premiums for pre-existing conditions would mean an even bigger gap between what we can afford and when we make it off the "Wait List". Trying to help insurers not pay for pre-existing conditions and ensuring the state doesn't have to foot the bill for a waiver they asked for does not ensure coverage for all—it ensures higher profits for insurance companies and a failure on the part of the state to fulfill the role they want to take away from the federal government. States rights include states responsibilities.

Anonymous

#686

9/13/20

To Whom It May Concern

How hard is it to be compassionate and care for your fellow humans. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Or just implement a health care system that provides universal care for everyone

Thank you very much.

Sincerely,
AW
Atlanta, GA 30303

#687

9/13/20

Please do not let this happen. My son has schizophrenia and he needs to medications to stay safe. Without this insurance in Georgia I will have to close my business, sell my house and move to a state that allows ACA.

My son is the most important to me and I was born in Georgia and have lived here my whole life.

Without ACA, I will leave the state.

EH
Kennesaw, GA. 30152

#688

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care; Eliminating this adds an additional burden to those whose lives are already heavily burdened by mental illness.
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Insurance company representatives excel at marketing their plans and are less concerned about whether the coverage offered is adequate for a particular customer. This waiver would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care. Looking at these proposed changes it's difficult to believe that they were put forward with any other goal than to benefit private insurers and the state budget, rather than the Georgia citizens who desperately need access to care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,
TK

#689

9/13/20

To Whom It May Concern

As somebody who has friends who have insurance on the exchange, and as a citizen with a pre-existing condition that is expensive to treat (MS) I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AG
Decatur, GA 30033

#690

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

The timing of this is so crucial. I have 4 family members whose mental health has been compromised or affected due to the coronavirus pandemic and rely and expect their healthcare coverage to include mental health care. Complicating the system that assures this coverage could easily leave my family without coverage and the vital care they depend on during these difficult times and in the future. Mental health is just as if not more important than physical health and deserves to be treated as such.

Sincerely,

HN
NAMI Georgia member

#691

9/13/20

Hi, I am an advocate for my wife, my brother, and a number of mentally ill people in our state. I facilitate a family support group meeting twice a month (via Zoom during Covid crisis) I talk frequently with a number of care givers about the difficulty in getting mental health care. I have experienced my own hardships for decades in trying to pay for mental health services. When health care was finally mandated for insurance carriers, the coverage was very limited. After that, the hoops that doctors had to jump through to get insurance to pay just wasn't worth it, and many good established doctors simply declined to accept insurance at all. Back to square 1.

My wife's diagnosis is Borderline Personality Disorder. If you read up on it, you will find that most of these patients suffer from other chronic ailments as well. We ended up on Obama care. What a nightmare that was. I gave up a job that I enjoyed and made good money at to work for the state government. It was my only hope of having decent (in relative terms) My wife's psychiatrist still does not accept this insurance, but after coughing up \$5000 out of pocket every year (for decades) I have to come up with about \$1500 more a year for this doctor. We still have trouble getting her meds covered, and often have to get Manufacture prescription Coupons or good RX to help out. This does not go toward our deductible or total out of pocket either.

We are fortunate to have been able to keep our house. Our newest car is a 2000 model civic. When we go out on a date, we get ice cream if we have a 2 for one coupon. All the thrift does not bother me. I just know that many people have not been so blessed. When we don't take care of our mentally ill at home, we take care of them in prison. That's where they end up if they don't have a caregiver and advocate and some good fortune. They end up homeless and begging and self medicate with liquor or illegal drugs. This is a sad way to run a state. It is sad to be so low on the totem pole when compared to other states. I won't ask you to uphold Obama care. I won't tell you how to solve our problem. I will beg you to have compassion and mercy on those who can not defend themselves. Save our state money from the criminal justice system by spending it on the mentally ill BEFORE they end up incarcerated. Please consider that to the average wage earner in Ga., \$5000 out of pocket "affordable healthcare" is laughable. CEOs of health care providers make more money than almost any other industry. So much for a reasonable limit on profit. I know pharmaceutical companies invest enormous amounts of money developing new medications, but \$82 a pill? That would never fly in a normal free market.

25% of my health care cost goes to billing. And there are more errors than with any other utility I deal with.

Your citizens are pleading for something more reasonable than our current nightmare. Mental illness is a very difficult road that no one would ever choose. It's hard enough without the heavy financial burdens, the red tape that pays green fees for healthcare CEOs, and wards off the best of doctors who can simply treat the wealthy and most desperate. PLEASE remember us!

-JM, Oconee co. Ga.

#692

9/13/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MM
Atlanta, GA 30306

#693

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. **We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.**

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Before the recent State of Georgia budget cuts to behavioral healthcare, Georgia already ranked 47th in access to mental health care, resources, and insurance. Making it more difficult to access mental health care services is going the wrong way. We all have brains, let's use them to provide access to mental health care needed, so that all can contribute their best efforts to our communities.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,
JJ
NAMI Georgia member

#694

9/13/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,
LLJ
NAMI Georgia member

#695

9/14/20

To Whom It May Concern

I do NOT agree with or support the move from healthcare.gov to a privatized enrollment system. Governor Kemp's plan will hurt families and working class citizens of GA.

Thank you very much.

Sincerely,
MR
Marietta, GA 30066

#696

9/14/20

To Whom It May Concern

I depend on the affordable care act for my insurance, and I do not support changing it to a for-profit, private enrollment system.

I support a Georgia reinsurance program because it will help lower premiums, which would have a big impact on my budget and many Georgians like me.

Thank you very much.

Sincerely,
JK
Atlanta, GA 30312

#697

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SM
Atlanta, GA 30307

#698

9/14/20

Good morning,

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

I'm both personally and professionally affected by this. As someone with a family member who has a serious and persistent mental illness (SPMI), mental health care has been essential in mitigating the chaos that the mental health condition caused in my life. At the root of all the troubles we have in our state and country is a lack of mental health care because people are unable to have a place to be vulnerable with someone who's able to assist in that personal reflection and provide the necessary guidance. As a mental health counselor myself, I see the need for mental health care in our community. Although I specifically work with trauma, I have many colleagues who share in the concern for accessible and affordable mental health care. We need to make the process as easy as possible if we're to work on improving our community.

Sincerely,

KC

NAMI Georgia member

#699

9/14/20

The 1332 Waiver limits access to mental Health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,

TD

NAMI Georgia member

#700

9/14/20

To Whom It May Concern

My family and I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options. For many, it will be harder to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally become uninsured.

If this goes through i will make it mission to ensure people know what Gov Kemp did to us.

Thank you very much.

Sincerely,

SR

Roswell, GA 30076

#701

9/14/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,

MP

NAMI Georgia member

#702

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I cannot imagine why you would try to make accessing healthcare even harder, in GA a state that is at the bottom in providing access to healthcare.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SH
Atlanta, GA 30316

#703

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
HM
Rochester, NY 14623

#704

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.
Thank you very much.

Sincerely,
SB
Alpharetta, GA 30004

#705

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Please consider those who can not speak for themselves. It makes economic sense to make sure that everyone has access to healthcare to keep communities working and cut down on hospitalizations.

Thank you very much.

Sincerely,
MB
Decatur, GA 30030

#706

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Especially during this global health Palermo's, Georgians need better access to healthcare, not less or poorer quality

healthcare.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MS
Duluth, GA 30096

#707

9/14/20

To Whom It May Concern

Dear GA health officials:

I feel strongly that GA should not move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in Georgians' best interests.

I support a Georgia reinsurance program because it will help lower premiums so that Georgians can afford to protect their and their families' health.

Thank you,

KH
Decatur, GA 30030

#708

9/14/20

To Whom It May Concern

Better healthcare = healthier/happier citizens = better communities. Unless you're against better communities, there is no reason to make healthcare harder to access. In fact, everyone should be able to access healthcare. That's a pretty obviously good idea. Most of the developed countries are doing it. There is no reason why we can't

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thanks.

VM
Athens, GA 30605

#709

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JP
Atlanta, GA 30317

#710

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
DM
Danielsville, GA 30633

#711

9/14/20

To Whom It May Concern

I don't support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you,

Sincerely,
YG
Atlanta, GA 30317

#712

9/14/20

To Whom It May Concern

The governor's plan to privatize enrollment in Affordable Care Act health insurance, removing healthcare.gov from the process, would do nothing more than make it more difficult for people who need ACA coverage to get it. Also removing Medicaid enrollment from healthcare.gov would make that already too limited program less accessible.

I don't understand why the state wants to interfere with a program that is working and is trusted by users who are among the state's most vulnerable citizens.

In other words, if it ain't broken, don't fix it. I want to see more people with better access to healthcare, not fewer. And I want the system to be seamless and trustworthy, as well as focused on users needs rather than insurance companies' needs.

I support a Georgia reinsurance program because it will help lower premiums.

I am a registered voter and I vote. Access to healthcare is one of my most important issues.

Thank you very much.

Sincerely,
SW
Atlanta, GA 30307

#713

9/14/20

To Whom It May Concern

The gospel of Jesus was about loving the neighbor as one loves oneself. It is about caring for the people on the margins and forgiveness. Somehow the healthcare of the well-off are well attended to where the poor, the dispossessed, the homeless and those threatened by homelessness are not seen as a number one priority. Please examine your conscience about who takes priority. I would guess you and your family have good if not excellent healthcare insurance. So where are the poor in this scheme of things?

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. The for-profit companies take care of their profit first and foremost. The needs of the poor do not register in this picture.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
ES
Atlanta, GA 30308

#714

9/14/20

To Whom It May Concern

I DO NOT SUPPORT the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. These companies will act in their own interests, that is the profit interest, and not in the best interests of those who most need accessible and affordable healthcare coverage.

I DO SUPPORT a Georgia reinsurance program because it will help lower premiums. It will also be available to more people and will be easier to understand and use so that more people can and will use it.

Please, do what is right for the most vulnerable Georgians, and make their access to health insurance more affordable and easier to navigate.

Thank you very much.
Sincerely,
RG
Decatur, GA 30030

#715

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Thank you very much.

Sincerely,
KE
Atlanta, GA 30345

#716

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much!

Sincerely,
JN
Morganton, GA 30560

#717

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Please make the

right decisions for your citizens now.

Thank you very much.

Sincerely,
JM
Decatur, GA 30030

#718

9/14/20

To Whom It May Concern

My husband and I have depended on insurance purchased through healthcare.gov since 2014. We now have a two-year-old son, also dependent on insurance purchased through the ACA. I know and trust healthcare.gov and do not support moving away from this platform.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies, who will not act in my best interest. I have dealt with complications of Chronic Post-Traumatic Stress Disorder (PTSD) for 19 years: this is considered a "pre-existing condition," which private insurances do not want to insure.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you!

Sincerely,
MW
Macon, GA 31204

#719

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I anticipate getting into the Affordable Care Act system when my husband retires early, and I would much rather deal with a known quantity like healthcare.gov. Please please do not try to get for-profit companies to start something from scratch. You will do Georgians a huge disservice.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

KR

Macon, GA 31201

#720

9/14/20

To Whom It May Concern

My husband and I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

SC

Young Harris, GA 30582

#721

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest nor several thousands of less fortunate, vulnerable Georgians.

I support a Georgia reinsurance program because it will help lower premiums. During this COVID crisis the GA govt should be doing everything within its power to prevent healthcare cost increases.

Thank you very much.

Sincerely,

NW

Norcross, GA 30093

#722

9/14/20

To Whom It May Concern

I do not support Governor Kemp's plan to reshape private health insurance. Thousands of Georgians would end up uninsured. The Governor's plan is more limited and confusing than purchasing insurance through the ACA. Newly uninsured families and small business owners would have difficulty accessing needed health services at the same time as they are trying to recover from the pandemic.

Thank you very much.

Sincerely,

SS

Avondale Estates, GA 30002

#723

9/14/20

To Whom It May Concern

Moving from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies will harm citizens.

· As a citizen I do not want to see Georgia's Waiver request approved. It will be detrimental to me and my family.

Thank you very much.

Sincerely,

RW

Avondale Estates, GA 30002

#724

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.
Please!

Thank you very much.

Sincerely,
EJ
Cumming, GA 30040

#725 (submitted comments 3 times)

9/14/20

To Whom It May Concern

To Kemp and his gangsters ...Greed is the motive

Shame on YOU !! Because of YOU Georgia is one of the poorest and most corrupt state in the Union !!!

How do YOU ALL sleep at night knowing poor children and poor Georgians are DYING for lack of Healthcare and the Food Aid they need to SURVIVE ????

God will hold Illegal Kemp and his corrupt

Cronies accountable for the terrible harm

they have caused the innocent helpless

People of Ga.

They must be prosecuted for Domestic Terrorism.....and the death of thousands !!!

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
TG
Dawsonville, GA 30534

9/14/20

To Whom It May Concern

Shame on Kemp and his corrupt cronies for denying Georgians Medicaid Expansions (paid for by the Fed. Gov.) and Food Stamps !!

Thousands in Ga. DIE by corrupt POLITICANS

hands every year !!! They are Domestic Terrorist and must be prosecuted !!!!

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

TG

Dawsonville, GA 30534

9/16/20

To Whom It May Concern

Georgians will never get the help they need with
Trump Lapdogs like Illegal Kemp and his corrupt
vile Cronies in power !!!

They are nothing but Domestic Terrorist and MUST
be prosecuted !!! Innocent Georgians are DYING
because of their incompetence and corruption

I do not support the move from healthcare.gov to a privatized enrollment system that relies on
for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

TG

Dawsonville, GA 30534

#726

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on
for-profit insurance companies who will not act in my best interest.

Please help the least of these. These people and their children deserve to have decent healthcare.
If you know of a family with a chronically ill child, than not being able to afford PROPER
healthcare, you know how you should vote. Thank you.

Thank you very much.

Sincerely,

MM

Decatur, GA 30030

#727

9/14/20

To Whom It May Concern

Profit-motivated health care favors the rich and has long proven deadly for the poor, especially for children. This plan is shameful and will have widespread, brutal consequences.

Accordingly, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JB
Savannah, GA 31404

#728

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I know too many people this will hurt and take away their ability to find coverage. What about pre-existing conditions?

I support a Georgia reinsurance program because it will help lower premiums and must include pre-existing conditions.

Thank you very much.

Sincerely,
ML
Helen, GA 30545

#729

9/14/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, it will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health care, resources, and insurance and this was before the recent State of Georgia budget cuts to behavioral health care. We need to improve our standing.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all. We have worked hard to support our 29 year old son to secure sound medical care and get him to the point where he is a contributing member of society. So many in his shoes have sadly lost their support system. Please don't complicate their lives and futures by making access to mental health care any more difficult than it already is.

Sincerely,

TB

#730

9/14/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

There are many Parents who rely on wrap-around services to meet the psychological needs of their children during and after school. Many can not afford private costs of Psychological Services and without the one-stop shop or options for automatic enrollment we will be at alarming high rates of Mental illness for the citizens of Georgia. We, as a State are operating in the negative due to a shortage of Mental Health Counselors at present. Covid-19 alone has and is continuously causing increased anxiety, fear and stress at alarming high rates in adults and children. Georgia needs its Mental Health Services to remain in tact as they are currently to maintain it's social and emotional stability.

Sincerely,
SN
Georgia Supportive Housing Association member

#731

9/14/20

Hello,

My name is TW, and I am an ordained pastor as well as a pastoral counseling doctoral student currently residing in Georgia. I am writing to register my profound opposition to Gov. Kemp's request for a waiver that would block Georgians' access to the federal ACA exchange. Personally, my spouse and I get health insurance coverage through the ACA and are very pleased with it. In fact, the accessibility of good health insurance through the ACA is one of the reasons I left my previous call as a pastor, which provided excellent health insurance, and made it possible for me to continue my education so that I could serve more capably and

faithfully. Professionally, as a counselor, I have seen a number of instances where Georgians who could otherwise not afford health insurance have been able to get quality plans through the ACA.

This change will deeply and negatively affect not only me, but many of the most vulnerable Georgians, and I am worried for their health and wellbeing going forward if access to good, quality, comprehensive health insurance is limited in this way, which this waiver would cause.

Thank you for your consideration,

TW

#732

9/14/20

[Letter from Georgia American Academy of Pediatrics]

Please see attached comments from the Georgia AAP.

Thank you,

#733

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a decentralized privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest or the interests of most Georgians. Healthcare.gov provides one-stop, clear concise comparison shopping of insurance options. The proposed GA waiver would result in a hard-to-compare, decentralized process for the consumers - wasting time, creating confusion, and obscuring objective comparisons of robust (not stripped down) plans. Other states have provided state-based centralized comparison tools which would be more acceptable (but a waste of taxpayer money), but Georgia's proposal will definitely hurt our citizens and lead to an even more embarrassing number of uninsured and underinsured Georgians.

On the otherhand, I DO support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
DE
Atlanta, GA 30306

#734

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much for your time and energy.

Sincerely,
ACF
Decatur, GA 30032

#735

9/14/20

To Whom It May Concern

The best interests of the people
Will not be served by this move
Away from healthcare.gov to a
For PROFIT system.I do not support
This move away from healthcare.gov.
With privatization the only thing that
Matters to these companies is Making
A PROFIT that translates in to cutting services to the bone,setting up obstacles
To prevent consumers from getting the
Services they are entitled to and of
Course corrupt practices and virtually
No accountability why does this happen
Because PROFIT rules.

Sincerely,
EC
Decatur, GA 30030

#736

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the interest of low income, uninsured people. Private companies will certainly not help uninsured people get Medicaid for which they qualify since there is no money in it for them.

I do support a Georgia reinsurance program because it will help lower premiums for everyone.

In summary, please keep healthcare.gov as the main path to health insurance for Georgians who don't get insurance through their employer and implement reinsurance to help lower premiums for everybody.

Thank you very much.

Sincerely,
MR
Atlanta, GA 30339

#737

9/14/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently

ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,
BC
NAMI Georgia member

#738

9/14/20

To Whom It May Concern

Dear Mr. Secretary,

As a Georgia resident, I am asking you to refuse Gov. Kemp's request for a waiver of part of the Affordable Care Act to allow him to eliminate the federal health insurance marketplace in Georgia and require the use of private brokers for people seeking to buy health insurance.

This waiver, if permitted, would make health insurance unaffordable for many Georgians who rely on ACA subsidies to be able to pay for insurance. It would allow the sale of insurance plans that are not permitted under the ACA because of their extremely high deductibles and co-pays. It would increase the number of uninsured and underinsured Georgians, in the middle of a pandemic.

Gov. Kemp's proposed waiver clearly does not meet the ACA requirement that it must "provide coverage and cost-sharing protections against excessive out-of-pocket spending that are at least as affordable" as under the ACA, and I hope you will reject it.

Thank you.

Sincerely,
KK
Decatur, GA 30030

#739

9/14/20

To Whom It May Concern

As a Georgia citizen, I *do not* support the move from healthcare.gov to a privatized enrollment

system that relies on for-profit insurance companies who will not act in my best interest.
I *do* support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
DE
Decatur, GA 30030

#740

9/14/20

I have used the healthcare.gov website since it first opened to purchase health insurance for my wife and daughter. (I'm retired and on Medicare). We do not qualify for any subsidies as our income is above the cut off point for eligibility.

The website has worked well and allows me to compare plans based on my zip code in an easy to understand format and serves as a single point of information.

Please do not grant the state of Georgia a waiver that removes this website as my family's source to sign up for health care each year. It is absolutely crazy to make Georgia residents research and purchase health insurance on individual websites, through multiple brokers or agents. It will create a nightmare of confusion, add much extra effort and a very strong likelihood of buying a poor quality policy because of the unnecessary added confusion to the process.

Do not grant Georgia a waiver!

FB

#741

9/14/20

To Whom It May Concern

In time of this pandemic it is very obvious that people need healthcare in order to have a strong citizenry. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
CC
Macon, GA 31210

#742

9/14/20

[Letter from Georgia Early Education Alliance for Ready Students]

Good afternoon,

Attached please find comments from GEEARS: Georgia Early Education Alliance for Ready Students in opposition to Georgia's 1332 Waiver Proposal.

#743

9/14/20

To Whom It May Concern

The Georgia Access model would push Georgia consumers away from the most widely-used and preferred way to shop for and buy health coverage - namely, Healthcare.gov. Instead, Georgians would have to rely on disconnected and confusing information from insurance companies, that would lead to tens of thousands of Georgians losing their coverage altogether and others being pushed into buying substandard plans that leave them financially vulnerable.

Gov. Kemp's plan puts Rural Georgians and people of color at risk because they would not be advised about their rights and eligibility to enroll in Medicaid.

We Americans have already paid via our Tax Dollars to develop the healthcare.gov site. Millions of Americans have already successfully used this site to sign up for health insurance. Why should GA. reinvent the wheel with a sub-standard healthcare portal. Let's take action to ensure that all Georgians are adequately covered with health insurance.

Thank you for taking immediate action on this important issue.

Sincerely,
LP
Decatur, GA 30033

#744

9/14/20

Do not let the affordable Care act be dismissed in Georgia... this is a great system and I have had it for many years. I'm very happy with my present insurance and at an affordable price!

SW

#745

9/14/20

To Whom It May Concern

I am writing to ask that you do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AS
Duluth, GA 30096

#746

9/14/20

To Whom It May Concern

Dear Governor Kemp,
Hope you are well today! I pray for all of the service leaders here in Decatur, in our State including you, and in our Nation!

I am writing today because I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.
As a certified peer specialist and a person with 23 years of recovery from mental health

challenges and substance use, I know how important it is to have affordable health care for everyone.

Thank you very much.

PBC

a registered voter and tax paying citizen in Dekalb County, in the great State of Georgia
Decatur, GA 30030

#747

9/14/20

To Whom It May Concern

Good evening,

As someone who has had to depend on healthcare.gov in the past, the guarantees and uniformity that come with the process provide a level of assurance and coverage that helps to avoid financial or health catastrophes. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

MB

Atlanta, GA 30312

#748

9/14/20

To Whom It May Concern

I do not support Part 2 of Gov. Kemp's Georgia Access model. It would replace healthcare.gov's unbiased marketplace, which is understood and trusted nationwide, with an unnecessary and confusing system run by profit-driven health insurers and web brokers. These have been known to push insurance buyers towards profitable substandard plans that don't cover needed health services. Further, Medicaid-eligible Georgians could not count on their help. Don't put Georgia's most vulnerable citizens at risk, stick with the same system working in all of the other 49 states!

I do support Part 1. of the plan because reinsurance could help lower premiums for health plans.

Sincerely,
JG
Decatur, GA 30030

#749

9/14/20

To Whom It May Concern

I do not support the proposed move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will probably not act in the consumer's best interest. We need to make access easier, not more difficult and confusing.

In addition, I support a Georgia reinsurance program because it will help lower premiums and this is truly needed as we are all trying to recover financially and physically from coronavirus pandemic.

Thank you.

Sincerely,
LT
Atlanta, GA 30346

#750

9/14/20

To Whom It May Concern

I do not support the plan that will make us the ONLY state in the U.S. to move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
TF
Rex, GA 30273

#751

9/14/20

To Whom It May Concern

To whom it may concern, I do not support the move from healthcare.gov to a privatized enrollment system. The move will leave Georgia residents vulnerable to insurance agents that are driven by profits, by money instead of the best health insurance plan for their clients. The move will leave Georgia residents confused on where to find health insurance plans - instead of finding them in one reliable place they will be scattered. Georgia residents will be lucky to find a plan without having one reliable place to find what they are looking for all in one place. I am very concerned that many Georgia residents will be taken advantage of like my mother was by a profit driven insurance agent was because he saw her as a target. If that system is set up then the money that Georgia is planning to save will not be realized because people will have substandard health insurance plans and Georgia taxpayers will make up the difference. Please do not make Georgia rural, Black and Brown residents pay for this drastic change in how to obtain health insurance.

I support a Georgia reinsurance program because it will help lower premiums - but the implementation of the reinsurance program will determine whether it truly helps or fails Georgia Residents.

Thank you in advance for your time and consideration.

Sincerely,
OF
Mcdonough, GA 30252

#752

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
RP
Atlanta, GA 30305

#753

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much,

SM

Atlanta, GA 30309

#754

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

CL

Decatur, GA 30030

#755

9/14/20

To Whom It May Concern

I support
healthcare.gov Private insurance is not the answer

Thank you

Sincerely,

ED

Macon, GA 31210

#756

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I don't understand what is so difficult about caring for people. It doesn't make sense on any level, economically, socially, and especially personally to allow anyone to be uninsured or underinsured. We must be better than what we have been for the people of this state. Care should not be limited only to those who enjoy a comfortable, privileged life. Please work hard to ensure everyone has the same access to care and services as you do.

Thank you very much.

Sincerely,
TH
Atlanta, GA 30317

#757

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JG
Warner Robins, GA 31088

#758

9/14/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This would insure fewer people and not the ones who most need insurance. I don't think laws should benefit corporations at the expense of the poor.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JB
Decatur, GA 30030

#759

9/14/20

To Whom It May Concern

Yo, Kemp!!

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much. DO THE RIGHT THING.

Sincerely,
RB
Atlanta, GA 30312

#760

9/14/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion

and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;

4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

I have a mentally ill step-daughter and I know how any changes will frustrate her and cause her to receive less than a reasonable quality of life. She is trying to move into a group home, which will be a big step for her. Please do not make any more changes in her life, especially concerning her health and insurance coverage. Thank you for taking the time to consider this issue.

Sincerely,

EM
NAMI Georgia member

#761

9/14/20

To Whom It May Concern

I do not support the proposed move away from healthcare.gov to a privatized enrollment system (Georgia Access model) that relies on for-profit insurance companies who will not act in my, or anyone else's, best interest.

As the past few months have painfully demonstrated, our healthcare system already does a wholly inadequate job of covering and serving the population, and we should be doing everything in our power to help expand healthcare access to all; not throwing up further barriers, and setting ourselves up for continued public health disasters.

Thank you very much.

Sincerely,
LN
Smyrna, GA 30080

#762

9/14/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,

LJ

NAMI Georgia member

#763

9/15/20

To Whom It May Concern

As a person in long-term recovery, I know the importance and value of mental health care, not just for myself, but also for my community. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MM
Colbert, GA 30628

#764

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
KK
Decatur, GA 30030

#765

9/15/20

To Whom It May Concern

It's time to put the citizens of Georgia first. Please, do not move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. In a time like this, it is especially important that we take care of each other.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MB
Athens, GA 30606

#766

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest and will only look out for their profit at the risk of our health. Privatizing the online enrollment system directly conflicts with its original purpose.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

DB

Atlanta, GA 30316

#767

9/15/20

To Whom It May Concern

Privatized Healthcare is not supportive care.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

CC

Atlanta, GA 30312

#768

9/15/20

My husband and I gained our insurance coverage through the ACA marketplace. I do not want to lose that access. I live in Columbus, GA, and I believe this initiative by Kemp is another way to disenfranchise the impoverished and non-white residents of Georgia. Kemp has always been loyal to Trump, and he is doing this to prove that. If he says this is for the betterment of Georgia residents, why can we not vote on it? He could hold a virtual town hall for it. Why the rush? When we are in a pandemic??

I think it is irresponsible to cause an upheaval in people's healthcare when so many are unemployed and experiencing a state of emergency due to COVID-19. If he truly believes that leaving ACA would be better for us on the whole, then I believe he can tell us what those reasons are. Otherwise, leave us on ACA. He should have his hands full with dealing with voter suppression, mask mandates, and protest marches.

I think the timing of this is very odd. Where is this efficiency when resolving voter suppression? Or police brutality in Fulton/Clayton County?

Time has proved that ACA works. It is convenient and efficient. Leave it alone. It is accessible and centralized. Even if I didn't use it, I would vote to keep it. Taking it away is an act of cowardice, stupidity, bigotry, misogyny, and cruelty. I take this move as an attack, not as a salvation. And I think he knows that. Tell Kemp to stop being a narcissistic dweeb and just do a sudoku puzzle. We will vote him out as soon as we get the chance. All he has done for Georgia is make it worse. He is a racist pig with horrible policies and beliefs. He is in Trump's pocket, and I believe there are sinister ulterior motives to everything Kemp does.

He should have to submit a report or brief arguing why his choice to leave ACA would benefit the impoverished. Also no one else should get to vote on this. Unless you actively use ACA, this does not affect you. It isn't hurting anyone. No one is asking to leave ACA. He is trying to fix something that isn't broken. Therefore, I can only assume this move is for political gain. Therefore, I don't trust it. I want ACA to stay.

Sincerely,
MC

#769

9/15/20

To whom it may concern,

I am against the State of Georgia exiting the Obama Care Exchange. My husband retired early about 18 months ago. We maintained insurance through Cobra but that recently ended.

We were able to use the Exchange to quickly input our unique information and within a matter of minutes giving many options to explore for purchasing Healthcare. This process was painless.

If Georgia is allowed to exit the Exchange, the products that are offered on its Website will be what's best for the broker and the Insurance company. There will be little thought given to what is best for me, as the consumer and I will have to spend endless hours trying to parse through sales pitches and poor coverage that could potentially leave us in financial ruin should we have a catastrophic health event.

Please do not grant this waiver.

Sincerely,
BMJ

#770

9/15/20

To Whom It May Concern

GA should expand ACA Medicaid as other states have done in order to lower the number of uninsured. This needs to be addressed.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AH
Decatur, GA 30033

#771

9/15/20

To Whom It May Concern

Healthcare is a human right. Everyone should be able to have access to healthcare. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SL
Atlanta, GA 30305

#772

9/15/20

To Whom It May Concern

I believe everyone should have access to affordable healthcare.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AB
Atlanta, GA 30317

#773

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Even on healthcare.gov, insurance is way too expensive. Besides the reinsurance, what else are you doing to reduce the cost of medical care and insurance?

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
LC
Marietta, GA 30066

#774

9/15/20

To Whom It May Concern

Stop trying to destroy options that benefit the poorest among us. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Georgia should be the one taking care if it's people, not the companies who look to our bodies for profit.

Thank you very much.

Sincerely,

KH

Atlanta, GA 30307

#775

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest or the best interest of all Georgians.

Basic human rights, including Healthcare, should be prioritized over profit.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

JR

Atlanta, GA 30317

#776

9/15/20

To Whom It May Concern

Dear Gov. Kemp,

I'm writing today because i do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SG
Atlanta, GA 30306

#777

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Insurance in Georgia should continue to be available on healthcare.gov.

Thank you very much.

Sincerely,
EI
Lafayette, GA 30728

#778

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on

for-profit insurance companies who will not act in my best interest. Your corruption and greed are already killing the very citizens you are supposed to be representing and helping, stop making it worse.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JA
Powder Springs, GA 30127

#779

9/15/20

To Whom It May Concern

I oppose the proposal to remove Georgians' access to healthcare.gov, a system that is now widely used. A major criticism of healthcare.gov, when it started, was that it was confusing. Now that the healthcare.gov system is established, it will be even more confusing to change to a privatized enrollment system that relies on for-profit insurance companies. I can generally trust the government to try to act in my best interest. For-profit insurance companies respond to other incentives and our national experience before passage of the ACA amply demonstrated the negative health and economic consequences that result. Do not allow Georgia state government to take us back to those 'bad old days.'

I also support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
GC
Athens, GA 30605

#780

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
BH
Atlanta, GA 30307

#781

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums and make insurance more affordable for those who need it.

Thank you very much.

Sincerely,
LB
Lawrenceville, GA 30043

#782

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I am a resident, homeowner, and voter in the state of Georgia on a fixed income and with a pre-existing condition. I currently get my health insurance through the ACA exchange. The availability of the ACA exchange and its protection of pre-existing conditions in Georgia is one key reason my wife and I decided to move to Georgia from California last year.

If Gov. Brian Kemp removes Georgia from the ACA exchange and forces Georgians to look for

insurance in the private marketplace, it is guaranteed that I will permanently leave the state of Georgia to live and work in another state where the ACA exchange is available and where the affordable healthcare of citizens with pre-existing conditions is a priority.

Thank you very much.

Sincerely,
DR
Suwanee, GA 30024

#783

9/15/20

To Whom It May Concern

I suspect that there is no easy answer for ensuring that more Georgians have full access to health insurance. In reviewing the Governor's plan, part 1 regarding the reinsurance is very much appreciated. As a consumer with high medical bills, I am always in fear of my premiums going up so high that we will not be able to afford coverage.

I do have major concerns regarding Part 2 of the plan. My children all use the ACA marketplace to purchase insurance for them and their families. Having a healthcare navigator to present unbiased support to the consumer is paramount to them buying insurance that truly fits their needs and the needs of their family members. To remove that and require my children and countless other Georgians to have to negotiate with well funded, complicated private insurers is a terrible alternative.

Thank you very much.

Sincerely,
KRW
Covington, GA 30016

#784

9/15/20

To Whom It May Concern

As a low income worker, in an industry that rarely offers insurance through employers, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
EF
Mableton, GA 30126

#785

9/15/20

To Whom It May Concern

Why on earth would you try to do this now as we're a covid hotspot? I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
ZS
Atlanta, GA 30307

#786

9/15/20

To Whom It May Concern

This a very serious and potentially dangerous move and I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies

who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
DZ
Atlanta, GA 30316

#787

9/15/20

To Whom It May Concern

I am wiring to say that i do not support the move from healthcare.gov to a privatized enrollment system. This proposal will rely on for-profit insurance companies who i do not believe will act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Please keep this in mind, as many Georgians are already struggling during the pandemic, and need all the help they can get.

Thank you very much.

Sincerely,
FR
Atlanta, GA 30318

#788

9/15/20

To Whom It May Concern

As someone who has worked with survival needs children extensively, the access to apply for the insurance needed is crucial. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Please do what is right for the people of your state. Thank you very much.

Sincerely,
HS
Marietta, GA 30062

#789

9/15/20

I as a NAMI member would like to thank Governor Kemp, CMS, and DCH for working on federal waivers to help more Georgians who live with mental illness. I suggest amending the waiver request to address the following issues.

First, the 1332 Waiver limits access to mental health care by eliminating the one-stop-shop. There it is possible to compare comprehensive health coverage because all the plans include mental health and substance use disorder care.

Second, it is important for the State's most needy citizens to consider applying for Medicaid which they would benefit greatly from.

Third, there will be greater confusion and poorer access without the one-stop-shop, resulting in raising the State's uninsured persons.

Fourth, people will end up with less desirable health plans thus causing them to get fewer services, and the possible loss of coverage for pre-existing conditions.

I know from the experience of my daughter who has struggled with mental illness for 29 years how difficult life can be. Hardly a day goes by that I do not regret taking a job in Georgia and bringing her to a state ranked 47 in the country for the care of their mentally ill citizens. How can you consider making things worse for these citizens for whom a biological illness has already so severely altered their lives.

Please consider the many Georgians with mental illness and how their lives will be affected before you alter the waiver.

Sincerely,
MI
NAMI Georgia member

#790

9/15/20

Thank you CMS, Governor Kemp, and DCH for the work on the waivers to help cover more individuals who reside in Georgia. I would like a waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Abolishing the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most exposed citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, confusion will occur as well as less access, leaving a good many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

I am a provider who has provided services in Georgia for more than 25 years. Georgia ranks 47th in access to mental health, resources, care and insurance and this was before the cuts in this FY. I support easier access for those with mental illness especially with a daughter who has been diagnosed this past year with depression and anxiety.

Sincerely,
GO

#791

9/15/20

[Letter from Center for Law and Social Policy]

Hello, attached are comments from the Center for Law and Social Policy regarding Georgia's 1332 waiver request.

#792

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MH
Atlanta, GA 30316

#793 (submitted comments 2 times)

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

LJ

Atlanta, GA 30316

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Give people the right to access healthcare.

Thank you very much.

Sincerely,

LJ

Atlanta, GA 30316

#794

9/15/20

To Whom It May Concern

I in no way support the move to a privatized enrollment system for healthcare. There is no way that it will support the needs of Georgians, particularly with so many struggling to make ends meet due to the impact of COVID.

For-profit insurance companies will not act in my best interest. For-profit insurance companies care about profit, not people.

I support a Georgia reinsurance program because it will help lower premiums.

Sincerely,

TS

Atlanta, GA 30315

#795

9/15/20

To Whom It May Concern

Your moves to ensure it's harder for people to access healthcare in Georgia unless they have money is no surprise. You've been using human health and life for partisan political ends since before you waived expanding medicaid under ACA.

I have no faith that these words will make any difference to you at all. Nonetheless, here they are:

I do not support the move from healthcare.gov to a privatized enrollment system. For-profit insurance companies are a scourge. You already know this.

Thanks for nosediving health in America. I will hate you forever.

Sincerely,

JH

Atlanta, GA 30309

#796

9/15/20

To Whom It May Concern

The idea that it is a good idea to further privatize healthcare and thus make it less accessible, in the middle of a pandemic no less, is beyond reprehensible. Instead of focusing on corporate profits, people's health and well-being should be prioritized. Healthcare should be made MORE accessible, MORE public.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

JD

Minooka, IL 60447

#797

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

RK

Atlanta, GA 30340

#798

9/15/20

To Whom It May Concern

I'm writing because I strongly oppose the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. This is a pernicious idea that has the potential to cause great harm by confusing Georgians about their options and leaving even more without health care coverage...while putting more money in the pockets of companies that do not care about our well-being.

Sincerely,

AD

Chamblee, GA 30341

#799

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you.
Sincerely,
AT
Atlanta, GA 30312

#800

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Stop putting profit in between people and their health! Stop making taxpayers pay MORE for LESS, all while making it more of a hassle to get that healthcare. We have terrible public health outcomes and it's because of foolish, selfish thinking like this waiver program evinces.

I support a Georgia reinsurance program because it will help lower premiums. Or, you know, expand Medicaid. Or, better yet, universal healthcare!

Thank you very much.
Sincerely,
RH
Atlanta, GA 30312

#801

9/15/20

As a small business owner, I am responsible for finding and maintaining health insurance for myself and my family. I know firsthand how incredibly complicated and confusing the process is picking ANY health insurance plan, no matter where it is offered. I do not support the move to redirect all Georgians away from [healthcare.gov](https://www.healthcare.gov) and towards a privatized and increasingly confusing enrollment system of for-profit insurance companies that do not have my (or any Georgian's) best interests in mind. I would like the **choice** to review all [healthcare.gov](https://www.healthcare.gov) plans **on the native site** and then review private plans on my own time or with an agent in order to best assess what is the right plan for my family. I don't want a giant confusing mess of everything thrown together without an easy way to differentiate plans and may prioritize "paid advertising" or the order of listings that favor private companies over ACA plans. And if the intention is that this is going to be "live" for consumers within the next few months as open enrollment starts, I have zero faith that it will be designed, tested and implemented properly within that short timeframe.

As someone who works in design and branding, I recognize that there is a tremendous amount of brand equity and awareness already built up in [Healthcare.gov](https://www.healthcare.gov) . Using it to bait and switch people is not the right way to approach this. In designing systems, there is something called the “paradox of choice.” Basically the more choices you have, and the more complex information is included within each choice, the more likely it is for someone to become paralyzed and not make a choice at all, or just make an arbitrary choice that may not be in their best interest. If Governor Kemp’s goal is to increase the amount of Georgians who are insured and have adequate health coverage (and I hope that it is so that the burdens to the state of Georgia aren’t just moved downstream), then this is not the way to achieve that goal.

Please leave [Healthcare.gov](https://www.healthcare.gov) intact so that consumers still have the option to review approved ACA plans in an **unbiased** environment they are used to, and then allow them to explore other options through agents or on their own.

I do, however, support the Governor’s plan for reinsurance so that it will lower premiums for all families in Georgia. I have watched my personal premiums go up year after year, so it would be helpful for all families to have some relief. Especially in this global pandemic.

Thank you,

JR

#802

9/15/20

To Whom It May Concern

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. The move to private insurance-based systems have always resulted in greater confusion, expense to the consumer and more limited availability of insurance to the population. Health care is the most glaring example available of the supposedly "competitive" marketplace failing totally to deliver its efficiency and cost-effective promises. To purport that this is a workable alternative is callous hoax and would be a tragedy for the availability of health care in Georgia. The Governor should be ashamed of himself.

Sincerely,

PW

Dunwoody, GA 30338

#803

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Thank you very much.

Sincerely,
ST
Atlanta, GA 30318

#804

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Mr. Kemp, why can't you try and help the poorer of your constituents?! Your job is to represent all of Georgia's population, not just your fellow Republicans.

Thank you very much.

Sincerely,
HH
Athens, GA 30606

#805

9/15/20

To Whom It May Concern

I write because I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. Such companies prioritize their own bottom line and their shareholders over their clients' health, and they will not act in Georgians' best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
DD
Alpharetta, GA 30005

#806

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Insurance companies purposely make it difficult to understand what is covered and how premiums and co-pays etc. work. I feel that the healthcare.gov system helps consumers navigate the difficult choices of providers and plans and provides a degree of protection for the consumer. There is overwhelming evidence that consumer need this kind of advocacy and protection from insurance companies.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JK
Culloden, GA 31016

#807

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of the citizens of Georgia.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JN
Atlanta, GA 30312

#808

9/15/20

To Whom It May Concern

As someone who does not get employer based health care, I do NOT support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Keep the ACA website running, many Georgians rely on it and it's ease of use and availability of options with plans that cover basic needs.

Thank you very much.

Sincerely,
RP
Snellville, GA 30078

#809

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you,

Sincerely,
AP
Rex, GA 30273

#810

9/15/20

To Whom It May Concern

Hello,

In June I was notified that my health insurance that I obtained through employment was being canceled due to my unemployment.

Within minutes of receiving this notification I was able to visit [healthcare.gov](https://www.healthcare.gov) to review plans and determine the best insurance plan for myself. There was never a lapse in my coverage due the ease of visiting [healthcare.gov](https://www.healthcare.gov) for a one stop market place.

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

RC

Atlanta, GA 30317

#811

9/15/20

To Whom It May Concern

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

HN

Macon, GA 31204

#812

9/15/20

To Whom It May Concern

I am writing to oppose the State of Georgia's request for a waiver from the requirements of the ACA. On Friday, September 11, 2020, the Commonwealth Fund reported that Georgia ranked 49th out of 51 on "Access and Affordability" to health care. (50 States plus District of Columbia). Georgia Recorder, "Georgia slips even lower among states on new health scorecard," 9/14/2020. The Kemp Administration's waiver request would make this situation even worse. In 2019, 88% of the 450,000 Georgia who bought insurance on the exchange received federal subsidies. The Georgia plan would eliminate the federal subsidies for insurance premiums and cost-sharing requirements and replace them with a state administered fund. The State fund would be capped, meaning that if someone eligible for a subsidy applied for health insurance after the cap for the year had been reached, that person would either have to pay the full amount of the premium or be uninsured. Given the pandemic and possible drop in state revenue, we can expect that the cap will be even lower than proposed. In fact, as a result of the, many people have lost their employment and their employer-sponsored health care plans. This means that more people can be expected to seek coverage under the ACA. Georgia citizens should not be required to risk having NO coverage as a result of State-imposed caps on subsidies. This is unacceptable in a State that is as prosperous as Georgia.

Sincerely,
MH
Decatur, GA 30030

#813

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This is irresponsible.

I support a Georgia reinsurance program because not only will it help lower premiums, but it allows Georgians to carry coverage or obtain coverage during a time of record unemployment and a global pandemic.

Thank you.
Sincerely,
TZ
Atlanta, GA 30339

#814

9/15/20

To Whom It May Concern

Affordable healthcare is imperative to our society. While we should have FREE universal healthcare as a basic human right in the wealthiest country in the world, until we can get there, we must not roll back the programs that we currently have in place that makes healthcare more affordable/available to regular citizens. This move from healthcare.gov to a privatized enrollment is in the interests of corrupt politicians like Brian Kemp and for-profit insurance companies. We must not allow this to happen. Until there is a better plan in place that supports affordable/free healthcare for our most under-represented communities, we must not put more power and money in the pockets of people and companies that are more concerned with profit than the well-being of the people.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Sincerely,
ML
Atlanta, GA 30308

#815

9/15/20

To Whom It May Concern

I lost my health insurance when I was laid off from AT&T in 2017. I had no idea how hard it is to get your family covered by quality health insurance, or any health insurance when you are no longer under a corporate policy. The state of Georgia should be embarrassed that it does not support its citizens and their access to quality and affordable health care. I will be using my vote as my voice to support candidates that support the citizens of Georgia, not the large corporations, insurance companies and pharmaceutical companies.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.
Sincerely,
AB
Atlanta, GA 30328

#816

9/15/20

To Whom It May Concern

I am reaching out today to let you know that I do not support the move from healthcare.gov. Switching to a privatized enrollment system that relies on for-profit insurance companies is not in my best interest or the best interest of Georgians. I support a Georgia reinsurance program because it will help lower premiums.
Thank you very much.

Sincerely,
KB
Atlanta, GA 30319

#817

9/15/20

To Whom It May Concern

Georgians need access to comprehensive health coverage at an affordable cost, and support to determine whether they are eligible for Medicaid. I don't support the waiver to direct Georgians towards private, for-profit insurance options and brokers. Keep Georgia included in healthcare.gov. Put Georgians' health over profit and privatized insurance companies.

Thank you very much.

Sincerely,
LW
Atlanta, GA 30316

#818

9/15/20

[Letter from The Carter Center]

Please see the attached letter from Dr. Eve Byrd of The Carter Center's Mental Health Program commenting on Georgia's ACA Section 1332 waiver.

#819

9/15/20

To Whom It May Concern

We all know that if this is passed, it will only benefit the insurance companies. Think of your constituents and do what is best for them! I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
KN
Smyrna, GA 30080

#820

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. I support expanding Medicaid. I support a government that looks out for its citizens instead of the profits and interests of corporations.

Thank you very much.

Sincerely,
LH
Alpharetta, GA 30022

#821

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov. Anything that makes it harder to get affordable healthcare is not productive.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
CB
Decatur, GA 30032

#822

9/15/20

To Whom It May Concern
To whom it concerns,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JB
Atlanta, GA 30309

#823

9/15/20

To Whom It May Concern

I support a Georgia reinsurance program because it will help lower premiums. Until you have lived through the associated issues with mental health you can not understand what is involved. It has both a major physical and psychological impact on the family as well as the neighborhood.

All politicians say they support mental health (and I applaud that) here is something concrete which can be done. I urge you to stand up for those who require this support.

A mere thank you does not start to express my gratitude for your action and active support. Thank you very much.

Sincerely,
JS
Peachtree City, GA 30269

#824

9/15/20

[Letter from Positive Impact Health Centers]

To whom it may concern:

I write on behalf of Positive Impact Health Centers, and submit the attached public comment regarding Georgia's proposed 1332 waiver on behalf of our organization.

As one of the largest HIV/AIDS service organizations in Georgia, we support the reinsurance program proposed by the waiver, however, we strongly oppose any efforts to eliminate the federal marketplace.

If you have any questions regarding this matter, please let me know.

#825

9/15/20

[Letter from First Focus on Children]

Thank you for the opportunity to comment. I am submitting this comment on behalf of [BS], president of First Focus on Children. For questions or concerns, please contact him at [*email address*]

#826

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
PH
Cumming, GA 30040

#827

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I want better health care options for Georgians. It's unreasonably priced and most of us can't afford it.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AT
Acworth, GA 30101

#828

9/15/20

[Letter from Georgia Hospital Association]

Dear Sir or Madam,

Attached please find a comment letter from the Georgia Hospital Association in support of the State of Georgia's modified Section 1332 Waiver application. We look forward to working with the Department of Health and Human Services, the Department of Treasury and the state to implement this important program. If you have questions or desire to discuss these comments further, please feel free to contact me via the information below or our President, [ER], at [*phone number*] or [*email address*].

#829

9/15/20

[Letter from National Coalition of 100 Black Women, Inc. Metropolitan Atlanta Chapter]

#830

9/15/20

To Whom it May Concern

I'm absolutely certain this proposal is NOT designed to do anything but make health insurance dramatically more limited, and far less comprehensive than what is now available on the ACA exchange.

I know how seamlessly the ACA exchange has worked in providing decent health insurance information and coverage since its inception because both of my children have been participants. Everyone I know personally is and has been happy with their health insurance plans knowing it covers their preexisting conditions and meets their essential health needs because it meets the ACA standards, and they know they can renew their coverage every year.

I know from experience how private insurance agents work. They promise lower costs, but don't tell you that what they sell provides worse health insurance coverage because coverage is capped for many health conditions, assuming you can even get private health coverage outside the ACA exchange. Finding a decent health insurance plan outside the ACA exchange was often impossible before I became Medicare eligible. I am certain that lobbyists will water down private health insurance plans such that none would ever match ACA standards.

Having to search for a private health insurance plan **instead** of going through the easy process of the ACA exchange makes no sense. The exchange already provides all the information consumers need to choose an available plan, Every individual I know, as well as my children, agrees that the insurance exchange is reliable, transparent, and it works. If it ain't broke, keep it. Who the heck wants to be thrown to the wolves of substandard insurers and their non-transparent insurance agents. The health of my wife and many thousands of the rest of our state's citizens are at risk of being stuck with substandard health insurance without the ACA exchange as an alternative. It's that simple.

I also know what it is like to have a child who can't get insurance because of a preexisting condition. These low cost insurance plans that are given the option to cover or not cover preexisting conditions. This is a child who now has a child of his own and one on the way who can't afford to get sick or even worse lose coverage!

Additionally, underinsured citizens who go for emergency care will soon learn their new private policies won't pay for their medical care, and then the taxpayer is stuck with the bill. A classic lose-lose situation causing more hospital emergency facilities to close. This state already has one of largest number of uninsured people in the nation, so why make the problem worse by

rendering those insured under the ACA underinsured. Why toss out what is not broken for something that is substandard. I don't get it. Instead, toss out this proposed change and leave the ACA Exchange alone. It works just fine.

Georgia has nearly the highest rate of uninsured people of any state, why wouldn't we want to try to improve the system (Medicare expansion????) rather than tear it down? Georgia has also had one of the highest rates of COVID deaths in the country. Why wouldn't we want to try to improve the system rather than tear it down?

It is unconscionable that you would even consider dropping the ACA especially with a pandemic and the people of Georgia depending on you!

Please do not allow this change to be made!

RK
Dunwoody, GA 30338

#831

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I know that salespeople making higher commissions on skeletal plans will not be acting in my best interest while advising me.

I prefer to see ONLY plans that meet all ACA guidelines shown to me on the healthcare.gov website.

Thank you.

Sincerely,
JA
Atlanta, GA 30310

#832

9/15/20

To who it may concern,

I am writing to protest the removal of the ACA exchanges as an option for Georgia taxpayers to choose health insurance. I have had my insurance through the exchanges for about a year now, and strongly prefer the experience to dealing with private insurance companies.

First the private insurance companies that do not carry coverage on the exchanges do not cover pre-existing conditions out the gate and instead they up-charge you for them. This makes the insurance I get through the exchanges cheaper than it would be through a private insurer not on the exchanges.

Secondly, in the conversations I have had with private insurers who are not on the exchanges, they tend to be very aggressive in their sales tactics. I don't feel as though I am able to have a conversation about my health and well being, and how their insurance can serve that, but it instead seems to be a more used car salesman approach of attempting to get me into an insurance policy as quick as possible.

Third, my understanding is that denial of coverage is a real concern for people that have private insurance off of the exchanges. Even if you disclose all known pre-existing conditions, they can still make the case that when you signed up for insurance you may have already had a condition that wasn't disclosed, and deny you coverage on that basis.

Fourth, I will not be positively impacted from a price or a coverage standpoint by the removal of the exchanges, and I know this because I have already explored many coverage options outside the exchanges. Removing options is not going to decrease prices for people with pre-existing conditions (again I can state this as a fact).

I would strongly suggest the state of Georgia continue to allow people a full scope of options including the exchanges to choose their health insurance. This is particularly important for people with pre-existing conditions. The removal of these exchanges possesses great potential to make my life harder at a time I can scarcely afford it. I cannot for the life of me understand why the government of my State would wish to take away health insurance I have with a private company (through the exchanges) I am perfectly content with, and replace it with a state approved plan without the same pricing or coverage for pre-existing conditions, but I am very much against this politicization of my health care.

Hands off my health care! Quit trying to fix what isn't broken!

Sincerely,

BB

Concerned citizen of GA

#833

9/15/20

[Letter from Georgians for a Healthy Future]

Dear Secretary Azar, Secretary Mnuchin, and Administrator Verma,

Thank you for the opportunity to comment on Georgia's ACA Section 1332 waiver application. I am submitting comments on behalf of Georgians for a Healthy Future. Our full comments are attached.

Thank you for your consideration of our comments. Please contact me with any questions you have regarding our attached letter.

#834

9/15/20

To Whom It May Concern

As a citizen of Georgia, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you for your attention to this matter.

Sincerely,

MN

Warner Robins, GA 31088

#835

9/15/20

To Whom It May Concern

As a Georgia resident, I am writing to ask that Governor Kemp's request to gut the Affordable Care Act Health Exchange be denied.

During September 2020, Georgia had some of the highest number of COVID cases in the U.S., including over 6,000 deaths. In Georgia 1.4 million people were uninsured in 2018, according to the U.S. Census. Georgia remains a holdout in expanding Medicaid for people in need; this

short-sighted policy has resulted in the closing of seven rural hospitals between 2010 and 2019, hospitals that were desperately needed as COVID spread. The Commonwealth Fund's 2020 Scorecard on State Health System Performance ranked Georgia third from last of the states in access and affordability of health care pre-COVID.

In this already dire situation, people shopping for health insurance should have access to clear and complete information about their policies. Lower cost policies should have to disclose what they won't pay for and how much co-pays and deductibles will be. This information should be provided in a format that is easy to understand and makes it possible to compare offerings. Governor Kemp's approach of eliminating the Exchange, in contrast, will feature only information from profit driven insurance companies or brokers who charge commissions. This decentralized and unnecessarily complicated form of marketing will make it more difficult for people to choose an option that will help protect their health. But companies that want to offer fewer benefits with higher patient costs will be able to profit from the confusion. A pandemic is hardly the time to discover a new way of selling insurance didn't work out so well.

I urge you to deny the Georgia Governor's request to eliminate the ACA Health Exchange and to encourage the state to find ways to cover more, not fewer, people.

Thank you very much.

Sincerely,
JJ
Atlanta, GA 30309

#836

9/15/20

Georgia's waiver request to remove access to the ACA health insurance exchange is not in the best interest of Georgia residents.

Shopping for and purchasing health insurance every year as we have experienced in recent years due to employment circumstances is hard enough with the exchange, never mind with private insurers "selling" their product for profit. I'm a nurse who understands the insurance market and it's complicated for me. The average consumer is a victim in this process.

This proposal is a clear barrier to obtaining adequate health insurance, particularly those of lower socio-economic means and women and children in this state. The limited to no health care provided to those in need in Georgia is staggering. The health care statistics in this state are embarrassingly among the worst in the nation. This is unacceptable in a country with this degree of wealth and access to quality health care focused on those who can afford it.

It is vitally important for Georgians to be able to access Medicaid if that's available to them (instead of a bait and switch), understand their choice if forgoing a plan that covers pre-existing

conditions, and not just give up due to the challenge of trying to find, understand, and afford coverage.

Please do the right thing by allowing Georgians to continue to have access to the **ACA health insurance exchange**. It is a tool that **WORKS** for those who need health care coverage, especially in this unprecedented time.

K and M L

#837

9/15/20

To Whom It May Concern

I oppose Governor Kemp's Georgia Access model and I support the continued use of healthcare.gov. I particularly oppose the promotion of a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of Georgia citizens. The plan does nothing to expand consumer choice - instead, it will create confusion and put consumers at the mercy of private agents who are motivated by profit rather than by consumers' needs.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SE
Augusta, GA 30909

#838

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

This would make Georgia the only state without a centralized enrollment system. Georgia residents would have to navigate a confusing system and attempt to compare prices and plans without guidance from neutral navigators.

Please keep the current healthcare.gov system in place for Georgians.

Thank you very much.

Sincerely,
SL
Duluth, GA 30097

#839

9/15/20

To Whom It May Concern

I do not support Governor Kemp's to dismantle the healthcare.gov coverage plans and replace it with a privatized system. I have personally benefited by the current healthcare.gov plans and am concerned that a private company will not offer the broad level of coverage now available. I am against replacing the healthcare.gov coverage plans with plans provided by private, for-profit insurance companies.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
CD
Atlanta, GA 30317

#840

9/15/20, 9/17/20

[Letter from Medical Association of Georgia]

Please find attached the Medical Association of Georgia's comments on the Georgia Section 1332 Waiver application. We sincerely appreciate the opportunity to submit these comments. Please let me know if you have any questions.

The MAG president, [AR], M.D., can be contacted at [*phone number*]

#841

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

We need to do everything we can to help the citizens of Georgia to have access to the health care we all want. In addition, it is only with a healthy population that we can reach our potential as a state in education and businesses.

Thank you very much.

Sincerely,
KD
Macon, GA 31201

#842

9/15/20

[Letter from American Atheists]

Dear Madam or Sir:

Please find attached comments submitted by American Atheists in opposition to the request for a Section 1332 waiver by the State of Georgia. Please confirm receipt. Thank you for your time and consideration.

#843

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I support the state using the healthcare.gov portal so that insurance options are easily available for residents.

Thank you very much.

Sincerely,
KH
Lawrenceville, GA 30044

#844

9/15/20

To Whom It May Concern

Please do not make it more difficult for people to get insurance. I see too many people go without care and without the ability to get medicine. Please do not make it harder for your citizens!!!

Understanding how to get insurance now is hard enough.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
DC
Athens, GA 30606

#845

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. My husband and I have been able to enroll and afford health insurance thanks to the options provided through the ACA Marketplace. The option presented by the Governor will leave us without reliable options and could lead to significant health and financial issues for our family.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JC
Dacula, GA 30019

#846

9/15/20

To Whom It May Concern

I hope you are doing well.

I am writing today to let you know that I do not support the move from healthcare.gov to a privatized enrollment system. My biggest concern is that this move gives for-profit insurance companies more power than they should have, and I do not trust them to act in my (or any Georgian's) best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you for your time and attention.

Sincerely,
CB
Macon, GA 31204

#847

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Stop closing rural hospitals and screwing over the 9th district, fully expand medicaid.

Thank you for your time.

Sincerely,
NC
Gainesville, GA 30506

#848

9/15/20

To Whom It May Concern

Healthcare.gov is an unbiased, transparent website that allows consumers to research and find the best health insurance options for their families. Selecting a health insurance plan is complicated and confusing, even without influence from insurance companies & brokers. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. The state of Georgia should prioritize health insurance consumers over insurance companies' bottom lines.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.
Sincerely,
MD
Atlanta, GA 30316

#849

9/15/20

To Whom It May Concern

Hello,

I'm a concerned citizen and want to formally state that I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you.
Sincerely,
JH
Sandy Springs, GA 30328

#850

9/15/20

[Letter from Positive Women's Network]

Good afternoon,

I write to submit the attached comments in opposition to Georgia's Section 1332 State Innovation Waiver Application on behalf of Positive Women's Network-USA (PWN).

If you should have any questions regarding PWN's stance on this matter, please feel free to contact the policy director, [BD] at [*email address*].

#851

9/15/20

I write to plead that Georgia's requested waiver under Sec. 1331 of the Affordable Care Act be denied in that the waiver will do NOTHING to decrease the number of uninsured Georgians, nor will it increase access or affordability to needed healthcare of most needy and uninsured Georgians. Additionally it will prevent many Georgians who currently purchase their insurance on the ACA Exchange from receiving the subsidies and tax credits available through the Exchange but NOT through the requirement to purchase from private brokers and plans.

1. Georgia currently ranks second with the highest number of uninsured residents. The Atlanta Journal Constitution estimates that 60,000 MORE Georgians will be uninsured under the terms of the requested waiver.
2. The waiver will NOT make healthcare more affordable. By abolishing the Essential Health Benefits required by the ACA requirements for minimum standards for coverage, Georgians will be seduced to buy plans that do not cover what is truly required for health (surgery, overnight hospital stays, prescriptions, pregnancy/maternity, mental health, etc). According to the Brookings Institute, these non-qualified ACA plans will not cover an average of \$13,500 per person - leaving Georgians responsible for these additional costs.
3. The tax credits and subsidies available to those who use the ACA Exchange will NOT be available to those forced to use only the private brokers and insurers on Georgia's exchange. The assistance to make the plans more affordable is CAPPED, and those who do not obtain their insurance BEFORE the cap is reached, get no help at all. 88% of the 450,000 Georgians who purchased their insurance on the ACA exchange in 2019 were all able to receive these benefits.

4. This waiver request certainly does NOT meet the requirements of Sect. 1332 of the ACA as it does NOT "provide coverage and cost-sharing protections against excessive out-of-pocket spending that are at least as affordable" as under the ACA.

This waiver request must be DENIED

MB
Decatur, GA 30033

"The price of apathy towards public affairs is to be ruled by evil men." Plato

#852

9/15/20

To Whom It May Concern

I strongly oppose the move from healthcare.gov to a privatized enrollment system, which relies on for-profit insurance companies who have absolutely no incentive to act in my best interest. This decentralization approach has been tried in other states, with disastrous results for Americans who are left with no reliable tool to help compare plans and steer them away from junk plans that are not clear about their coverage (or lack thereof), and leading to large increases of underinsured or uninsured consumers.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SK
Atlanta, GA 30316

#853

9/15/20

To Whom It May Concern

My parents are small business owners and they rely on healthcare.gov to get health insurance. The move away from healthcare.gov will hurt small business.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SS
Fayetteville, GA 30214

#854

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. The marketplace is crucial to ensure we have more covered lives in GA. During the pandemic this is critical to save Georgian lives.

Thank you very much.

Sincerely,
EH
Atlanta, GA 30324

#855

9/15/20

[Letter from American Academy of HIV Medicine]

#856

9/15/20

To whom it may concern,

Thanks to CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

We have a son who suffers from mental illness and requires mental health and substance use disorder care.

Please consider the points above as the outcome would have a major impact on the life of our son and many others facing the same struggle.

Sincerely,
AB
NAMI Georgia member

#857

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
LW
Lithonia, GA 30058

#858

9/15/20

To Whom It May Concern

It is unethical to have our people fight through the bureaucracy and red tape to understand their own health care needs! I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
RH
Atlanta, GA 30318

#859

9/15/20

To Whom It May Concern

Please listen to your constituents. Health care should be easy and affordable for all Georgians. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. AND I VOTE!

Thank you very much.

Sincerely,
AP
Atlanta, GA 30310

#860

9/15/20

Dear Governor Brian Kemp,

I plead that you do not opt out of the federal health insurance exchange. Georgia has the highest number of uninsured people in the country, and it is unlikely that making the process of locating affordable health insurance harder and less centralized will result in more insured Georgians and here's why:

-Private brokers and websites have a history of directing customers to more costly plans that leave them in great debt when they get sick.

-Many substandard plans, which would most likely be popular among those looking for a smaller insurance plan with private firms, do not ensure mental health or substance abuse services, which are especially important during a time when opioid addiction is very prevalent.

-Private insurance groups may have incentives to sell smaller plans with very little coverage at all, which defeats the purpose of buying health insurance in the first place.

-Using healthcare.gov is straightforward, stating explicitly how much customers will be charged.

-Accessing private insurance options is already a feature of healthcare.gov. So if people wanted to access private insurance or if they can afford it, they most likely already are or already have the ability to do so.

This plan to decentralize the health insurance market along with the initiative to give MORE relief to insurance firms instead of relief for actual customers is much too risky to do right now in the midst of a public health crisis. It does not seem to be in the interest of Georgians and more like a great plan to give insurance companies more lee way, more profit, and more power over people.

If you care for Georgians, not just the rich minority, DO NOT opt out of the federal health insurance exchange.

Sincerely, EBJ

#861

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Georgians deserve

affordable healthcare.

Thank you very much.

Sincerely,
EC
Macon, GA 31210

#862

9/15/20

Secretary Azar,

Please deny Governor Kemp of Georgia his request for a waiver §1332 of the Affordable Care Act that would eliminate the federal health insurance marketplace in Georgia and require the use of private brokers for people seeking health insurance. This will result in 60,000 more residents of Georgia to be uninsured.

As a retired nurse I have seen the unintended cost to the state healthcare system when residents are not insured. Uninsured people who present to hospitals are still served and then the debt that results has forced hospitals in rural areas to close. People who lack health insurance avoid getting healthcare and the burden of disease they experience ends up being much greater.

Sincerely,
FM
Decatur, Georgia

#863

9/15/20

To Whom It May Concern

The folks I see are pleased with the healthcare.gov sight. It's not broke so there is nothing to fix.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SM
Morganton, GA 30560

#864

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SB
Cumming, GA 30040

#865

9/15/20

To Whom It May Concern

I'm writing to state that I do not support this transition from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

While I do not support this change, in this current pandemic crisis time, **THIS IS NOT THE TIME TO BE MAKING SUCH CHANGES!**

I do support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
ES
Scottsdale, GA 30079

#866

9/15/20

To Whom It May Concern:

I am writing to express my opposition to Governor Kemp's plan to block Georgians' access to the Affordable Care Act insurance exchange.

I have two part-time jobs, and neither is able to offer me enrollment in health insurance. I have been very happy with my plan from Ambetter through the ACA and the ease and transparency of the selection process. I have pre-existing conditions (thyroid and cardiac), and my coverage through ACA plans has allowed me to have life-saving procedures and treatment in the past several years.

I am very concerned that Gov. Kemp's plan to privatize the insurance exchange will deny me, as well as tens of thousands of other Georgians with pre-existing conditions, of the affordable, quality healthcare upon which we have come to rely.

JD

Atlanta, GA

#867

9/15/20

To Whom It May Concern

For-profit privatized insurance robs millions of Americans of their money & adequate coverage. We need to expand medicare and medicaid until we finally have universal healthcare. Brian Kemp's plan is sending us in the wrong direction. The Georgia Access Model should be cancelled.

Sincerely,

EM

Atlanta, GA 30312

#868

9/15/20

This waiver is terrible! Fewer people will be covered. Denying Georgians access to ACA helps only insurance companies. It will hurt many, many Georgians! I do not support this waiver!

Anonymous

#869

9/15/20

Dear Governor Brian Kemp,

I plead that you do not opt out of the federal health insurance exchange. Georgia has the highest number of uninsured people in the country, and it is unlikely that making the process of locating affordable health insurance harder and less centralized will result in more insured Georgians and here's why:

-Private brokers and websites have a history of directing customers to more costly plans that leave them in great debt when they get sick.

-Many substandard plans, which would most likely be popular among those looking for a smaller insurance plan with private firms, do not ensure mental health or substance abuse services, which are especially important with our thousands of opioid overdoses every year.

-Private insurance groups may have incentives to sell smaller plans with very little coverage at all, which defeats the purpose of buying health insurance in the first place.

-Using [healthcare.gov](https://www.healthcare.gov) is straightforward, stating explicitly how much customers will be charged.

-Accessing private insurance options is already a feature of [healthcare.gov](https://www.healthcare.gov). So if people wanted to access private insurance or if they can afford it, they most likely already are or already have the ability to do so.

This plan to decentralize the health insurance market along with the initiative to give MORE relief to insurance firms instead of relief for actual customers is much too risky to do right now in the midst of a public health crisis. It does not seem to be in the interest of Georgians and more like a great plan to give insurance companies more lee way, more profit, and more power over people.

If you care for Georgians, not just the rich minority, DO NOT opt out of the federal health insurance exchange.

Sincerely, EL

#870

9/15/20

To Whom It May Concern

We have to keep [healthcare.gov](https://www.healthcare.gov) - otherwise people will lose insurance. This is unacceptable, especially during a pandemic.

Moving to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest is a bad idea. This would be too cumbersome compared to a centralized enrollment system like healthcare.gov.

I support a Georgia reinsurance program because it will help lower premiums.

Thanks for taking these comments.

Sincerely,
LO
Atlanta, GA 30306

#871

9/15/20

Mr. Secretary,

I am writing to strongly object to the waiver request recently submitted by the State of Georgia. This waiver does NOT meet the needs of the citizens of Georgia and, in fact, would cause the LOSS of insurance coverage for thousands of Georgia citizens.

I believe this waiver request is not even legal, since it would allow the sale of healthcare insurance that does not guarantee coverage of essential services and does not protect consumers from excessive costs. Furthermore, by eliminating federal subsidies guaranteed by the ACA, this plan would virtually guarantee loss of coverage for many because of the cap allowed on state subsidies. Tthis waiver would make healthcare insurance unaffordable for thousands of Georgians by removing most of the protections of the ACA.

I have a very good friend, a single and self-employed woman, who has finally been able to begin saving for retirement because, under the ACA, her health insurance costs were cut to a fraction of what she had been paying, and the coverage improved. Furthermore, my son and his wife had been unable to afford ANY health insurance until the ACA made it possible. It would be disastrous for all of these people to lose their coverage because of this waiver.

For these reasons, I strongly urge you to NOT approve this request. Thank you for your attention.

MD
Registered Voter
Decatur GA 30033

#872

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. As a small business owner we need a government health care program. Private health insurance it not adequate for our needs. Thank you very much.

Sincerely,
KA
Decatur, GA 30030

#873

9/15/20

Hello,

My name is SW and I am an Athens, Georgia resident reaching out to show my opposition for Kemp's state innovation waiver request. Kemp's plan provides no backup for thousands of people who will lose insurance in the middle of a public health crisis if passed. How will that not increase the federal deficit?

Furthermore, the ACA is necessary for so many people in our state and nation who can not afford private insurance options. Once again, this does not seem to meet the requirements of the waiver. As a wealthy man, Kemp will not understand how necessary this is for lower income people. Ending this could put so many lives in danger or in more debt. I plead you not to award this waiver to the state of Georgia, or at the very least, to postpone this decision until after the pandemic has subsided and/or Kemp can provide an appropriate alternative.

Thanks,

SW

#874

9/15/20

September 15, 2020

Subject: Georgia Section 1332 State Innovation Waiver

Name: LB

Organization: None

In my opinion, the State-of-Georgia has used selective data in this application in an effort to seek approval at the expense of Georgia ACA participants. The data does not fairly represent the impact on Georgia residents in my opinion.

"The application sites declining ACA usage. However, it fails to note that over **640,000 Georgia residents depend on ACA and federal subsidies in order to afford health insurance. 38,000 Georgia residents depend on the site for Medicaid applications.**"

In a current study of the Georgia application, the Brookings Institution along with the Center on Budget and Policy Priorities was cited in a news article by Ariel Hart of the Atlanta Journal Constitution. The new article by Ms. Hart issued the following warnings show in quotes.

1. "Governor Kemp's proposal asks the federal government to waive the ACA requirement that Georgia participate in healthcare.gov website. Instead, Georgians would be diverted to contact information for private insurance agencies and brokers, health insurance carriers and broker websites that offer plans."

Comment: In 2019, Governor Kemp received \$14,000 in political contributions from Anthem. In 2018, Kemp, received \$9,600 in contributions from Anthem. Governor Kemp failed to intercede in 2019 when Anthem misled Georgia ACA applicants concerning the WellStar Health System, the largest system in Georgia. During the sign-up period in 2018, Anthem represented WellStar physicians and facilities as available which turned out to not be true. Governor Kemp could have been a leader here, but instead let Anthem affect ACA Georgia participants with no response from his office. This action by Anthem directly affected by wife.

Comment: Ryan Loke, the governors special projects representative for this application, was previously a registered lobbyist for the firm of J. L. Morgan Company. A company that currently represents health care companies. The J.L. Morgan Company features a picture Governor Brian Kemp and Lt. Governor Geoffry L. Duncan on its website.

2. "Georgia residents already have access to contact information for private plans and brokers.

3. 38,000 Georgians signed up for Medicaid on the ACA healthcare.gov website last year. "The conclusion that the waiver reduce coverage is fairly obvious. The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new."

Comment: In my opinion, this proposal by the Kemp Administration will provide convenient political cover for Anthem to exit the ACA program in Georgia. This will directly affect my wife who relies on Anthem medical coverage through the ACA website. The impact of an Anthem exit from ACA would affect thousands of Georgians.

Please reject this State-of-Georgia waiver application.

Sources:

"Kemp aims to block access to exchange," by Ariel Hart, Atlanta Journal Constitution

#875

9/15/20

Dear Governor Brian Kemp,

I plead that you do not opt out of the federal health insurance exchange. Georgia has the highest number of uninsured people in the country, and it is unlikely that making the process of locating affordable health insurance harder and less centralized will result in more insured Georgians and here's why:

-Private brokers and websites have a history of directing customers to more costly plans that leave them in great debt when they get sick.

-Many substandard plans, which would most likely be popular among those looking for a smaller insurance plan with private firms, do not ensure mental health or substance abuse services, which are especially important during a time when opioid addiction is very prevalent.

-Private insurance groups may have incentives to sell smaller plans with very little coverage at all, which defeats the purpose of buying health insurance in the first place.

-Using healthcare.gov is straightforward, stating explicitly how much customers will be charged.

-Accessing private insurance options is already a feature of healthcare.gov. So if people wanted to access private insurance or if they can afford it, they most likely already are or already have the ability to do so.

This plan to decentralize the health insurance market along with the initiative to give MORE relief to insurance firms instead of relief for actual customers is much too risky to do right now in the midst of a public health crisis. It does not seem to be in the interest of Georgians and more like a great plan to give insurance companies more lee way, more profit, and more power over people.

If you care for Georgians, not just the rich minority, DO NOT opt out of the federal health insurance exchange.

Sincerely, CJ

#876

9/15/20

Hello,

I am writing to implore you to continue to allow Georgians access to the ACA website in order to shop for, and sign up for, health insurance provided by the federal government. At this time, in a pandemic when people need health insurance most, and so many Georgians are losing their jobs and health insurance, we need more avenues to access healthcare information and options, not less.

This access will help Georgians and in turn, Georgia, and will harm tens of thousands of Georgians if taken away - for no known reason beyond politics.

If our government cares about it's citizens, it will help them instead of putting them at further disadvantages than the current state of the economy and society already has.

Thank you,

M, a concerned Georgian

#877

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.
STOP IT.

Thank you very much.

Sincerely,
DD
Macon, GA 31204

#878

9/15/20

To Whom It May Concern

Good Evening,

I do not support the Governor's proposal to move away from healthcare.gov. He should be standing by the Christian values he alleges to have and be figuring out ways to bring more complete and affordable healthcare to all Georgians, being especially focused on the poorest and most vulnerable. And yes, for people who are not citizens of this country as well. Christians serve the poor and tend the sick. Let's get to this important stuff, vs. complain about people saying "happy holidays" instead of "merry Christmas".

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you,
NM
Atlanta, GA 30318

#879

9/15/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.
We need to expand Medicaid to help all Georgia Citizens, especially those in rural communities.

Thank you very much.

Sincerely,
JK
Marietta, GA 30062

#880

9/15/20

[Letter from Kentucky Voices for Health]

Hi,

Please see the attached comments from Kentucky Voices for Health on Georgia's Proposed 1332 Waiver.

#881

9/15/20

To Whom It May Concern

I don't support the move from a public safety net system, like healthcare.gov, to a privatized healthcare enrollment system, because a private system relies on for-profit insurance companies who will not act in my best interest - or the best interest of the people of GA.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you for your time.

Sincerely,

ST

Decatur, GA 30030

#882

9/16/20

To Whom It May Concern:

Providing a waiver to the state of Georgia which will ban the citizens of Georgia from participating in the Healthcare Marketplace is an extremely bad idea. Many Georgians will be without health insurance if the waiver is granted. The Affordable Care Act has provided a way for me to have health insurance at a reasonable rate. Prior to the Affordable Care Act I lived without health insurance for 10 years because as a self-employed musician I simply could not afford it especially when the insurance companies would raise the rates every time one used the insurance to cover a health concern. I am grateful to the Obama Administration for taking care of the American people so well. Please don't ruin it.

Sincerely yours,

JS

GA resident since 1992

#883

9/16/20

To Whom It May Concern:

I am writing to express my strong opposition to Governor Brian Kemp's request for a State Innovation Waiver for the State of Georgia. There is nothing "innovative" about taking away healthcare options from thousands of people and offering nothing in return. As a medically vulnerable individual who relies on the comprehensive coverage standards the ACA requires, and as someone who previously was forced to navigate the complicated, expensive, and exclusionary private insurance market, I am keenly aware that this is not a workable solution and only serves to threaten Georgians' healthcare access.

The fact that this is even being considered during the middle of a pandemic, and with rising mental health and opioid addiction concerns in the state, is not only despicable, heartless, and wrong— it is financially reckless to both healthcare recipients and taxpayers at large. Governor Kemp can try to dress this up as a means of "giving people more options" all he wants: you ALL know that argument is not being made in good faith, and will only provide additional burdens to those of us who cannot meaningfully survive without this coverage and are not fortunate enough to have other options. The plans offered outside of the ACA health insurance marketplace DO NOT provide guarantees of coverage, DO NOT protect those of us with pre-existing conditions, and DO NOT increase access to services.

I am at a complete and total loss for words that this is even being considered in a state that ranks near the top of the list of uninsured individuals. I cannot believe that ten years after the ACA passed, we are still looking for ways to subvert its mandates and refuse to utilize the tools it provides, rather than giving it a chance to actually work. The only conclusion I can come to, as a Georgia resident, is that our present governor and the governor before him have no interest in making healthcare accessible to everyone. Governor Kemp wants to argue that this plan will open up access to "20,000 new customers" while conveniently ignoring the untold thousands whose access will be curtailed in the process— and that's not even speaking to what will happen to those utilizing Medicaid services.

I urge you, in the strongest possible terms, to deny this request. My life, and the lives of many other people in this state, depend on the access the ACA provides.

DK

#884

9/16/20

Hello,

My name is Z and I live in Atlanta, Georgia. Governor Kemp would like to remove GA from the federal exchange of healthcare. Almost half a million Georgia residents use this to buy their insurance, myself included. Commercial plans are INCREDIBLY expensive, and most of us can not afford this.

Removing GA from the federal exchange is the same as sentencing many of us to die without access to doctors to get life saving medications.

Please don't do this. It will reflect poorly upon your administration. It will put your citizens at risk.

-Z

#885

9/16/20

[Letter from United Way Worldwide]

Please see the attached comment letter from United Way Worldwide regarding Georgia's 1332 Waiver Proposal.

#886

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This move is clearly to benefit the insurance companies at the expense of many of Georgia's citizens.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

KC

St. Simons, GA 31522

#887

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

I am the caregiver to a disabled veteran and I am involved with helping veterans and their families with mental health issues. When my husband had a mental health crisis, we had no idea where to turn. He finally sought help at the VA and after several months he was authorized to receive services there. He could have died before then, but he survived. Please realize that not all veterans can use the VA for services, including mental health services. Additionally, it is not always the veteran in the family with mental health issues, although these issues always affect all family members, including the veteran. Mental illness can strike any member of the family at any time, and at any level of severity, which can cause a crisis. People cannot always think clearly in a crisis, and easy access to mental health services may prove to be a life-saving measure for all Georgians.

Sincerely,

CL

NAMI Georgia member

#888

9/16/20

[Letter from HMHBGA]

Good Morning,

I hope this email finds you well. Please see the Healthy Mothers, Healthy Babies Coalition of Georgia (HMHBGA) comments around the section 1332 attached. Have a good one.

Best,

#889

9/16/20

To Whom It May Concern

For profit insurance companies prioritize profit - not the health of their customers. I do not support the move from healthcare.gov to a privatized enrollment system.

I support a Georgia reinsurance program

Thank you very much.

Sincerely,

JH

Alpharetta, GA 30022

#890

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I relied on healthcare.gov when I lost my employer-provided insurance.

I support a Georgia reinsurance program because it will help lower premiums.

Gov. Kemp's plan will cost more and cover fewer people than expanding Medicare.

Thank you very much.

Sincerely,
LM
Marietta, GA 30062

#891

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support and demand a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
VK
Atlanta, GA 30314

#892

9/16/20

[Letter from the American College of Obstetricians and Gynecologists]

The attached comments are submitted on behalf of the American College of Obstetricians and Gynecologists (ACOG), representing more than 60,000 obstetrician-gynecologists and partners in women's health nationwide, including more than 1,200 practicing obstetrician-gynecologists in Georgia. ACOG has concerns with the state's proposal, including the elimination of the federal marketplace (HealthCare.gov) for the roughly 500,000 Georgians who enroll in private health plans or Medicaid through the federal portal. **We urge the Centers for Medicare and Medicaid Services (CMS) to deny this waiver request.**

#893

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. The proposed system would

leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options. For many, it will be harder to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally become uninsured.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
CJ
Atlanta, GA 30317

#894

9/16/20

To Whom It May Concern

Hello Georgia Representatives,

I am able to afford my insurance because of the affordable care act. I was diagnosed with Lupus and will live with it for the rest of my life. To manage my chronic illness, I take a series of medications, have to visit several specialist regularly, and need numerous tests done throughout the year. I am begging you to oppose Kemp's decision to withdrawal GA from the ACA marketplace. Please. My life and so many other Georgians are depending on you.

Sincerely,
KC
Atlanta, GA 30316

#895

9/16/20

[Letter from National Urban League]

Good Morning—

Attached you will find a comment letter from our President & CEO [MM] on behalf of the National Urban League and its Affiliate network regarding Georgia's Section 1332 waiver. We thank you for the opportunity to comment and look forward to continued engagement.

#896

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
ET
Macon, GA 31210

#897

9/16/20

To Whom It May Concern

Dear Mr. Secretary,

As a Georgia resident, I am asking you to refuse Gov. Kemp's request for a waiver of part of the Affordable Care Act to allow him to eliminate the federal health insurance marketplace in Georgia and require the use of private brokers for people seeking to buy health insurance. This waiver, if permitted, would make health insurance unaffordable for many Georgians who rely on ACA subsidies to be able to pay for insurance. It would allow the sale of insurance plans that are not permitted under the ACA because of their extremely high deductibles and co-pays. It would increase the number of uninsured and underinsured Georgians, in the middle of a pandemic.

Gov. Kemp's proposed waiver clearly does not meet the ACA requirement that it must "provide coverage and cost-sharing protections against excessive out-of-pocket spending that are at least as affordable" as under the ACA, and I hope you will reject it.

Sincerely,
DM
Atlanta, GA 30306

#898

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

CH

Camilla, GA 31730

#899

9/16/20

To Whom It May Concern

Please refuse Kemp's request for a waiver of part of the ACA to all on his wish to eliminate the federal government health insurance marketplace. This waiver would make healthcare unaffordable for those relying on ACA subsidies. This would be a cruel move especially during a pandemic and harm the most vulnerable. Please reject it!

Thank you,

CV

Decatur, GA 30030

#900

9/16/20

To Whom It May Concern

My husband and I work for Non-profit organizations that do not provide health insurance for employees. We have been getting our health insurance from the federal Healthcare Marketplace since 2015. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

GR

Talbotton, GA 31827

#901

9/16/20

To whom it may concern,

I am a pediatrician who has worked for better public health for over 3 decades. Governor Kemp has requested a waiver from HHS. This waiver request should be denied for many reasons, some of which are summarised below.

- Georgia's waiver request would **increase the numbers of uninsured Georgians**.

The AJC reports that advocacy groups have calculated that 60,000 more people would go without health insurance under the plan, even though Georgia already has one of the highest rates of uninsured citizens in the country (tied with Oklahoma for second worst). It would be unconscionable to add people to the ranks of the uninsured in the midst of a pandemic, not just because of the risk of individuals requiring care after a COVID-19 diagnosis, but also because many of those who have lost their jobs as a result of the Pandemic at the same time lost their health insurance coverage and will be seeking health insurance on the healthcare marketplace.

- Georgia's waiver request would make **health insurance unaffordable** for thousands of Georgians.

The Georgia plan would eliminate the federal subsidies that subsidize insurance premiums and cost-sharing requirements and replace them with a state administered fund.

Currently, the ACA offers a premium tax credit for eligible consumers that subsidizes the cost of insurance premiums and cost-sharing reductions for eligible consumers that subsidize consumers' cost-sharing amounts. The problem with the state fund is that it would be capped, meaning that if someone eligible for a subsidy applied for health insurance after the cap for the year had been reached, that person would either have to pay the full amount of the premium or be uninsured. In 2019, 88% of the 450,000 Georgia who bought insurance on the exchange received federal subsidies.

- Georgia's waiver request would make **healthcare unaffordable** for thousands of Georgians.

The waiver request would allow the sale of non-Qualified Health Plans ("non-QHPs") that do not meet the requirements of the Affordable Care Act. Non-QHPs would include "copper plans" with higher deductible and out-of-pocket limits than allowed under the ACA. Under the plan, insurance brokers would not be required to offer the gold and silver plans with more robust coverage offered on the federal insurance marketplace.

- Georgia's waiver request would provide **inadequate coverage**.

The waiver request would not require health insurance plans to provide the Essential Health Benefits mandated by the ACA, which include mental health care, prescription drugs,

pregnancy/maternal care, and hospitalization for surgery and overnight stays. Therefore, consumers could purchase a plan with a very inexpensive premium only to discover that it did not cover healthcare for essential services when needed.

RB
Atlanta, GA 30306

#902 (*submitted comments 2 times*)

9/16/20

460,000 Georgians are currently signed up for their healthcare via Healthcare.gov.

I was laid off along with my full department from Georgia's most famous landmark and attraction, Stone Mountain Park, with the availability of Healthcare.gov enrollment for 2021 factored into the decision by [*name of family entertainment company*]. I hardly think that we were the only ones. It is also what the largest privately owned attractions company in the U. S. relies on to provide coverage to it's part-time employees.

KB

9/16/20

460,000 Georgians are currently signed up for their healthcare via Healthcare.gov - keyword: currently. That's a pre-pandemic and COVID layoff stat.

Due to COVID-19, I was laid off along with my full department from Georgia's most famous landmark and attraction, Stone Mountain Park, with the availability of Healthcare.gov enrollment for 2021 factored into the decision by [*name of family entertainment company*]. Healthcare.gov is also what the largest privately owned attractions company in the U. S. relies on to provide coverage to it's part-time employees. I hardly think that we were the only ones where this was part of the plan to ensure employees were taken care of until they can be potentially be brought back and there is no telling how many will be without coverage due to and during the COVID-19 pandemic in the state of Georgia which has already failed with the pandemic if blocking us from ACAi s allowed.

I am also a brain tumor survivor. When it comes to health insurance, coverage and care is my priority - not the monthly premium.

As someone who is also still on a shelter order as I'm at high risk for COVID-19, I would like to get back to work SAFELY as soon as possible. If I have no or worthless coverage, that can't happen.

If Governor Kemp has an alternative to offer, it can be offered at another time when we're not in the middle of a public health crisis OR it can be offered alongside of ACA to allow people to choose and see how it goes to possibly slowly merge over.

This is INCREDIBLY reckless and unnecessary - especially at this time.

Sincerely a daughter of the USMC from the residence I have been restricted to for 6 months with my 75 year old mother,

KB

#903

9/16/20

To Whom It May Concern

I vehemently do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest or in those of my patients. As a physician-in-training and a public health student, the harms of this kind of system are VERY clear to me. We should be doing all that we can to make access to health care easy, affordable, and accessible to our citizens, and this move would NOT do that. It would do the opposite. The health care system is hard enough for someone like me, a trained professional, to understand and navigate, much less someone without that specialized education and training.

I support a Georgia reinsurance program because it will help lower premiums. I implore you to not move forward with this Georgia Access model. Thank you for your time and consideration.

Sincerely,

AI

Atlanta, GA 30306

#904

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;

4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Having access to a centralized system to review plans makes it significantly easier for the underemployed like myself with a diagnosed mental health condition to find health care. An activity which can be extremely stressful when compounded by everyday activities and the lack of clarity in insurance terminology for the lay person can actually increase stress and anxiety which both adversely affect long term health outcomes. Continuing to provide a centralized system that will aid citizens in accessing plans and services that are beneficial to them will improve outcomes for many.

Sincerely,
SH
NAMI Georgia member

#905

9/16/20

[Letter from American Medical Association]

Please find attached the American Medical Association's comments on Georgia's Section 1332 Waiver Application. Thank you

#906

9/16/20

To Whom It May Concern

Please remember that your constituents need healthcare, and that, for many Georgians, private insurance companies are not suited to provide it.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
TB
Macon, GA 31204

#907

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

I have a son with mental health issues. He suffers from anxiety and depression. This has also led to issues with drinking that impact the entire family. If insurance doesn't cover services for him it will put a huge strain on family resources. He did not choose his situation. I am sure there are many other families out there facing similar circumstances. There but for the grace of god go you or I.

It is our responsibility to help those who are less fortunate. I know there are budget restraints but it's not fair to give tax cuts to the rich while at the same time we're cutting services to those who need them most. Just not fair that those with the least should be asked to give up the most. Let's make this world a better place. Thank you very much for your understanding.

Sincerely,
MM
NAMI Georgia member

#908

9/16/20

I am a pediatrician and expert in epidemiology and public health with over 3 decades of experience. Governor Kemp has requested a waiver related to the ACA from HHS. This waiver request should be denied for many reasons some of which are summarised below.

- Georgia's waiver request would **increase the numbers of uninsured Georgians.**

The AJC reports that advocacy groups have calculated that 60,000 more people would go without health insurance under the plan, even though Georgia already has one of the highest rates of uninsured citizens in the country (tied with Oklahoma for second worst). It would be unconscionable to add people to the ranks of the uninsured in the midst of a pandemic, not just because of the risk of individuals requiring care after a COVID-19 diagnosis, but also because many of those who have lost their jobs as a result of the Pandemic at the same time lost their health insurance coverage and will be seeking health insurance on the healthcare marketplace.

- Georgia's waiver request would make **health insurance unaffordable** for tens of thousands of Georgians.

The Georgia plan would eliminate the federal subsidies that subsidize insurance premiums and cost-sharing requirements and replace them with a state administered fund.

Currently, the ACA offers a premium tax credit for eligible consumers that subsidizes the cost of insurance premiums and cost-sharing reductions for eligible consumers that subsidize consumers' cost-sharing amounts. The problem with the state fund is that it would be capped, meaning that if someone eligible for a subsidy applied for health insurance after the cap for the year had been reached, that person would either have to pay the full amount of the premium or be uninsured. In 2019, 88% of the 450,000 Georgia who bought insurance on the exchange received federal subsidies. in 2020, this percentage could be even higher since many people are unemployed and in desperate financial straits.

- Georgia's waiver request would make **healthcare unaffordable** for thousands of Georgians.

The waiver request would allow the sale of non-Qualified Health Plans (“non-QHPs”) that do not meet the requirements of the Affordable Care Act. Non-QHPs would include “copper plans” with higher deductible and out-of-pocket limits than allowed under the ACA. Under the plan, insurance brokers would not be required to offer the gold and silver plans with more robust coverage offered on the federal insurance marketplace. One important purpose of the ACA was to make health insurance more, not less, affordable.

- Georgia’s waiver request would provide **inadequate coverage**.

The waiver request would not require health insurance plans to provide the Essential Health Benefits mandated by the ACA, which include mental health care, prescription drugs, pregnancy/maternal care, and hospitalization for surgery and overnight stays. Therefore, consumers could purchase a plan with a very inexpensive premium only to discover that it did not cover healthcare for essential services when needed.

This waiver request must be DENIED.

JS
Atlanta, GA 30306

#909

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. It is ridiculous to expect Georgia residents to have to pay upwards of \$15,000 for health insurance coverage. I think it's a shame that Georgia's governor wants to make affordable healthcare unaffordable. He should be completely ashamed of his actions.

Thank you very much.

Sincerely,
HD
Woodstock, GA 30189

#910

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. My parents already rely on healthcare.gov for the care they receive and privatizing it will not be in the interest of those who need care. Leave it alone!

I support a Georgia reinsurance program because it will help lower premiums. My parents have paid lower premiums since the advent of ACA! As a future healthcare professional it would be nice if this was left alone and let people get care they need and not just leave healthcare for the wealthy!

Thank you very much.

Sincerely,
BJ
Forsyth, GA 31029

#911

9/16/20

To Whom It May Concern

Dear Sirs and Madams,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

We do not need to make it harder for people to figure out the best and most affordable insurance coverage they can get.

Sincerely,
SW
Lawrenceville, GA 30043

#912

9/16/20

To Whom It May Concern

I do NOT support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Being self-employed for 18 years, I've participated in private insurance through brokers and insurance companies. Even without any major health issues, my rates grew so high as I aged that I could no longer afford them.

I have been pleased with the Healthcare Marketplace's variety of plans, costs, and ease of enrollment. As of last year without the subsidy, my premiums—NOT including co-pays, prescriptions, and out-of-pocket expenses—would take near 40% of my earnings. Additionally, this is before I pay my income and self-employment taxes to federal and state governments.

With Governor Kemp's proposal, premium subsidies would be discontinued while coverage substantially decreases, yet both premiums and out-of-pocket expenses will rise significantly, making health insurance out of reach for me and many, many other Georgians.

As I approach the insurance market this year, I consider:

- I will be 60 years old, a new cost threshold for coverage.
- My income has steadily declined, down 30% for the year.
- All Georgians, me included, are stressed in every way as we live in a deadly pandemic.

Why change an effective program for a lesser one, and why do this during a pandemic? This is both bad business and lacks common sense, especially in a state tied for the highest rate of uninsured people in the US, a state, under his leadership, devastated with over 6,200 deaths from 280,000 cases...and still rising.

The Governor's plans promises "more options on the private market." This is not a benefit: citizens already have this option through the Health Insurance Marketplace, and they are free to contact a broker at will.

Georgians need the affordability and the range of coverage options found on the Healthcare Marketplace through the ACA, especially during a time of health insecurity and financial hardship.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

WS

Atlanta, GA 30341

#913

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Sincerely,
RC
Marietta, GA 30064

#914

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Help everyone out
Thank you very much.

Sincerely,
ND
Jasper, GA 30143

#915

9/16/20

To Whom It May Concern

As a Georgian who has been working my entire adult life and a consumer of healthcare.gov plans for the past 2 years, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. When your job or income doesn't allow you to get insurance through an employer, you may not be able to pay for even the healthcare.gov plans. Please do not completely change the healthcare insurance options for us. Many of us are surviving and possibly able to work and support the economy because of healthcare.gov

Thank you very much.

Sincerely,
KC
Norcross, GA 30093

#916

9/16/20

To Whom It May Concern

I do not support your proposal to shut down healthcare.gov in Georgia. Expand Medicaid and Leave our insurance alone. Offering cheap sub standard plans will not solve our health care issues in Georgia. It may help you line the pockets of your cronies, but we do not need that. Do not touch it.

Sincerely,
JS
Sylvania, GA 30467

#917

9/16/20

[Letter from Voices for Georgia's Children]

To whom it may concern:

Please see attached comments from Voices for Georgia's Children on Georgia's most recent 1332 waiver application.

Thank you greatly for your time and consideration.

#918

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SMM
Kathleen, GA 31047

#919

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SP
Bogart, GA 30622

#920

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Please do the right thing to keep our premiums low but allow easy access to the masses.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
LC
Roswell, GA 30076

#921

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you!

Sincerely,
AW
Acworth, GA 30102

#922

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

A person's well-being should NOT be for profit. Making a profit from people medical woes is a crime, or should be.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
CC
Conyers, GA 30094

#923

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This is an unnecessary and wasteful extra step added to an existing process.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
GG
Scottsdale, GA 30079

#924

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
BH
College Park, GA 30337

#925

9/16/20

Governor Kemp's proposal to ban the Affordable Healthcare Exchange stops people with pre-conditions from getting decent insurance and won't provide preventable healthcare! The subsidies will not be covered by anybody!

Please do not approve this waiver!

BE

#926

9/16/20

Good Afternoon,

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

I personally can attest to the importance of access to mental health treatment because without it, my husband would continue the cycle of incarceration he has experienced most of his adult life. It wasn't until he was released from supervision and able to seek appropriate mental health treatment on his own that he has been able to stay out of trouble. It costs far more to incarcerate people like him than to provide them specialized services in our community to deal with their illnesses. Society always assumes that criminal behavior is the result of criminal thinking, but sometimes it is simply that without proper medication and resources, those who suffer from mental illness really can't control their behavior. Unfortunately, our correctional systems only exacerbate mental illness and contribute further to substance abuse.

Sincerely,

HP

#927

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Health insurance is already expensive enough.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
BR
Macon, GA 31217

#928

9/16/20

To Whom It May Concern

There are so many people in Georgia including me who need affordable health care. We should not have choice between going to the doctor and get the medications we need, and food, utilities, and housing. I do not support anything that makes health care to expensive. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

We need affordable health care. I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
LM
Nashville, GA 31639

#929

9/16/20

To Whom It May Concern

For profit insurance does not focus on prevention, for-profit insurance focuses on profit. So, I do not support the move from healthcare.gov to a privatized enrollment system. What will lower premiums is to spread the risk, especially in GA, where co-morbidities are high and increasing. The state demographic is changing. Your legacy will answer one question: Did you fulfill your oath of office for all residents?

"I swear (or affirm) that I will faithfully perform and discharge the duties of my position to the best of my ability and without malice. I swear (or affirm) that I will support and defend the Constitution of the United States of America and the Constitution of the State of Georgia,"

I support a Georgia reinsurance program because it is the only way to focus on prevention and care for all residents.

Thank you very much.

Sincerely,
CB
Fayetteville, GA 30214

#930

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
TD
Fayetteville, GA 30215

#931

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MG
Atlanta, GA 30319

#932

9/16/20

To Whom It May Concern

Dear Mr. Secretary,
I have health insurance with my job. I fear for those in the state who are not as fortunate. As a Georgia resident, I am asking you to refuse Gov. Kemp's request for a waiver of part of the Affordable Care Act to allow him to eliminate the federal health insurance marketplace in Georgia and require the use of private brokers for people seeking to buy health insurance. This waiver, if permitted, would make health insurance unaffordable for many Georgians who rely on ACA subsidies to be able to pay for insurance. It would allow the sale of insurance plans that are not permitted under the ACA because of their extremely high deductibles and co-pays. It would increase the number of uninsured and underinsured Georgians, in the middle of a pandemic.

Gov. Kemp's proposed waiver clearly does not meet the ACA requirement that it must "provide coverage and cost-sharing protections against excessive out-of-pocket spending that are at least as affordable" as under the ACA, and I hope you will reject it.

Sincerely,
RC
Decatur, GA 30030

#933

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I have been sober for 33 years and also have received services for mental health challenges for over 20 years. I have helped raise 3 children and have been married for 17 years. I am a registered voter, home and landowner and pay taxes. In 2008, I graduated from the [*name of university*] with a Bachelor's Degree. One child has been a missionary for over 10 years and has helped 1000's of people all over the world. Another child has been supporting our children in Georgia for over 10 years by working for the Extension Agency 4-H program. If your child went to 4-H camp in the past 10 years She was there to support your child and help them learn and grow. Over the years I have worked in the recovery field and still do which has effective 1000's of lives and has passed recovery to the next generation. Many of my family members have also been in service to others for their entire lives and this has broken the chains of generational bondage for countless number of families. This is what providing healthcare for those that need it can produce. When support and care is available people do recover and become productive members of society. The possibilities of success are limitless. When people don't get the assistance needed we are responsible for putting those less fortunate on the streets, in jails, institutions or in the grave. Providing healthcare services that support the whole person produces a whole person that can then support others.

Thank you very much.

Sincerely,
ATM
Bogart, GA 30622

#934

9/16/20

To Whom It May Concern

I would like for the governor to allow expansion of medicaid. I do not understand why Georgia would leave access to healthcare on the table and walk away from Medicaid. I also do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. The private sector does not always have the best interests of the people it serves in mind and especially with something like

healthcare, there needs to be oversight.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SA
Macon, GA 31206

#935

9/16/20

We appreciate the CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more people in Georgia. However, we would like to see an amendment to the waiver that addresses the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We are in dire need of easier access to services and assistance for those with mental health conditions. In fact, Georgia currently ranks 47th in access to mental health, care, resources, and insurance AND there have been recent cuts in our state budget for behavioral health care.

It is my hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,

LMR

#936

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

As a member of NAMI Georgia and employee of a mental health facility, I see the impact mental illness has on the individual and the community at large. In our practice, I spend a considerable amount of time helping others to understand their health plans which may include limitations that they are completely unaware of at a time when they are already experiencing a mental health crisis.

At a time when people need access to mental health services even more than before, we do not need patients to be overwhelmed by the number of websites to visit to compare plans, options and receive less than the required information to make an informed choice about their care and prescription medications.

On a personal level, our family just experienced the most traumatic and life changing event as our 78 year old father was murdered by someone experiencing mental illness. The perpetrator of this crime is not unlike many already in the system, a long history of mental illness and poor access to comprehensive out patient treatment. We do not need any additional political or bureaucratic reasons for people to resist or receive mental health services. Our prisons and jails should not be the biggest default mental health provider because of poor or unaffordable access to mental health in our community.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,
DM

#937

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

BL

#938

9/16/20

Dear CMS, Governor Kemp, and DCH

I am bipolar, a taxpayer, and a previous business owner. Without the medical services I need to support my mental health, I would not have been able to employ Georgians who earned money for me to pay my taxes.

Mental health care is a "win, win" all around. less homeless, more people mentally balanced who contribute to society.

When you have a "headache" you know aspirin will relieve this. There is no magic pill for mental health.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

DD

#939

9/16/20

To Whom It May Concern

I do not support the internal-sabotage move from healthcare.gov to use a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest but instead for the sheer profit of their executives in an anti-competition market that does not have reasonably flexible demand.

I have no comment on the reinsurance phrased premium-lowering scheme within Governor Kemp's plan. It sounds decent but I see no sufficient evidence of its accuracy one way or the other.

The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage. If Governor Kemp's plan passes as is, Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options. For many, it will be harder to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally and unwillingly become uninsured, thus removing opportunity for profit to the insurance industry and opportunity to afford service at a hospital or pharmacy when they need it for their survival.

Please reject Govern Brian Kemp's model of changes to Georgia's Access to Healthcare. Working Georgian lives depend on this rejection.

Thank you very much.

Sincerely,

GM

Kingsland, GA 31548

#940

9/16/20

[Letter from American Cancer Society Cancer Action Network]

To whom it may concern:

ACS CAN respectfully submits the attached comment letter in response to Georgia's section 1332 state innovation waiver.

If you have any questions, please do not hesitate to contact me. Thank you.

#941

9/16/20

To Whom It May Concern

I represented clients as an attorney in a Legal Services Corporation funded firm for several years, and worked as a private attorney for more than two decades. I have seen the destruction of lives and fortunes that medical bills can have on families, with the ensuing downward financial struggle, including homelessness, that catastrophic treatment and expenses will cause. People are forced into bankruptcy, oftentimes, never fully recovering their ability to be financially viable. Our medical institutions suffer when patients can not pay for their services. We have seen public hospitals disappear because the catchment areas of these hospitals simply could not afford to pay for their basic healthcare. Citizens of Georgia deserve to enjoy the benefits of the taxes they pay to the federal government, in the form of public insurance (Medicaid) that will prevent medical and financial personal disaster. We all benefit when we can fiscally maintain the viability of our public hospitals and clinics. Expand Medicaid in Georgia as soon as possible.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SW
Doraville, GA 30340

#942

9/16/20

To Whom It May Concern

Sir,

I am a private contractor. I had the same health insurance for decades until BcBs left Georgia. I was forced onto the ACA, lost my doctor, but I am happy to have insurance being that I have a pre existing condition. I myself go to the volunteers every year that graciously help me choose a plan that best suits my needs.

For goodness sake, please make the process easier for Georgians like myself, but also for the mass of Georgians who are illiterate, take the bus to work, have little to no time to figure out their plan options, and potentially put themselves into a position where they wont get the care or medicine that they or their family members need.

Some compassion for "the rest of us" would be greatly appreciated and is much needed.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AJ
Tucker, GA 30084

#943

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I do not approve of thinly veiled attempts that really just seek the line the pockets of the wealthy. I also do not approve of language that tricks people into thinking its for their best interest when in fact it is not.

When one privatizes enrollment system entire groups of people are left severely disadvantaged.
Do better Kemp.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
NR
Woodstock, GA 30188

#944

9/16/20

OPPOSING GEORGIA'S WAIVER REQUEST BULLET POINTS

To Whom It May Concern:

I am writing to oppose Georgia's request for a waiver under the Affordable Care Act.

Governor Kemp has sought a waiver under §1332 of the Affordable Care Act (“ACA”) that would eliminate the federal health insurance marketplace in Georgia and require the use of private brokers for individuals seeking to purchase health insurance. For the reasons outlined in these bullet points, the waiver request is highly problematic and should be denied.

These bullet points highlight some of the reasons the waiver request should be denied:

- Georgia’s waiver request would make **health insurance unaffordable** for thousands of Georgians.

The Georgia plan would eliminate the federal subsidies that subsidize insurance premiums and cost-sharing requirements and replace them with a state administered fund. Currently, the ACA offers a premium tax credit for eligible consumers that subsidizes the cost of insurance premiums and cost-sharing reductions for eligible consumers that subsize consumers’ cost-sharing amounts. The problem with the state fund is that it would be capped, meaning that if someone eligible for a subsidy applied for health insurance after the cap for the year had been reached, that person would either have to pay the full amount of the premium or be uninsured.

In 2019, 88% of the 450,000 Georgia who bought insurance on the exchange received federal subsidies.

- Georgia’s waiver request would make **healthcare unaffordable** for thousands of Georgians.
- The waiver request would allow the sale of non-Qualified Health Plans (“non-QHPs”) that do not meet the requirements of the Affordable Care Act. Non-QHPs would include

“copper plans” with higher deductible and out-of-pocket limits than allowed under the ACA. According to the Brookings Institute, copper plans would require a deductible and out-of-pocket limit equal to \$13,500/person – more than 60% greater than allowed by the ACA. Under the plan, insurance brokers would not be required to offer the gold and silver plans with more robust coverage offered on the federal insurance marketplace.

As shown by the attached slide, in determining a consumer’s overall cost for healthcare, it is important to not only consider the cost of the premium for health insurance, but also how much consumers would need to spend when they sought medical care. Therefore, although the insurance premium for a copper plan would likely to be lower than a plan with more robust coverage, because of the high deductibles and co-insurance amounts, consumers could easily end up spending more on healthcare. In other words, even if Gov. Kemp were correct that consumers would pay lower premiums under his plan, which he is not, he is focusing just on one component of consumers’ healthcare spending – insurance premiums - whereas consumers are more concerned with their total healthcare spend.

- Georgia’s waiver request would provide **inadequate coverage**.

The waiver request would not require health insurance plans to provide the Essential Health Benefits mandated by the ACA, which include mental health care, prescription drugs, pregnancy/maternal care, and hospitalization for surgery and overnight stays. Therefore, consumers could purchase a plan with a very inexpensive premium only to discover that it did not cover healthcare for essential services when needed.

- Georgia’s waiver request would **increase the numbers of uninsured Georgians**.

The AJC reports that advocacy groups have calculated that 60,000 more people would go without health insurance under the plan, even though Georgia already has one of the highest rates of uninsured in the country (tied with Oklahoma for second worst). It would be unconscionable to add people to the ranks of the uninsured in the midst of a pandemic, not just because of the risk of individuals requiring care after a COVID-19 diagnosis, but also because many of those who have lost their jobs as a result of the Pandemic at the same time lost their health insurance coverage and will be seeking health insurance on the healthcare marketplace.

- Any approval of Georgia’s waiver request would be **illegal**.

The Secretary of Health and Humana Services is only allowed to approve waver requests under §1332 of the AA if they “provide coverage and cost sharing protections against excessive out-of-pocket spending that are at least as affordable” as under the ACA. For the reasons set forth above, Georgia’s waiver request does not meet this standard.

CR

#945

9/16/20

Madams and Sirs:

I am grateful for the current work on the federal waivers to help cover more Georgians. I support the effort to amend the waiver request to address the issues that impact access for those affected by mental illness. I support increased and easier access for those with mental health conditions. **Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.**

The 1332 Waiver limits access to mental health care by:

1. **Eliminating the one-stop-shop** where people can compare comprehensive health coverage;
2. Would **no longer steer Georgia's most vulnerable citizens to apply for Medicaid** when eligible, including families with children;
3. Will **cause greater confusion and less access**, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would **steer some people into skimpier health plans**, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

I hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

As a behavioral healthcare provider, I provide services *pro bono* for citizens who cannot afford insurance OR mental healthcare. The insurance industry has hi-jacked funding resources for behavioral healthcare; this change in waivers will make it even more difficult for people who need mental health care to gain access to our services. We need to do better. We must do better.

Sincerely,

KD

Lawrenceville, GA 30044

#946

9/16/20

[Letter from William E Morris Institute for Justice]

Hello:

The William E. Morris Institute for Justice submits the attached comments to Georgia's Section 1332 waiver. Please feel free to contact us if you have any questions.

#947

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,

TS

#948

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.
Stop trying to kill Georgians!

Thank you very much.

Sincerely,
RA
Hazlehurst, GA 31539

#949

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SH
Lawrenceville, GA 30044

#950

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Thank you very much.

Sincerely,
RU
Atlanta, GA 30345

#951

9/16/20

To Whom It May Concern

Gov. Kemp: The move from healthcare.gov to a privatized enrollment system relies on for-profit insurance companies--these companies will not act in Georgians' best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
CG
Atlanta, GA 30312

#952

9/16/20

I don't agree with this health insurance due it will not coverage for consumers with mental health issue please continue assisting with mental health care, I have a daughter in need of this coverage. Your consideration with her wil be much appreciated Thanks. T

#953

9/16/20

To the Secretary of Health and Human Services:

As a Georgia resident and voter, I strongly protest Governor Kemp's proposed waiver under #1332 of the Affordable Care Act (ACA). This would eliminate the federal health insurance marketplace in Georgia and create many problems for our citizens. It could make healthcare unaffordable for thousands of Georgians.

*This plan would eliminate the subsidiaries that subsidize insurance premiums. The state plan would be capped, which could cause real problems for people eligible for a subsidy, who needed

healthcare and applied for it, only to find out that they had become ill after the cap for the year had been reached. Those people, through no fault of their own, would have to pay the full amount of the premiums or be uninsured.

*The waiver plan would allow for the selling of non-Qualified Health Plans, which don't meet the requirements of the ACA. According to the Brookings Institute, the so-called "copper plans" would require a deductible and out-of-pocket expenses of \$13,500/person__more than 60% more than under the ACA. Under the Governor's plan, insurance brokers would not have to offer gold and silver plans with stronger coverage, as offered by the federal marketplace.

*Even worse, the waiver request wouldn't require health insurance plans to provide the Essential Health Benefits offered by the ACA, which include mental healthcare, prescription drugs, pregnancy/maternity care, and hospitalization for surgery and overnight stays. This could be catastrophic.

*The Atlanta Journal Constitution reports that advocacy groups have calculated that 60,000 more people would go without health insurance under the waiver plan. And Georgia already has one of the highest rates of uninsured people in the U.S. This is all the more unconsonable on the part of Governor Kemp, since it would come in the midst of the COVID-19 pandemic.

Please do not approve this inhumane waiver plan that can put thousands of our fellow Georgians at health and financial risk.

Thanks for your consideration of this extremely important issue.

Sincerely,

AD

Georgia Voter

#954

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;

4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

People with mental health issues have a hard time navigating our health care system. Anything that can be done to make it easier means they will get needed treatment and save society lots of money.

Sincerely,
NS

#955

9/16/20

[Letter from American Academy of Physical Medicine and Rehabilitation]

Dear Secretary Azar, Secretary Mnuchin, and Administrator Verma,

The American Academy of Physical Medicine and Rehabilitation (AAPM&R) appreciates the opportunity to submit comments on Georgia's Section 1332 waiver application. Please find our official correspondence attached.

#956

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I strongly disagree with privatizing insurance for any companies to profit from enrollees.

Thank you very much.

Sincerely,

SB

Decatur, GA 30034

#957

9/16/20

[Letter from The Jewish Federations of North America]

On behalf of The Jewish Federations of North America and the Jewish Federation of Greater Atlanta, please accept the attached comment letter in opposition to Georgia's Section 1332 waiver request.

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

#958

9/16/20

[Letter from American College of Physicians]

Attached is the letter on behalf of American College of Physicians Georgia Chapter pertaining to the state of Georgia 1332 Waiver.

#959

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. We should be moving towards a single payer system to save money for everyone.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MD
Dacula, GA 30019

#960

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I'm quite happy with my healthcare.gov plan with deductible and coinsurance subsidized to be affordable to me (max out of pocket is 8% of my annual income, including premiums - and I reached that max in February this year). Without the subsidies, my max out of pocket would be 40% of my income, and I'd have to forgo care or other essential life necessities. I have been with the same insurance company for three years now and want to keep my plan and my doctors.

Most Georgians similarly like the healthcare.gov marketplace, as evidenced by their plans' popularities. There are options already available outside of the marketplace. Taking away the marketplace would reduce choice and negatively affect Georgians' health and finances while providing no benefits.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
JP
Tucker, GA 30084

#961

9/16/20

To Whom It May Concern

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
MP
Centerville, GA 31028

#962

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

As a person with a pre-existing condition I need insurance to cover \$1500 a month drug.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AK
Atlanta, GA 30308

#963

9/16/20

[Letter from Cancer Support Community]

#964

9/16/20

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I'm quite happy with my healthcare.gov plan with deductible and coinsurance subsidized to be affordable to me (max out of pocket is 8% of my annual income, including premiums - and I reached that max in February this year). Without the subsidies, my max out of pocket would be 40% of my income, and I'd have to forgo care or other essential life necessities. I have been with the same insurance company for three years now and want to keep my plan and my doctors.

Most Georgians similarly like the healthcare.gov marketplace, as evidenced by their plans' popularities. There are options already available outside of the marketplace. Taking away the marketplace would reduce choice and negatively affect Georgians' health and finances while providing no benefits.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

JP

Tucker GA 30084

#965

9/16/20

I thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. As a lifetime carrier of the gene for Bipolar Disease from which I have had psychotic events that have devastated my life and my family's. - I also have PTSD from a life of grotesque torture and violence since girlhood. Therefore, I would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

It and millions of other medically and psychiatrically devastated support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

I hope and pray that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all. Some of my history:

I have suffered from severe Bipolar Disorder heightened by Post Traumatic Stress Syndrome caused by 18 years of severe incestuous rape and beatings that included acts of torture.

For instance, I was held while twisted wire hangers were heated on the electric stove and placed upon me. My father also made me get nude and stand under a cold shower while he tried to masturbate me and stick Q-tips up inside of me vaginally and anally. - These are only two

examples of the grotesque nature of my childhood and girlhood. - I was also sexually assaulted by family members and men my parents “loaned” me to for anal sex r/t keeping me a “virgin” for marriage: “So we can marry you off” to a one of the wealthy men that visited our house for sexual congress..

Without my daily regimen of drugs (including 6 mg of Ativan, surpassing normal limits, but essential to bombard agonizing memories and an inability to function as a normal person, I will simply die. (Note, I only take Ativan and Lamictal: the rest are heart meds for extreme damage to my heart suffered during levels of violence that brought me near to death.) - I am an active, intelligent and loving person able to cope and give to life. It is unconscionable that simple legislation will deprive me of my rights for "Life, liberty and the pursuit of happiness." Please don't forget the helpless. With support, we victims may be those very persons you will be able to count on when we most need people of courage.

Sincerely,
VJ
NAMI Georgia member

#966

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AG
Murfreesboro, TN 37129

#967

9/16/20

[Letter from Epilepsy Foundation]

Good Afternoon,

Please see the attached comment letter on Georgia's 1332 waiver application from the Epilepsy Foundation and Epilepsy Foundation Georgia.

Thank you,

#968

9/16/20

Dear Center for Medicare & Medicaid Services,

In 2018 gang members robbed me, ran over me and left me for dead a block away from my home in Atlanta. Both tires on the driver's side of the stolen SUV rolled over my body, breaking my left femur and crushing the artificial knee in my right leg. I was rushed to Grady Memorial Hospital and received life-saving care – and the Affordable Care Act saved the rest of my body.

If Georgia's Governor Brian Kemp's politically motivated plan to eliminate Georgia's poor access to the ACA is successful, millions of us will suffer. If Governor Kemp and his predecessor had achieved their goal of killing Obamacare, I would be a cripple today.

After being laid off in 2015, I turned to the ACA for health insurance; I've had two major surgeries related to being run over by the SUV. The doctor who gave me my first set of artificial knees does not accept Obamacare, and it was a year-long struggle to find a qualified surgeon to perform the necessary revision of my crushed right knee, but thanks to Healthcare.org I've received the care I needed.

Now Brian Kemp wants to make it harder for low-income Georgians to enroll in the ACA in order to, as President Trump has made clear is a major goal, eliminate the Affordable Care Act.

Georgia already has nearly the highest rate of uninsured people of any state, tied with Oklahoma for second-worst, according to the Kaiser Family Foundation. The AJC reports that about 460,000 Georgians have signed up for insurance plans under the Affordable Care Act, most of them through [healthcare.gov](https://www.healthcare.gov) - this is precisely why Brian Kemp wants to remove Georgian's access to the portal.

“The conclusion that the waiver reduces coverage is fairly obvious: Georgia is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new.” - Christen Linke Young, the Brookings Institution.

Kemp's claim that a maize of private insurance companies will give Georgians like me more choices is simply false: [healthcare.gov](https://www.healthcare.gov) already allows people to shop and compare insurance plans, knowing the price they'll actually be charged after federal subsidies are added for their income level. All the insurance plans available to them and the final premiums for each are presented at once so shoppers can compare.

Brian Kemp's private insurance waiver scheme has two objectives: 1) reduce healthcare coverage for poor Georgians, and 2) create a private and costly "middleman" to funnel money to insurance companies – an extra cost for a service that already exists.

Georgia's past two Republican governors robbed the taxpayers of Georgia of tens of millions of our federal taxpayer dollars by refusing to expand Obamacare, and our rural hospitals and our low-income families have suffered for it. Now Brian Kemp says he wants that federal money after all – without expanding Medicaid for Georgia's poor. If a reinsurance program will help lower our premiums by allowing Georgia to recover the federal subsidies that Governors Kemp and Deal squandered, I support the idea. But it is not true that reinsurance won't work unless [healthcare.gov](https://www.healthcare.gov) is eliminated as the way Georgians enroll in insurance programs. THAT is a lie.

Please do not allow this scheme to move forward.

JF

Atlanta, GA

#969 (*submitted comments 2 times*)

9/16/20

To Whom It May Concern

I am a small business owner in Dekalb County, GA. I have been caregiver and roommate for my mentally ill twin sister since we were in our 3rd year of college at *[name of university]*. I went on to get a MS in Neuroscience and an MS in Computer Science, and started my own small business. My twin sister has struggled to even take care of her basic needs, and so I act as her advocate and care giver - an unusual role for a sister, but one required because our parents died early deaths due to their military service (mom was a nurse and dad was a fighter pilot, both during the Korean War and Vietnamese War).

My sister and I thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness and small business owners.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;

2. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Allowing a proliferation of skimpier health plans, sometimes without full documentation of what is not covered - leaving Georgia small business owners and disabled persons without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health.

We support more and easier access for small business owners, sole proprietors, and those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Thank you for considering my family's situation.

Sincerely,

EG

NAMI Georgia member

Decatur, GA 30030

9/16/20

I am a small business owner in Dekalb County, GA. I have been caregiver and roommate for my mentally ill twin sister since we were in our 3rd year of college at *[name of university]*. I went on to get a MS in Neuroscience and a MS in Computer Science, and started my own small business. My twin sister has struggled to even take care of her basic needs, and so I act as her advocate and care giver - an unusual role for a sister, but one required because our parents died early deaths due to radiation exposure as part of their military service. I think if my parents were alive, they would ask you to better consider the needs of small business persons and disabled mentally ill persons in your health insurance planning.

My sister and I thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness and small business owners.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase

the state's rate of uninsured;

4. Allowing a proliferation of skimpier health plans, sometimes without full documentation of what is not covered - leaving Georgia small business owners and disabled persons without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health.

We support more comprehensive, consistent, and easier access to health care for small business owners, sole proprietors, and those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Thank you for considering my family's situation.

Sincerely,
EG
NAMI Georgia member

#970

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

With great respect,

FD

#971

9/16/20

We thank CMS, Gov Kemp & DCH for working on Federal waivers to help cover more Georgians with mental health conditions. We support more and easier access for those with mental health conditions.

However we would like for the waiver request to be amended to address the issues that impact access for those affected by mental illness.

I am a parent of an adult with a diagnosed mental illness. One major issue is not having access to continued professional counseling due to insurance constraints.

Two additional concerns are that the 1332 Waiver limits access to mental health care because it:

1. Eliminates the one stop stop
2. No longer steers Ga's most vulnerable citizens to apply for Medicaid when eligible.

Sincerely,

ST

#972

9/16/20

Dear governor Kemp

Do you by any chance have a family member with mental health issues?

Right this second I'm exhausted (because my son had to have his cigarette and was agitated till I went to buy some immediately).

So the email is curt and to the point.

I do, my son didn't plan on getting sick.

He had big plans and now he's lucky if he remembers to shower or brush his teeth.

The care I give him and paperwork is already emotionally difficult.

Please don't make it worse.

I'm essentially copying nami recommendations.

Please listen to me. Listen to them.

SZ

(The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;)

4 we rely on comprehensive coverage that includes mental health and addiction services.

I support more and easier access for those with mental health conditions.

#973

9/16/20

To Whom it may concern:

We would like to thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was

before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Having health insurance has helped me in my own recovery from serious mental illness. It is difficult to navigate the world of coverage, especially if you are experiencing psychosis. Insurance coverage helps me afford psychiatric care and medications that keep me on an even keel. I volunteer in my community and live a happier, more productive life as a result of having insurance and healthcare.

Sincerely,
AS

NAMI Georgia member

#974

9/16/20

[Letter from Families USA]

Please find Families USA's comments on the Georgia 1332 waiver request attached (PDF and Word). Let us know if you have any questions.

#975

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. As well, it will help the multitude of people instead of helping Georgia capitalize off of healthcare.

Thank you very much.

Sincerely,
AS
Austell, GA 30168 '

#976

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.
JD DPA, MHA, RNBC

Sincerely,
JD
Decatur, GA 30034

#977

9/16/20

[Letter from Georgia Academy of Family Physicians]

#978

9/16/20

To Whom It May Concern

We need healthcare.gov.
Privatized health insurance is Not in the best interest of me or the rest of the people of Georgia.
Please do not let cronyism take over the health care system that supports so many. Medicine should not be for profit.

I do support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.
Best regards,

Sincerely,
BB
Stone Mountain, GA 30083

#979

9/16/20

I am a GA resident who currently purchases insurance on the ACA. I currently pay 505/month for coverage which has a 6,500 deductible which means insurance rarely pays because I have not met my deductible. So far this year I have incurred an additional 2,500 towards my deductible.

I am a breast cancer survivor. If the pre-existing condition was eliminated, it makes sense the insurance companies in a free market would significantly increase the cost of my premiums given I am higher risk. Why do I have to bear the risk because the GA governor, who doesn't have to bear this risk, because he wants his tax dollars or those of his supporters to go down. I pay significant federal and state taxes dollars, and receive no subsidies. If President Trump wants to support actions that invalidate the pre-existing conditions clause then he'll have an angry electorate on this issue.

All people, regardless of party affiliation, can be struck by a long-term or debilitating illness and one step away from financial ruin. How the current government fails to get that is RIDICULOUS.

Do better!

SC

#980

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
AM
Gainesville, GA 30506

#981

9/16/20

[Letter from Autistic Self Advocacy Network]

Dear Centers for Medicare and Medicaid Services (CMS),

Attached please find the Autistic Self Advocacy Network (ASAN)'s comments on Georgia's modified "Georgia Access" Section 1332 waiver application. Please let us know that you have received it.

#982

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest or the interest of my community.

I support a Georgia reinsurance program because it will help lower premiums and make Healthcare more affordable.

Thank you very much.

Sincerely,

PH
Lithonia, GA 30058

#983

9/16/20

I have a daughter who lost her job. She will be unable to access the insurance if it were not for the health care exchange. Georgia should not be allowed an exemption because Georgia currently has nearly the highest rate of uninsured people of any state. About 460,000 Georgians have signed up for insurance plans under the Affordable Care Act, most of them through the federal exchange. The healthcare.gov website allows people to shop and compare insurance plans, knowing the price they'll actually be charged after federal subsidies are added for their income level. All the insurance plans available to them and the final premiums for each are presented at once so shoppers can compare.

Second, the plan allows for the additional money from the state to go to big insurance companies which does not guarantee the insurance companies will not pass the savings on to consumers.

Third, mental health conditions will not be covered under this policy.

PK

Conyers, Ga

#984

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Health insurance is already WAY too expensive. I was personally charged \$500 for a preventative procedure and it made life much harder than if insurance was affordable.

I support a Georgia reinsurance program because it will help lower premiums. We need lower premiums. We are all suffering right now and health care costs shouldn't make things worse.

Thank you very much.

Sincerely,

AC

Atlanta, GA 30316

#985

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion

and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;

4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

And in our current climate mental health access needs are greater than ever. I am fortunate to be able to have a wonderful support system - Dr's, therapist, community - but others do not.

Sincerely,

JL

NAMI Georgia member

#986

9/16/20

To Whom It May Concern:

I am writing to express my opposition to Governor Kemp's plan to block Georgians' access to the Affordable Care Act insurance exchange.

I have been very happy with the plans I obtained through the ACA. I appreciate the ease and transparency of the selection process. I have a pre-existing condition, and my coverage through ACA plans has allowed me to have life-saving procedures and treatments that will save money in the long term.

I am very concerned that Gov. Kemp's plan to privatize the insurance exchange will deny me, as well as tens of thousands of other Georgians with pre-existing conditions, of the affordable, quality healthcare upon which we have come to rely. He has demonstrated an inability not just to innovate, but to follow the basics of good public health policy.

Thank you,

DA

Atlanta, GA

#987

9/16/20

My teenage daughter has life long chronic illnesses, that will make adult healthcare very challenging. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs. She'll need access to affordable healthcare dollars. OR, she can eventually go on disability and cause this state even more money. It's really your choice.

RM

#988

9/16/20

To Whom It May Concern

I am thoroughly confused about why it is so hard for some government officials to help the most vulnerable people in our communities. Governor Kemp's plan will cause a lot of confusion and leave a lot of people without healthcare. It helps insurance companies - not families. His plan would not be good for Georgia communities.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
GK
Smyrna, GA 30080

#989 *(submitted comments 2 times)*

9/16/20

Hello,

My name is Dr. RR, and I am a member of SURJ Atlanta - Showing Up for Racial Justice.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.
RR

9/16/20

To Whom It May Concern

Hello,

My name is Dr. RR, and I am a member of SURJ Atlanta - Showing Up for Racial Justice.

As a Georgia resident, I am against Governor Kemp's plan to transition from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would make it harder for Georgians to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally become uninsured. In a state with nearly the highest rate of uninsured people of any state it is imperative that our government take action to help residents access and maintain insurance.

I support a Georgia reinsurance program because it will help lower premiums.

Sincerely,
RR
Athens, GA 30605

#990 (submitted comments 2 times)

9/16/20

Good Evening,

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

L

9/16/20

To Whom It May Concern

As a Georgia resident, I am against Governor Kemp's plan to transition from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would make it harder for Georgians to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally become uninsured. In a state with nearly the highest rate of uninsured people of any state it is imperative that our government take action to help residents access and maintain insurance.

I support a Georgia reinsurance program because it will help lower premiums.

Sincerely,

LG

Atlanta, GA 30307

#991

9/16/20

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of Georgians.

The state is taking away the enrollment option that is used by thousands in our state to receive critical healthcare without giving Georgians any meaningful, fair options. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options, while also making them vulnerable to choosing a plan that won't care for them fully with provision of mental health care and other key services that impact individuals and our communities.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

MM

#992 *(submitted comments 2 times)*

9/16/20

To Whom It May Concern,

My name is SK and I am a resident of Atlanta, Georgia.

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SK

9/16/20

To Whom It May Concern

As a Georgia resident, I am against Governor Kemp's plan to transition from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would make it harder for Georgians to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally become uninsured. In a state with nearly the highest rate of uninsured people of any state it is imperative that our government take action to help residents access and maintain insurance.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you for your time and consideration.

Sincerely,
SK
Atlanta, GA 30307

#993 (*submitted comments 2 times*)

9/16/20

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you

ET

9/16/20

To Whom It May Concern

As a Georgia resident, I am against Governor Kemp's plan to transition from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would make it harder for Georgians to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally become uninsured. In a state with nearly the highest rate of uninsured people of any state it is imperative that our government take action to help residents access and maintain insurance.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you.

Sincerely,

ET

Atlanta, GA 30307

#994

9/16/20

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

M

#995

9/16/20

To Whom It May Concern

As a Georgia resident, I am against Governor Kemp's plan to transition from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would make it harder for Georgians to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally become uninsured. In a state with nearly the highest rate of uninsured people of any state it is imperative that our government take action to help residents access and maintain insurance.

I support a Georgia reinsurance program because it will help lower premiums

Sincerely,

ML

Atlanta, GA 30308

#996 (*submitted comments 2 times*)

9/16/20

Good evening,

My name is KH and I am a resident of Atlanta, GA. I **do not support** the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Georgia already has one of the highest rates of uninsured people in the country. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

Medical care should be a universal human right.

Thank you for your time.

Best regards,

KH

9/16/20

To Whom It May Concern

My name is KH and I am a resident of Atlanta, GA. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Georgia already has one of the highest rates of uninsured people in the country. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

Medical care should be a universal human right.

Sincerely,

KH

Atlanta, GA 30306

#997

9/16/20

Dear Valued Public Servant,

Thank you for your service to the state.

As a lifetime Georgia resident and voter, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Sincerely,

AB

Morgan County

#998

9/16/20

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through the conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

CJ

#999

9/16/20

To Whom It May Concern

As a Georgia resident, I am against Governor Kemp's plan to transition from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of Georgians.

The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would make it harder for Georgians to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally become uninsured. In a state with nearly the highest rate of uninsured people of any state it is imperative that our government take action to help residents access and maintain insurance.

I support a Georgia reinsurance program because it will help lower premiums

Sincerely,

MM
Sugar Hill, GA 30518

#1000

9/16/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating [healthcare.gov](https://www.healthcare.gov) as the way Georgians enroll in insurance programs.

PE

#1001 (*submitted comments 2 times*)

9/16/20

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

As a licensed mental health professional in this state serving under-resourced, low income families, I am gravely concerned about this change. I know it will greatly and disproportionately affect them. Many are already at higher risk for physical health issues, and I know this will also impact their mental health access as well.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

LG

Atlanta, GA 30316

9/16/20

To Whom It May Concern

I do not support this move.

As a licensed mental health professional in this state serving under-resourced, low income families, I am gravely concerned about this change. I know it will greatly and disproportionately affect them. Many are already at higher risk for physical health issues, and I know this will also impact their mental health access as well.

Thank you very much.

LG

Atlanta, GA 30316

#1002 (*submitted comments 2 times*)

9/16/20

To Whom It May Concern,

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

JB

9/16/20

To Whom It May Concern

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on

for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much

JB

Sincerely,
JB
Decatur, GA 30030

#1003

9/16/20

Greetings:

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in residents' best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

RS

#1004

9/16/20

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums as more people participate.

Thank you very much.

MB

#1005

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest and will not be treated

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
ST
Hampton, GA 30228

#1006

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

every time something is cut across the board it is always health care by this republican run capitol and I for one have grown real tired of it . we can not already as seniors go to the dentist because medicaid will not allow it. dentistry is something most seniors on fixed incomes cannot afford period.

Sincerely,
JC
Decatur, GA 30035

#1007

9/16/20

Georgia Section 1332 Waiver Comments

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments:

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

KB

Atlanta, GA

#1008

9/16/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

Sincerely,

JB

#1009

9/16/20

To Whom It May Concern

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. We are in the middle of a pandemic, people need and will need affordable, substantive healthcare. It will cost the state more in the long run if people have to go without insurance and have to resort to emergency medical care.

Thank you very much.

Sincerely,
SS
Atlanta, GA 30316

#1010

9/16/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating [healthcare.gov](https://www.healthcare.gov) as the way Georgians enroll in insurance programs.

The time is now to expand coverage, not fall victim to efforts to limit medical insurance availability to Georgians. Georgians should not have to fight for access to affordable health insurance. We're in the midst of a pandemic that our health experts – here in Georgia, at the CDC – say may continue into 2022. Make sure Georgians have access to health insurance through [healthcare.gov](https://www.healthcare.gov).

Sincerely,

KL

#1011

9/16/20

[Letter from Tennessee Justice Center]

Please see attached.

#1012

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. We're a state with abysmal healthcare and this change only furthers that point.

Thank you very much.

Sincerely,
AW
Atlanta, GA 30316

#1013

9/16/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs. Please stop trying to fix something that is not broken. Act in the best interests of the people that are in need NOT the insurance companies who only look at the bottom line and their profit margin.

Thank you,

SD

#1014

9/16/20

[Letter from Black Mamas Matter Alliance]

Greetings,

On behalf of Black Mamas Matter Alliance, please find the public comment attached regarding Section 1332: State Innovation Waiver.

#1015

9/16/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am a registered voter in Gwinnett Co. **I do not support** the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating [healthcare.gov](https://www.healthcare.gov) as the way Georgians enroll in insurance programs.

Thank you for your time.

BK

#1016 (*submitted comments 2 times*)

9/16/20

To Whom It May Concern

As a Georgia resident and voter, I am against Governor Kemp's plan to transition from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage. As we know people of color are more likely to be under-insured, and this would disproportionately hurt these communities.

Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would make it harder for Georgians to find a plan that truly fits their needs. Others will get lost in the process altogether and unintentionally become uninsured. In a state with nearly the highest rate of uninsured people of any state it is imperative that our

government take action to help residents access and maintain insurance.

I support a Georgia reinsurance program because it will help lower premiums.

Sincerely,
DG
Atlanta, GA 30316

9/16/20

To whom it may concern,

I'm a Georgia resident and vote. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options.

As we know people of color and those from rural communities are severely under insured. Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.
DG
Atlanta, GA 30316

#1017

9/16/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver
Comments,

I do NOT support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. It is not in the best interest of all Georgians for some people to buy junk plans which will increase costs for those of us that

must buy premium plans due to our pre-existing conditions. It is not in all Georgians' interests to waste taxpayer dollars recreate the wheel and create a whole new marketplace.

DO NOT MOVE FORWARD WITH THIS PLAN.

Thank you.

AS
Dunwoody, GA

#1018 (*submitted same comments 2 times*)

9/16/20

As a Public Health practitioner in Georgia, I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies.

Which Republicans would support a business model in which the prices for goods were concealed from the consumer until after they had agreed to purchase them? What if the costs for the goods were negotiated on behalf of consumers by a third party who stood to make a profit for that negotiation, and for whom no laws or regulations encouraged them to keep prices at a cost the consumer could afford, or to prevent them from engaging in price gouging? No, such a model violates the basic laws of the free market, for which Republicans have long taken a stance to protect. What hypocrisy, then, for our Republican governor to introduce a bill which would benefit only the insurance agencies at the expense of consumers?

This bill brings nothing to the table for consumers (in other words, might I remind the governor, the people he swore to serve). Instead, it deprives them of a platform to access legitimate options for health insurance plans and puts the burden on individuals to hunt down affordable options in a sea of for-profit agencies, or choose to forego insurance altogether.

Georgia has one of the highest rates of uninsured individuals in the entire country. A country in which the cost of healthcare is more expensive - by at least double the costs per capita - than any other country on the planet, no less. And who bears the burden of the uninsured? The state, or more frankly, the taxpayers. The cost for uninsured folks' unpaid medical bills are taken on by hospitals, who have to raise prices for the insured, which causes premiums and co-pays to go up. The only way to reduce the cost of health insurance for Georgians is to ensure that all Georgians are insured. The bigger the pool, the more agencies can spread out costs. Thus, we need to make it easier for people to enroll, not harder.

A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost. If even a fraction of those remain uninsured and continue to forego preventive care and incur high medical bills later on which they cannot pay (not at all rare as this represented over 40% of working-age citizens in 2008), it will have lasting ramifications for our premiums, state economy, and healthcare industry as a whole.

I call on Governor Kemp to abandon this foolish effort, and for other state legislators and community leaders to stand with the people of Georgia in opposing it as well.

Thank you,
CT
DeKalb County, GA

#1019

9/16/20

To Whom It May Concern

I am a Georgia resident and I do not support Governor Kemp's proposal to transition from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Why should Georgia become the only state in the country without a centralized, organized system for enrolling in health insurance plans, when it already has one of the highest rates of uninsured people in the nation? This is a short-sighted and partisan move by the governor which will not serve the residents of his state.

I do support a Georgia reinsurance program because it will help lower premiums. However, the governor's plan largely neglects the most vulnerable in our state, which is unethical and not reflective of the values of our population.

Thank you very much.

Sincerely,
DS
Atlanta, GA 30307

#1020

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
SW
Kennesaw, GA 30144

#1021

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Do not kick off some 50,000 individuals. Do this right, with Georgia consumers, not confusion, in mind. Utilize, finally, the Affordable Care Act for Georgians
Thank you very much.

Sincerely,
LW
Atlanta, GA 30331

#1022

9/16/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Mental health is different, unlike a broken arm you cannot see the problem. It takes trained people to see and diagnose the problem. I work at the [*name of social services non-profit organization*] and not approving this would add to the homeless, hungry and ill on the streets self medicating. that causes other problems, loses and costs. I urge you to do the right thing, the smart thing and approve this waiver

PB

NAMI Camden and Press Publishing

#1023

9/16/20

Dear Center for Medicare & Medicaid Services,

Georgia Section 1332 Waiver Comments

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

MC

#1024

9/16/20

[Letter from Justice in Aging]

Please find Justice in Aging's comments Georgia's Section 1332 Waiver attached. Thank you.

#1025

9/16/20

This is a horrible idea. Many Georgian's depend on ACA for their healthcare. Kemp contends it will save money, but in many rural area's premiums are \$0 Alternative plans are already in the market, yet none of those plans have to comply with the 10 essential benefits, therefore the coverage is worse. Therefore more expensive with worse coverage. The Medishare plans do not work because many providers and hospitals do not accept them., and clearly through there membership it is at their discretion to pay them.

AG

#1026

9/16/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system as proposed: It is Unconscionable— & more costly for All stakeholders.

I'm a former for-profit health insurance administrator (NCQA & URAC accredited contracts), quality manager, supervisor, & provider.

Thank you very much.

Sincerely,
BM
Marietta, GA 30061

#1027

9/16/20

To Whom It May Concern

Governor Kemp, I do not support the move away from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

AG
Athens, GA 30607

#1028

9/17/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

CM and MM
As Ever,
Atlanta, GA 30328

#1029

9/17/20

Citizens in Georgia should continue to be able to access the Federal ACA exchange. As a Georgia citizen, I don't agree with the proposal to not allow citizens in Georgia to use the ACA. The insurance programs ensure protection for pre-existing conditions and other government mandated law and can be trusted. Nothing can be trusted with going down a Georgia path where the local government can undermine these basic protections, period.

BD

#1030

9/17/20

To Whom It May Concern

My family and I are asking you not to allow Georgia to move from healthcare.gov to a privatized enrollment system. We have been in the position of having to use private insurance companies and brokers before, and we feared for our health and ability to get important care when needed. We cannot afford this in terms of money or health. And for the same reasons I am asking you to support a Georgia reinsurance program because it would keep premiums lower. The costs of living are so high already.

Thank you very much.
Sincerely,
RA
Atlanta, GA 30316

#1031

9/17/20

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into less u ex A www 2a health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

I personally have suffered from depression, anxiety and panic attacks and without psychological and medications I may not be among the living. My entire family has been affected by these types of mental illness, including my mother, me, my younger sister, two of my daughters and many other relatives.

Please do not make these cuts in the mental health areas as they are highly needed by many more than you know.

Sincerely,

DMG
NAMI Georgia member

#1032

9/17/20

Center for Medicare & Medicaid Services

Georgia Section 1332 Waiver Comments,

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program that will help lower premiums, as long as it doesn't require eliminating [healthcare.gov](https://www.healthcare.gov) as the way Georgians enroll in insurance programs.

CL

#1033

9/17/20

To Whom It May Concern

I do not support the move from the national [healthcare.gov](https://www.healthcare.gov) system to a privatized system. I am planning to start my own freelance medical writing business, after 20 years of formal education, and require comprehensive health insurance.

A privatized system makes it difficult to compare plans, and allows for-profit insurance companies to capitalize on my insurance needs.

Insurance agents are most concerned with making their commissions rather than meeting the healthcare needs of the uninsured. Therefore, it is imperative to keep the current system that is open and transparent.

Thank you very much.

Sincerely,
KM
Atlanta, GA 30324

#1034

9/17/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you.

Sincerely,
SD
Atlanta, GA 30339

#1035

9/17/20

To Whom It May Concern

I do not support Governor Kemp's request for a waiver to move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in customers' best interest. Healthcare.gov provides translation access for persons with limited English - not a likely capability of private insurers.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,
KL
Jonesboro, GA 30236

#1036

9/17/20

To Whom It May Concern

I strongly oppose Governor Kemp's health insurance changes. By allowing non-Qualified Health Plans with impossibly high deductibles, the proposed changes would result in inadequate

coverage and would actually increase the number of uninsured Georgians. Georgia would become the only state in the U.S. with a confusing decentralized enrollment system. And, in the end, the changes would be illegal because they do not meet minimum standards set by the ACA.

Sincerely,
ED
Decatur, GA 30033

#1037

9/17/20

I am against Gov Kemp's proposal for a waiver.

Georgia has a terrible record with regards to insurance and with the ongoing COVID -19 crisis, this is definitely NOT the time to remove access and subsidies.

Many Georgians have pre-existing and chronic health conditions. In addition, Georgians need access to mental health coverage now more than ever due to the added stresses of the COVID-19 pandemic.

Thank you,

SR

#1038

9/17/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

while people with mental health issues can't get adquite medical help needed with the insurance all ready in place; changing it to allow people to rely solely on insurance companies and web brokers is insane.

It is hard enough for families having to assist their loved ones with mental issues, but to give them nothing to help is Ludacris.

Please do not pass this bill.

I support a Georgia reinsurance program because it will help lower premiums.

Thanking you in advance

Sincerely,
WB
Avondale Estates, GA 30002

#1039

9/17/20

[Letter from SPARK Reproductive Justice NOW]

Attached, please find SPARK Reproductive Justice NOW's comment regarding Georgia's Section 1332 waiver.

#1040

9/17/20

[Letter from Atlanta Legal Aid Society]

Hello,

Please see attached for comments on Georgia's 1332 waiver from Atlanta Legal Aid Society.

#1041

9/17/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

JB

#1042

9/17/20

[Letter from Small Business Majority]

Good Afternoon,

My name is [RS] and I am the Georgia Outreach Manager for Small Business Majority.

Please see our comments for the Georgia Section 1332 Waiver attached to this email.

Sincerely,

#1043

9/17/20

To Whom It May Concern

Many underprivileged adults and children will suffer from the privatization of healthcare. When one group suffers, we all tend to suffer as these things do not just affect one group of people.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

KH

Macon, GA 31201

#1044

9/17/20

I am writing to oppose this waiver. Allowing Georgia to withdraw from the ACA healthcare exchange would be detrimental Georgians, reducing the availability of affordable health insurance and greatly reducing the ability for Georgians to compare healthcare plans. The state contends this would make other insurance options available to Georgians, expanding the options that are available, but those other options are already available today, so this waiver would do nothing except remove the options that a large number of Georgians have chosen.

SM

#1045

9/17/20

To Whom It May Concern

Moving healthcare enrollment to a privatized enrollment system is only going to stop citizens of our state from gaining easy access to healthcare. If you care about the people of our state you will have enrollment stay on healthcare.gov. These for-profit insurance companies will not act in anyone's best interest. From experience, it is difficult to gain access to good healthcare as it is.

We need support in a Georgia reinsurance program to help lower premiums. Healthcare should be accessible and affordable to all.

Thank you very much.

Sincerely,

NH

Smyrna, GA 30082

#1046

9/17/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

Regards,

JH

#1047

9/17/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

DW

30338

#1048

9/17/20

To Whom It May Concern

I do not support the proposed Governor's plan to reshape health insurance in Georgia. Specifically, I do not support the change that would redirect individuals looking for healthcare from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. This move would make a complicated process even more complicated and inaccessible to those in Georgia. I do not support the Georgia Access model.

Thank you.

Sincerely,

AS

Lawrenceville, GA 30043

#1049

9/17/20

To Whom It May Concern

Moving away from healthcare.gov to a privatized enrollment system leaves people at the mercies of the wily insurance industry. It only makes sense if the real objective is to curry favor with Donald Trump by snubbing Obama's healthcare plan.

Thank you very much.

Sincerely,

DP

Lilburn, GA 30047

#1050

9/17/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Georgians with lower incomes are just as worthy of healthcare as are people with higher incomes. Georgians with lower incomes, who need subsidized healthcare, have inherent human dignity that should be upheld by affordable healthcare.

Thank you very much.

Sincerely,
LF
Decatur, GA 30030

#1051

9/17/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

EH

#1052

9/17/20

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. This simply can not happen. People need access to reliable, affordable health care especially during this time of a global pandemic that is significantly impacting the United States right now. More people don't deserve to die. Georgia should be increasing access to health care insurance right now not deterring it which is what Kemp's proposal will do.

A registered voter and a concerned citizen.

KL

--

KL

#1053

9/17/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating [healthcare.gov](https://www.healthcare.gov) as the way Georgians enroll in insurance programs.

I cannot afford private insurance because I had to raise my daughter on my own and, although I have paid my dues in terms of taxes, I now am old and need a little help.

Stop this.

P

--

PD, MPA

#1054

9/18/20

To Whom It May Concern

I vehemently oppose the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This move would an absolute disaster for the thousands of Georgians who rely on [healthcare.gov](https://www.healthcare.gov) to cover them.

I support a Georgia reinsurance program because it will help lower premiums for people who desperately need it, especially in the midst of this ongoing pandemic.

Thank you for your consideration.

Sincerely,

ES
Atlanta, GA 30324

#1055

9/18/20

I rely on getting my health insurance through Healthcare.gov. Please do not block access to the marketplace.

Sincerely,

KM - GA Voter

#1056

9/18/20

I think the denial of access to healthcare.gov is insane. Cutting off access to websites is something communist and totalitarian governments do, not the state of Georgia. I am a conservative Republican who voted for the governor, but won't next time if this is implemented.

TM

Trenton, Georgia

#1057

9/18/20

I strongly oppose Gov. Kemp's request to block Georgians' access to the ACA.

Not sure you could have possibly made this more complicated to get citizen feedback. Good gosh.

DW

#1058

9/18/20

Hello. Do you realize that for a 62 yr old woman who must pay for private health insurance the cost is around \$800 a month??? How on earth do you think that is affordable?

Please leave the ACA alone. It's the ONLY way many can afford health insurance. You say the same plans that are on the ACA will be available BUT at private insurance company rates.

Private agents have an incentive—a bigger fee—to sell weak plans to people who don't understand the market. (AJC) Which is true.

JO

#1059

9/18/20

Please do not allow the state of Georgia a waiver that allows them to bypass the Healthcare.gov website. As a Georgia citizen, I am aware that we already have one of the highest rates of uninsurance in the nation. This is likely to increase the problem. We should be looking to help Georgians gain healthcare, not reduce their access. Thank you.

--

LG

#1060

9/18/20

Hi,

I've lived in Georgia for my entire life of 22 years, and I completely disagree with the proposed plans to disable access to Healthcare.gov for GA residents. It already took the federal government several years to create a functioning portal for buying insurance, and I have no doubt that Georgia's attempt to create an alternative would only add more confusion and frustration to the process.

I was booted off of my family's insurance plan last year, and I was worried that finding my own plan would be incredibly difficult. The Healthcare.gov portal helped me find the most affordable option (which isn't amazing, but that's a criticism of the healthcare system as a whole, not the portal) and sign up for it in less than an hour, and also told me upfront what the coverage options were and what my federal tax credit would be (because I'm freelance). I have no doubt a Georgia-made system that redirects me to private pages would hide or obfuscate that information until I'm already paying for it.

I urge the state of Georgia to retain access to Healthcare.gov, and if it wants to create a different website, let that be an option and not the requirement. After all, if a private portal truly is the best option, wouldn't the nature of capitalism make that the more popular choice for GA residents?

If this move goes through, I'll have one additional reason to leave my home state, and the state of GA will have one fewer tax-paying resident.

CD

#1061

9/18/20

Because Kemp is an idiot any possible interference in health care would be a disaster. Look how he handled the pandemic in Georgia. Kemp is a fool on a mission to please Trump. He is the worse Governor ever. Makes Lester Maddox look like a prince.

MN

#1062

9/18/20

Governor Kemp,

Let's not continue to be a leader in the ranks of Stupid States. Blocking, hiding, misleading and lying about the ACA is mean-spirited and hurts the citizens of GA. Give people the best information and choices - pretty much your party's mantra when it comes to YOUR agenda. Your political ideology and twisted religious beliefs harm the health and intelligence of GA citizens. How will you atone for doing exactly the opposite of what the bible teaches you? I know hypocrisy is a hard drug to kick and that it spreads even from those who don't show symptoms. But you are the Man! Step up and practice what you preach.

JF

#1063

9/18/20

To whom it may concern:

Gov. Kemp's plan to restrict Georgians' access to the healthcare.gov marketplace website is a terrible idea that will only decrease the number of insured Georgians. It smacks of a giveaway to the insurance industry, namely to private agencies who are looking to derive higher fees for selling substandard policies. I routinely have instructed clients, after they have settled cases, to seek insurance coverage at the ACA marketplace website. The website assisted these clients, many of whom were unsophisticated consumers with little knowledge of the insurance industry, in securing affordable coverage that actually provided coverage. I suspect that this change will not only increase the number of uninsured Georgians but also increase the number of Georgians who have plans that lack essential coverages included in the ACA policies available at healthcare.gov. This is a terrible idea, probably driven by industry lobbying and politics, that will result in an overall decrease in coverage and lead to poor health outcomes for my fellow

Georgians. I strongly urge you to deny this waiver and keep access to [healthcare.gov](https://www.healthcare.gov) available to all Georgia residents.

MB, Esq.
Norcross, Georgia 30093

#1064

9/18/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of the residents of the state of Georgia.

I support a Georgia reinsurance program if it can be guaranteed to help to lower premiums without compromising the coverage and services needed. However, the rest of the Governor's plan poses serious risks to families and individuals in Georgia. In fact, it seems like just another example of the Governor's tendency to make decisions based more on the benefits and profits for the businesses and upper-level income families in the state than on the health and well-being of the majority of the people of this great state. The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage.

Thank you very much.

Sincerely
JMT
Monroe, GA 30655

#1065

9/18/20

I am appalled that a single governor believes that it is reasonable to put roadblocks in front of constituents that are trying to take advantage of available health insurance. It is the ultimate example of arrogance and malfeasance in office.

I am a retired physician that has been a lifelong Republican until the last 3 years. Using strongarm tactics in lock-step with our illegitimate President is cowardly. Let the marketplace determine what insurance plans serve the people. You sir, are out of touch with the law and human decency. Leave the ACA Marketplace alone.

TS and KS

#1066

9/18/20

I am against allowing a waiver for Georgia of the [healthcare.gov](https://www.healthcare.gov) system. My disabled son and I have both used [healthcare.gov](https://www.healthcare.gov) for several years and find it to be reasonably easy to navigate. We also know when we sign up for a plan that we will be covered for most medical situations that might arise. We know our full payment (with and without a subsidy) and we know which of our doctors are on each plan. We have been given almost no information about Gov. Kemp's new plan for our healthcare. We pay federal taxes and should be allowed to use the federal system, [healthcare.gov](https://www.healthcare.gov), if we prefer. Private brokers are hard to find and if Gov. Kemp wishes to publish a list of them for those who'd prefer that route, fine, but for those of us who are happy with [healthcare.gov](https://www.healthcare.gov), he shouldn't have the right to deny us that usage. Please deny his request for a waiver for Georgia!!

BG

#1067

9/18/20

Please KEEP the [healthcare.gov](https://www.healthcare.gov) website available to Georgians. It works well and is essential to many people.

Regards DGJ

#1068

9/18/20

Gov. Kemp's plan to restrict Georgians' access to the [healthcare.gov](https://www.healthcare.gov) marketplace website is a terrible idea that will only decrease the number of insured Georgians. It smacks of a giveaway to the insurance industry, namely to private agencies who are looking to derive higher fees for selling substandard policies. I routinely have instructed clients, after they have settled cases, to seek insurance coverage at the ACA marketplace website. The website assisted these clients, many of whom were unsophisticated consumers with little knowledge of the insurance industry, in securing affordable coverage that actually provided coverage. I suspect that this change will not only increase the number of uninsured Georgians but also increase the number of Georgians who have plans that lack essential coverages included in the ACA policies available at [healthcare.gov](https://www.healthcare.gov). This is a terrible idea, probably driven by industry lobbying and politics, that will result in an overall decrease in coverage and lead to poor health outcomes for my fellow Georgians. I strongly urge you to deny this waiver and keep access to [healthcare.gov](https://www.healthcare.gov) available to all Georgia residents.

CCA

Norcross, Georgia 30393

#1069

9/18/20

The proposed change to ACA enrollment is a giveaway to private insurers wishing to foist weak, expensive coverage on vulnerable Georgians. Claims that it will increase insurance coverage are like claims that tax cuts will decrease the federal deficit -- a zombie idea that will not die despite strong evidence that is is false.

DD

#1070

9/18/20

Hello,

Our governor has requested that Georgia visitors to the national healthcare.gov website be redirected to a website with contact information for private insurance sellers. I agree that choice is generally a good thing, but Gov. Kemp's plan to prioritize private plans will impede Georgian's knowledge of what insurance plans are available to them; limiting knowledge of options inherently limits choice.

Instead of redirecting to a page that contains information only about private insurance sellers, I would be in favor of redirecting to a page that shares information about plans available through private sellers AND the Affordable Care Act with EQUAL emphasis. If granted a waiver for this, it will be important that the federal government hold Georgia accountable to sharing information about both categories of options in a fair and even manner.

JH

Covington, GA

#1071

9/18/20

Kemps hatred for the people of Georgia becomes more apparent each day. It is hard enough to get healthcare insurance without being sent to a website full of predatory non-insurance.

Kemp sold his soul to Trump. His action in removing Healthcare.gov are atrocious.

JJ

#1072

9/18/20

To Whom It May Concern:

Why would the illegal Governor block the ACA for people that need it especially in the middle of a pandemic.

HAS HE COMPLETELY LOST HIS MIND?

He is single handedly trying to kill thousands, possibly millions, of incident people while he ruins our economy, state and takes our civil liberties. I was a lifelong republican, but Kemp along with his criminal-n-chief in the white house have made me NEVER support this mafia administration.

Please tell the illegal Governor to LEAVE OUR HEALTH INSURANCE ALONE. He has already killed thousands of innocent people with his idiotic covid-19 misinformation and nonexistent rules.

LEAVE ACA ALONE, MAKE IT BETTER AND HELP MAKE GEORGIA BETTER INSTEAD OF HIM MAKING IT WORSE. I've lived in Georgia for over 35 years and Kemp is by far the worst and most crooked Governor, ever. Regardless of political party.

Again, make the ACA better, not worse and LEAVE IT ALONE!!!

S

#1073

9/18/20

To whom it may concern:

Gov. Kemp's plan to restrict Georgians' access to the healthcare.gov marketplace website is a terrible idea that will only decrease the number of insured Georgians. It smacks of a giveaway to the insurance industry, namely to private agencies who are looking to derive higher fees for selling substandard policies. I routinely have instructed clients, after they have settled cases, to seek insurance coverage at the ACA marketplace website. The website assisted these clients, many of whom were unsophisticated consumers with little knowledge of the insurance industry, in securing affordable coverage that actually provided coverage. I suspect that this change will not only increase the number of uninsured Georgians but also increase the number of Georgians who have plans that lack essential coverages included in the ACA policies available at healthcare.gov. This is a terrible idea, probably driven by industry lobbying and politics, that will result in an overall decrease in coverage and lead to poor health outcomes for my fellow Georgians. I strongly urge you to deny this waiver and keep access to healthcare.gov available to all Georgia residents.

CMO

Atlanta, Georgia 30324

#1074

9/18/20

To whom it may concern,

As a Family Nurse Practitioner, Nurse-Midwife and citizen of Georgia, I am appalled by any change that makes healthcare insurance more difficult to obtain. Your attempt to stop Georgian's ability to access Healthcare.gov will turn the task of comparing plans, an already overwhelming task, into an insurmountable and difficult affair.

We are in the midst of an unprecedented pandemic. I'm typing this note from the clinic where I work covered in layers of protective clothing. That you would consider anything that makes healthcare more difficult to come by in a time like this is unconscionable! In fact, this is the time when we should be expanding health care coverage and making it easier to obtain.

Sincerely,

JM, RN, CNM, FNP-C

Bremen, GA

#1075

9/18/20

I oppose the Kemp plan to restrict access to the ACA healthcare website.

It has been shown time again this administration in Georgia values income over healthcare. The Governor's plan will benefit the insurance companies and not the people seeking coverage.

The "bare bones" insurance plans will do nothing to help prevent major illnesses but will only benefit insurance companies who will not have to pay for preventative services. Hospitals that accept the plans will benefit when people's health issues send them to the hospital for conditions that could have been prevented.

It is obvious the governor values business over people.

I want the people of Georgia to have access to all forms of information about health insurance not just those "approved" by the governor.

LR, MD FAAFP

#1076

9/18/20

This is a blatant effort to confuse the public and discourage access to the ACA. This waiver should not be allowed. Nor should private marketers or resellers be allowed to piggyback on the ACA website to siphon off customers.

RT
Atlanta, GA

#1077

9/18/20

Hello,

I am a software engineer considering early retirement. I have used the federal government web site multiple times while evaluating my options for health insurance and have found it very helpful. Being 57 years old, I will likely be using the web site to make insurance decisions for the next 8 years.

I find it inconceivable that the Georgia government would want to block this web site for Georgia residents. Please reject his request.

Sincerely

MCC

Atlanta GA 30309

#1078

9/18/20

This is a vile, blatant attack on the poor. Private companies will not work harder for the poor. They are for profit and would cause many not to have insurance. I am a healthcare professional and we see the tricks and games that are being played. Somehow, this nation has forgotten that God sits high, but is also here on earth. This is unethical and immoral. Don't try and play us for fools. I am praying EZEKIEL 21:28-32 over everyone involved with this heinous act!

PH

#1079

9/18/20

I oppose this waiver plan.

I currently use the Healthcare.gov website to obtain my insurance and I do not like the proposed waiver.

JJ

#1080

9/18/20

I oppose your plan to block Georgian's access to the [healthcare.gov](https://www.healthcare.gov) health insurance exchange. This is just another republican attempt to hurt the ACA. Gov. Kemp's proposal gives Georgia consumers nothing they do not already have access to and takes away the exchange. The entire idea is antithetical to the ACA in the first place.

EB

#1081

9/18/20

PLEASE do not change how the ACA website comments section functions. I find it very useful to me as I select my insurance through it. Just by Gov. Kemp trying to change this indicates that he doesn't really care about healthcare access to millions of Georgians.

AND I VOTE TOO so I will be watching this!

GB

GB > CEO

Atlanta, GA 30342

#1082

9/18/20

Please do not allow the state of Georgia a waiver that allows them to bypass the Healthcare.gov website. As a Georgia citizen, I am aware that we already have one of the highest rates of uninsurance in the nation. This is likely to increase the problem. We should be looking to help Georgians gain healthcare, not reduce their access.

Thank you.

ZF

#1083

9/18/20

More corruption from the GOP. I have insurance through the marketplace, and don't want to be redirected from [healthcare.gov](https://www.healthcare.gov) to view inadequate plans that don't comply with basic coverage requirements. And expand Medicaid already. Rural hospitals are closing because GA hasn't expanded medicaid.

RR

#1084

9/18/20

[Letter from Virginia Poverty Law Center]

To whom it may concern,

Please see the attached comments opposing Georgia's pending 1332 waiver.

Thank you for the opportunity,

Virginia Poverty Law Center

#1085

9/18/20

I am writing to oppose plans for healthcare.org to be unavailable to people in Georgia. Making it more difficult for any Georgians to get healthcare is counter to keeping all of us safe and healthy. As an evangelical Christian I am called to speak up for the most vulnerable.

Please deny Georgia's current request.

Thank you,
LB
Lithonia, GA

#1086

9/18/20

Do NOT change the current access to and arrangement for Healthcare.gov and the ACA for Georgia. Following through with the contemplated changes will give private agents an incentive-a bigger fee-to sell weak plans to people who don't understand the market. Particularly

in the midst of a pandemic that will be with us through the majority of next year. Slipping this through at this time is outrageous.

I have been a purchaser through the exchange for several years. It has been a lifesaver.

MJ

Cobb County

#1087

9/18/20

I am writing to oppose allowing the state of Georgia the option to create another site for citizens of Georgia to select health insurance away from the federal site healthcare.gov. The state of Georgia's offer of a site does not come with enough information as to whether the citizens will be dealing with brokers or other sellers or the insurance companies themselves. Brokers and other sellers have a high incentive to just sell policies as they will make commissions on simply getting people to sign up but there can be uncertainty on these plans as to whether healthcare providers will actually accept these plans and whether the coverage offered will be fully explained to purchasers. Some purchasers may obtain scaled back plans believing they have coverage in certain areas but when they go to use the plans later find out (too late) that there is no coverage.

Please deny the state of Georgia's request to move from healthcare.gov.

AT

#1088

9/18/20

Please listen to the voices of the people of the State of Georgia.

We demand that Gov. Brian Kemp cease and desist from his plan to block Georgia citizens' access to the healthcare.gov website. It is certainly unethical and probably unconstitutional to force people to navigate a disorganized array of private vendors and attempt to compare disparate plans that may or may not meet the individuals' needs and may or may not be in compliance with the Affordable Care Act. This strategy is a barefaced move to -- once again -- give giant corporations even more of an unfair advantage than they already have and further line the pockets of their fat-cat CEOs.

Further, the fact that this correct email address for submitting comments was only made available after Atlanta journalists exposed the brokenness of the website that was pretending to enable comment submittal, leaving scant time for actual public comment to function, demonstrates the ugly truth of Kemp's agenda and that of his cronies.

Disruption of democracy and disempowerment of the people are at the heart of everything they do.

Especially in a time when public health is so wildly precarious, and families' financial and health situations so widely threatened, it is outrageous to think that any state governor -- particularly one who has proven over and over again to care more for his own political security than for the safety and well-being of his constituents -- might be allowed to perpetrate this crime against the people, in plain sight.

Thank you for listening.

--

~*~*~*~*~*~*~*~*~*

SJT

#1089

9/18/20

Do NOT block Georgians' access to the insurance shopping option on [healthcare.gov](https://www.healthcare.gov).

SB

Brookhaven 30319

#1090

9/18/20

Georgians are dependent upon the ACA website [healthcare.gov](https://www.healthcare.gov), so please leave it alone and do not block it. We cannot trust the private for-profit industry to provide affordable insurance. I know that Kemp is trying desperately to please trump, but Georgians deserve better than dirty tricks like this.

GB

#1091

9/18/20

To whom it may concern:

Good afternoon and thank you for reviewing this email. I am writing today because of my grave concern regarding Governor Kemp's plan to restrict Georgians' access to the [healthcare.gov](https://www.healthcare.gov) marketplace website, which will likely decrease the number of insured Georgians. It seems that this proposal is a giveaway to the insurance industry, namely to private agencies who are looking to derive higher fees for selling substandard policies. In my legal practice I frequently instruct

clients to seek insurance coverage at the ACA marketplace website. The website assists these clients, many of whom were unsophisticated consumers with little knowledge of the insurance industry, in securing affordable coverage that actually provides reasonable medical coverage. I suspect that this change will not only increase the number of uninsured Georgians but also increase the number of Georgians who have plans that lack essential coverages included in the ACA policies available at [healthcare.gov](https://www.healthcare.gov). This is wrongheaded idea will result in an overall decrease in coverage and lead to poor health outcomes for my fellow Georgians, possibly creating a higher tax burden to cover those that are under or uninsured and need emergency care. I strongly urge you to deny this waiver and keep access to [healthcare.gov](https://www.healthcare.gov) available to all Georgia residents.

Sincerely,

ED

Attorney

Atlanta, Georgia 30324

#1092

9/18/20

As a healthcare provider in the state of Georgia, I am concerned about Gov. Kemp's request for a waiver to block Georgians from shopping for health insurance on the [healthcare.gov](https://www.healthcare.gov) ACA exchange website. Approximately 400,000 Georgians utilize [healthcare.gov](https://www.healthcare.gov) to purchase their health insurance, where they are assured that the plans available will provide robust, comprehensive healthcare coverage. The website is user-friendly and allows for easy comparisons between plans. Governor Kemp's plan would redirect people seeking coverage to private companies or brokers who have incentives to provide less robust healthcare plans. Additionally, the added steps required to enroll would likely result in decreased coverage. Georgia already has one of the highest uninsured rates in the nation, and granting this waiver would almost certainly increase the rate of uninsured Georgians. This is unacceptable even in the best of circumstances, and even more so in the midst of the ongoing COVID-19 pandemic. I urge you in the strongest terms to refuse this waiver request, and additionally urge you to extend further the public comment period given the technical issues with the submission process that have only recently been addressed despite existing for nearly the entirety of the public comment period.

Sincerely,

RS, MD

Note: These comments are a reflection of my personal position and do not necessarily reflect the position of [name of university] or [name of hospital]

--

RS, MD, FAAP

#1093

9/18/20

I am against the plan to block access to the Affordable Care Act health insurance shopping website. I do not see how denying people access to these options is somehow giving them more options.

Best regards,

VB

#1094 (*submitted comments 2 times*)

9/18/20

Do NOT change the current access to and arrangement for Healthcare.gov and the ACA for Georgia.

Following through with the contemplated changes will give private agents an incentive-a bigger fee-to sell weak plans to people who don't understand the market. Particularly in the midst of a pandemic that will be with us through the majority of next year. Slipping this through at this time is outrageous.

JG

9/18/20

Do NOT change the current access to and arrangement for Healthcare.gov and the ACA for Georgia.

Following through with the contemplated changes will give private agents an incentive-a bigger fee-to sell weak plans to people who don't understand the market. Particularly in the midst of a pandemic that will be with us through the majority of next year. Slipping this through at this time is outrageous.

#1095

9/18/20

I believe it is outrageous that you are thinking about limiting people's power to freely look for available coverage through healthcare.gov. People can go to private agents if they want to. You are taking away the freedom from people, and that's very non-conservative position.

TW

Acworth, GA

#1096

9/18/20

To whom it may concern:

Gov. Kemp's plan to restrict Georgians' access to the healthcare.gov marketplace website is a short-sighted idea that will only decrease the number of insured Georgians. It smacks of a giveaway to the insurance industry, namely to private agencies who are looking to derive higher fees for selling substandard policies. I have often suggested to clients, after they have settled cases, to seek insurance coverage at the ACA marketplace website. The website assisted these clients, many of whom were consumers with little knowledge of the insurance industry, in securing affordable coverage that actually provided some coverage. I suspect that this change will not only increase the number of uninsured Georgians but also increase the number of Georgians who have plans that lack essential coverages included in the ACA policies available at healthcare.gov. I strongly urge you to deny this waiver and keep access to healthcare.gov available to all Georgia residents.

Regards,

KT

#1097

9/18/20

I hadn't even heard about this proposal prior to the AJC's reporting on the truncated comment period after the email address correction, however this is absolutely the most absurd thing in the world to propose. If you want the ability to provide people who don't know or don't care an even more incomplete plan or some other alternative, than so be it, set up a state website to do so and give them a list of brokers or companies there. However to remove access to the Federal portal and the streamlined process of tax credits calculated and applied and direct enrollment into a plan would absolutely crush the ability of many people to have visibility into the legitimate options out there as well as price/benefits comparison across the board. THE ACA is still standing and constitutional and to take away our right to access that portal would be criminal. Set up a parallel option for people, don't take away their right to access what is arguably a much easier and more beneficial system to individual families than what you are proposing to replace it with. With unemployment only going to increase dramatically outside of CARES act "protections" next month, GA will have even more families without access to employer provided healthcare who deserve the freedom to choose how they can obtain health insurance to protect their children. This change benefits no one but those involved in the insurance industry. Thank you for your consideration on this matter.

RH

#1098

9/18/20

I like having all the information available in one place on Healthcare.gov. It makes shopping for a policy using a subsidy easy. Please do not make people have to contact numerous insurance companies to comparison shop. Please do not block Georgians from using the Healthcare.gov site.

Thank you,
BJP

#1099

9/18/20

Good day,

My name is IR and my email address is [].

This is an incredibly stupid petition with not an ounce of good will nor a molecule of articulate thought. Granted, the stated desire is to increase citizen insurance uptake (should they so desire) by inspiring market innovation and competition... by way of removing either 1. a competitor or 2. a service making it easier to compare options. I myself used Healthcare.gov two years ago to search for an insurance plan I ended up using, it would be a loss to see it go. The ease it can provide to those most in need of such a service would not be replaced by those with **financial incentives** opposed to what many may need. The government-sponsored website serves as a tool without the same personal vested interests an agent or an agency would have in getting a citizen onto a plan not fit for them. Governor Kemp's alleged plan to increase and improve insurance plan offerings to Georgian residents will not be substantial enough to replace the current federal offering, nor robust enough to meet our diverse needs. Rather, he and his fellow servants of the Georgian populace should work harder to improve the federal system, rather than strip the decent option currently available.

Sincerely,
IR

#1100

9/18/20

Blocking healthcare.gov or any web site is censorship.

AFA as specifically blocking healthcare.gov how does this benefit anyone shopping for health insurance? Why do private agents and brokers require an incentive to offer more plans?

No to blocking healthcare.gov

A.G.

#1101

9/18/20

I am a Georgia resident and have health insurance through the ACA. The healthcare.gov website is a valuable tool in shopping for and comparing health care plan options. Eliminating it will make it more difficult to accurately shop for and compare plans from various health insurance providers. Do not eliminate access to this valuable tool.

Georgia ties with Oklahoma in having the second worst rate of uninsured people of any state. Do not make it more difficult for Georgians to find health insurance.

CD

Atlanta, GA

#1102

9/18/20

Dear Governor Kemp

As a registered voter and resident of Georgia, I ask that you reconsider your plan to block the use of [healthcare.gov](https://www.healthcare.gov) website. By your own statistics it shows how as a result of your plan as many as 75,000 will lose coverage. I implore you to reconsider, and remember that your position relies on people voting you into office.

Sincerely,

DG

#1103

9/18/20

The ACA, as it is, has worked perfectly for me for 5 years, leave it alone. Why not spend your time and our money making the ACA better and stronger? This seems to be in the best interest of someone, and it sure ain't Georgians.

SQ

#1104

9/18/20

Please reject Governor Kemp's waiver application. It puts thousands of Georgians at risk of losing their health insurance during a health-care crisis. It enables insurance companies and brokers to sell less coverage for higher premiums through a more difficult interface. Why add brokers to the mix, forcing customers to pay more and limiting their health insurance choices.

This is bad policy and bad politics.

Please help save the money of Georgians and help save their lives. Do not approve Governor Kemp's waiver application.

Sincerely,

TM

Stone Mountain, GA

#1105

9/18/20

I am emailing to oppose the changes that Georgia Governor Brian Kemp is seeking to make.

The result of allowing these changes will be another shifting of the burden from the ACA to the individual, and to allow insurance and agents make more money, most often against those who can least afford it.

All of the provisions in the ACA were written into the law to provide greater services to the insured, and to make it easier to navigate. Kemp's plan reverses some of those provisions and most definitely will make it more difficult – and more expensive – for individuals to obtain the health insurance they need.

Please do not allow Governor Kemp to make these changes which only benefit the few and will harm thousands of Georgians who desperately need insurance and need the provisions of the ACA to remain intact.

JR

1331 Pendale Drive SW

#1106

9/18/20

To whom it may concern -

As a lifelong native of Georgia, and as someone who has made use of the ACA marketplace in the past, I am writing to express my vehement opposition to the waiver currently being requested by Governor Kemp's office.

The ACA marketplace provides a centralized, streamlined experience, which allows users to effectively compare available plans, in order to select the plan that's right for them. Governor Kemp's proposed plan would instead fragment that process, making it harder for Georgians to access affordable health care.

Moreover, the privatization of the selection process adds a pernicious profit motive, where none belongs. As a guiding principle, health care should be treated as a human right, not as a commodity. Moreover, the private agents and brokers who stand to benefit most from this arrangement are perversely incentivized to steer customers towards so-called "skinny" insurance plans, which frequently provide no real coverage at all.

During a pandemic, when so many Georgians can reasonably expect to face serious, long-term health issues as a result of the coronavirus, such a policy is unconscionable. I strongly urge HHS to reject the proposed waiver in its entirety.

Thank you for your time, and stay safe out there!

RJW

#1107

9/18/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a Georgian, I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies. For-profit companies will act in their own best interests, not in mine. Healthcare plan options that are available to individual Georgians should be on display in a single location and presented without bias.

I support a Georgia reinsurance program because it will help lower premiums for all Georgians.

Sincerely,

LH

Atlanta, GA 30316

#1108

9/18/20

I do not support restricting any access to the ACA as up to 100,000 people could lose their access to insurance. Already Georgia currently has nearly the highest rate of uninsured people of any state, tied with Oklahoma for second-worst, according to the Kaiser Family Foundation.

About 460,000 Georgians have signed up for insurance plans under the Affordable Care Act, most of them through the federal exchange. The [healthcare.gov](https://www.healthcare.gov) website allows people to shop and compare insurance plans, knowing the price they'll actually be charged after federal subsidies are added for their income level. All the insurance plans available to them and the final premiums for each are presented at once so shoppers can compare.

Kemp's proposal asks the federal government to waive the ACA requirement that Georgia participate in that website or create its own exchange website. Instead, Georgians would be diverted to contact information for private insurance agents and brokers, health insurance carriers and online broker websites that offer plans.

Keep the ACA intact and people's access to it!

BH

registered voter at Atlanta GA 30316

#1109

9/18/20

Many people in the State of Georgia are without healthcare and need affordable options. To that end, keeping the Obama Care/ACA insurance site open to people of Georgia is of critical importance. I view it as immoral to reduce healthcare options during a pandemic. Kemp lacks a moral foundation.

Rev. LK
Atlanta, GA

#1110

9/18/20

Good afternoon,

I'm very much **against** Gov. Kemp's plan to deny Georgians the right to access the ACA exchange website. People can already go through brokers or private insurers if they choose to, so all this would do is punish those of us who need to use the ACA exchange to get anything resembling reasonable insurance. Private insurers will not offer anything comparable. Georgia's number of uninsured citizens is already one of the highest in the country and this would make it even worse.

Thank you,
SMM

#1111

9/18/20

This comment is not political as I'm a registered republican and voted for Kemp.

I have spent the last 15 years of my career as a financial advisor to individuals and families and have worked closely with them on obtaining various types of health insurance coverage. I also work closely with several health insurance agents to help implement ACA plans, private health insurance and Medicare Supplement coverage. We only refer clients to health insurance agents and I do not receive any commissions from the coverage they purchase. As such, I have no financial ties to this decision.

My role as an advisor, and a fiduciary, puts me in a unique position of seeing things from both the client's perspective and the side of the health insurance agent. I have also seen some of the pitfalls of working directly with an agent and agency.

While I understand the desire of Kemp's team to have the public more informed of the private marketplace which can be cheaper, I **strongly** oppose blocking access to healthcare.gov where individuals can sign up for the ACA plan for the following reasons:

- Health Insurance agents serve small business by helping them analyze and establish health insurance plans for the business. They also make a lot more money on the corporate enrollment plans than for individuals. The open enrollment for the ACA begins in November of each year which coincides with most corporate plans. As such, many agents will not be able to service individuals effectively as they will be too busy working on their corporate clients. I have personally seen agents turn down individual health insurance plans so that they can focus on closing out their corporate business.
- Health Insurance Agents are not fiduciaries and have less stringent best interest rules.
- Health Insurance Agents are not financial advisors. They do not work closely enough with the client to understand their personal situation and if any changes have occurred or on the horizon. As such, I have personally witnessed examples where agents have told my clients that they would not qualify for the ACA subsidies due to their income. However, the agent failed to ask if the clients were retiring or what their income would be for the following year because that is what the ACA is determined by. The ACA plan is very important for clients who retire prior to age 65 and need health insurance to bridge the gap to age 65. Furthermore, most clients have a hard time understanding how their income works outside of employment income and what their future income streams will look like. As such, they are often times unable to correct the agent on what their income will look like moving forward.

What will likely end up happening if you do block access to the healthcare.gov website is that the individuals will be forced to move to independent company websites to compare coverage options. They will likely not get an experienced agent who is well versed in the different plans available and/or is experienced enough to ask the client the right type of financial questions to determine eligibility. You will be doing a huge disservice to thousands of Georgian's who could

have saved thousands of dollars by enrolling into the ACA with the credits vs. being pushed towards the private market place.

DWR, CFP®, CRPS®, APMA®

Financial Advisor

Atlanta, GA 30328

#1112

9/18/20

Do Not Remove Georgian Access to Healthcare.gov

Governor Kemp's proposal to remove Georgian resident access to HealthCare.gov is not going to increase coverage and accessibility, it is simply going to make it much more difficult and complicated a process. As someone who has purchased their plan through the portal and has benefited from it, whether or not this is the intent or not, this gives the appearance of Partisan Posturing far more than an act actually intended to understand and benefit everyday Georgians. If you truly believe Georgians should have more choices, then taking one important option for making the decision away is a very, very poor way to show that you are sincere.

DT III

#1113

9/18/20

Any effort to limit or restrict the affordable care act in Georgia limits access to health care. You should be endeavoring to make health care more affordable and more available to Georgians

RAG

Atlanta, GA 30324

#1114

9/18/20

Dear Mr. Kemp,

I beg you NOT block the access to Healthcare.gov as this is the only PLACE I trust to buy health insurance.

I have tried to buy private health insurance but they ALL come with difficult to navigate caveats that they are useless when you really need them.

It will make it difficult for my small company to function and probably close its shop.

First COVID now this – Small business do not need this headache.

Hope you understand

Thanks

S

ST, Ph. D.
Cumming, GA 30041

#1115

9/18/20

I oppose the idea to block [healthcare.gov](https://www.healthcare.gov) in Georgia. I will be rolling off of Cobra soon and have been exploring my options. They are already difficult to evaluate. Removing this resource would make it worse. Thank you,

MB

#1116

9/18/20

Please do not block GA residents access to [healthcare.gov](https://www.healthcare.gov). You would be hurting many more than you help. You will create confusion, and through that, remove many options for people. This is a harmful and selfish move. There has to be a better way to promote what small, so very small benefits that you are desiring to push.

ET

#1117

9/18/20

Hello,

I am opposed to this as this would make it more difficult for my disabled mother to shop for health insurance. She depends upon the marketplace for her health insurance and pushing her to shop separately at different private vendors will cost more and lead to a lower quality of

insurance she will receive. It's already hard enough for her to do day to day activities but to push her to contact each company to determine what works best for her is WRONG.

This is just another grab by the republican party to dismantle health care in this country.

Making it harder to get coverage in the middle of a pandemic is going to just lead to worse outcomes and more deaths.

Thank you,

JG

#1118

9/18/20

Please deny the State of Georgia waiver request to deny Georgians access to Healthcare.gov. Many Georgians depend on this site for their health insurance, and know how to use it. Because of the pandemic, this is not a good time to make it more difficult for citizens to have access to health insurance. Citizens are currently able to secure individual and family policies with the help of an independent insurance broker or directly with an insurance company, so this feature of the proposed waiver is already in place.

The proposed State of Georgia waiver request is regressive, not innovative.

Recommendation: DENY

JTL II

Atlanta, GA 30309

#1119

9/18/20

To Whom It May Concern

I write as a primary-care physician who has cared for Atlanta patients for 40 years. My patients have shared their experiences about how insurance brokers prey upon their limitations understanding details of the purpose and structure of medical coverage.

To put it simply: Georgia SHOULD NOT ALLOW COMMERCIAL BROKERS TO DEFRAUD AND IMPOVERISH OUR RESIDENTS, ESPECIALLY THOSE WITH LIMITED RESOURCES AND PROFOUND NEEDS.

We should reject any plan to dismantle HealthCare.gov. Inviting private insurance brokers into our inefficient, deceptive health care environment will make things worse than they already are. It would make it much harder for my patients and neighbors to shop for and enroll in good-

quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They may sign up for sub-standard plans that will make it harder -- not easier -- to receive primary care and most services they will need over time. They may decide to give up and go without coverage. Many would unknowingly enroll in sub-standard 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's 1332 waiver plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

What we really need, as soon as possible, is to adopt universal, expanded, improved Medicare for All.

Thank you very much.

Sincerely,
HK
Atlanta, GA 30306

#1120

9/18/20

I am writing to comment on the State of Georgia's proposal for a waiver to the ACA requirements in the federal exchange.

I am against this waiver. If Georgia wants to have its own ACA exchange it can under the law, that is how it is designed.

The law is clear that the federal exchange exists for those states that would not set up their own exchange.

It is a violation of the ACA, a democratically passed law upheld by the US Supreme Court, for a state to neither operate a state exchange, nor allow its residents to use the federal exchange.

RD
Decatur, Georgia

#1121

9/18/20

I request the giver in keep the healthcare.gov website open to all Georgians

Thanks

JS

Mineral bluff Georgia

#1122

9/18/20

I am asking for the state of Georgia to KEEP the HHealthcare Exchange do not all prevent agents or brokers to sell insurance it will cost us more.

I have left previews contacts an reviews for Kemp before I'm believing he really don't care what the public thinks he has his OWN agenda an it's not protecting the state of Georgia like he was elected to do

VR

#1123

9/18/20

I am currently one of the millions of people who have a health care plan on the ACA. As small business owner with one employee (myself), this is a good option for health insurance. There is no reason that GA should be granted the option to "block" my access to ACA. The GA state government needs to stay out of my business. If the state wants to offer their own health insurance plans, they can do so without blocking my access to national plans. The two are not mutually exclusive.

MP

Atlanta, GA 30306

#1124

9/18/20

A healthy state is a productive state, and this change to the ACA would make Georgia less healthy, less productive, less able to have money for other needs. This is a mistake to believe that

private insurance rates would go down because insurance companies are in the business of making a profit, not helping people in need.

I strongly disagree with this attempt by the governor to change this ACA. This does not make sense.

MB

#1125

9/18/20

Your really trying take away people's health insurance in the middle of a pandemic?!

There is no good in this.

I can't do anything but comment

but talking away 400,000 Georgians healthcare— right now In exchange for money.

Is wrong

And you know it.

May the Higher Power have no mercy on your soul Governor Kemp. Since you gotten into Office all he has done is , Rotten Things. And making sure the most Georgians DIE in the quickest amount of time.

I'm truly disgusted by the suggestion to take away poor people healthcare, right now.

I am Truly disgusted Kemp wants kids in school. Right now I am truly disgusted Kemp no mask mandates. Right now

God Damn You.

Ga's leaders (beside mayor Keshia) are true Monsters. All of them.

TD

#1126

9/18/20

My comment is to keep the US government health exchange. You have decided not to create your own health care exchange like other states, and not to expand Medicaid. It seems your only purpose is to further destroy the ACA.

My family has depended on the ACA in the past and has benefited from being able to purchase insurance on the exchange. So have others. Stop messing with this because you don't like President Obama.

IJ

Lilburn GA 30047

#1127

9/18/20

Instead of eliminating access to the current health.gov website simply add a link to the private companies/brokers that offer the cheaper less/comprehensive health plans. State government should be thinking about ways to expand peoples' options instead of taking away options that are already available to them.

RK

#1128

9/18/20

Dear Governor Kemp,

Could you please not block the ACA site?! I do not understand Republicans obsession with undermining Obama care when you have offered us nothing else. I am self-employed and doing better financially than I ever have and I will have to buy a policy next year when my cobra benefits run out. I have high medication costs and all of the plans are investigated with local brokers that aren't subsidize through the ACA cost a fortune and aren't worth a damn when it comes to coverage.

We are in the middle of a pandemic; I don't believe your spin that opening up the marketplace to George's for cheaper plans. What it will do is lower YOUR cost and the federal subsidies. These crappy plans don't do any good to help us. When you start dealing with brokers those plans are purely catastrophic. You have to pay for almost all of your care out-of-pocket . Please pull your head out of your butt and do something to help small business owners. I can't buy a home as a small business owner and now I'm looking at not even being able to get reasonable coverage to the ACA.

Why the obsession with this? Congress wasted the first two years with a majority all to try to undo this law. Now you're trying to undo it so you can be Brown nose the President.

Ultimately these kind of decisions force me to try to go back into the workforce and work for employer making less money. If you made more benefits for small businesses like enabling us to

buy a conventional mortgage and leaving healthcare options available then I could grow my business and hire people and add employees.

I am not impressed with your leadership

Jerk

MS

#1129

9/18/20

DO NOT CHANGE THE ACA in Georgia. With incorrect email contact for the comment period and then only a one week extension proves again Kemp and his admin are incompetent and/or corrupt. Why on earth would we want to change a process that works? I have easily and effectively used healthcare.gov over multiple enrollment periods. DO NOT CHANGE THE ACA IN Georgia!

GW

#1130

9/18/20

As far as I can tell, this is complete corruption funneling vulnerability people to greedy agents.

EC

#1131

9/18/20

Please do not allow the state of Georgia a waiver that allows them to bypass the [Healthcare.gov](https://www.healthcare.gov) website. As a Georgia citizen, I am aware that we already have one of the highest rates of uninsurance in the nation. This is likely to increase the problem. We should be looking to help Georgians gain healthcare, not reduce their access. Thank you.

SD

#1132

9/18/20

Hello-

I've voted Republican in the past, but I'm growing weary of the constant drumbeat of negative actions by the Kemp administration, of which this proposal is the latest. During a pandemic, why do we have to argue about whether your proposal will result in 100,000 Georgians losing health insurance, or "only" 25,000 as some of your supporters claim. If this action is taken, I will happily vote Democrat in the future.

Thank you

TG

#1133

9/18/20

We are about to retire and have no health insurance. We need access to the website to pick the best plan and estimate the cost, including federal subsidy.

Don't put your constituent's health in Jeopardy. Do not block the ACA Website.

JD

#1134

9/18/20

I want you to know I think this is a terrible and cruel idea. My daughter is a self-employed nanny with pre-existing conditions and the health care exchange has been the only way she can obtain insurance. There are many people in similar circumstances. The idea that private insurers will become more aggressive selling policies is pure speculation and ridiculous. They can already be aggressive through the exchange. If you, Gov. Kemp, have any human decency, you will drop this idea immediately.

SW

Athens, GA

#1135

9/18/20

I am shocked that Kemp is considering blocking access to [healthcare.gov](https://www.healthcare.gov) for GA residents. The website helps people compare health plans and shop for insurance. This is particularly critical

during a health pandemic and economic downturn, causing many to lose jobs and employer-sponsored health care.

Sincerely,
IG
Atlanta resident

#1136

9/18/20

Mr. Kemp

I have not had a mammogram in three years. When my husband had a heart attack last year, he waited 20 minutes to wake me to assure it was bad enough to warrant calling 911.

Imagine you and your family didn't automatically get great health insurance. Imagine there's a pandemic that could land you in the hospital but you don't go because you don't want to lose your home.

Preventative procedures and medications Should be covered...many Georgians would be healthier, and alive.

Please Stop trying to make it harder for us to get care. I can't afford ACA or Any insurance.

Maybe if GA had a higher minimum wage, I mean \$7.50?! Could you live on that?! Help us! You were trusted to...do Something!!

LT

#1137

9/18/20

It is crucial that Georgians can easily access strong health insurance plans through the government website, [healthcare.gov](https://www.healthcare.gov). Easy access to plans that include essential health benefits should not be denied to Georgians. Healthcare is a basic human need and should not be difficult or expensive to acquire.

Thank you for listening, SB, a Georgia resident for 42 years

#1138

9/18/20

To Whom it May Concern,

I am sending this email to express my disapproval of and disappointment in Governor Brian Kemp's plan to block access to the ACA shopping website for insurance.

Since the establishment of the ACA shopping website, our family has had to use it on a couple of occasions.

While that has not been the case the last few years, it was an invaluable resource for our family to have the ability to shop for insurance plans in one central location, while knowing that what was presented met the healthcare requirements AND provided the accurate premium amounts (with the subsidies included). This allowed for easier comparison shopping between plans and companies. It's a basic provision that even some car and home insurance sites offer. Even Amazon provides this when shopping for products on it's site.

The proposed idea of having to contact individual entities - be it agents, brokers or the actual companies - seems as though it would prove to be more inconvenient, confusing and time consuming, and runs the risk of leaving people under or uninsured, for the 400,000 already using the system as well as those who have joined or will be joining as a result of recent events.

It would seem that during this unprecedented time in the country, in the midst of a pandemic that has rocked our state specifically, and the world in general, that steps would be taken to make things *easier* for the people of Georgia. Everyone has been affected in some way or another - lost jobs, struggling farms, closing businesses, working from home, starting businesses out of necessity, homeschooling children, isolating from family and friends, burying loved ones. As a result of some of these events, many people will be more dependent than ever on the marketplace. Why, during this time of need in so many areas for so many Georgians, will steps be taken to make health insurance - such a vital part of life - more difficult to obtain?

Please leave the ACA website open and accessible to Georgians. It is needed. Thank you.

KG

#1139

9/18/20

Regarding Gov Kemp's attempt to restrict Georgians from using the healthcare.gov site:

Restricting access to a site that allows a user to easily compare plans that adhere to the current Affordable Care Act is wrong – it is obviously meant to funnel business to Kemp's cronies and donors who want to limit the information customers have access to when shopping and restrict them to only using these brokers for buying HC plans. Without the current site, shopping for HC plans will be time consuming, frustrating, and ultimately costly.

Don't limit Georgians ability to shop for HC using the healthcare.gov site – its wrong.

LO

Atlanta GA

#1140

9/18/20

To whom it may concern;

Please don't make it more difficult or complicated for me to access health insurance. Healthcare.gov has worked just fine for me. Please keep that as an option.

Thanks,

DWT

#1141

9/18/20

I am Type 1 diabetic and desperately need access to ACA. Please do not take away access to the healthcare.gov site. How will we find out how much tax credit we get without access to this site? Just make another site for the non-qualified insurance plans.

Thank you.

D

#1142

9/18/20

I'm very concerned that Governor Kemp wants to prevent access to the official healthcare.gov. It appears the goal is to benefit insurance companies and brokers at the expense of Georgians. If it's so much better to go through brokers or direct to insurance companies, why wouldn't you assume a free market approach would take care of it without taking away our freedom to use the existing site? Do Georgians not deserve to know which plans cover essential care and see what subsidy they're entitled to all in one place? Do you want people buying whatever is cheapest and then have no real coverage when they need it? This really smacks of cronyism. It's like China where the government decides what websites we're allowed to see. Please don't do this to our citizens.

LR

#1143

9/18/20

[Letter from American Lung Association]

Hello,

Please see the attached document for comments on Georgia's Section 1332 Waiver from 23 patient advocacy organizations.

Thank you,
American Lung Association

#1144

9/18/20

I object to the change removing ACA as a option for shopping health coverage for Georgians. This appears to be pandering to an industry which is part of the problem, not a solution. Its time to expand Medicaid, not reduce options for Georgians.

DG

#1145

9/18/20

Georgia should NOT be granted a waiver to skirt the ACA website and redirect people to private brokers offering substandard insurance. Instead, Georgia should just EXPAND MEDICAID!!

KP
Atlanta, GA 30324

#1146

9/18/20

Dear Governor Kemp,

I have come to realize that you don't really care about the people of Georgia having access to healthcare or you would not even consider blocking the Healthcare.gov website. This website provides access for thousands of Georgia residents to find healthcare options. I hate that you care more about pleasing the President and less about the citizens of this state. I am appalled at this abominable effort of yours and appeal to your sense of humanity if there is one left in you.

RP

#1147

9/18/20

To whom it may concern;

I would like to comment on the Georgia Section 1332 waiver concept. I would like to bring attention to one area of my expertise as a health policy researcher. Enrollment losses are likely to be significant as Healthcare.gov would go away and remove the possibility of auto-enrollment. [Author names, 1st citation below] published a study in JAMA-internal Medicine that found the probability of re-enrollment decreased by 30 percentage points (60% relative risk) for individuals who did not have a auto-re-enrollment option compared to individuals who had the ability to auto-renew.(1) [Author names, 2nd citation below] have found significant enrollment losses as insurers transition in and out of regions(2). [Author names, 3rd citation below] current working paper has found that complex choice environments for the market provision of social services leads to ineffective and inefficient choices that are disproportionately borne by individuals of lower social/economic status.(3) We have a strong evidence base that significant changes to the consumer choice infrastructure and menu will lead to a significant reduction in enrollment. For this reason, the Georgia proposal violates the Section 1332 guardrails regarding the number of individuals covered. This waiver should be rejected.

Sincerely,

DA

(1) Drake C, Anderson DM. Association Between Having an Automatic Reenrollment Option and Reenrollment in the Health Insurance Marketplaces. *JAMA Intern Med.* 2019;179(12):1725–1726. doi:10.1001/jamainternmed.2019.3717

(2) Crespín D, DeLeire T. As Insurers Exit Affordable Care Act Marketplaces, So Do Consumers. *Health Affairs* 2019; 38(11) <https://doi.org/10.1377/hlthaff.2018.05475>

(3) Handel B, Kolstad J, Minten T, Spinnewijn J. The Social Determinants of Choice Quality: Evidence from health Insurance in the Netherlands. <https://static1.squarespace.com/static/5ee3119aa4c9ed2dd490b6ff/t/5f496563256ce94a24821ae6/1598645611573/HKMS+Netherlands+Aug2020.pdf>

#1148

9/18/20

The proposed change to Georgia's marketplace through this waiver will further erode public health infrastructure in this state--it should not be granted.

The waiver would not only hinder people getting healthcare coverage, it further pushes the market to for-profit medicine, which is the primary reason that American healthcare is so deeply flawed.

Brian Kemp needs to expand Medicaid in Georgia, instead he is literally killing us with his misinformation and public health policies during COVID. Posting a [broken link/wrong email for the majority of the comments period](#) is proof that this illegitimate politician is not acting in good faith while he attempts to further *remove* access to healthcare instead of improve it.

Please deny this waiver and ask Kemp to consider the public health of his constituents in his future policy decisions. Thank you.

ML, MPH
Atlanta, GA

#1149

9/18/20

Please do not block our access to Healthcare.gov

It will affect our ability as a small business and self employed to get worry free health coverage.

--TS

#1150

9/18/20

I strongly object to Gov. Kemp's waiver to further exclude options for Georgians seeking Healthcare. Kemp continues to try to find ways to cut cost instead of providing options for those under- and uninsured.

Georgia already suffers a health crisis of access to trauma centers, Underfunded public health departments and a frightening mis management of the Covid pandemic in our state.

Kelly Farr, the state's Fiscal chief, is incapable of understanding the complexities of healthcare finance and the entire administration does not understand the importance of healthy citizens for a healthy economy.

We need more options, not less. Georgians deserve better.

Thank you for hearing my concerns.

Please do not provide any exemption to Georgia.

--

LR

#1151

9/18/20

Governor Kemp:

Please note that I am adamantly opposed to the waiver you propose as I feel it will act as a barrier to Georgians enrolling in ACA plans and will, therefore, lead to thousands more Georgians not having health insurance.

I humbly but vigorously request that you not take this brazen action. Politics has no place in this. Irrespective of whether you approved of ACA, it is the law of the land and is used by millions of people to obtain affordable, vital health insurance. Please do not let your affinity for and debt to President Trump sacrifice Georgians' interest in affordable healthcare.

Sincerely,

JH - Georgia Resident and Taxpayer

#1152

9/18/20

This Kemp idea to block us from using the healthcare.gov website is mean-spirited and sleazy. Healthcare.gov works very well for us Georgians who want to have ACA-compliant healthcare coverage as a straightforward way to dependably compare options, to sign up and to pay for our insurance. There are already options for those who want the vastly inferior plans that are not ACA compliant by calling a broker or agent. I am furious- and scared. Brian Kemp is trying to hurt people. UnAmerican as can be.

LR (30345)

#1153

9/18/20

September 18, 2020

Re: Georgia Section 1332 Waiver Comments

To Whom it May Concern:

I strongly oppose the proposed move from healthcare.gov to a privatized enrollment system. This change would once again subject us to the predatory practices of insurance companies that were rampant in the pre-ACA era. My taxes help pay for the healthcare.gov site and how dare my state decide that I cannot access it? The healthcare.gov site makes it easy for consumers to choose and compare ACA-compliant plans. Those who wish to buy inferior plans already have the option to go to a broker and do so. There is a clear profit motive for insurance companies to deceive and confuse consumers about critical limitations of their plans. Many people will be led into buying health plans that do not provide the coverage they actually need. There is absolutely no reason for this change other than to help the insurance companies. This does not provide better access to health insurance for the citizens of Georgia - in fact, it does the opposite. And again, my taxes pay to keep the healthcare.gov site running - I want to be able to access it. This is utter nonsense, and endangers the health security of Georgians.

TH

Atlanta, GA 30345

#1154

9/18/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I am a retired Georgia resident under 65 who has used the ACA website healthcare.gov to purchase my healthcare coverage and have done so since 2014. My information and history are stored there and I rely on the current website to guide me from year to year. I don't want to be blocked as a Georgian from using the Federal marketplace on healthcare.gov due to Governor Kemp's vague assurance that I'll still be able to sign up for the same healthcare plans. If so, why block Georgians from using the Federal marketplace and force us to use a new, unproven, possibly unreliable website so that other non-ACA compliant insurance policies can be suggested to us?

Please vote NO on Governor Kemp's Georgia Section 1332 Waiver.

Thank you,

SB

#1155

9/18/20

I, JG, strongly disagree with the proposed changes to the ACA site due to the fact that it would disempower autonomy and choice because we are depending on private agents to educate us about options rather than being able to view all options on the site ourselves. Governor Kemp claims it gives incentive to private industry sellers but the incentive is being able to sell higher cost plans or weaker plans that put more money in their pocket but allows for inadequate healthcare and higher deductibles. This proposal does NOT show Carr for all Georgians and is unacceptable.

Best Regards,

JG

#1156

9/18/20

Subject: Health website

Come on, stop trying to be the worst state in the world!! Brain Kemp is a cheat and a liar!

NT

#1157

9/18/20

Good Afternoon,

I strongly disagree with Governor Brian Kemp's plan to weaken healthcare choices in GA.

The ACA, although flawed, has helped so many Americans gain access to healthcare.

The Governor's plan makes signing up for plans, and researching them, far more confusing and complicated than the current system, using the [healthcare.gov](https://www.healthcare.gov) website.

Our goal is to get more people access to healthcare, not make it confusing and difficult so no one joins.

Thank you.

SA

Marietta, GA

#1158

9/18/20

I have had insurance coverage through the ACA since it began. The usefulness and convenience of using the government website is so helpful in finding good coverage that meets my needs all in one place.

Removing access to that site would greatly hinder my ability to get the coverage in need in a timely and efficient manner.

If I want to look at insurance offered by other providers, I always have that option without removing my access to the ACA site! By removing access, you actually hinder my abilities to make a quick and informed decision about my health care coverage.

I STRONGLY urge to not remove our access to the [healthcare.gov](https://www.healthcare.gov) site.

Best regards,

MAH

Lawrenceville, GA 3004

#1159

9/18/20

The Kemp plan to disallow shopping for ACA plans makes no sense to me as someone who has used this site for 4 years to purchase insurance. The potential to purchase gotcha policies through third party sellers would rise dramatically and to the detriment of consumers. Today, I use [healthcare.gov](https://www.healthcare.gov) along with insurance provider sites to examine ACA and non-ACA plans just as I can shop for a hotel room on a hotelier site or [expedia.com](https://www.expedia.com). The potential to be sold a garbage plan would rise dramatically with very little recourse for the consumer. Kemp's plan actually reduces shopping choice and exposes consumers to poor practices from questionable third parties. I urge you to maintain our choice and protections.

JS

#1160

9/18/20

I am concerned about the recent report in the Atlanta Journal Constitution that Governor Kemp's waiver includes blocking access to [healthcare.gov](https://www.healthcare.gov). I have purchased insurance through [healthcare.gov](https://www.healthcare.gov) since it was first created. I have pre-existing conditions, take prescriptions, and rely on the protections that the ACA plans provide. I'm concerned that blocking access to [healthcare.gov](https://www.healthcare.gov) will prevent me from getting the same quality of insurance as I have now.

As reported in the Atlanta Journal constitution, users of healthcare.gov can already find private healthcare insurance brokers and agents by searching using their zipcode. I didn't know about this feature myself, but I doubt that I would use it for fear of not having the same guaranteed coverage as I have now with the ACA.

One possible comprise for this would be to have a landing page that allows access to private brokers, agents, and healthcare.gov, all featured prominently and equally. Perhaps one section of the page can be devoted to private brokers and agents and a second section with a link to healthcare.gov. Consumers can then make a choice as to where to apply for insurance.

I do like the reinsurance part of the waiver to help reduce premiums. My premiums are very high and I also have a high deductible. My income is just over the threshold for getting federal subsidies but not enough to easily pay for the higher premiums. It seems sometimes that the only benefit I get from having insurance are the lower contracted rates that are charged by doctors. Thankfully, I haven't had a catastrophic health condition that would require my max out-of-pocket limit to be reached, but if that happened, I'm sure I'd be grateful that I had quality insurance in place to keep me from filing bankruptcy.

Thank you for your consideration.

DA

#1161

9/18/20

Georgia's waiver request to deny access to [healthcare.gov](https://www.healthcare.gov) for ACA sign-up and replacing it with a landing page for private agents is the worst idea our terrible Governor has come up with yet - honestly, we're in the midst of a healthcare pandemic (that the governor has completely ignored in favor of business and support of Trump) and here Georgia is trying to again limit people's access to healthcare...it's CRIMINAL. This waiver should be denied. Whoever is reading this should be in the healthcare field and know how monumentally stupid this idea is - unless of course, the whole point is to limit access to healthcare. Ugh. I'm so tired of being sick and tired. And this will undoubtedly make me sicker and more tired. Please deny this waiver.

Thank you -

AR

Georgia Resident

#1162

9/18/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Every person is precious.

Thank you very much.

Sincerely,
JS
Alpharetta, GA 30022

#1163

9/18/20

Dear Mr. Kemp and others,

The ACA marketplace is a well-designed platform that encourages competition on quality of plan benefits rather than deceptively hiding reduced coverage at a lower prices. Leave it as is. Stop this unnecessary, ill intentioned attack on a good program. Instead: expand Medicaid coverage.

#1164

9/18/20

Dear Sirs,

The Governor's proposed waiver is an astoundingly bad idea and an obvious sop to his friends in the insurance business here in Georgia. My wife was just forced to look for a health plan due to Covid induced job loss and shopped on the ACA website. We also talked to a broker who when told of the amount we wanted to spend, the same amount we found a good plan for on the website, tried to steer her towards this horrendous thing that would have left us in line for bankruptcy should she suffer any serious illness. This waiver is nothing more than a scam to steer money to the Governor's rich contributors at the expense of his constituents. If anyone up there has a shred of integrity you'll deny this waiver. It will cause financial harm to the people of Georgia.

Thankyou for your attention,

WS

#1165

9/18/20

To Whom It May Concern

It is immoral and a failure of representation to actively work against aid which provides thousands of families access to healthcare as Governor Kemp is doing. Despite the disservice of dismantling healthcare.gov at any point, to do so during a pandemic is evil. Governor Kemps job is to improve the lives of and represent Georgians. I urge you to deny my states plan to dismantle healthcare.gov. Please do not allow Governor Kemp to make shopping for healthcare even harder resulting in thousands of people missing out on coverage.

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

Thank you very much.

Sincerely,

KT

Athens, GA 30605

#1166

9/18/20

I disagree with the plan to prevent Georgia healthcare insurance shoppers from accessing Healthcare.Gov. I understand that the limited offerings on Healthcare.Gov are thought to limit competition. However, I have shopped this myself (comparing the healthcare.gov offerings to other offerings in the marketplace. Not only did I see no cost difference for comparable offerings, I also encountered several unscrupulous companies in the process. Most shoppers are not sufficiently educated to avoid purchase plans that do not meet ACA standards and/or other scams.

Your job is to support ACA and to protect Georgia citizens from insurance scams. If you can create a program to vet all potential offerers in the state, then I would be OK with this change. But that is not the case now. Healthcare and health insurance coverage should not be a for-profit topic, and a decision to do this now, while fully aligned with the Republican agenda - is simply wrong.

Voting blue up and down the ticket this November, and from now on, including Governors races, for the rest of my life. I call these "consequences. In the meantime - just try doing the right thing for a change, and get ready for the blue wave.

KB

Woodstock, GA 30188

#1167

9/18/20

Governor Kemp should not block access to the healthcare.gov website. To do would be confusing to those who use the website to obtain insurance and could result in an increase of insured Georgians, which is particularly dangerous in the midst of COVID-19.

SD

#1168

9/18/20

[Letter from SPLC]

Greetings,

Please find attached the Southern Poverty Law Center's comment on Georgia's proposed Section 1332 Waiver.

Best regards,

#1169

9/18/20

[Letter from Community Catalyst]

Hello,

Please find attached Community Catalyst's comments regarding Georgia's section 1332 waiver. Thank you for the opportunity to provide input. For questions regarding our comments please email me, [AB], at [*email address*].

Thank you,

#1170

9/18/20

It would be absolutely irresponsible for Georgians' access to healthcare.gov to be terminated. The governor has failed to provide suitable specifics for how an alternative order path might work and will cause confusion among marketplace participants. The governor is free to promote alternative ways to procure insurance but with under 45 days until open enrollment for 2021 this is absolutely not the time to revoke access to a channel that Georgian marketplace participants are familiar with from previous interactions. The waiver should be denied.

TG

Sandy Springs GA

#1171

9/18/20

Please stop trying to limit access to affordable healthcare in Georgia! People, especially those with pre-existing conditions, need access to the government website to research plans and to easily enroll in the Affordable Care Act. It is heartless and cruel for Kemp and Georgia Republicans to block the use of the healthcare.gov website. Please just stop this madness!

MH

#1172

9/18/20

As a consumer I've been shopping and will continue to shop for non-employer based health insurance over the next year. It is important to me and my family to have as many affordable options as possible available INCLUDING the ACA. I'd appreciate having that option remain available.

Sincerely,

Dr. SAB

Toccoa, GA 30577

#1173

9/18/20

This would be disastrous for many Georgians. We need the ACA option for folks who are not equipped to deal with private insurers & who are not able to evaluate all of the options. This is not beneficial to the residents of Georgia. Especially during during a global pandemic. The only thing this will accomplish is lining the pockets of insurance companies. The governor should be supporting and making things easier for Georgia residents, not favoring the health insurance companies. Governor Kemp is just putting more Georgians at risk. This cannot be allowed to pass!

JC

#1174

9/18/20

I am NOT in favor of blocking access to the [healthcare.gov](https://www.healthcare.gov) website. This will further undermine Georgian's ability to attain affordable healthcare.

TD, Ph.D.

Business Growth Consultant & Virtual Partner, [*Name of firm*]

#1175

9/18/20

Hello,

As an entrepreneur I use this site to purchase my health insurance and with pre existing conditions it will be harder to find a provider without this site.

Thank you,

GA Citizen

#1176

9/18/20

Sir or madam,

Please allow people who have lost healthcare coverage to select new coverage at healthcare.gov. We will have another crisis if you don't, namely people getting sick and not getting care until it's too late and they go to the emergency room, an expensive form of treatment. They may not be able to pay for life-saving treatment, adding the costs to the rest of the system and us rate-payers.

Georgians need health insurance that covers their families!

Thanks for listening,

LR

Tucker, GA

#1177

9/18/20

U.S. Dept. of Health & Human Services:

I am writing to address Governor Kemp's plan to divert health insurance shoppers from the healthcare.gov site toward links to private insurance companies.

The healthcare.gov site only shows plans that comply with the law; shoppers have one place to easily compare what each plan offers, along with each plan's cost. Ultra-cheap, substandard plans are not included to confuse insurance shoppers.

Governor Kemp has stated that 25,000 new insurance shoppers could be added to Georgia's roles, thus increasing cost for the state's budget. Some estimates state that 100,000 people could go without any health insurance, if affordable plans are not provided. This would be

disastrous In this Age of COVID when prompt access to medical care is crucial for slowing the spread of the virus.

Private health insurance plans, that comply with the law, could be included in the comparison chart. Letting informed consumers accurately compare rates & policy specifics is the fair and democratic way to proceed. Limiting the information needed to make informed decisions is an insult to Georgia citizens and quite presumptuous of the Kemp administration.

Sincerely,

MW

#1178

9/18/20

Do not change or remove public access to the health care Website that allows them to compare plans and costs. This would be a travesty and a shameless ploy to undermine the Affordable Care Act. One of the best features of the ACA is that it excludes the junk policies that do not cover anything. People need the healthcare.gov website because it puts the plans and prices in one place where shoppers can compare.

Shame on you for trying to pull the rug out from under the ACA, and double shame on you for publishing the WRONG email address for public comment. Why the heck don't you care about the people in Georgia?

Signed,

A Concerned Citizen of Georgia who is going to VOTE BLUE!

#1179

9/18/20

This is stupid!! Blocking Georgians from shopping the ACA is crazy.

YOU are governor of ALL the peoples of GA. Quit trying to penalize them.

GDB

Tucker GA 30084

#1180

9/18/20

Governor Kemp

I will speak simply. I oppose the 1332 waiver program. Should this waiver idea move forward in Georgia I will be financially backing the democrat candidate in the next governor's race for the very first time. I can't think of anything that would motivate me more than your proceeding with this waiver program for Georgia.

Sincerely,
KS

#1181

9/18/20

This waiver will weaken the ability for people to find affordable health insurance that will provide complete coverage by blocking Georgia citizens ability to use [healthcare.gov](https://www.healthcare.gov). The waiver should not be granted.

MF

#1182

9/18/20

We should have access to [healthcare.gov](https://www.healthcare.gov). introducing new ways to access health care or blocking the [healthcare.gov](https://www.healthcare.gov) will only prevent people from getting insurance. So if they want to change the platform then they should wait until next year and give us more time to learn about changes

Thank you,
SJ

#1183

9/18/20

To Whom It May Concern,

I am a small businessman with multiple businesses. I currently use both the ACA website AND a private insurance agent to get plans for my partners and employees and family. I actually have both types of plans for different companies with different needs. Blocking access to the ACA website is a foolish action that depletes the choices available to people. Simply add a link to your alternative choices. This is complicated enough, don't make it worse.

Thanks,
MA

#1184

9/18/20

Until Congress replaces the AHC with affordable health care for everyone, allow Ga. citizens to choose access and choose plans in the current AHA. I have very good health insurance, but I want everyone to have access to good healthcare. A healthy population saves money in the long run. And shame on you for making it difficult and confusing for Ga. citizens to comment.

LR

#1185

9/18/20

Subject line: Kemp is truly doing trumps bidding. he should not be able to do this

JS

#1186

9/18/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my mother-in-law's best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Sincerely,

TP Lawrenceville, GA 30045

#1187

9/18/20

I think it would be terrible public policy to block Georgians from being able to access the Affordable Care Act's websites and register for the insurance plans offered there. Please do not approve this portion of Georgia's request for a waiver. Give citizens the access to affordable care that has the protections dictated by the Affordable Care Act.

Thank you for your time and consideration

MH

Peachtree Corners, GA

#1188

9/18/20

The proposal by Gov Kemp to stop use of the healthcare.gov website would serve only the interest of business, not the members of the public.

It will produce more confusion by eliminating the 'single source' access. It will also eliminate the benefit of a neutral comparison source. Instead it will offer only confusing, manipulative comparisons developed for the benefit of business.

Any theory of business being incentivized to offer better options has no substance to this claim. In fact, the existing failed healthcare system is a result of the 'incentives' of the insurance companies.

As a physician in Georgia, I see the struggles of the public when it comes to healthcare.. Members of the public need simpler, unbiased ways to obtain information about insurance options rather than a different site with multiple self-serving businesses marketing their most profitable options.

Thank you,

JM, MD

[Name of hospital]

#1189

9/18/20

To Whom it may Concern:

I recently was changed from full time to part time work which also eliminated all my insurance benefits. I am too young for medicare and without the ability to get health insurance through healthcare.gov I would be out of luck. Working part time does not afford me the ability to pay a high insurance premium; the credits available through healthcare.gov have been a life saver.

To do away with this ability for the unemployed and underemployed workers in Georgia is unconscionable and, in my opinion, unethical. Please do not force us to work through insurance brokers who are paid by insurance companies and are usually on commission as they do not typically look out for the best bet. I've tried this and was sorely disappointed.

Sincerely,

LP

#1190

9/18/20

Please keep health care. Gov open in Georgia

M

Helicopters fly low

#1191

9/18/20

I OPPOSE Brian Kemp's plan to BLOCK the use of the healthcare.gov website as a marketplace to shop for health insurance. His waiver plan seems to be a poorly disguised attempt to discourage the use of insurance afforded by the Affordable Care Act, and to steer unsophisticated consumers to lower-value plans.

JS

Atlanta, GA 30319

#1192

9/18/20

I do not agree nor do I trust Governor Kemp's plan for Georgians healthcare. Without the affordable health care I would have no medical health insurance because I wouldn't be able to afford the cost of private insurance and most would not insured me due to my diabetes.

BLR

Douglasville, Georgia 30135

#1193

9/18/20

Please do not block Georgians access to healthcare.gov. It is very helpful in comparing plans and the prices of the plans all in one place. I just don't think your new options are going to be beneficial and not advise one of the subsidy one qualifies on the spot.

DH

#1194

9/18/20

I am concerned that the moves by the Governor are reminiscent of those often used by authoritarian governments. The idea that a governor would block access to a federal website that assists in the purchase of insurance under the ACA program is frightening. It is reminiscent of China, Russia, and North Korea and their actions to keep information from their own people. When has an elected representative ever done or even considered something like this?

The options offered by private insurance agents, companies, etc. are already available and accessible. They are also inferior in many ways to those offered by the ACA. Anyone that has studied the issue knows that many of the options offered by private sources are junk policies. They contain restrictions on coverages, limited maximums, and are without guarantees to cover preexisting conditions. Many are less expensive because they cover less. There is also an incentive for the agent to sell these junk policies because they present less risk to the insurance company and a larger commission for the agent. If I wanted their product, I would buy it.

This move by the Governor is an extreme attempt to assist private sources by hobbling access to a federal program that is legal and to which U.S. citizens are entitled to freely access. There is no need to deny access to the ACA site in order to promote private sources. Why would we allow private sources to take over a government site to promote a competing and inferior product while completely deny access to the government option? Let them compete fairly.

The ACA and its website has assisted hundreds of thousands of Georgians in acquiring health insurance they wish to purchase for their benefit. If they wish to no longer access the site, then let them decide. However, this attempt by the Governor to deny access is the most extreme case of politicization that I can ever remember. It is a blatant attempt to play politics with my personal healthcare.

Georgia is currently one of three states with the highest rate of uninsured people. Rather than focusing on improving that number, the Governor is focused on promoting private insurers that cannot compete with the ACA straight up. It's a shameless and obvious attempt to currying favor with campaign donors and party bosses at the expense of Georgians' healthcare.

I currently use the ACA Exchange to purchase insurance and have had an excellent experience with the process and product. I am also familiar with the alternatives offered by private insurers. With that knowledge, I promise to use my vote, time, and financial resources to fight any attempt to attack or diminish the ACA program.

TS

Registered Voter, Cobb County

#1195

9/18/20

The proposal to ban Georgian's access to ACA plans and push them to private insurers is immoral and also likely to result in fewer Georgians with access to health care. We are in the middle of a pandemic, in a state that is a leader in maternal mortality rates. Georgians deserve better access to health care. This proposal is not in the interest of the public good.

CQ

Atlanta, GA

#1196

9/18/20

Plans by the Governor of GA are so transparent to be actually unbelievable. There is no valid reason to block access to the ACA website for Georgians seeking information about healthcare insurance they can afford. The very idea of trying to block a federally approved site will be damaging to far too many Georgians who are already suffering because of a lack of information regarding where to go to get insured or get help. This plan reeks of partisanship. Yes, I know the Governor is hell-bent on helping eliminate the ACA by supporting the suit up before the Supreme Court, but he should play by the rules and stop engaging in shady shenanigans. He needs to realized half of Georgians, at least, agree with me. He can't just kowtow to the other half of the state and call himself Governor of all Georgia.

RAS

#1197

9/18/20

It is completely outrageous that Gov. Kemp plans to block the ACA website to Georgians. Once again, he's putting other interests above his citizens'. His healthcare record is beyond abysmal. I will campaign for a rutabaga if that's all that runs against him.

MJM

Decatur

#1198

9/18/20

To whom it concern,

I'm writing because I disagree with Mr. Kemp's trying to do away with ACA. If it wasn't for ACA I wouldn't have been able to have Kidney stone surgery with 6 weeks of the first surgery for Renal Calculus Kidney stone where they had to go through my back to do the first surgery. Also, I had BCBS with my job that I paid more for than ACA. BCBS was a hassle because in order to see a Speciality physicians they had to approve it and if approved I had to go more than an hour away for it. I was glad that I had ACA along with my job's insurance because without ACA I probably wouldn't be here today waiting to be approved by BCBS. ACA has truly been a blessing to me in my time of being sick. If I didn't have ACA I wouldn't be getting treated for Idiopathic Intracranial Hypertension because I been on Medical leave now for quiet awhile and no longer had insurance from my job. Every illness/disease I have is pre-existing and the plan he has isn't going to beat ACA for us with pre-existing illness/disease. How about he walk 6 months is some of our shoes with pre-existing illness/disease without insurance and no help to pay for a doctor's visit, prescriptions and etc. then let us know how it felt to be like us. Oh he's not going to do that though is he? He's not trying to help the poor just his family and rich friends. He knows what's needed in the poverty areas but don't care about our needs just wants a way to take President Obama's name off of ACA. So sad that we Black and Brown skinned people still have to suffer after over 400 years in slavery. When are we going to be looked at as equal and needing help to make it in our day to day lives. Mr. Kemp is one of the selfish people I know when it comes to helping us.

Best Regards,

YE

#1199

9/18/20

Hello,

The federal government should continue to allow Georgia residents to find “essential health benefits” options at healthcare.gov. I do not want the government to let Gov. Kemp’s proposal to show only private options via a Section 1332 waiver.

I say this as a lifelong resident of GA. Kemp does not respect my beliefs. Please listen to me.

Thanks,

DL

#1200

9/18/20

We strongly oppose Governor Kemp's proposal to block access to the federal health insurance marketplace website. This is just another attempt to restrict access to quality health insurance and make it more difficult for consumers to make informed decisions. It will also lead to many consumers ending up with inadequate coverage purchased from unscrupulous agents.

Please reject this wrong-headed and mean-spirited proposal!

Sincerely,

MRL and PC

#1201

9/18/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I am perfectly happy with buying my insurance plan through healthcare.gov.

If the changes are being implemented as Gov. Kemp proposes then we will no longer vote for him.

Sincerely,

AJD

Fayetteville, GA 30215

#1202

9/18/20

This is a BAD idea. The healthcare.gov site is the main place people go for healthcare costs and coverage. Having to now go to a third party is not only a waste of time but also a waste of money. The system was set up to make it easy for people to have access to healthcare. Now going to a third party you are on their time schedule and not your own. There would be no way for someone who forgets to push the purchase button. I have used the site and it's the easiest way to get healthcare.

T

TG

#1203

9/18/20

This is the stupidest plan ever!!!! Leave the ACA alone or enhance it!

JP

#1204

9/18/20

I do not support the waiver. I believe that the offerings from the federal website are the best for Georgia.

DH

#1205

9/18/20

We just used the site to get insurance for our son after my husband retired and our son lost coverage. He is autistic and must take medication for anxiety and other co-morbidities.

I am apoplectic that Kemp would consider such a move. How dare he! Without the ACA, as retirees we would have to pay more than 5x as much for a Cobra policy as the ACA was not accessible. And what alternative health care insurance does Kemp offer? How about the GOP? NOTHING!!!! For the past 10 years they have promised and failed to deliver an alternative. Our regional hospitals are dying without the Medicaid expansion and the rate of uninsured is increasing. Oh, and we are in a pandemic. I used to be republican. No more.

SD

#1206

9/18/20

To Whom It May Concern

Go

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
CM
Mcdonough, GA 30252

#1207

9/18/20

Why change something that works?

There was enough confusion when ACA website was rolled out, this will possibly make it worse for people to make important changes in their lives.

Secondly insurance agents often do not have the best interests in mind for the consumer.

Lastly hope these changes are better thought out than the State's response to Covid 19.

I hope this helps not hints what is best for Georgians.

Thanks for listening,

MO

#1208

9/18/20

The plan in GA needs to guarantee that people with pre-existing conditions must be included. I have been uninsured twice. The first time after my husband died. I was on his work plan. By 2013, my COBRA had run out. Because I have two pre-existing conditions, I could not get insurance until January 2014 when the ACA actually came online. Then this past Spring, I lost my insurance when my company went out of business due to the pandemic. I bought a trash policy just to have something. Thank God, I start Medicare on October 1.

If the governor of GA wants to offer less fulsome insurance policies, these can be added to the marketplace. Why should consumers have to spend hours going to many different insurance companies? It's ridiculous.

Please ensure that the people of Georgia don't have to work for days to find a plan. We need more people in Georgia insured. Our rural hospitals are in real trouble because Georgia did not expand Medicaid. Don't add to the burden of the hospitals as well as Georgia's citizens.

Thank you.

JW

#1209

9/18/20

I oppose shutting down the affordable healthcare website. We as citizens need to make our decisions for the healthcare we desire

AM

#1210

9/18/20

To whom it concerns

Please ensure that Georgians can still ship for insurance through Healthcare.gov. Making insurance affordable and easy to find is essential to people in the state of Georgia.

Thank you

GL

#1211

9/18/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

As a rural resident of Georgia, I'm quite disappointed and angry that unnecessary obstacles to accessing quality, affordable health insurance have been established by Governor Kemp and his administration.

Access should not have factors. Every person in Georgia should have access in the same way the Governor and his family have access.

Thank you very much.

Sincerely,
DSJ
Blackshear, GA 31516

#1212

9/18/20

Dear Sirs,

The Governor's proposed waiver is an astoundingly bad idea and an obvious sop to his friends in the insurance business here in Georgia. My wife was just forced to look for a health plan due to Covid induced job loss and shopped on the ACA website. We also talked to a broker who when told of the amount we wanted to spend, the same amount we found a good plan for on the website, tried to steer her towards this horrendous thing that would have left us in line for bankruptcy should she suffer any serious illness. This waiver is nothing more than a scam to steer money to the Governor's rich contributors at the expense of his constituents. If anyone up there has a shred of integrity you'll deny this waiver. It will cause financial harm to the people of Georgia.

Thankyou for your attention,

WS

#1213

9/18/20

I am totally opposed to Gov. Kemp's

plan to block use of the [healthcare.gov](https://www.healthcare.gov) website. Georgians need the information that is presented there because it clearly shows plans that comply with the affordable care act with regard to coverage many people consider essential, such as mental health care and prescriptions. It also automatically calculates the federal subsidy.

Many people are not able, for one reason or another, to sort through a mountain of information from competing private insurers who are prone to obscuring actual costs and trying to persuade people to purchase plans that earn the most money for the insurer.

KEEP ACCESS FOR GEORGIANS TO [HEALTHCARE.GOV](https://www.healthcare.gov) !!!!!

- WD

#1214

9/18/20

The Georgia governor's plan to divert traffic from <healthcare.gov> to the state's own portal is a transparent attack on the Affordable Care Act, which is overwhelmingly popular with the public. It enriches private insurance agents at the expense of the public, and allows them to offer plans which are basically useless. Lower tierl plans at healthcare.gov are bad enough, offering no coverage until a large deductible is met, with high co-pays even then, but buying the type of bottom level policies the state's plan encourages is basically a waste of money; they offer almost no benefit to anyone but the agents selling them.

JLB Jr

Atlanta, GA

#1215 (*submitted comments 2 times*)

9/18/20

Do NOT interfere with Georgians' unimpeded access to the federal ACA website. You are lining your own pockets! No!

A

9/18/20

No! Don't mess with our direct and unimpeded access to the federal ACA website! That's so wrong!

AH

Peachtree Corners GA

#1216

9/18/20

I am writing to oppose Gov. Brian's Kems plan to divert those shopping at the ACA website for health insurance to be diverted to additional plans (ie private and no guarantee of protections). This is a plan not to be trusted.

Even the email contact address set up for public comment was flawed and the full 30 days for comment was significantly shortened. The extension granted was for only another week. This is definitely a red flag.

Please leave the ACA shopping site where Georgians can find and obtain health insurance. Please proof the sites to make sure addresses and forms are correct and easily accessible to the public.

DS

Roswell, GA 30076

#1217

9/18/20

Ridiculous. He is trying to shut down a free market instrument and the result would be less choice, more healthcare hardship for the people he is sworn to serve. OPPOSED.

WCM

Atlanta, GA 30318

#1218

9/18/20

Sad day for Georgia that Kemp wants to block the health care choices offered by the Affordable Care Act. Do the right thing and offer the government program rather than line the pockets of private insurers.

Kemp.must.have.his.hand.out.to.line.his.pocket.

DB

DB

#1219

9/18/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am not in favor of the revised Georgia Access waiver 1332 proposal.

Redirecting Georgia citizens away from healthcare.gov to a privatized system to enroll and select coverage would not be in my best interests or of other Georgians in similar positions. Brokers who would supposedly “work harder” to be competitive and give me more and better choices translates to confusing “clever” marketing language and increased premiums to get their profits.

Profit-driven sales on multiple websites are certainly not an improvement over the current federal marketplace website on which you can select from a standard suite of policies presented in the same manner with clear and standardized language without any slant of clever marketing language and techniques that brokers who are “working harder” would use.

The current healthcare.gov website works very well for me. It allows me to compare all providers’ policies and features using straight-forward standardized language. It allows me to easily select the coverage I need at a premium I can afford.

Further, the centralized healthcare.gov website allows me to determine at the time of policy selection whether I qualify for the subsidy and then apply it to lower my premium. Having that ability keeps me from inadvertently selecting a policy where the subsidy could not be used even if I qualify for it.

Again, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interests.

I do support a Georgia reinsurance program because it will help lower premiums.

Sincerely,

GWE

Tucker, GA

#1220

9/18/20

I beseech you. Please DO NOT do this!

I have a preexisting condition that progressed almost to the point of my demise. I used a short term insurance that covered NOTHING and was more than I could actually afford.

The ACA saved my life. I am 59 years young with my first grandchild. I want to live to be as old as my grandmothers at 94. I even knew my great-grandmother.

Again, please please please do not do this.

ER

Jonesboro, GA 30236

Peace and Light...

E

#1221

9/18/20

I am against Gov. Brian Kemp's plan to block Georgian's access to the ACA health insurance shopping website [healthcare.gov](https://www.healthcare.gov).

Privatizing to industry sellers is only going to increase fees adding further economic stress on a strained system.

It takes time to shift mass behaviors and awareness of access to [healthcare.gov](https://www.healthcare.gov).

Coverage will not increase by shifting to something new. It will reduce.

Please reconsider the plan to block Georgian's access to [healthcare.gov](https://www.healthcare.gov).

Sincerely,

RG

#1222

9/18/20

To whom it may concern:

Governor Kemp’s “waiver” plan is wrong-headed and will hurt Georgians—it should not be allowed. His plan to block use of the healthcare.gov website could have a huge negative impact on Georgians needing health insurance, very likely resulting in an additional 100,000 Georgians winding up without health insurance. It will definitely increase time, effort, and confusion in trying to access the info needed to get that coverage since it blocks the use of the healthcare.gov website. The current healthcare.gov website puts plans and prices in one place where shoppers can easily compare different insurance and automatically applies the federal subsidies people receive so that it shows the actual prices they’d pay. It has an ease and familiarity that Georgians have become accustomed to. Kemp’s plan, on the other hand, is more complex requiring shoppers to go to private industry sellers (insurance companies OR agents/brokers—he hasn’t bothered to confirm which to this point) who might have the incentive of bigger fees to themselves if they offer weak coverage. It will require considerable more agility for the shoppers to get all the pertinent information needed to make an educated, comprehensive decision. Add to that the fact that Kemp couldn’t even manage setting up the link for public commentary correctly, so that I could get my original comment to you—I sincerely doubt that he will get it right when it comes down to the more complex task of replacing the healthcare.gov website. (By the way, I believe that you should allow additional public commentary time rather than just this 1 week extension since more than a month of commentary time was lost due to Kemp’s ineptitude in setting the public comment link). Again, I submit that Kemp’s waiver plan should NOT be allowed to go forward.

Sincerely, RN

#1223

9/18/20

Please keep Georgia’s access to healthcare.gov

JS

Mineral Bluff, GA 30559

#1224

9/18/20

It isn't clear why Georgia's 1332 waiver dismantles the federal marketplace without putting a state-based exchange into place.

Before Congress passed the Affordable Care Act, the health care insurance market was very fragmented, and people who required health insurance weren't able to easily compare prices, deductibles, and coverage conditions. This is why the federal marketplace was included in the legislation, so that citizens could compare the different plans on one platform. The federal marketplace doesn't prevent citizens from registering for health insurance through insurers or brokers; indeed, Georgia's waiver notes that 21% of marketplace enrollees opted for direct enrollment or enhanced direct enrollment in 2020. However, it's not likely that removing an option used by the remaining 79% of marketplace enrollees will provide benefits better than or equal to the current system.

In fact, the potential negative consequences of this change far outweigh any possible benefits. According to the Center on Budget and Policy Priorities,

- Brokers and insurers could also steer low-income consumers toward private coverage, including lower-premium, limited-benefit substandard plans, without explaining that they are eligible for comprehensive coverage through Medicaid.
- The Georgia Access Model would likely *increase* premiums. That's partly because it is very unlikely to increase marketplace enrollment, an assumption on which its projected 3.4 percent premium reduction is based.
- While the waiver says web-brokers will be required to show all plans, as under current federal regulations. However, insurers that participate in enhanced direct enrollment never display their competitors' plans, leaving consumers with an incomplete list of their options...If insurers believed they could keep most of their current customers despite having considerably higher premiums (because most consumers wouldn't shop across multiple enrollment platforms), then all insurers would likely set higher premiums than they otherwise would.

A better option for Georgia would be a 1332 waiver that keeps the reinsurance program, which would cut premiums by 10%, and expand Medicaid, which would allow up to 400,000 Georgians to gain health insurance (as opposed to the 27,000 listed in the current waiver).

NC

#1225

9/18/20

Having just lost my job due to the pandemic, I have had health insurance and benefits on my mind. My family is fortunate that we have a second employed adult in the home, and we can get coverage through his insurance, but what if that was not the case?

The first place I would go is Healthcare.gov. I don't understand private insurance programs and would likely not be able to find adequate coverage for myself, my spouse, and my two small children, especially considering the preexisting conditions in our health history, if I had to try and broker the deal myself in the private insurance market.

Do not allow Governor Kemp to remove Georgia's access to Healthcare.gov. It is a dangerous proposal that puts me and thousands of other Georgians at increased risk.

Sincerely,

SHG

Peachtree Corners, GA

#1226

9/18/20

Kemp should resign. Forcing people to use agents instead of the .gov site shows he is getting kickbacks and taking bribes aka campaign contributions.

Not sure what else he can do to be a less effective leader.

REP

#1227

9/18/20

Please do not allow this waiver.

It will make getting complete plans more difficult and confusing, and allow companies to deceive and divert people towards plan that are not in their best interest.

Thank you ,

GH

#1228

9/18/20

Yet again, our Governor takes away a functioning, useful tool from GA residents. The alternative is to put more money in the hands of the PRIVATE SECTOR, that only lines their pockets and makes it more difficult for residents of GA to find the best healthcare available to their needs.

And to think I started believing I was wrong about you Governor Kemp. Alas the lack of leadership you displayed at the beginning of the pandemic, coupled with this money grab for the wealthy insurance providers and their cohorts really shows your colors. You are no better than the worst of them, the words Spineless and Sniveling come to mind. You will never get my vote after the lack of honor and good sense you have displayed. Boy did we make serious voting mistakes in the past, never again!

SK

#1229

9/18/20

I am currently a 23 year old who still receives insurance coverage under the ACA through my parent's insurance plan. Kemp's argument that redirecting from the ACA exchanges to the private insurance markets is a flawed argument and closes a key set of choices for the average consumer.

We Georgians need access to affordable healthcare through the ACA exchanges. Please do not approve Kemp's plan to block ACA exchanges and do not grant this waiver.

MS

Roswell, GA

#1230

9/18/20

Please save Healthcare.gov!!!! I am a small business owner and have no other way to get it.

I checked out those low cost insurance plans you brag about, also known as junk insurance. They only cover you for 3 months, don't cover pre-existing or preventative health. And the second you develop an issue, you are not renewed. How does that help Georgians?

Of course those getting subsidies would stop getting help, but that is probably a value add for you.

As soon as health insurance companies are no longer legally bound to cover pre-existing conditions – THEY WON'T. They are corporations, not in it to help anyone, they are in it to make money. Government exists to moderate this and protect their citizens.

This would be devastating.

NLP

#1231

9/18/20

To whom it may concern,

I am shocked at Governor Kemp's attempt to take ACA Health Care away from Georgians in the midst of a pandemic. He is truly one of the most self-serving nepotistic Governor's on record.

Then again, given his willingness to allow vulnerable Georgians to die by refusing to mandate mask-wearing, downplaying the epidemic, opening the state too soon, advocating for un-safe public school and university re-openings,I find it not at all surprising that he is now trying to take health-care away from needy residents at a time when they need it the most. Shame on you Governor Kemp! You are failing to protect the very people who put you into office. You should consider resigning today!

PD

#1232

9/18/20

To Whom It May Concern

Hi,

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
FT
Atlanta, GA 30307

#1233

9/18/20

To whom it may concern,

Keep the ACA requirement.

Redirecting people to private websites where people wouldn't be able to compare plans in an easy and effective manner is a travesty, and may result in people choosing a plan that doesn't meet their needs.

I think it's a dumb idea and don't understand why anyone would suggest this. This action will trick the people that need the approved plans into paying less money for a rubbish plan that can't actually help them.

When did the Kemp administration get smarter than the Brookings Institution? Last I checked they were back tracking their stance on wearing masks.

EF

#1234

9/19/20

it will not give enough citizens adequate healthcare, which is desperately needed with the pandemic when so many people are losing their jobs

R&FM

#1235

9/19/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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 30318

#1236

9/19/20

I am writing to express my deep opposition to any changes to the health exchange which would hinder ANY Georgians in securing healthcare for themselves and their families.

The health of Georgia's citizens is essential to our very survival as a state — and most particularly in the middle of this pandemic.

It is horrifying to know that more of our neighbors and family members could be prevented from getting the care our society can afford to give them if access to the exchange is blocked.

If nothing else, we must ask: how can our economy be sustained if workers are too sick to work?

AM

Athens, Ga

#1237 (*submitted comments 2 times*)

9/19/20

Keep Current market Place "as is" no changes are needed

GF

Ga resident and market place user

9/19/20

No changes needed to Affordable Health Care

GF

Ga resident

#1238

9/19/20

Please do not block access to healthcare.gov

PH

#1239

9/19/20

Considering that this state has the second most uninsured people in the nation, blocking the ACA website is just plain out dumb.

But this idea is coming from the party and from a governor who has proven during the worst health care crisis in more than a century

not to care about their citizens or their health care.

I oppose Governor Kemp's attempt to block the Healthcare.gov website.

Thank you.

LO

#1240

9/19/20

Please do not shut down the ACA website here in Georgia! It is a critical link for so many!

AN

Covington, GA 30016

#1241

9/19/20

We are dismayed, but not surprised, that the current administration seeks to diminish, delay, and distract from the ACA which has helped so many of us with the best insurance we've been able to get. The Georgia proposal would make insurance more expensive and less utilized by those who can least afford it.

The ACA has withstood the prolonged attacks by enfeebled opponents and vested interests, and needs to be strengthened and supported for the benefit of our citizens, not undermined and chipped away.

TRC & RAS

Madison, GA 30650-0754

#1242 *(submitted comments 2 times)*

9/19/20

I am a 61 year old who has had medical insurance all of my life. I was laid off from my job in 2018 where I had health insurance and due to my age could not find another job. Now with COVID, that has been further impacted. So I applied for health insurance on Healthcare.gov in order to maintain health insurance once my cobra ran out. It was a very easy process to find replacement insurance on a SINGLE website, healthcare.gov that would cover my preexisting

with no effort to check multiple sources. Also I didn't need to investigate what items are covered using healthcare.gov since only plans that covered the essential benefits are listed.

Please do not allow Georgia to replace this life saving site with a hodgepodge of websites with a mismatch of offerings or make me see a broker (especially during a pandemic, where I haven't been anywhere indoors for the last 6 months). whose job is to sell me something that will make them money, not necessarily a plan that is in my best interest.

Stand up and make a call in the interest of mankind, not the insurance lobby and a state that doesn't even mandate masks for the general public.

Thanks,

JJ

9/19/20

I had sent this email previously with an incorrect subject line.

I am a professional 61 year old who has had medical insurance all of my life. I was laid off from my job in 2018 where I had health insurance and due to my age could not find another job. Now with COVID, that has been further impacted. So I applied for health insurance on Healthcare.gov in order to maintain health insurance once my cobra ran out. It was a very easy process to find replacement insurance on a SINGLE website, [healthcare.gov](https://www.healthcare.gov) that would cover my preexisting with no effort to check multiple sources. Also I didn't need to investigate what items are covered using [healthcare.gov](https://www.healthcare.gov) since only plans that covered the essential benefits are listed.

Please do not allow Georgia to replace this life saving site with a hodgepodge of websites with a mismatch of offerings or make me see a broker (especially during a pandemic, where I haven't been anywhere indoors for the last 6 months). whose job is to sell me something that will make them money, not necessarily a plan that is in my best interest.

Stand up and make a call in the interest of mankind, not the insurance lobby and a state that doesn't even mandate masks for the general public.

Thanks,

JJ

#1243

9/19/20

I am writing in response to Governor Kemp's intention to block Georgian's access to the healthcare.gov website . To propose doing this during a pandemic is inexcusable. Our citizens will suffer as a result and so will our health care system. We need a central location to make sure that the insurance that we choose has the benefits we are entitled to under the Affordable Care Act.

Stop making this a political statement, to do so is risking lives.

JM

#1244

9/19/20

The waiver proposed by Georgia Governor Kemp to authorize blocking the use of the healthcare.gov website by people who are shopping for and enrolling in health insurance plans under the Affordable Care Act should not be granted. This waiver, if granted, would result in many Georgians, some estimate as many as 100,000, winding up without health insurance. The healthcare.gov website enables shoppers for insurance to compare plans and prices in one place and gives objective information not driven by a profit motive. Please do not grant this waiver.

Thank you for your consideration of my comments.

KG
Macon, GA

#1245

9/19/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am vehemently opposed to the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system .

This is totalitarianism. This is a move that China or North Korea would be responsible for. This infringes on my freedom. I am an American. I am a Georgian.

A Georgia alternative health insurance website can be made without forcing people away from [healthcare.gov](https://www.healthcare.gov). This is a slippery slope. What other websites are next. The Governor shall not restrict access to information or services for political reasons or for the enrichment of his friends and donors.

--

PM

#1246

9/19/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating [healthcare.gov](https://www.healthcare.gov) as the way Georgians enroll in insurance programs.

VC

Scottsdale GA 30079

#1247

9/19/20

I am firmly in opposition to Georgia Governor Brian Kemp's request to block access to the [healthcare.gov](https://www.healthcare.gov) website for Georgia citizens. I understand that the benefits of the ACA will still be available; however, many people will not be aware of that and will either have difficulty signing up or will figure that coverage is no longer available and will go uninsured. In the middle of the current pandemic this is the worst time to make changes such as those anticipated.

There are most definitely improvements that can be made, but through my own experience, I've learned that there are nowhere enough insurance brokers to accommodate the increased demand nor does it make sense to contact several insurance companies to "shop" for the best plan.

A well-laid out plan with input from actual users of the [healthcare.gov](https://www.healthcare.gov) website that allows a reasonable period of transition time should first be established.

Thank you.

HK

#1248

9/19/20

This sounds like old Communist tactics to me! What could possibly be the reason Gov Kemp is doing this except to line the pockets of his insurance industry campaign contributors. This must stop before lives are endangered.

BK

#1249

9/19/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder to shop for and enroll in good-quality health coverage. Reports in the AJC show that 10,000 more Georgians could become uninsured due to the confusion this change would cause. Especially during a pandemic, this sort of change is very dangerous in that people may lose coverage or end up buying a skimpy plan that will not meet their actual needs. The Healthcare.gov website is already a trusted and widely used way that Georgians currently get their health insurance. There is NO benefit to changing how Georgians shop for insurance at this time.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

Thank you very much.

Sincerely,
JK
Suwanee, GA 30024

#1250

9/19/20

To Whom It May Concern

This is unacceptable! We are middle class and do not have insurance benefits through employment as my husband is a contract worker in IT and I work part-time. Our adult sons are also contract workers and have no insurance through employment and one is currently uninsured.

Why must obtaining health insurance be made more difficult? The Georgia Access model will leave many more people uninsured as it will become even more confusing than what we've had to work through in the ACA marketplace.

Please do not allow this change take place!!

Sincerely,
SS
Stone Mountain, GA 30087

#1251

9/19/20

I do not support this waiver to move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system. If hundreds of thousands of Georgians have used the ACA site to buy insurance while already having access to the alternative, what's the point? It's certainly not insuring more Georgians, which should be the ultimate goal.

Sincerely

HC

Doraville GA 30340

#1252

9/19/20

I am **AGAINST** this proposal.

Are we living in Russia or China now?

How dare the Governor of Georgia block access to any internet site, much less “healthcare.gov”, which provides *unbiased* information about health insurance plans available under the Affordable Care Act, the covered benefits and the true costs associated with each option, including subsidies the citizen may be eligible for.

My experience with the private insurance market indicates the plans provide minimal benefits and do NOT cover preexisting conditions and/or have a one year elimination period for many benefits. As a cancer survivor with wife who has cardiac issues, the ACA would be the only real option for us, if we were forced to find insurance.

Right now, I have excellent employer provided health insurance, but I have been laid off from former employers twice in my 35 year career. Both times, I used COBRA for as long as it was available, because the costs were only slightly higher than those available in the private market, yet provided far more benefits than those private policies. We were forced into the private market when the COBRA coverage period expired – it was expensive and provided minimal coverage. That was when we were younger and did not have documented health issues.

Finally, commission based agents and brokers or insurance companies, have a bigger financial incentive to steer people to their private plans. Most people, including college educated people, do not understand the terms, conditions, exclusions and benefits of health insurance plans. These people tend to look for minimal monthly costs and may not realize (nor be informed) that far more robust ACA plans with subsidies are available for the same or slightly higher prices.

Georgia consumers, with ample financial resources, looking for catastrophic coverage, are sophisticated enough to know that ACA plans are not the only option and how to find agents, brokers or companies that will fit their needs. Sadly, most consumers looking for health insurance are the opposite of this and need the comprehensive benefits provided by ACA compliant policies.

Please do the right thing for the citizens of Georgia and **REJECT** this proposal.

Regards,

JS

Roswell, GA 30076

#1253

9/19/20

Georgia's proposal is not an innovation, it's more of an attempt to undermine the ACA by making it harder to find insurance. It is taking the state backwards toward a time when the public was at the mercy of private insurance companies.

The purpose of the world innovation waivers was to allow improvements to the federal plan to happen at the state level. Georgia's proposal is a perversion of the waiver idea.

Do not grant georgia's waiver request. It is not an improvement of the existing system.

AG

#1254

9/19/20

As a benefits professional for over 30 years, and a former Chief Benefits Officer for the state of Ohio, I strongly oppose the Georgia Section 1332 waiver. The US Healthcare market is complicated. Most organizations, including the state of Ohio, and I'm sure the state of Georgia as well, require the assistance of benefits consulting firms to determine the best vendor/plan for its members. Without the tools that the current exchange provides to consumers, it would be almost impossible for the average consumer to evaluate the best plan that would meet their needs. While consumers might be able to find less expensive plans, the total costs of treatment and premium might be substantially higher. In extreme cases, it could be unaffordable to obtain treatments.

PYT

#1255

9/19/20

Our household DOES NOT qualify for assistance thru the ACA website- but was the ONLY PLACE we could find insurance coverage due to pre-existing conditions and our ages (60s). We have a policy that meets our needs and allows us to see the MDs we are already under the care of.

If this access is denied, we could either be uninsured (risking a bankrupting health crisis) or not have the coverage needed, due to only being able to get a watered down plan. —IF anyone will cover us, and IF we can afford it.

Please DO NOT block the care and access we need.

Keep the program.

Best,

ML

GA resident (and VOTER!)

#1256

9/19/20

Please do not cancel Georgia access to ACA.

It works for me. I have a preexisting condition and am scared to lose my insurance. I am looking at moving to another state to make sure I have affordable access to health insurance if needed to continue working as a small at home entrepreneur.

JB

Conyers, GA 30094

#1257

9/19/20

Dear Center officials:

I am a concerned Georgia citizen who's tired of politicians not representing my viewpoints. I'm writing to you to express my extreme displeasure with the attempt by the state of Georgia to remove access to [healthcare.gov](https://www.healthcare.gov).

Health care is already expensive; even ACA plans aren't very affordable. I found this out when I lost my full-time employment coverage and was forced to go on the open market. But I was lucky: I had access to a COBRA plan that carried me to my next coverage.

Without healthcare.gov, people without employer coverage or COBRA options are at the mercy of health care profiteers who place their bottom lines above the health and well-being of Georgians in need. In our state, this is a highly politicized issue, given we have a governor with no respect for his constituents – so much so that incorrect email links for public comment were posted and only recently discovered. It is clear this administration is doing its best to deny coverage to those who need it most. Please don't let this happen in Georgia.

Sincerely,

HMC

Acworth, GA 30101

#1258

9/19/20

The proposed changes to Georgia citizens access to [Healthcare.gov](https://healthcare.gov) are shameful. It is already hard enough to pick the correct plan for my family that balances coverage and cost. [Healthcare.gov](https://healthcare.gov) makes that process easier and ensures that all of the plans offered meet the same minimum requirements. I know that I will not be surprised later by some cleverly worded marketing trick and find out that what I thought was covered, is not.

These proposed changes will only benefit the business interests that Governor Kemp places before the citizens that he was elected to represent. The state of Georgia would benefit from having a healthy workforce that doesn't fear being unable to access healthcare much more than it would from letting businesses profit by taking advantage of those citizens.

Governor Kemp should be working to ensure that all Georgians have healthcare. We should be spending money on actual healthcare, instead of lining the pockets of brokers and agents. It is disgusting that we are just adding to the profits of insurance companies and brokers, instead of spending that money on actual healthcare. This is just one more scheme to take money from citizens and redistribute it to business interests.

Shame on Governor Kemp.

MB

#1259

9/19/20

It is unconscionable that one would not be easily able to see all options on the healthcare.gov website. People need to automatically be able to see and compare plans, including the subsidy they would receive.

Trying to complicate this for Georgians is despicable and an obvious ploy to undermine the ACA.

Do not reroute applicants to private providers. Allow Georgian's to choose for themselves from all available options.

BD
Georgia Resident
Registered Voter

#1260

9/19/20

Please do not grant Georgia the waiver. This would limit consumer choice and add no new options. It would result in the loss of healthcare coverage and reduced coverage for many people. This increases distribution costs by paying brokers where they would not be paid today.

MZ
Atlanta, Georgia

#1261

9/19/20

Georgia Section 1332 Waiver Comments

Please do not allow the state of Georgia a waiver that allows them to bypass the [Healthcare.gov](https://www.healthcare.gov) website. As a Georgia citizen, I am aware that we already have one of the highest rates of uninsurance in the nation. This is likely to increase the problem. We should be looking to help Georgians gain healthcare, not reduce their access. Thank you.

JD

#1262

9/19/20

Please do not allow this proposal to go through. I find Healthcare.gov to be very helpful when I choose my plan each year and have had some experience with bad policies being pushed by insurance agents who are too interested in their commission. Any person who doesn't find what they want on the official website can already choose to buy their health insurance outside of Healthcare.gov if they want to. Thank you,

LL, Republican

#1263

9/19/20

To Whom It May Concern

My company laid me off in 2018, which meant that I lost my insurance coverage. I had COBRA for a few months, but the cost for my wife and me was almost \$2,000 per month. I was at the point of choosing to make my house payment or have insurance.

I looked at plans outside of healthcare.gov, but they were horrible compared to what I had while working. However, I was able to find a good plan on healthcare.gov with a credit.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage like I almost did. 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
RW
Tucker, GA 30084

#1264 (*submitted same comments 2 times*)

9/19/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

While reinsurance would help some middle- and high-income Georgia consumers by lowering premiums, the rest of the Governor's plan poses serious risks to families and individuals in Georgia. The plan does not add any new ways for people to shop for health coverage. Instead, it

eliminates the most trusted and widely used path for Georgians to purchase their own coverage. It is extremely difficult for people to evaluate health insurance plans. Having a centralized source like healthcare.gov allows people to compare apples to apples. It also make sure that plans cover certain basic health issues that people might just take for granted. Being tossed immediately into the private sector will exhaust most people searching for coverage. We want to keep access to the ADA healthcare.gov. If you want to augment it with a **separate** additional portal go to it. Otherwise, Georgia could become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would make it harder for Georgians to find a plan that truly fits their needs. It is strange that Georgia has a website that allows easy comparison of gas company pricing but wants to dump the major resource that allows comparison of healthcare coverage. Thank you very much.

EM, Atlanta, GA

#1265

9/19/20

The elimination of Healthcare.gov in favor of private broker sites injures Georgia consumers.

1. Private brokers are paid a commission thereby increasing the total cost of health insurance. Although pricing is uniform for these products, the greater the percentage of plans sold by brokers the higher the distribution cost and the higher the carrier pricing of total premium to consumers.
2. Broker sites, offering a subset of the [healthcare.gov](https://www.healthcare.gov) products, exist today. The consumer loses their ability to shop for qualified plans under this waiver. Why should CMS support decreasing consumer power?

--

TD

Atlanta, GA 30309

#1266

9/19/20

As a Georgia resident, I find the Brookings Institute's analysis of Georgia's substitute ACA plan to be an excellent representation of the flaws in that plan. The Georgia plan favors insurance companies at the expense of individuals who desperately need affordable but substantial healthcare insurance, and who also need the assistance of an independent exchange such as has been available at the healthcare.gov website. The pandemic and the on-going opioid crisis have exacerbated these needs. In-state groups who have studied the proposal have projected a rise, not a drop, in the number of uninsured Georgians.

Thank you for your attention.

JS

Decatur, Georgia

#1267

9/19/20

I DO NOT SUPPORT Kemp's proposal asking the federal government to waive the ACA requirement that Georgia requested. **I DO NOT SUPPORT** Georgians being diverted to contact information for private insurance agents and brokers, health insurance carriers and online broker websites that offer plans that will not act in Georgians best interest.

I DO SUPPORT a Georgia reinsurance program because it will help lower premiums. Thank you very much.

MS

Sandy Springs, GA 30328

Voting matters. JOE BIDEN 2020

Trump is the unfortunate consequence from 2016. What remains of our democracy he will totally destroy if he is reelected in 2020.

The Republicans in Congress are spineless and bottomless enablers. Trump and others that hold similar views as his, are the real threat to American democracy and society. I stand with the women and men that opposed him - Hillary Clinton, Sally Yates, Ann Donnelly, Leonie Brinkema, Allison Burroughs, Judith Dein, Elizabeth Warren, James Robart, Washington State Attorney General Office, Minnesota State Attorney General Office, Virginia State Attorney General Office, ACLU, Indivisible, 4th Circuit Court, 9th Circuit Court, the REAL NEWS MEDIA - CNN, MSNBC, NY Times, Washington Post, Judge Derrick Watson, Judge Colleen Kollar-Kotelly, the majority of voters in Virginia that elected Ralph Northam, Judge William Orrick, Judge Marvin Garbis, Tom Steyer, Judge Marsha Pechman, the majority of voters in

Alabama that elected Doug Jones, Judge Tanya S. Chutkan, Judge William Alsup, Judge Nicholas G. Garaufis, DACA Ruling by U.S. Supreme Court, Judge Peter Messitte, Judge John Bates, Judge John Coughenour, Judge Kimba Woods, Judge Dana Sabraw, Judge Richard Leon, Judge Amy Berman Jackson, Judge John Bates, Chief Judge Beryl Howell, Judge Emmet Sullivan, Former Director of the Central Intelligence Agency John O. Brennan, Retired Admiral William McRaven, 350+ newspapers supporting the free press, U.S. Magistrate Judge A. David Copperthite, Judge Jesse Furman, Judge Ketanji Brown Jackson, Judge Robert S. Lasnik, panel of three federal judges that held North Carolina's congressional districts were unconstitutionally gerrymandered, Judge Edward Chen, U.S. District Judge Randolph Moss, 9th US Circuit Court of Appeals DACA ruling, US District Judge Jon S. Tigar of the U.S. District Court for the Northern District of California, Judge Jesse Furman, Judge John Bates, Judge Sharon Gleason, Judge Richard Seeborg, Judges Karen Moore, Timothy Black and Michael Watson, Judge Amit Mehta, Judge Edgardo Ramos, Judge Haywood Gilliam, U.S. District Judge Michael Barrett, U.S. District Court Judge Tanya Chutkan, Federal District Court Judge Dolly Gee, US District Court Judge Victor Marrero, US Court of Appeals for the District of Columbia Circuit ruling on his taxes, Judge George B. Daniels and Judge Phyllis J. Hamilton on his public charge rule, Judge David Briones of the US District Court for the Western District of Texas on his wall, Fourth U.S. Circuit Court of Appeal, Judge David Briones of the US District Court for the Western District of Texas, Federal Judge Michael Simon, Second Circuit Court of Appeals, Carl Nichols of the federal district court in DC, 116th House of Representatives Intelligence Committee, 116th House of Representatives Judiciary Committee, Judge David Briones of the US District Court for the Western District of Texas, US District for the Middle District of North Carolina Judge Loretta C. Biggs, U.S. District Judge Randolph Moss, Judge Reggie Walton, U.S. District Judge Lorna Schofield, U.S. Supreme Court LGBTQ ruling, U.S. Supreme Court DACA ruling, Judge Royce Lambeth, Queens County Surrogate Court Judge Peter Kelly, U.S. District Judge Dolly Gee, 9th U.S. Circuit Court of Appeals ...

“No one is born hating another person because of the color of his skin, or his background, or his religion. People must learn to hate, and if they can learn to hate, they can be taught to love, for love comes more naturally to the human heart than its opposite.” Nelson Mandela, Long Walk to Freedom

#1268

9/19/20

I am opposed to the waver that Governor Kemp has proposed. It will result in confusion, difficulty finding plans and allow plans that are not comprehensive. Individuals and families will purchase plans without fully understanding that these cheaper plans do not cover what the Affordable Healthcare Plans require.

JS

Cumming, GA 30041

#1269

9/19/20

I oppose the proposal to block access to the ACA website for Georgia residents. The proposed plan does not offer any better alternative or incentive to obtain insurance coverage, and will ultimately result in more Georgians being uninsured and driving up the healthcare costs of those carrying insurance or paying out of pocket. An alternative plan that provides all the ACA website options plus others might be workable, but the current plan only makes it harder to get the type of coverage contemplated by the ACA that makes it more workable nationwide.

RDD

#1270

9/19/20

My name is JD. I am a US citizen and longtime Atlanta resident. I am opposed to the Section 1332 Waiver sought by Georgia's governor.

During the past 3 decades, my spouse and I have experienced pre-ACA & post-ACA employer-sponsored group health insurance, individual ACA-compliant health insurance obtained via the healthcare.gov marketplace (unsubsidized), and eventually Medicare supplemented with private supplemental insurance.

My adult sons have experienced employer-sponsored ACA-compliant group health insurance, ACA-compliant health insurance obtained through the healthcare.gov marketplace, catastrophic (not ACA-compliant) insurance sold through internet advertising, and periods of time with no health insurance at all.

With those experiences, I am aware of some of the problems with the healthcare.gov marketplace and also the much worse problems of living in Georgia with no insurance or with only catastrophic insurance coverage.

As I understand the proposed waiver, Georgians would no longer have access to the healthcare.gov marketplace. Any attempt to use that marketplace would result in them being automatically blocked and diverted to a different site with contact information for private insurance companies or their agents. Instead of having all the ACA-compliant policies and subsidy calculations uniformly available at one convenient website where the customer can log in and "shop" at any hour of the day or night any day of the week, the customer would be forced to contact one or more companies or agents during their preferred business hours, and then try to sort through the confusing coverage options without being misled by sales pitches. That insurance-shopping scenario sounds much slower, poorly regulated, with unacceptable variations in the quality of advice obtained from one agent to the next.

If Georgia's governor and administration wishes to give Georgians greater choice and increase competition among insurers by creating a site for organizing policies that do not comply with the ACA, the solution is to create a separate site for the competing products. Don't block the healthcare.gov marketplace. If competition is what you want, give Georgians access to both and let us compare the sites and the insurance products available at each site. Georgia will NOT improve Georgians' health insurance choices by blocking our access to the established federal site.

When the healthcare.gov website was new, it was prone to glitches and crashes. Over the years, its reliability has greatly improved. If Georgia diverts insurance customers away from that functioning marketplace to a new site developed by the state, I expect glitches, crashes, and maybe serious security issues for the first several years. Spoofers, hackers, and purveyors of ransomware may try their luck. Many safety-conscious Georgians may prefer to avoid a new website until its glitches are resolved and security concerns are put to rest. In the meantime, Georgians will still need to purchase health insurance in a familiar, safe manner. Healthcare.gov's marketplace is currently the best option for that and we should not be blocked from using it.

#1271

9/19/20

Removing access to [healthcare.gov](https://www.healthcare.gov) without providing a clear and definitive way to procure insurance, which the governor has not done, would confuse some citizens and prevent them from easily accessing insurance.

This plan would wind up injuring and killing some people. It's heartless and cruel.

--

TKM

#1272

9/19/20

I would want the website for government plans available so my daughter, who is turning 26 in Ga and will need coverage because she doesn't have it from her job, can find it all in one place.

DB

Evans Ga

#1273

9/19/20

I oppose Kemp's plans to change the availability of ACA plans to private insurance plans only available from brokers or agents. I will not be able to afford decent coverage, nor will I be able to find providers I need in proximity of my home living in a rural area. I oppose his plans on every point. Kemp is NOT looking out for Georgians, but political gain.

CHJ

#1274

9/19/20

You bunch of a holes who are trying to diminish the ACA are morally inept. Georgia is the 2nd worse state in health insurance coverage, and you are so audacious and heartless to dismiss hundreds of thousands of uninsured off of a perfectly well functioning choice of plans. Let's see you a holes deal with cancer, diabetes, a major accident, heart attack, or even smaller health concerns without any insurance. Oh wait, no, that wouldn't happen bc you're all f'ing millionaires. And don't let me forget "Christians."

BA

#1275

9/19/20

Please do not allow Georgia to change access to healthcare.gov. My family has used this access point very successfully to obtain appropriate health insurance at a reasonable cost. My fear is in making the profit motive more important than sufficient health care coverage. Removing the comparison feature would leave the average citizen confused and vulnerable to profit-motivated agents and insurance companies.

Thank you for your attention.

WW

#1276

9/19/20

Please do not take away our ACA choices! I don't understand why anyone would remove this useful program. The choices presented are very clearly presented and important for our citizens.

Thank you

MBA

#1277

9/19/20

To Whom It May Concern

Please deny Governor Kemp and the State of Georgia's proposed plan to dismantle HealthCare.gov. Governor Kemp ought to expand Medicaid for the State of Georgia, thereby giving all Georgians access to health care. Instead, Governor Kemp's proposed plan will make it much harder and more confusing for my family and friends to shop for and enroll in health coverage.

Governor Kemp's plan is designed to confuse and mislead us. His waiver would enroll citizens to think they have adequate health care when they would instead be enrolling in a substandard plan. Then they would be stuck with high out-of-pocket costs, which is yet another indignity that comes with being low-income, low-wealth.

Already, the ability to purchase health insurance is hard enough — please don't let Georgia make it harder.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

Please insist that Governor Kemp expand Medicaid and stop leaving so many federal dollars outside of our state, which would undeniably help me and my neighbors.

Thank you very much.

Sincerely,
SG
Atlanta, GA 30305

#1278

9/19/20

To Whom It May Concern:

I write in total opposition to the plan put forth by Governor Brian Kemp in his proposal to block access the Affordable Care Act website healthcare.gov in Georgia. The waiver requested, if approved, would force those applying for coverage to navigate the private insurance market which in this state is an endlessly complex web of mayhem and mischief. God help those who

do NOT have insurance through their employment because the State of Georgia certainly aims not do so!

The Affordable Care Act offers very limited choices in Georgia and has many weaknesses, but at least those who buy insurance through the plan have some help in determining which plan is most appropriate for them.

In Georgia, as elsewhere, it is physically and emotionally exhausting to be poor. If this waiver is granted, many of our State's most vulnerable citizens, those who rely on the ACA for help in getting insurance, will be further marginalized. In addition, many of the uninsured in the middle class will likewise be negatively affected.

Some people will give up on the process and "take their chances;" others will pay more for (possibly less) coverage; for some, medical care will be so prohibitive they cannot afford prevention or maintenance for serious concerns such as diabetes, high blood pressure, and even cancer; others will be saddled with medical debt that drives them (further) into poverty and/or bankruptcy. Such situations are inhumane in terms of public policy and as well as economically unwise since they impoverish the state as a whole in the long run.

Thus, I urge the rejection of the requested waiver for the State of Georgia and hope that citizens here will continue to have access to the services provided through the healthcare.gov website provided by the federal government.

Sincerely,

JM

Tucker, GA 30084

#1279

9/19/20

Please do not limit my ability to choose.

SC

#1280

9/19/20

Speaking on behalf of both myself and my husband, we strongly oppose Gov. Kemp's proposal to block Georgians' access to the [Healthcare.gov](https://www.healthcare.gov) site. It is imperative that Georgians be allowed to continued access to this tool that is such an accurate, reliable , and user friendly method for all to select health insurance that is affordable. To deny Georgians this access is unconscionable!

MH and AH

#1281

9/19/20

I strongly oppose Governor Kemp's proposal to block access to the healthcare.gov (the Affordable Care Act) website. Users of healthcare.gov are able to compare plans and costs, and receive accurate information as to the amount of any federal subsidy that applies. Governor Kemp's proposal directs consumers only to private insurers, stranding the 400,000 already receiving health insurance through the website, and blocking others who want to receive the information currently available on healthcare.gov.

This is yet another attempt to undermine the ACA -and make health insurance even costlier for middle income consumers. Please disapprove Georgia's Section 1332 request.

Thank you,

NT

Macon, Georgia 31204

#1282

9/19/20

Hello,

I will be brief and to the point. In no way do I support Governor Kemp's plan to block or limit Georgians' access to the Affordable Care Act health insurance shopping website. Georgians need more and easier access to healthcare options (physical and mental healthcare options) as Georgia has extremely high numbers of uninsured persons.

PA

#1283

9/19/20

Kemp's plan to disallow access to [healthcare.gov](https://www.healthcare.gov) and instead route citizens shopping for insurance under ACA to private brokers is confusing for consumers and creates an undue barrier to access. Consumers need access to the familiar site they have already used, which provides only ACA-compliant plans that protect consumers, and are not being pitched to consumers by insurance agents driven by personal profit and incentivized to provide subpar plans. Do not allow this waiver.

CT

#1284

9/19/20

I could not be more opposed to Gov. Kemp's decision to block access to the healthcare.gov website. This was and is a federal program that was in essence supported by the Nation as evidenced by President Obama's reelection in 2012. The political bias shown by Gov Kemp and the Republican party is well documented and this is my view is an attempt to bring further confusion to the healthcare market and a way of discouraging or confusing potential customers who would choose to access healthcare benefits through the Affordable Care Act.

Sincerely

TH

Registered voter

#1285

9/19/20

The proposed prevention of Georgia citizens to be able to access/consider ACA options appears unfair and discriminatory and should not be allowed.

This maneuver appears to be a gift to the insurance industry in this State and will not best serve the interest of many individuals seeking the best possible choice for their and or their family's circumstances.

MS, M.D., Internist

#1286

9/19/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. Stop them from trying to dismantle the Affordable Care Act.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation

they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Everyone deserves access to quality and affordable healthcare.

Sincerely,
MJ
Snellville, GA 30078

#1287

9/19/20

Please do not let Governor Kemp of Georgia block the ACA Website.

Why would he want to get rid of affordable health care when there is no viable alternative? It is inhumane.

FP

#1288

9/19/20

To whom it May Concern:

I only found out about this proposed waiver on Thursday, Sept. 17. It is unusual to have such a short comment period for such a major change concerning something as important as health care. And it should have been advertised more widely.

It is a false assumption that large numbers of people do not want good insurance or wish to have less insurance. Most of us need all the help we can get to cover basic medical costs.

I have applied for insurance through the government healthcare marketplace in three states: Pennsylvania, Tennessee, and Georgia. Georgia is by far the worst system I have experienced. With my income, my only option was Ambetter, which manages Medicaid for the state. I'm essentially paying a large percent of my income for Medicaid coverage. It means a high deductible and limited access to doctors, labs, and hospitals. I would love to have more options, but opening the system up to private companies will create a heavy burden on people seeking easy, affordable options. The private insurance market is chaos. I have experienced this. They call all hours of the day and night, pressuring you to accept their plan and providing few details. It is time consuming and confusing.

I have chronic health conditions and require insurance. Please don't make it harder for me to get coverage.

Thank you,
EH
Macon, GA 31210

#1289

9/19/20

We disagree with Governor Kemp's proposal to divert Georgians who access healthcare.gov to private industry sellers. **Georgians should have access to plans from healthcare.gov** and not be redirected to insurance companies, or private agents, or brokers for policies that may not provide the range of benefits or subject citizens to high-pressure sales tactics.

Sincerely,
CKH and KAH
Lilburn, GA 30047

#1290

9/19/20

As leadership of both our country and the state of Georgia have left thousands of people with no job, or drastically reduced income, the ACA and health care options are more important than ever. I'm not sure why the leadership of this state continues to try and reduce access for lower income individuals and families.

The offerings should be expanded, not cut.

MB

#1291

9/19/20

Please leave the access to healthcare.gov exchanges alone. The beauty of the exchange is it's simplicity and convenience. My daughter and my older brother have both found suitable plans on healthcare.gov for several years. There is no sense in complicating the process by diverting them to a middle man.

CB

#1292

9/19/20

Hi

I am a Georgia resident who has used [healthcare.gov](https://www.healthcare.gov) for the past 2 years to purchase health insurance. I find the website extremely simple, useful and valuable and I'm deeply disturbed to see there is an attempt to deny me access to this site. Please do not allow this to happen.

Thank you

CP

#1293

9/19/20

Good evening:

I am writing on behalf of the waiver proposal for healthcare in Georgia.

I stand against a waiver system where consumers use brokers to buy their insurance policies. The brokers receive monetary incentives to promote some plans over others. This is a sure fire way for greed to get in the way of the affordable and right plan for an individual.

I have used the ACA Exchange since 2016. I have been pleased with the services provided and how user-friendly the www.healthcare.gov website is when comparing and choosing a healthcare plan.

Speaking for myself, I do not experience a broken system that needs amending when I consider my past experiences with the exchange. It does concern me that a system that isn't broken is being discussed for replacement with a statewide waiver system.

I live with a compromised immune system and need uninterrupted care from infectious disease. I am an established patient with Kaiser, and I intend to care for myself using their services.

Please reconsider my request to not upend the current marketplace exchange .

Healthcare is a human right not a political party.

With care,

BOG

#1294

9/20/20

Injecting an extra layer — agents— into a system that is already working well makes no sense at all. Instead of going to a single website and being presented with all the plans which fit in my desired parameters, I'll be forced to go to multiple companies and try to figure out whether I am actually comparing apples to apples.

And how am I supposed to be sure that an agent is not intentionally failing to show me the best policy (whether in terms of coverage or cost) simply because it doesn't pay him as much in commissions as an inferior plan?

Of particular concern is pre-existing condition coverage. Until the ACA I could never shop for more affordable coverage. I was locked into a policy that jacked up my premiums by the maximum allowable percentage EVERY SINGLE YEAR.

FH

#1295

9/20/20

My commentary is simple.

Don't do it. Do not accept this application for waiver.

Part of the requirement for accepting the waiver is an adequate period for public commentary. That has not been fulfilled, as the email address for public commentary was incorrectly published by the government. Who knows how many comments have been rendered undeliverable as a result? And then to extend the period of public commentary to a week – effectively less time than that, because it takes time for the news to travel – to be considered adequate? How? In what world?

It is unethical in the extreme to try to do an end run around one of the few things providing people with insurance during a pandemic. It is unlawful – rather than unethical - to deny people their opportunity to provide commentary on these proposed changes, something that has been effectively denied them when the government makes what might graciously be called an error without extending that public commentary period for the duration that the same error denied people their ability to comment.

Accepting this application for waiver now will taint the process, ensuring that it will be overturned in the courts because that period for commentary was effectively denied by the government. This adds time, stress, and cost for all involved; it ties up the resources of the courts in a battle that should have been deferred. And it does a disservice to our citizens who – confused as to what their options for obtaining insurance are during a pandemic, months before a vaccine might make itself known as safe, during what is likely to be a lengthy legal battle

involving judicial stays that leave the state of events ambiguous to all but the most die hard government watchdogs – may well not be able to solve the puzzle of how to make sure they can see a doctor in these times without bankrupting themselves or the hospitals that might see them. The ultimate legal outcome is likely to be that the waiver claim is rejected in the courts, but the practical outcome is that many, many people will have to deal with the confusion and uncertainty that come with those kinds of legal challenges.

As to the matter at hand:

The people of Georgia need access to healthcare, especially right now. At the present time – 9/20/20 – over 300,000 Georgians have been confirmed to have contracted Covid-19. Without access to medical care, the scant 6,500+ deaths during this time that can be attributed to the virus would be much higher. The testing as of 9/19/20 indicates a positivity rate of over 13%. Anything that rocks the boat for the purposes of obtaining coverage right now is dangerous not just to the people who will lose their access to insurance, but to their neighbors, their coworkers, their families... and your families, should people stop seeking care for fear they will not be able to afford the cost. The consequence will spread far beyond the demographic effectively targeted by this proposal.

If not out of interest to these people, if not out of interest to their acquaintances or loved ones, then to your own sense of self preservation; denying people medical care by denying them access to this marketplace could well put ***yourself*** and ***your*** families at risk of death or disability as a result, beyond the effects it will have on hundreds of thousands of Georgians.

This is not the time to play politics with people's access to medical care, beyond the shenanigan's involved in sabotaging the commentary period.

But because there is a pandemic that has directly touched over 300,000 Georgians, and is poised to touch many, many more than that before it is over.

Make them try again next year. With an untainted process. In an untainted time.

But maintaining the mechanisms that people have grown accustomed to using is absolutely the correct path right now. The marketplace should stay as it is, accessed as it has been, with further consideration tabled until such time as something resembling normalcy has returned to our society. The times now are simply too dire.

When we still haven't ridden out the first wave, we should not be looking to tip the boat.

Sincerely,
OTA
Concerned Citizen of Georgia

#1296

9/20/20

Dear Governor Kemp,

I can't believe that in the middle of a pandemic, you want to restrict the public's access to plans offered through [healthcare.gov](https://www.healthcare.gov).

If private sellers think their plans are so wonderful, then let them compete in the true marketplace along with the plans offered at [healthcare.gov](https://www.healthcare.gov), rather than have a preferred track. Also, you are forcing people who currently have plans via [healthcare.gov](https://www.healthcare.gov) to shop elsewhere.

No matter your claims, this means people will be losing their health insurance or will have to jump through hoops to renew/find insurance.

I truly don't understand your attempts to block people from healthcare. They should every option available to them — easily. But all you want to do is put obstacles in the way. Shame on you.

Sincerely,

PV

Avondale Estates, GA 30002

#1297

9/20/20

Good morning,

I am writing this email to urge you to NOT allow this to happen. I know many residents of GA who need the protections of the ACA (especially the pre-existing conditions protections) and if we were forced to shop for individual with private insurance companies or through a health insurance broker, they would not be able to afford it, or worse they would have to buy a substandard plan that does not offer many benefits or has an incredibly high deductible. The ACA is not perfect by any means, but it would be much better than this plan. I am an insurance representative at a doctor's office here in GA and I have seen firsthand how much the ACA has helped our patients with pre-existing conditions. Thank you for considering this email.

Thank you,

LA

#1298

9/20/20

I do not support the move from healthcare.gov to a privatized enrollment system. For-profit systems rely on for-profit insurance companies that will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

DQ

Powder Springs, GA 30127

#1299

9/20/20

Please do not allow the state of Georgia a waiver that allows them to bypass the [Healthcare.gov](https://www.healthcare.gov) website. As a Georgia citizen, I am aware that we already have one of the highest rates of uninsurance in the nation. This is likely to increase the problem. We should be looking to help Georgians gain healthcare, not reduce their access. Thank you.

--

Sincerely,

TB

#1300

9/20/20

I am not in favor of the revised Georgia Access waiver 1332 proposal. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies.

I support continuing the use of the current system and platform as this provides consistent and clear information to citizens making a difficult decision with unbiased information.

As a licensed psychologist I often witness patients trying to secure health insurance. They need trustworthy and clear information which is best provided in the current platform.

I have had absolutely no problems with the Healthcare.gov website. I appreciate having all of the plans that are available on display in a single location, presented without bias. There is a consistency of language across all vendors which provides clarity, with no "shades" of meaning that would confuse consumers. I like having the comfort of knowing that they will all cover the essential services.

The plan that is being presented will take Georgians back to a bewildering process of insurance shopping during the pre PPACA days. Patients will have to navigate multiple biased channels, avoid the pitfalls of inadvertently selecting sub-par plans, and resist profit minded sales pitches.

Insurance shopping will be vastly more confusing and I feel that it will provide an unnecessary barrier that many Georgians will not be able to overcome.

We need transparency and trust.

I see no benefit at all of Georgia running a mere portal to outside websites.

Furthermore, Georgia should reinstate the navigator outreach program that was removed in the prior administration.

RK

Licensed Psychologist

#1301

9/20/20

To Whom It May Concern

Please deny Governor Kemp's plan to dismantle HealthCare.gov, which would make it much more difficult for people to shop for and enroll in quality health coverage.

Many would be confused or misled by companies that don't have their best interests at heart, resulting in failure to obtain adequate coverage. Others would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care, or would lose coverage for pre-existing conditions. Shopping for health insurance across multiple platforms is difficult & confusing — please don't let Georgia make it harder.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with inadequate coverage. Rural hospitals at risk of closing would benefit from more insured patients, not less.

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

Thank you very much.

Sincerely,

KB

Lawrenceville, GA 30043

#1302

9/20/20

Do not allow Georgia to block ACA Exchange

Georgia should not be allowed to block the ACA Exchange.

I've used it for 6 years. If I want to contact a private insurance broker, I can. I know how to find them.

The ACA Exchange allows me to easily compare coverage and costs.

I get the protections the ACA requires of insurance companies.

I don't believe private insurance will offer coverage at rates comparable to what someone can get after factoring in their subsidy.

I don't believe that the government subsidizing the insurance companies will trickle down to the consumer. That money will only "trickle" into insurance companies already fat pockets.

It should not be allowed.

Thank you,

BK

Lilburn, GA 30047

#1303

9/20/20

To Whom it May Concern:

I am appalled at the direction the State of Georgia is taking by removing the health care option that is the ACA from Georgia citizens. Who would come up with this Un-Christian act is beyond me. Please don't take this option away from those who need it most.

“He who oppresses the **poor** shows contempt for their Maker, but whoever is kind to the needy honors **God.**”

Proverbs 14:31

Sincerely,

KC

#1304

9/20/20

The current ACA marketplace gives Georgians a consistent way to compare and evaluate plans that comply with the law. If this option is taken away we would have no guarantee that the insurance coverage includes the essential health benefits the ACA provides.

Instead of giving citizens a simple, convenient way to shop for insurance we would have to contact multiple companies or agents. This only makes the process more complicated and difficult. It seems that under the Governor's proposal the only ones who benefit are the insurance companies. It isn't logical to assume that this proposal will encourage insurance companies and agents to sign up more people. It's really just an invitation to confuse Georgians and sell them substandard policies that don't provide the healthcare they need.

Please make the ACA marketplace available for all Georgians.

Respectfully

AJ

Acworth, GA 30102

#1305

9/20/20

Dear State of Georgia,

Please do not make changes to Georgians access and our way of using Healthcare.gov. Clearly giving Georgians access to plans that honor the the 10 Essential Benefits is vitally important. Any effort to add an additional step to the process will confuse Georgians and many could purchase plans whose terms are not adequately understood by the purchaser.

For many years I ran a large medical practice. Prior to the ACA plans a significant percent of patients coming in for first appointments only to find their services were not covered due to pre-existing conditions. The patient or and/or their family would be totally surprised that their health insurance would not cover their medical condition. Depending on the seriousness of the situation (i.e. usually, those patients entering the practice through emergency hospitalization) this realization could be devastating. Houses were sold. The level of education of the insured was often quite high(eg PhD's). It was heartbreaking and potentially life threatening. The ACA eliminated that scenario. After passage only one patient was in that position, thankfully not a hospital patient. He was unaware that his policy did not cover certain conditions and was able to get a new policy as his former policy was not ACA compliant. Now that my fellow GA citizens can legally buy non-ACA compliant plans they need a place where they can be absolutely assured that their plan covers their medical condition or any medical condition they may have in the future. What insurance you purchase is every much a health decision as a financial issue and insurance brokers as a group have never attained a high level of the ability to explain the terms of

the health insurance policies they sell to purchasers, as evidenced by our experience having to explain to patients their health insurance policies terms and conditions.

I repeat after the implementation of [healthcare.gov](https://www.healthcare.gov) only one patient in 7 years came to our practice with insurance that did not cover our services and did not know that until we explained it to him, whereas before the ACA and [healthcare.gov](https://www.healthcare.gov) enrollment we had 5-10 patients per month. It streamlined back office operations and made the medical system better. The ACA marketplace [healthcare.gov](https://www.healthcare.gov) made a difference. Let Healthcare.gov operate the way it is intended. If someone wants a plan that is not ACA compliant they can find a broker and they will know what they are purchasing because they would have researched it. Insurance brokers won't be hard to find.

Thank you,

NB

#1306

9/20/20

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The state is taking away the enrollment option that is used by thousands of consumers in the state and not giving consumers anything new. Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options. Even my Republican friends, who did not have any insurance by the way, resorted to ACA when they became injured and had to have surgery.

Georgia has nearly the highest rate of uninsured people of any state. The proposed waiver would lead to even more people becoming uninsured. A conservative estimate suggests more than 50,000 Marketplace and 10,000 Medicaid consumers could be lost.

I support a Georgia reinsurance program because it will help lower premiums as more people participate.

Thank you very much.

C.MB

#1307

9/20/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am a physician who cares for both well insured and un- or under-insured patients with serious health problems. Along with my patients I have suffered through the ineffectiveness, inequality and unfairness in trying to administer quality healthcare to patients without adequate insurance. This problem was more prevalent and severe prior to the ACA. I strongly oppose this proposed move away from *healthcare.gov* to a privatized enrollment system that relies on for-profit insurance companies, We have been there and it did not work.

I do support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

EW

Atlanta, GA 30307

#1308

9/20/20

Dear sir/madam,

I am writing to share with you that I do not want Georgia insurance seekers to be redirected to private insurance companies with subsidy information, standards of service requirements, fiduciary requirements and without the ability to compare options when seeking healthcare. Every Georgian should have the right to access health insurance through [healthcare.gov](https://www.healthcare.gov) and not be redirected. For many people, the redirection will cause them to lose options that take subsidies into account, and may also mean losing insurance entirely.

Please don't do this to the people of Georgia!

Regards,

LG

St Simons Island, GA 31522

#1309

9/20/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Healthcare.gov provides an easy way to comparison shop for plans, with explanations as to what will or will not be covered, allowing people to shop for the plans that best fit their needs. If private insurance companies wish to compete in this market, they would be best served by offering their plans on an already-available marketplace with built-in transparency, rather than relying on frustrating shoppers with unclear, confusing terminology and hidden fine print clauses that often end up denying coverage to those who most need it at vulnerable times -- especially during a pandemic.

The proposed plan to funnel Georgians to individual websites to shop for plans makes it more difficult and time-consuming to secure health insurance, and many are already overburdened with COVID-related anxiety regarding our health and our employment, which affects our ability to pay for insurance in the first place. Poor and rural residents are the most vulnerable to both of these concerns. This can mean that instead of being able to select a plan via [healthcare.gov](https://www.healthcare.gov) they can afford and give them some peace of mind, they may instead elect to forego insurance altogether out of confusion, frustration, and despair at being unable to afford a private insurance plan that does not adequately explain its coverage in plain language in the first place.

This has many knock-on effects: when health emergencies arise, they report to already-stressed emergency rooms, increasing costs for everyone. Additionally, increasing numbers of uninsured poor and rural patients have led to the closures of many rural Georgia hospitals, which were financially on the brink prior to the pandemic and now continually need injections of funds from the federal government to continue serving their communities. That some have been forced to seek medical care outside of Georgia is a travesty.

I support a Georgia reinsurance program because it will help lower premiums. As mentioned before, affordability is central to many insurance shoppers' needs. Lowering premiums makes insurance more affordable, and the more who buy insurance, the lower the cost of healthcare for everyone. COVID-19 has exposed the urgency of needing more people to have access to healthcare and healthcare insurance, not less.

Sincerely,

E.R.

Marietta, GA 30062

#1310

9/20/20

I have found it very difficult to find a place to submit a comment on Gov. Kemp's proposal to limit opportunities for Georgians to participate in the ACA by making them go through private insurance brokers. I pity people who have to work through your website. Every search I tried came up with nothing. Now the governor wants to subsidize private business by restricting direct access to the ACA.

I found this email address I am using today in an old Atlanta Journal Constitution article. I hope since, as I heard, that email address on the gov website was incorrect for three-fourths of the comment period, that the link has been corrected and I am not wasting more time in attempting to submit a comment. I understand only a week was added to the public comment period. It seems the Governor wants to push his change through ASAP without public comment.

Please consider rejecting his proposal so as to allow Georgians to have full access to the benefits of the Affordable Care Act. I have a very conservative, Republican friend who is very grateful for the policy her son has been able to get through the ACA. She will be upset if it becomes inaccessible.

BK

Marietta Georgia 30060

#1311

9/20/20

Please support ACA. It is my only option for health insurance.

JW

#1312

9/20/20

To whom it may concern:

My name is MA, and I have been a resident of Atlanta, Georgia for the past six years. It has been brought to my attention by the [AJC](#) that my governor, Brian Kemp, plans to redirect Georgians' access to the website [healthcare.gov](#) in 2022. I am writing this email to voice my objections to this plan.

Though I have a few issues with [healthcare.gov](#), which include a lack of affordable insurance choices for people who just miss the financial assistance threshold, a cutoff date for enrollment, and a long account creating process -- which is the only issue that can be attributed to the

website's interface, I believe it is the most helpful tool we have to find, compare, and buy health insurance plans. Getting rid of access to [healthcare.gov](https://www.healthcare.gov) will make it much more difficult for Georgians to compare insurance coverage and prices because the new process would involve several middlemen. This could result in customers paying higher rates to keep their existing plans in order to avoid calling several health insurance providers to compare prices, and as the worst case scenario, this could discourage new customers from buying health insurance because the process of finding coverage has become more complicated.

I have had health insurance on and off ever since I was a child because there were times when my parents and I (as an adult) could not justify paying the premiums over our other living expenses. Currently I am fortunate to be a healthy individual who can afford health insurance as a safety net, but there were incidents in my past when I wish I had insurance to cover emergency medical expenses. There are Georgians who have chronic health conditions and are not given health insurance through their employer, and I believe revoking Georgia's access to [healthcare.gov](https://www.healthcare.gov) will create another barrier for them to get the help and protection they need.

Thank you for your time and consideration.

Sincerely,

MA
Atlanta, GA 30318

#1313

9/20/20

Governor Kemp must abstain from denying Georgians access to [healthcare.gov](https://www.healthcare.gov). I am a Georgia resident and many people I care deeply about rely on the ACA for healthcare. Denying Georgia residents access to [healthcare.gov](https://www.healthcare.gov) is a clear effort to reduce the healthy competition that the ACA offers to private insurance companies and coerce Georgians into choosing private insurance. Georgians should have the same choices that the rest of the country has. We should not be a state that is known for restricting citizens and limiting their personal economic and healthcare choices. Restrictions of this nature threaten our wellbeing and our economy.

CMF
Fulton County Resident

#1314

9/20/20

Governor Kemp is once again not working in the interest of many Georgians, and we're exhausted from it.

This redirection to private insurance companies that are only in it for the profits, is just WRONG!!! People need affordable healthcare, ESPECIALLY during a pandemic!!

Please say NO to this!!!

Thank you for your consideration.

ZM

Georgia Voter

#1315

9/20/20

Kemp,

Do NOT change access to the healthcare.gov website. The structure already in place functions well to allow Georgians access to health insurance for the Affordable Care Act. I use the website myself and do not want my access changed in any way. I do not want access to healthcare denied for my fellow Georgians.

TA

Athens, Georgia

#1316

9/20/20

I really like living in ga, but if you get rid of my Healthcare I will have to move to another state. This is cruel, and I am appalled that you would even consider this.

DP

#1317

9/20/20

I am totally opposed to Governor Kemp's plan to block Georgia citizens access to the ACA shopping website, healthcare.gov. Why would the Governor not want our citizens to have easy access to a national program that has been proven successful and in which 400,000 Georgians already participate? The larger a customer base is, the more services can be offered, the lower the cost for people, and the more cooperative an insurance company is in negotiations with the state or federal government. The more obstacles and options you place for people, the more confusion and uncertainty you cause and the risk of losing safeguards like pre-existing conditions. Poll after poll through the years tells Kemp, Trump, and Republicans that people want affordable health care made available to all people! People do not need to be at the mercy of companies that have hidden costs or surprise uncovered services or can drop you. Like the

ACA, there needs to be oversight and federal or state representation for citizens. It is pure hate to try to downplay a program that offered so much for citizens before it was sabotaged. The state and federal government needs to always work for the good of individual citizens first. I recommend that you keep the same website for the ACA and offer a link to other companies that may offer other options, but you need to make it clear what the differences are. Thanks for the chance to comment.

BR

#1318

9/20/20

The ACA is a lifeline for Georgia families. Brian Kemp's plan is not in their interest.

JK

#1319

9/20/20

I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies that will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

NN

Marietta, GA 30066

#1320

9/20/20

Kemp has proven time and time again that he does not care about the health of Georgians. The way he handled the COVID pandemic resulted in thousands of Georgians losing their lives. And now he wants to make it *harder* for people to access healthcare? This is beyond negligent. It's criminally malicious. Georgians deserve better. Kemp has no right to block our choices. And that's exactly what he's trying to do.

LS

#1321

9/20/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am not in favor of the revised Georgia Access waiver 1332 proposal. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of the people

Georgians need to be able to see all plans and know the plans have been vetted ahead of time and can then trust that the companies on the site are not trying to offer a flawed plan simply to profit off of someone's health.

It is important having all of the plans that are available on display in a single location, presented without bias. There is a consistency of language across all vendors which provides clarity, with no “shades” of meaning that would trip people up.

Please allow Georgians to continue to shop at healthcare.gov.

Thank you.

JS

#1322

9/20/20

I implore you not to prevent Georgians from being able to access health insurance through healthcare.gov. This could prevent me and thousands of others from losing insurance options that take subsidies into account, which for most of us would mean losing our insurance entirely!!

It's moreover troubling that you would do this during a pandemic when so many of us are holding on by a thread: physically, mentally and economically.

BL

St. Simons Is., Georgia

#1323 (*submitted same comment 2 times*)

9/20/20

Good Afternoon,

I strongly oppose the approval of this request. My wife and I are self employed enrollees in ACA plans and have enrolled under Healthcare.gov the last couple years. Additionally, I am a former managed healthcare executive familiar with the ACA plans, their networks, and benefit plan designs. As stated by others opposing this request, Georgia residents already have access to non-

ACA compliant plans, thus the approval of this waiver is not necessary to support individuals that want these options. I also have no confidence in the state to effectively administer the changes they have requested--they weren't even able to do something as simple as publish the correct email address for public comments. The Georgia waiver request adds no benefits to myself and others and takes away safeguards that exist under the current structure. I strongly agree with the points published by Brookings: [Georgia's latest 1332 proposal continues to violate the ACA](#)

Thank you, BR
Marietta, GA 30067

#1324

9/20/20

To whom it may concern: I am writing to express my disapproval of this waiver sought by Gov. Kemp. I find it unconscionable to pursue any changes to the access to health care selection and information that eliminates access to the established website provided under the Affordable Care Act. This limits access for the 400,000 residents of Georgia who have enrolled in health insurance on healthcare.gov in the past. During such a health crisis as has been caused by the COVID-19 pandemic, the need for healthcare insurance is greater than ever and the healthcare.gov has proven to be a reliable and valuable source in ensuring that the programs available meet a certain standard of care. Gov. Kemp's plan will merely direct individuals to either private industry sellers (i.e. Insurance companies themselves) or private agents or brokers. It could result in thousands of Georgians struggling to figure out what their plan may or may not cover and at what cost to them and/or their family. I do not believe such a waiver/plan serves the best interests of the citizens of Georgia.

Sincerely,

CC
Atlanta, GA 30339

#1325

9/20/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

There is no legitimate reason to shut down access to healthcare.gov. The site works to provide Georgians with needed healthcare. The only driver behind making a change would be to make it harder to get healthcare. Kemp's plan punishes people, those who can least afford it, while

rewarding businesses who give him money. It is a lousy proposal with no redeeming benefit.

Thank you very much.

Sincerely,

TJ

Atlanta, GA 30324

#1326

9/20/20

To Whom It May Concern:

Please do not block my and other Georgians access to [healthcare.gov](https://www.healthcare.gov) for buying marketplace insurance plans in GA. The available plans to my son on [healthcare.gov](https://www.healthcare.gov) are comprehensive and allow him access to proper healthcare coverage. I do not understand the point to restrict my access to the marketplace for health insurance. I do not trust brokers and insurance companies to act in my best interest in the case of health insurance.

Thank you,

SK

Cumming, GA

#1327

9/20/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I vehemently oppose the revised Georgia Access waiver 1332 proposal. I do not support the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies that will not act in the best interest of the people. I believe that hundreds of thousands of Georgia may lose access to health insurance if this waiver proposal is approved.

Georgians need to be able to see all of the healthcare plans and know that the plans have been vetted by qualified individuals. This is necessary for every Georgia resident to trust that the companies on the site are not offering flawed plans that do not adequately support their healthcare needs.

It is important having all of the plans that are available on display in a single location, presented without bias. There is a consistency of language across all vendors which provides clarity, with no “shades” of meaning that could confuse or deceive consumers.

Please allow Georgians to continue to shop at [healthcare.gov](https://www.healthcare.gov).

Thank you.

RS

#1328

9/20/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for many of my friends to shop for and enroll in good-quality health coverage.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured or underinsured.

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

Please remember that you represent ALL Georgians, regardless of party.

Thank you very much.

Sincerely,
AN
Decatur, GA 30033

#1329

9/20/20

To Whom It May Concern

How very sad that we have to request that a state care about its own citizens. Why would you spend state money to create a problem for us. Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart and go without coverage or 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.

Georgia residents need health coverage they can count on during especially during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the

wrong direction, leaving thousands uninsured and others with meaningless coverage.

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

Thank you very much.

Sincerely,
SK
Marietta, GA 30062

#1330

9/20/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
TF
Atlanta, GA 30345

#1331

9/20/20

Please do not change Georgians access to Healthcare.gov. That website is clear, organized and contains information vital to GA citizens like me who will be entering the marketplace this fall. What you are doing amounts to undermining the Affordable Care Act. I cannot comprehend why you would want to make it harder for citizens of the state of Georgia to obtain affordable health insurance.

Please reconsider this decision.

RM
Stonecrest, GA

#1332

9/20/20

BG Georgia Constituent in Zip code 30360

Governor Kemp **MUST NOT BLOCK** access to the Affordable Care website. This is an essential tool for Georgians to find healthcare they can afford. Redirecting them to private healthcare means thousands of Georgians may be unable to get Health care who need it. Please take steps to ensure Georgians receive the Health Care to which they are entitled.

Beth Regards

BG

#1333

9/20/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. Citizens of our state need to have all options open when deciding about health care

Many individuals would unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs if they need medical care. Some may not fully understand the coverage they are giving up when enrolling in a cheaper insurance plan until it's too late leaving them thousands of dollars in debt.

People need health coverage they can count on especially now that we are in the midst of a pandemic. Georgia's plan will end up leaving thousands uninsured and underinsured.

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

Thank you very much.

Sincerely,
PH
Dacula, GA 30019

#1334

9/20/20

Please do not allow the state of Georgia a waiver that allows them to bypass the [Healthcare.gov](https://www.healthcare.gov) website. As a Georgia citizen, I am aware that we already have one of the highest rates of uninsurance in the nation. This is likely to increase the problem. We should be looking to help Georgians gain healthcare, not reduce their access. Thank you.

CS

#1335

9/20/20

Hello office of Governor Kemp,

This email is to express my concern regarding the possible changes to Georgian's access to the ACA health insurance website.

I am not in support of being diverted to private industry sellers.

As a currently uninsured Georgian, I am in the process of considering my options for health insurance through the marketplace under ACA. I do not believe that adding private industry sellers will decrease the cost. In fact, I think the opposite will occur. Please do not add this waiver.

Thank you,
SP

#1336

9/20/20

Please do not grant this waiver request which will result in thousands of Georgians losing access to affordable coverage that will grant us the right to critical healthcare. Georgia needs and requires access to the plans that follow the rules of the Affordable Care Act. A private market is incentivized to mislead the public and to sell overpriced plans with little coverage. I vehemently oppose Kemp's proposal and request that you do not approve this waiver.

JH

#1337

9/21/20

Governor Brian Kemp cannot be permitted to deny Georgians access to healthcare.gov to shop for affordable health insurance plans. I am a Georgia resident and have obtained my health insurance under the Affordable Care Act from the time it was passed into law. Prior to that, I had very limited coverage that was very expensive. Denying Georgia residents access to healthcare.gov will not provide us with better options for health insurance. On the contrary, it will limit our options and be potentially financially devastating. Governor Kemp's proposal is a threat to our well-being while offering no benefit to Georgia residents. I am strongly opposed to this proposal.

Sincerely,

TT

Atlanta, GA

#1338

9/21/20

To Whom It May Concern

Save access to Healthcare.gov and protect the right of millions to health insurance and the animosity to get help from people who don't have ulterior motives to confuse or lead astray. As Governor, your job is to protect the citizens of Georgia and ensure they have easy access, fair and equitable healthcare.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

SE

Decatur, GA 30

#1339

9/21/20

I am writing as a healthcare provider to voice my strong opposition to Gov. Brian Kemp's plan to block Georgians' access to the Affordable Care Act health insurance shopping website healthcare.gov. The governor is not acting for the good of the people.

VG

#1340

9/21/20

A diabolical plan to thwart Georgians away from ACA. For shame!!!

KS

#1341

9/21/20

I disagree with the Governor on this topic (Georgia Section 1332). Please do not approve Kemp's plan by granting the waiver.

MK

#1342

9/21/20

To Whom It May Concern

Georgia has already suffered from being one of the first states to "open up" during the pandemic. We don't need to be first to actively work to destroy the benefits of the ACA.

Despite the facts showing increased health care coverage because of the ACA, or perhaps because of it, Republicans fight hard to dismantle it. Maybe because a Black man was President when it was enacted?

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for Georgians to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage. Other people could unknowingly enroll in substandard plans and 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.

People need health coverage they can count on during a pandemic and at any time. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. Is it worth enriching the few to add to the desperate situation of the many?

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

Thank you very much.

Sincerely,

KH

Tucker, GA 30084

#1343

9/21/20

People should be entitled to healthcare regardless of pre-existing conditions. The insurance companies hold the public hostage with the help of the government.

Thank you,

JS

#1344

9/21/20

I strongly urge the state to withdraw most of it's plan to disconnect from healthcare.gov because it will likely drive up premiums of those who purchase ACA approved planes. It will also confuse some people. And others will get cheaper plans for don't provide good coverage and will later regret the new cheap plans. In addition, it would add another layer of costs to pay the commissions plans sold on private market. We need to be strengthening the ACA until something better is created, not weakening it.

I do support the re-insurance part of the plan as long as it doesn't pull funds from other aspects of providing healthcare for Georgians.

I also support Medicaid Expansion provided for in the ACA.

#1345

9/21/20

Do not allow Governor Kemp to share information on other private insurance companies or brokers on the ACA Healthcare.gov website or any Government tax paid website. That is deceptive to people. It will possibly divert the uninformed to weaker plans and away from the Exchanges. It also uses taxpayers dollars for advertising which i doubt is legal.

They must only be given to information on the Exchanges on Government Healthcare websites.

DS

Roswell, Ga 30076

#1346

9/21/20

As a Georgia resident I OPPOSE Kemp's plan to block Georgians' access to the ACA website. Stop trying to curb Americans' right to quality healthcare.

Sincerely,

EG

#1347

9/21/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Sincerely,

SG

Atlanta, GA, 30305

#1348

9/21/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I writing in opposition of Georgia's Section 1332 Waiver. Like many people, I've relied on the ACA for my healthcare coverage since its inception. While it's not a perfect system, it's the only system that enables me to afford quality health insurance. As I'm frequently employed by small businesses that do not offer health benefits, I, like millions of Americans, depend on it. This waiver will only increase my choices for sub-standard health insurance (likely the only plans with premiums within my price range), with none of the ACA requirements, or just take my chances and go without health insurance. The only winners should his waiver be accepted are the insurance companies.

I support a Georgia reinsurance program because it will help lower premiums.

JN

Decatur, GA 30032

#1349

9/21/20

[Letter from Human Rights Campaign]

Attached please find the comments of the Human Rights Campaign regarding the state of Georgia's modified Section 1332 State Innovation Waiver submitted to HHS/CMS.

#1350

9/21/20

Do not agree to Georgia being removed.
GD

#1351

9/21/20

This waiver should be stopped immediately. Health insurance is too lightly regulated allowing the companies to hide the coverage gaps and limitations and this waiver change will allow the insurance companies to cheat customers even more. Allowing only sales through agents is harmful. Insurance agents do not have the training or incentives to inform customers of what will meet their needs. Agents are salespeople, not educators.

Once people understand they're paying good money and getting even less coverage the state will have another rash of complaints and more push for single payer health care like Canada.

JH
Stone Mountain, GA 30087

#1352

9/21/20

Dear Sir/ Madame: I am writing to vigorously oppose the proposal by Governor Kemp to bar access to the ACA website for citizens of Georgia seeking health insurance (as individuals or a family). Previously, Governor Kemp limited access to ACA coverage by eliminating "navigators" that assisted individuals seeking insurance under the ACA. The State of Georgia's Attorney General has joined a lawsuit that seeks to overturn the ACA itself. Significantly, Governor Kemp has consistently opposed expanding Medicaid coverage for Georgians as provided by ACA.

Thus, the above proposal is only the latest attempt to prevent access to health insurance under the ACA to citizens of Georgia.

The State of Georgia has one of the worst records for health care in the USA. It has traditionally been one of the States with the highest number of individuals without health insurance coverage. The only plausible reason for this proposal is to deny Georgians access to health insurance coverage. This , coming in the midst of a national pandemic costing 200, 000 lives. The results of granting this "waiver" would surely be increased death and suffering. The Waiver proposal must be swiftly denied.

Respectfully Submitted,
JG
Atlanta, GA 30345

#1353

9/21/20

Kemp needs to stop trying to discourage citizens from getting insurance coverage through ACA. The Kemp administration is deliberately trying to confuse people by diverting them from the ACA to private industry sellers. This is blatantly wrong and should not be allowed.

RGS

Marietta, GA 30064

#1354

9/21/20

Governor Brian Kemp CANNOT block the site Healthcare.gov from Georgians. Thousands of Georgians depend upon this website to obtain affordable healthcare via the Affordable Care Act. Health insurance is essential, but even more so during a global pandemic of COVID-19, where Georgia is currently #1 in cases per capita in the United States. Governor Kemp has downplayed this deadly disease since the beginning. This highly useful website should remain for all Georgians.

MB

JB

Acworth, GA 30101

#1355

9/21/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

JW

Chamblee, GA 30341

#1356

9/21/20

And on the face of it it appears that Kemp wants to line the pockets of insurance agents and brokers who can freely offer substandard coverage to an unwitting population that does not speak insurance and does not understand the balance of risk management. What a deplorable move in these circumstances.

AM

#1357

9/21/20

I strongly disagree with Georgia Governor Kemp's plan to remove Georgians' access to the heathcare.gov website set up under the Affordable Healthcare Act.

His suggested "solution" will lead to people enrolling in so-called (because they are) "junk policies" that either don't cover pre-existing conditions, catastrophic health events or either.

An employee of mine had cervical cancer 15 years ago that has not reoccurred in any form since. A junk plan from a well-known insurance company nevertheless would not cover any form of cancer she might contract in the future. If she had not read the "fine print" she would have been stuck with a way- too expensive and mostly worthless policy. This is so typical of insurance companies who value their own profits over people's health.

Kemp's proposal is an "end around" to hide RomneyCare (later called ObamaCare) from Georgia citizens.

I urge you in the strongest possible terms to NOT approve Governor Kemp's healthcare waiver plan.

SB

Chamblee, GA

#1358

9/21/20

Please DO NOT eliminate Georgians' ability to get health insurance coverage through Healthcare.gov.

It is a very valuable tool to enable people to choose a good plan and learn its actual cost. My husband and I used the website for several years and it served us very well. We had confidence that we had a plan that would not disappoint us when we needed it.

Our son and now his wife are devotees of Healthcare.gov and have procured their insurance that way. Being a young man when he had to find his own insurance for the first time, he found it too expensive and confusing (thanks to the private agents he contacted) and just didn't get any. The next year we insisted he try Healthcare.gov and he was able, with the subsidy, to get coverage.

Governor Kemp will be sacrificing many people's health care coverage if he uses this waiver to enrich insurance companies and agents!! He has already sacrificed health care for many by not extending Medicare coverage.

Please do the moral and RIGHT thing by not using the waiver.

PS

Conyers, GA 30094

#1359

9/21/20

Please don't give Georgia a waiver. I get my family's insurance from ACA at a fair price for good coverage. Say no to Governor Kemp

SN

Marietta, GA

#1360

9/21/20

To CMS at HHS:

I am strongly against Georgia Gov. Kemp's plan to block Georgians' direct access to the Affordable Care Act health insurance exchange as part of his waiver proposal.

For-profit companies should not be the sole gatekeepers to the exchange. But this waiver would enable it.

"Giving people more choices" is typically code for "let's put profits over people" -- in this case, the citizens of Georgia who deserve the kinds of affordable, comprehensive healthcare that the

politicians and insurers who crafted this proposal enjoy and take for granted. ACA health insurance has proven a medical lifeline for so many, myself included during 2018.

Not everyone can skate by on a no-frills policy. Those who can, can already do so.

This waiver will FOCE too many people into substandard plans that are insufficient for many, while charging excessive rates for pre-existing conditions, high copays and coinsurances and any other trick in the book that will effectively empty the pockets of ordinary people who don't have employer-paid medical insurance (including the many self-employed, independent contractors, gig workers and free-lancers.) Many of those "blessed" with the "benefits" of this so-called choice won't be able to sustain what it costs to get even substandard health care! Nicked and dimed in Georgia...

As we well know, many more who haven't the money to funnel into such poor levels of insurance will do without medical attention until they're so sick they must to go to the hospital and force GA taxpayers to foot the bill for high levels of care they can't pay for.

Meanwhile, insurers will be lining their pockets from the boon Kemp and his team have handed them, while celebrating another nail in the coffin of the Affordable Care Act.

This proposal will be a scourge on Georgia's citizens. It will do harm by undoing what's left of what's already have in place -- the AHCA -- which has done so much to help our citizens who don't have the kind of access to private health insurance of Kemp and his ilk.

I ask you to please ensure that Georgians keep their direct access to the Affordable Care Act health insurance exchange.

Sincerely,

BB

#1361

9/21/20

I am appalled that the governor of Georgia wants to block access for Georgians to use the official ACA website and instead, turn back the hands of time and let consumers become easy pickings for "profit-minded" insurance companies and independent insurance agents.

I am now covered by Medicare but my wife has great insurance that is affordable thru the ACA. When the ACA was created, we were able to greatly reduce the cost of our health insurance while expanding the scope of coverage. I realize that over the years, the cost of premiums have gone up but that is because Congress has refused to do anything to perpetuate the program. Instead the current administration has done nothing but talk about how horrible the ACA is, but yet, they have been unable to come up with an alternative although they have been promising it for years.

The ACA needs to be available to every American citizen in all states and territories. Governor Kemp must not be allowed to prevent Georgians from getting access to the ACA website and access to affordable healthcare that covers all pre-existing conditions and provides comprehensive coverage.

#1362

9/21/20

To whom it may concern,

I write in opposition to the proposed changes to the ACA marketplace in Georgia.

I am a 61 year old, retired Georgia resident with a pre-existing condition that no insurance company outside of the ACA will touch.

Although I applaud the effort to provide health insurance to more Georgians, I believe the proposed waiver would increase inefficiencies in the market, decrease transparency and have the unintended consequence of reducing the number of insured Georgians.

Denying Georgians access to the ACA website is concerning. It may not be perfect but it is very good for comparing plans within and between providers. It's also great for determining which doctors are within each plan. The website is fast, efficient and transparent. This is in contrast to my experience with brokers, who appeared to steer me to plans they were most familiar with or favored for some reason, rather than being the best available plan for me. Requiring all Georgia ACA consumers to use a broker or an agent would be a potential nightmare and would no doubt lead to less enrollees.

I just think there must be a better way to insure more Georgians, if that truly is the goal, than by further complicating the current system.

Thank you for your attention.

Sincerely,
CS

#1363

9/21/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

Please keep Georgia's families in mind.

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

Thank you very much.

Sincerely,
TP
Atlanta, GA 30319

#1364

9/21/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Sincerely,
J.A.
Kennesaw, GA 30144

#1365

9/21/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I DO NOT support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Sincerely,
AG
Marietta, GA 30068

#1366

9/21/20

I am writing on behalf of myself and my husband to strongly protest Gov. Kemp's plan to block Georgians' access to the health insurance shopping website Health Care.gov. It is imperative that Georgians be allowed continued access to this accurate, reliable, and user-friendly tool to select affordable health care. To deny citizens this access is unconscionable!

MH

AH

Atlanta, GA 30342

#1367

9/21/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

JF

Atlanta, GA 30341

#1368

9/21/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I DO NOT support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Sincerely,

NG

Kennesaw, GA 30144

#1369

9/21/20

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who do not act in the consumer's best interests.

CAC

Stone Mountain 30087

#1370

9/21/20

Dear Sir or Madam,

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. While reinsurance would help some middle- and high-income Georgia consumers by lowering premiums, the rest of the Governor's plan poses serious risks to families and individuals in Georgia. The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system. The proposed system would leave Georgians on their own to translate the sales lingo of insurance companies and sort through conflicting information about their plan options. For many, they will end up in plans that do not meet their needs and don't cover basic services like prescription drugs or mental health care. Thousands will get lost in the process altogether and unintentionally become uninsured.

Thank you very much.

GB

Atlanta, GA 30305

#1371

9/21/20

Please do not block Georgians' access to the Affordable Care Act health insurance shopping website.

Thank you.

EJ

#1372

9/21/20

Many Georgians rely on the Healthcare.gov website to obtain health insurance under the Affordable Care Act. Georgians should not be discriminated against by Governor Brian Kemp, especially during a global pandemic. Do NOT take away our access to health insurance at Healthcare.gov

JB

#1373

9/21/20

These "innovations" in Georgia will result in people not getting adequate information in shopping for insurance plans. They won't get their discounts calculated, and will not see the full range of plans available. Also, the state has issued a broken link on the public comments for over 30 days, and has only extended the comment period for six more days. Georgia citizens have been denied the full 30 day comment period, and are having their right to a comprehensive website to shop for plans taken away by this supposed "innovation".

#1374

9/21/20

To Whom It May Concern

I am writing as a concerned healthcare professional who sees first hand how devastating lack of adequate health insurance affects my fellow Georgians.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
BF
Atlanta, GA 30312

#1375

9/21/20

It seems that making a public comment on this is almost impossible. I hope this wasn't by design.

This plan to obtain a waiver seems to the casual observer an effort to make getting healthcare for Georgia citizens more difficult. As I read information on this, 100,000 Georgians might lose their healthcare as opposed to 25,000 gaining it. I definitely oppose anything that makes it more difficult to obtain care or decreases the numbers applying for it.

KM
Athens, GA 30605

#1376

9/21/20

Hello,

The existing ACA program and the enrollment website healthcare.gov are working great for me and my family. It has proven to work well for us.

I support trying new programs to lower costs, **BUT DON'T BLOCK ACA ENROLLMENT THROUGH HEALTHCARE.GOV** until you have a proven program. I am extremely leery of signing up through agents who will earn commissions at my expense. Keep both programs so we can evaluate both during open enrollment and sign up for the program with best value. If you come up with something better, I will gladly move to it. And, how will we no you have something better if we are not allowed to compare?

Thank you,

BF

#1377

9/21/20

I rely on ACA for healthcare since I'm self employed. You trying to block the site is wrong and will leave many people with coverage! You already refused to expand Medicaid for the state. You're NOT the people's governor!

Signed a registered GA voter!

#1378

9/21/20

To whom it may concern:

Georgia should not be allowed to waive its participation in the ACA. Before the ACA, it was impossible for me to find an affordable, private plan, especially one that covered what I needed and didn't deny me coverage.

Our Governor only cares about his image and making health insurance companies wealthier. He cares nothing about the hundreds of thousands of Georgians that have struggled to either get or maintain health insurance.

DO NOT ALLOW THIS TO HAPPEN!

#1379

9/21/20

To Whom It May Concern

I am writing today to urge you to deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
AC
Atlanta, GA 30308

#1380

9/21/20

Mister Governor,

Do not block Georgians' access to the Affordable Care Act health insurance shopping website. It will adversely affect far too many people.

Too many people are already suffering. This is an extremely immoral act especially in the middle of an unpredictable deadly virus. The anxieties associated with people already suffering would be just magnified.

Thank you.

LJ

#1381

9/21/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
RB
Acworth, GA 30102

#1382

9/21/20

To Whom It May Concern

Please deny Georgia's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

It is our moral imperative to ensure that every single person has access to good quality, affordable health coverage. For profit health care companies exist for exactly that - profit, not people. It is your responsibility as Governor of this state to ensure that your highest priority is people, not profit - not prioritizing the companies and CEOs that make billions in profit while millions of Americans go without healthcare. Please do not put a confusing, misleading enrollment system in place. Insurance is difficult enough to understand; 33 years old, a Masters and two children with countless insurance calls and I'm still puzzled by the system.

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

Thank you very much

Sincerely,
EDW
Atlanta, GA 30310

#1383

9/21/20

To Whom It May Concern

Healthcare is a human right and it is your duty as an elected official to protect that right. Please deny my Georgia's plan to dismantle HealthCare.gov, which would make it much harder for myself and my loved ones to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
AW
Atlanta, GA 30318

#1384

9/21/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
SC
Nolan Trail, GA 30039

#1385

9/21/20

To Whom It May Concern

Please deny Georgia's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. Why in the world would we want to make it more difficult for everyday Americans to get quality health care, especially given the disparities in coverage that the COVID-19 pandemic has made all too clear?

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
AF
Atlanta, GA 30316

#1386

9/21/20

I strongly disagree with Governor Kemp's plan to block access to the Federal Healthcare.gov web site.

I am in favor of letting people choose a plan that does not offer the minimum coverages as defined in the ACA, as well as the creation of a reinsurance plan within the State of Georgia.

However, I do not believe that there is any advantage to be gained, and potentially significant harm to be found, by forcing Georgia residents to search only through individual insurance broker web sites instead of a single consolidated one. Why can't the State of Georgia offer a single location for our residents to research plans, or at least allow the Healthcare.gov web site to continue to be a resource while the non-ACA compliant plans can have their own web sites.

This is just not fair to our poorest residents, who often lack easy access to the Internet anyway. It leaves this with only information from for profit organizations, instead of an unbiased government organization.

Regards,

CD

#1387

9/21/20

This is a terrible idea and Kemp has a bunch of them. Do not try and block people from shopping for the ACA.

EM, district 6.

#1388

9/21/20

Director Verma,

I understand that my state Governor, Brian Kemp, has asked to end the Federal ACA insurance exchange in Georgia in order to offer residents more choice in choosing a healthcare plan.

We currently have access to the private healthcare market through a broker or directly through a provider. We can also continue to turn to Healthcare.gov. to easily compare plans, see if we qualify for a subsidy and/or sign up for Medicaid.

So, choice isn't the issue.

Georgia currently has nearly the highest rate of uninsured people of any state in the nation. That's nothing to be proud of.

If the aim is to insure more Georgians, then I strongly request that you direct Mr. Kemp to spend his time figuring out how to make healthcare plans that cover pre-existing conditions and essential health benefits more affordable and more accessible for everyone.

Forcing Georgians to contact private insurance agents/brokers, health insurance carriers and online broker websites seems like a recipe to confuse people in hopes that they'll just give up. Or perhaps the aim is to drive people to lower cost 'skimpy' plans. This move could technically increase the number of 'insured' Georgians but many would soon find that they don't offer much if any healthcare. Ultimately I suspect brokers would be the primary beneficiaries thanks to larger commissions.

Leave the federal ACA insurance exchange in place in Georgia and tell Governor Kemp to get busy making real healthcare affordable and available for us all!

Thank you,
LT
Georgia resident and voter

#1389

9/21/20

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

#1390

9/21/20

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

AC

#1391

9/21/20

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

AN

#1392

9/21/20

Dear Center for Medicare and Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program to help lower premiums.

Thank you,

CR

Peachtree City, GA 30269

#1393

9/21/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

There's nothing more important than the health of our people and dismantling a well-established site that offers guidance on purchasing coverage is a mistake.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

EH

Smyrna, GA 30080

#1394

9/21/20

DO NOT BLOCK HEALTHCARE DOT GOV

DO NOT BLOCK HEALTHCARE DOT GOV

DO NOT BLOCK HEALTHCARE DOT GOV

Your plan just confuses people, which I'm confident was the goal anyway. But why not allow people to access the ACA website but show a message explaining how you believe people should do their shopping elsewhere? Doesn't that sound more logical? (As a native Georgian, I understand logic isn't something most state GOP politicians use often. But give it a try. Maybe you'll learn something.)

DB

DO NOT BLOCK HEALTHCARE DOT GOV
DO NOT BLOCK HEALTHCARE DOT GOV
DO NOT BLOCK HEALTHCARE DOT GOV

#1395

9/21/20

To Whom It May Concern

Healthcare is a human right. The right to live a healthy life. Right now richer people can afford to handle the unexpected when it comes to their healthcare but most poorer and mostly rural Georgians cannot.

Deny Georgia's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

EG

Atlanta, GA 30315

#1396

9/21/20

[Letter from Disability Rights Education and Defense Fund]

Hello,

Thank you very much for your email confirming receipt. While I know this request must stretch credulity, I would like to ask that you please accept the attached PDF as DREDF's comment letter superseding the one that I submitted last Friday, September 18. I deeply appreciate the 1332 Waiver Team extending the deadline for public comment on the waiver. The attached has a pagination, superscript, and some spacing errors corrected.

#1397

9/21/20

To Whom It May Concern

I am writing to request that you deny my state's plan to dismantle HealthCare.gov.

We should not be adding obstacles to the public's ability to procure suitable healthcare at any time, let alone in the middle of a pandemic.

Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MW

Decatur, GA 30032

#1398

9/21/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

RW
Atlanta, GA 30310

#1399

9/21/20

To whom it may concern,

Healthcare is a basic human right. Many who need it most lack the sophistication and patience to find coverage on the free market, which exists to screw people and make insurers money. DO NOT remove these vulnerable individuals' ability to select healthcare from healthcare.gov. To do so is blatantly playing "hide the ball" or "hope they fail" for no reason other than greed and profit. DO NOT permit Georgia Governor Kemp's plan to do so. I oppose the waiver.

SGR
Smyrna, GA

#1400

9/21/20

Dear Gov. Kemp,

I would respectfully ask that you reconsider removing ACA & new sign-ups for Georgians without healthcare. Many lives are literally depending on it for survival.

During a pandemic, with over 307,400 confirmed Covid-19 cases and 6604 Georgians dead, millions uninsured, or out of work without coverage, this is not the time to restrict healthcare options for those in need. With record unemployment in GA, the ACA has provided preventative & catastrophic care options without expensive emergency room visits, which ultimately costs 10x more than preventative care, and is a tax-payer burden.

Please do the right thing for the citizens for GA, and do not discontinue ACA availability, when there are no better plans available. Thank you.

Respectfully,

CM

Atlanta, GA 30326

#1401

9/22/20

To Whom It May Concern

Please help us keep our opportunity to find a healthcare plan through a tried and true program, healthcare.gov, instead of starting a new program that seemingly is designed to help insurance companies rather than Georgia citizens.

Please DENY my state's plan to dismantle HealthCare.gov. Your decision to keep the existing CENTRALIZED enrollment system will help us make easier comparisons amongst the oh- so - confusing plans out there. We need to make things simpler not harder for my family and friends to shop for and enroll in good-quality health coverage.

Let's not move BACKWARDS! We need to keep things simple so people won't give up on choosing to get insurance. That will cause more of a burden on taxpayers in Georgia. During these pandemic times it does NOT make sense to cause more confusion and cause more people to look for their primary care at hospital emergency rooms.

Shopping for health insurance is hard enough — please don't let Georgia make it harder.

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

Thank you very much.

Sincerely,

HI

Atlanta, GA 30319

#1402

9/22/20

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my patients, family, and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

TK
Dallas GA 30157

#1403

9/22/20

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my patients, family, and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

GS
Dallas GA 30157

#1404

9/22/20

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Shopping for health insurance is hard enough — please don't let Georgia make it harder. People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

But putting the insurance companies in charge is putting a price on people's lives. It simply isn't right.

Thank you very much.

Sincerely,

AS

Lula, GA 30554

#1405

9/22/20

To Whom It May Concern

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. But please deny Gov. Kemp's portion of the plan to dismantle HealthCare.gov. This move would make it much harder for my family and friends to shop for and enroll in good-quality health coverage and would benefit no commom person; only the already-rich insurance companies and the CEOs that run them.

Many people would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage. 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.

This was my eperience. Had Healthcare.gov been around when I got my divorce several years ago, I wouldn't have had to go with a plan that had a \$10,000 deductible! Just to get the premium down to where I could afford it, mainly for perscription purposes. And my meds were STILL \$450/mo. And after callong all the companies for about a week, this was the best I could come up with. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

Thank you very much.

Sincerely,

JD

Lawrenceville, GA 30043

#1406

9/22/20

To Whom It May Concern,

My name is PD and I am completely opposed to any changes made to the implementation of the Affordable Care Act in the state of Georgia.

PD

#1407

9/22/20

Greetings,

I would like to comment on Gov Brian Kemp's plan to block Georgian's access to healthcare.gov: the plan should not be allowed to proceed.

- The plan does not 'tailor policy to fit Georgia's needs'. Rather, it makes it harder for Georgians to access healthcare that is available to them
- The plan isn't thought through or comprehensive. The plan doesn't elaborate on how Georgians will otherwise access the ACA healthcare plans available to them. This is a necessary component to any change of access plan and is notably missing here
- 400,000 Georgians enrolled in health insurance via healthcare.gov, according to the Atlanta Journal-Constitution (article on 9/18/2020). This pathway to access available benefits is clearly valued and utilized. This plan does not present a good reason to restrict it. Furthermore, since healthcare.gov is well utilized in Georgia, a restriction of healthcare.gov does not tailor ACA to better fit Georgia's needs. It does the opposite

Regards,

MF

Atlanta, GA

#1408

9/22/20

To Whom It May Concern

This is personal. At 60 my husband lost his job and I needed health insurance. With my preexisting conditions I needed ACA, no other insurance would cover me!! I needed to make a choice for my OWN health insurance plan and my OWN needs, not the needs of the insurance companies. Now the governor wants to do away with healthcare.gov in the middle of a pandemic? I say no.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

Please do not leave people like me out in the cold.

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

Thank you very much.

Sincerely,

LR

Roswell, GA 30076

#1409

9/22/20

Dear Sir or Madam,

I have used healthcare.gov for my medical insurance since its inception in 2014. It is a convenient way to review insurance policies. The program has been a success.

I tried to comment a number of times on this issue, but never had any luck. I read today in the AJC that the email address provided for comments was incorrect. So now you have added a week for comments? What's going on over there? Bad mojo in the public's eyes.

The state of Georgia needs to expand Medicare, I want a Medicare for All option on healthcare.gov. How absurd that Georgia, or Republicans, attempt these changes in the middle of a pandemic.

LT

#1410

9/22/2020

[Letter from Georgia Legal Services Program]

September 22, 2020

Centers for Medicare and Medicaid Services
stateinnovationwaivers@cms.hhs.gov

RE: Public Comment on Georgia's Section 1332 Waiver Application.

#1411

9/22/2020

As a Georgia resident, I rely on the healthcare.gov site to select the best plan for my family. I sharply disagree with the new plan to divert users to private insurer's sites. This will produce a conflict of interest and it is totally unnecessary, as the ACA site already compares private insurers. Why are you so intent on dismantling a program that helps millions of families like mine, in the middle of a pandemic? Our elected officials care more about lobbyists than they do the citizens of this country. It is truly shameful.

#1412

9/22/2020

Sir / Madam:

My husband and I are small business owners and have purchased our health insurance coverage through healthcare.gov since it was created. Before that time, we had to search around for coverage every year in what I jokingly called the "Wild West" of insurance companies.

Before healthcare.gov made shopping easier (although still not cheap!), it was almost impossible to accurately compare health insurance policies between the various sites to see what was and was not covered. Our rates regularly increased 15-20% each year BEFORE the ACA was

created. Because of the regular, sizeable rate increases, we were forced to shop for insurance each year.

Please do not move Georgia from the healthcare.gov website. I dread having to go back to independent insurance companies / brokers to figure out what is really a good policy and at an acceptable price. Healthcare.gov is a useful tool for comparing "apples to apples" when it comes to health insurance policies, and it seems to work well enough. In addition, potentially adding another level of profit margin (if we end up needing to go through independent insurance brokers) only seems to add yet another expense to the process.

Sincerely,

GP

Atlanta, Georgia

#1413

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Good God, we are in the middle of a pandemic . Healthcare coverage is the number one issue in Georgia.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MC

Cumming, GA 30028

#1414

9/22/2020

Attached please find my comments in opposition to Georgia's 1332 Waiver Request.

Thanks and best regards,

DW

September 22, 2020

VIA ELECTRONIC MAIL

Ms. Seema Verma Administrator
Centers for Medicare & Medicaid Services

RE: Comments in Opposition to Georgia's § 1332 Waiver Request

Dear Ms. Verma:

I am a healthcare attorney primarily representing medical providers in Atlanta, Georgia. I write, however, in my personal capacity to oppose Georgia's § 1332 waiver request.

I. Georgia's waiver request would make health insurance unaffordable for thousands of Georgians.

The Georgia plan would eliminate the federal subsidies that subsidize both insurance premiums and cost-sharing requirements and replace them with a state administered fund. The problem with the state fund is that it would be capped, meaning that if someone eligible for a subsidy applied for health insurance after the cap for the year had been reached, that person would either have to pay the full amount of the premium or be uninsured. In 2019, 88% of the 450,000 Georgia who bought insurance on the Exchange received federal subsidies. Therefore, if the waiver request were approved, a significant number of Georgia could lose subsidies that they are eligible for under the Affordable Care Act ("ACA").

II. Georgia's waiver request would make healthcare unaffordable for thousands of Georgians.

The waiver request would allow the sale of non-Qualified Health Plans ("non-QHPs") that do not meet the requirements of the Affordable Care Act. Non-QHPs would include "copper plans" with higher deductible and out-of-pocket limits than allowed under the ACA. According to the Brookings Institute, copper plans would require a deductible and out-of-pocket limit equal to \$13,500/person – more than 60% greater than allowed by the ACA. Under the plan, insurance brokers would not be required to offer the gold and silver plans with more robust coverage offered on the federal insurance marketplace.

In determining a consumer's overall cost for healthcare, it is important to not only consider the

cost of the premium for health insurance, but also how much consumers would need to spend when they sought medical care. Therefore, although the insurance premium for a copper plan would likely to be lower than a plan with more robust coverage, because of the high deductibles and co-insurance amounts, consumers could easily end up spending more on healthcare. In other words, even if Gov. Kemp were correct that consumers would pay lower premiums under his plan, which he is not, he is focusing just on one component of consumers' healthcare spending – insurance premiums - whereas consumers are more concerned with their total healthcare spend.

I. Georgia's waiver request would provide inadequate coverage.

The waiver request would not require health insurance plans to provide the Essential Health Benefits mandated by the ACA, which include mental health care, prescription drugs, pregnancy/maternal care, and hospitalization for surgery and overnight stays. Therefore, consumers could purchase a plan with a very inexpensive premium only to discover that it did not cover healthcare for essential services when needed.

II. Georgia's waiver request would increase the numbers of uninsured Georgians.

The *Atlanta Journal Constitution* has reported that approximately 60,000 more people would go without health insurance under the plan, even though Georgia already has one of the highest rates of uninsureds in the country (tied with Oklahoma for second worst). It would be unconscionable to add people to the ranks of the uninsured in the midst of a pandemic, not just because of the risk of individuals requiring care after a COVID-19 diagnosis, but also because many of those who have lost their jobs as a result of the Pandemic at the same time lost their health insurance coverage and will be seeking health insurance on the healthcare marketplace.

III. Any approval of Georgia's waiver request would be illegal.

The Secretary of Health and Humana Services is only allowed to approve waiver requests under §1332 of the ACA if they “provide coverage and cost sharing protections against excessive out-of-pocket spending that are at least as affordable” as under the ACA. For the reasons set forth above, Georgia's waiver request does not meet this standard.

For all of the foregoing reasons, I respectfully request that you deny the State of Georgia's request for a § 1332 waiver.

Sincerely,

DW

#1415

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you.

Sincerely,

CS

Leesburg, GA 31763

#1416

9/22/2020

Whatever you do, Governor Kemp, please do NOT move forward on this waiver. In this unstable environment citizens need more health care help, not less.

CCL

#1417

9/22/2020

To Whom It May Concern

This plan is doomed to fail.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

CW
Atlanta, GA 30312

#1418

9/22/2020

This waiver only makes choosing health care more confusing (and ultimately probably more expensive - after all insurance are "for profit" entities). Experts estimate that tens of thousands will lose coverage. I am appalled that the state of Georgia would so callous as to make these changes which seem very politically motivated. If this passes, I along with the 1,000 women in my group will fight to vote out Governor Kemp and the legislators who support this. We should be trying to expand health care rather than create smoke screens to imply that health care will be more available, more affordable, and more comprehensive — none of which will be the case.

Where does YOUR health insurance come from????

SF
St. Simons Island, GA

#1419

9/22/2020

To Whom It May Concern

I ask you to please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
MB
Decatur, GA 30030

#1420

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. This proposal hurt many people in my immediate family. It would also harm many hard-working, lower income Georgians who have already been so negatively impacted by Covid-19.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
EC
Atlanta, GA 30329

#1421

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Decentralizing the current federal portal to a state one will add confusion and potentially include options that will leave Georgia's most vulnerable populations to select coverage:

* that will not meet ACA mandates for insurance

* that will not cover pre-existing conditions, potentially devastating those who most need coverage with unbearable medical bills

* does not provide added value to any option already available through the healthcare.gov portal.

I do think rural areas would be well served by the reinsurance plan, but not as currently described in this plan.

Thank you for your consideration.

Sincerely,

BD

Tifton, GA 31793

#1422

9/22/2020

To Whom It May Concern

Dear Governor Kemp,

I appreciate all of your hard work in helping the underserved in our state, but we need more insurance options and assistance in finding good ACA coverage - please don't take us backwards. Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my 25 year old niece, currently out of work, to shop for and enroll in good-quality health coverage. She just got a quote of \$260 for monthly limited health insurance from United HealthCare and decided to wait until open enrollment on healthcare.gov November 1st. Please don't let her down - nor the other uninsured Georgians!

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

TA
Lizella, GA 31052

#1423

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

My support goes to accepting true Medicaid expansion in Georgia like so many other states have done so that Georgians who need help the most could get healthcare insurance.

Thank you very much.

Sincerely,

JL
Dawsonville, GA 30534

#1424

9/22/2020

Dear Ms. Verma,

As a retired physician who practiced medicine in Atlanta for over 30 years, I am writing to strongly oppose Georgia's 1332 Waiver Request which would eliminate the ability for Georgians to obtain healthcare on the federal exchange.

Healthcare is a basic right which should be available in an affordable plan to all citizens of the United States. The lack of such would be denial of a basic need which is available to citizens of other industrialized countries, and should also be available to citizens of Georgia.

Thank you for considering this request.

Sincerely,
LE

#1425

9/22/2020

Dear Gov. Kemp,

I would respectfully ask that you reconsider removing ACA and new sign-ups for Georgians without healthcare, allowing it to be privatized and making the process more convoluted. As I have been using the marketplace for years, the ease of which it is to navigate and understand the website (not to mention the helpful customer service representatives available to walk anyone through any questions or concerns) have made getting and keeping health insurance straightforward. I can read through the plans, understand what is covered and what is not, and make decisions accordingly based on what I can afford and what I need. Many lives, including my own, are literally depending on it for survival.

During a pandemic, with over 307,400 confirmed COVID-19 cases and 6,604 Georgians dead, millions uninsured or out of work without coverage, this is not the time to change or restrict healthcare options for those in need! With record unemployment in Georgia, the ACA has provided preventative & catastrophic care options without expensive emergency room visits, which ultimately costs 10x more than preventative care (therefore, reducing tax-payer burden).

Please do the right thing for the citizens for Georgia and do not discontinue or change ACA availability and allow it to be privatized. I have been using the marketplace for years and would reconsider signing up at all if it changes. Thank you.

Respectfully,
CM

#1426

9/22/2020

Per the Brookings Institute:

"...despite the state's claims to the contrary, the waiver proposal would likely cause tens of thousands of Georgia residents to lose their health insurance coverage, especially in the first year, and therefore fails to satisfy the statutory requirement that a 1332 waiver may not decrease the number of people with health insurance coverage. The proposal's analysis also entirely omits the consideration of factors that will increase premiums in the state. Further, the waiver proposal continues to suffer from procedural deficiencies that would make it unlawful for the federal government to approve the state's application."

According to the US Census Bureau, Georgia has the nation's third-highest rate of people without health insurance. The state trails only Texas and Oklahoma.

I don't understand how the Governor of Georgia could even consider a policy that would put more people on the uninsured ranks, or offer seemingly inexpensive insurance policies that don't offer the same quality of care available under the Affordable Care Act.

#1427

9/22/2020

To Whom It May Concern

Shopping for health insurance is hard enough — please don't let Georgia make it harder. Please deny my state's plan to dismantle HealthCare.gov.

The Georgia Access model would force consumers to enroll in coverage through profit-driven insurance companies and web brokers instead of the unbiased enrollment platform that consumers know & trust. Comparison shopping would be far more difficult, time-consuming, and perhaps impossible.

Thank you very much.

Sincerely,

SK

Fayetteville, GA 30215

#1428

9/22/2020

To Whom It May Concern

The State of Georgia's plan to get rid of access to HealthCare.gov is a terrible idea. This plan is sure to result in fewer Georgians having adequate or any healthcare coverage.

Choosing the best health insurance is a complicated, if not opaque, process. Consumers need a fair and trusted resource to help them make 'apples to apples' comparisons. HHS's healthcare.gov website has proven to be that resource.

Please do not approve a State of Georgia healthcare plan that includes reducing access to Healthcare.gov.

Sincerely,

CK

Tybee Island, Georgia

#1429

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. Without this option for healthcare coverage, my husband and I would not have had coverage when it came to some very serious health issues that we became aware of until we started seeing a doctor regularly. There is no way we could nor could so many people in our country, let alone our state be able to afford private insurance.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

NA

Stone Mountain, GA 30087

#1430

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

I do not think Kemp's plan for GA will benefit most people of the state. Some may get lower premiums, but many others will be left in jeopardy and risk losing insurance or getting a policy that does not fit their needs. Rural areas do need some relief.

HealthCare.gov is a trusted site that Georgians and especially elderly like me can go to a get a full picture of resources. This plan would fragment the system and add more confusion to an already confusing enrollment system.

Shopping for health insurance is hard enough — please don't let Georgia make it harder.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

Thank you very much.

Sincerely,

JL

Jasper, GA 30143

#1431

9/22/2020

We have used the Since Gov Kemp has announced he wants the State of Georgia to back out ACA I have used the Marketplace website to compare health plans for five years. It has helped us to pick the plan that best fits our needs. Since Gov Kemp announced he wants to block the ACA Insurance website, we have been getting calls and text messages from several Health insurance companies. Most of the calls are from companies we have never heard of.

Bottom line: keep the Affordable Care Act health insurance exchange.

#1432

9/22/2020

To Whom It May Concern

These are tough times for our Georgia families. The pandemic has caused such grief for our folk and wiped out so many jobs. We need to know that our government will work for us, help us do the right thing by the healthcare decisions and so I am begging you to please keep this process as simple AND straightforward as possible.

Simplify the process, while keeping the strength of good coverage.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

EE

Flowery Branch, GA 30542

#1433

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

It is ludicrous to introduce substandard insurance choices in the middle of a pandemic. The more people we get into the ACA, the better it will be for us all.

Thank you very much.

Sincerely,

JO

Gainesville, GA 30504

#1434

9/22/2020

To Whom It May Concern

Is it innovative to sell a house without a roof or plumbing?

Is it innovative to sell a car without a motor or a steering wheel?

Is it innovative to sell a firearm without sights or a trigger mechanism?

The answer to all three questions is no. Cheaper, possibly. Innovative, not at all.

Similarly, the waiver proposal of Governor Kemp lacks any innovation and innovation is a prerequisite for obtaining CMS approval.

Governor Kemp would have one believe that it is innovative to offer health care coverage without any prescription drug coverage or coverage for pre-existing conditions. Yet, like a roof on a house or a trigger mechanism on a firearm, coverage for prescription drugs and pre-existing conditions is a fundamental part of the thing being purchased.

Plans that fail to provide coverage for prescription drugs and pre-existing conditions are Innovative only if one thinks that home insurance that does not cover damage due to fire or tornado is innovative.

It is not innovative to allow companies to offer "health care coverage" that does not cover health care. The Governor may be under the belief that persons who use prescription drugs or have pre-existing conditions will miraculously shed those conditions and magically no longer need the medications if the waiver is approved. If that were true, it would be do to something other than the CMS granting the waiver (unless CMS harbors powers heretofore unutilized).

Combining metaphors, the emperor (waiver proposal) has no clothes; it is a Potemkin village, a facade designed to give the appearance of innovation, while harming the "happy villagers" (Georgia's citizens).

Sincerely,

RB

Atlanta, GA 30306

#1435

9/22/2020

To Whom It May Concern

In a household with an immunocompromised person and having to struggle with the day to day process of losing my job in a pandemic and the GDOL, after 2 months, still not dispensing my unemployment, the last thing I need is to make my health insurance harder to find/pay for.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

JS

Atlanta, GA 30346

#1436

9/22/2020

[Letter from Legal Aid Society of Columbus]

Good afternoon,

Please see the attached comments.

#1437

9/22/2020

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from HealthCare.GOV to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating HealthCare.GOV as the way Georgians enroll in insurance programs.

Thank you.

SK

Atlanta, GA 30309

#1438

9/22/2020

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

Sincerely,

JM

#1439

9/22/2020

I am a resident of Atlanta and I am against the waiver of Section 1332 of the ACA act. Governor Kemp, I am sure, has excellent healthcare. All of us deserve the same....which means the ACA as it was passed.

LG

#1440

9/22/2020

To Whom It May Concern

As the CEO of a Cancer CBO, this is devastating. Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas, the counties that we serve are affected by these issues. We have many people we serve who are uninsured and under insured. Please expand Medicaid.

Thank you very much.

CJ

Columbus, GA 31901

#1441

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, because until there is another option in place this is the best way to enroll in quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

LM
Clarkston, GA 30021

#1442

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much for your attention in this matter.

Sincerely,

HP
Atlanta, GA 30318

#1443

9/22/2020

To Whom It May Concern

Pretty please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

AA

Decatur, GA 30032

#1444

9/22/2020

To Whom It May Concern

Keep healthcare.gov. The governor's plan would make getting healthcare harder. Healthcare is confusing enough to deal with as it is, don't make us the only state with a decentralized enrollment system.

Sincerely,

OS

Atlanta, GA 30312

#1445

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage. My father, a veteran, is one of those people, he works full time and cannot afford health insurance. 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

KM

Macon, GA 31204

#1446

9/22/2020

To Whom It May Concern

Healthcare.gov saw me though my divorce, my subsequent return to school and part-time work, temp work while looking for work, AND full time employment with a small business that did not offer health insurance, until I finally found a job with an employer that offers health insurance. Healthcare.gov offered me access to a _quality_ insurance plan, whatever my employment status was.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MC

Atlanta, GA 30317

#1447

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

I believe healthcare is a human right. People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

SL

Atlanta, GA 30305

#1448

9/22/2020

To Whom It May Concern

I am asking/pleading Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Especially those so severely effected by covid and the now recession we are entering into. PLS

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

IS

Marietta, GA 30066

#1449

9/22/2020

To Whom It May Concern

GA must not weaken HealthCare.gov in support of for-profit insurance, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. Why do Republicans only care about big business and not the working people of our state?

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

JR

Atlanta, GA 30312

#1450

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

SB

Sincerely,

SB

Atlanta, GA 30317

#1451

9/22/2020

To Whom It May Concern

I'm writing about the plan to dismantle HealthCare.gov, something I desperately need as a food service industry worker who doesn't have access to employee health plans and relies entirely on this site to help me make wise and informed choices about my healthcare plan! It's a pandemic and we're all scared and overwhelmed and need to have healthcare we can rely on right now. Please don't make it harder for us to get it.

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

Thank you very much.

Sincerely,

LT

Atlanta, GA 30310

#1452

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. I can only assume that the intent behind such a plan is to do away with clear, accessible information for those seeking the best plan for them.

People need health coverage. Georgia's proposed plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless and/or skimpy coverage.

Thank you.

Sincerely,

AS

Atlanta, GA 30306

#1453

9/22/2020

To Whom It May Concern

To whom it may concern:

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

JV

Atlanta, GA 30318

#1454

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. The options on HealthCare.gov saved me as a freelancer who didn't know how to get affordable coverage otherwise.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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!!!

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much for your time and attention. We have to take care of each other.

Sincerely,
JH
Atlanta, GA 30313

#1455

9/22/2020

To Whom It May Concern

Healthcare.gov is so important, we cannot dismantle it.

I would live to see peachcare expanded! Peachcare is amazing, Georgia does such a great job, theres no reason we couldn't do a great job for more people!

Access to quality health care and health insurance is paramount

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
BH
Buford, GA 30518

#1456

9/22/2020

To Whom It May Concern,

I strongly urge the Department of Health & Human Services to reject the State of Georgia's latest 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 Federal Health Insurance Exchange website, which is easy to use, offers access to health plans that are ACA compliant to serve all

people (including those with preexisting conditions), and has been relied on to serve roughly 500,000 people 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. 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. Implementation of the Proposal will significantly increase the number of Georgians without health insurance.

Thank you for your consideration,

KA

Atlanta, Georgia 30307

#1457

9/22/2020

To Whom It May Concern

the Governor's plan would be detrimental to the health and well-being Georgians in rural communities and communities of color, the economic security of families and small businesses, Georgians with pre-existing conditions, and Georgians with mental health and substance use disorders. Please do not accept the Governors plan!

Sincerely,

BH

Dawsonville, GA 30534

#1458

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. Too many people are left uninsured, especially with layoffs since COVID have left the poorest among us without jobs, much less Healthcare.

And don't forget- there is NO free Healthcare for those who are uninsured. The idea that if we don't offer inexpensive healthcare, then there are no consequences is a myth; We, the taxpayers, have to foot the bill.

At this point, the USA is in first place among the WORST statistics: highest gun-related deaths, highest COVID deaths- why don't we stand up for ourselves and join the rest of the world in offering social services that benefit those that need them the most?

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

DK

Marietta, GA 30066

#1459

9/22/2020

To Whom It May Concern

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. Our rural areas are in a desperate place with hospitals closing and people having to travel great distances for decent health care.

The idea of creating a separate system to the current healthcare.gov is not smart. People will not know how to use a new system and most likely will end up being cheated in an effort to find the health coverage they need. We need a uniform system.

I question the purpose of creating a new system; who will benefit? Certainly not the current users. Why not improve what already exists. Please stop thinking about how to make a profit on healthcare and represent your citizens, many of whom are the most vulnerable. Need I also

mention that making such a change in this time of a national pandemic will only cause more damage and possible unintended consequences long term.

Thank you for your consideration

Thank you very much.

Sincerely,

AS

Roswell, GA 30075

#1460

9/22/2020

To Whom It May Concern

I do not support the Georgia Access Model and find the name quite misleading. I believe that is was named on purpose to persuade the public that this case of "having access" is a good thing. Usually it is. But in this instance we, the patients, would be compelled to enroll in a plan through profit-driven insurance companies and web brokers. How is an average person to know what is in their best interest? It would be much better to have a centralized system that is unbiased such as healthcare.gov. One that applicable for everyone.

I am a 71-year old healthy wife, mother and grandmother. Even so, I have numerous bills for regular check-ups with my internist, occasional skin cancer removals, dentist appointments, mammograms, eye exams, orthopedic visits predicated by a fall, a sprain, etc. These visits and treatments all add up even with Medicare and a secondary insurance. Every year, it seems I am paying more and more.

Our 36-year old son is a Type 1 diabetic (since the age of 14) and has enormous bills that we have to help him pay even though he has a health care policy (very weak) after this administration tried to strip out provisions in the Affordable Care Act. Our other son is married with two young children and they have great coverage because our daughter-in-law works for Morgan Stanley that provides superb coverage.

What about the rest of Georgia and America? The MAJORITY of folks who struggle to make ends meet? Who do you serve in this state? Those who can pay or those who cannot? Surely, you know that you must find solutions for everyone.

Thanks for seeking a far better solution.

Thank you.

Sincerely,

BP

Atlanta, GA 30307

#1461

9/22/2020

To Whom It May Concern

The governor of Georgia wants to make it so citizens go through private for-profit insurance companies and brokers to get access to healthcare policies. HealthCare.gov does a good job of helping consumers navigatge private insurance companies to buy the best, most affordable policy for their needs.

Do not give permission to Georgia to allow Georgia to implement the Georgia Access model. This change offers nothing new to benefit Georgia consumers. It will assuredly confuse consumers, lead them to buy junk insurance, cause some to give up the complicated navigation and wind up uninsured, and others to become uninsured.

From what I understand, especially in rural areas, the reinsurance plan will help lower premiums.

Sincerely,
PS
Kennesaw, GA 30152

#1462

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much,
Sincerely,
JA
Winterville, GA 30683

#1463

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

The importance of affordable insurance plans that are easy to understand cannot be understated.

Thank you very much.

Sincerely,

DH

Hahira, GA 31632

#1464

9/22/2020

To Whom It May Concern

I am a social worker in the state of Georgia. Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for me and my clients to receive proper healthcare.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
EB
Atlanta, GA 30324

#1465

9/22/2020

To Whom It May Concern

It is incredibly important to preserve the clear paths to affordable insurance that healthcare.gov created. So many citizens who don't have the privilege of employer-provided insurance or - especially in the context of COVID- are out of work, need to be able to easily access and understand their options, and know that they are encountering a public platform geared toward their comprehension, not an advertisement for any particular insurance company.

We want to increase the number of insured Georgians, not imperil it- I am very hopeful that we can preserve the progress made in the last three years to protect Georgians from healthcare related debt or, worse, the illnesses that are exacerbated when uninsured Georgians deem care too expensive.

Thank you for considering my comment in this process!!

Sincerely,
RY
Atlanta, GA 30316

#1466

9/22/2020

To Whom It May Concern

I am writing you to ask, please, deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
MJ
Atlanta, GA 30315

#1467

9/22/2020

[Letter from Interfaith Children's Movement]

We respectfully submit the organizational comment letter for your consideration.

Thank you,

Interfaith Children's Movement

#1468

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. I know so many people who could not get health insurance before the ACA went into effect. Forcing consumers to purchase insurance from profit-driven insurance companies instead of healthcare.gov will mean my friends won't be able to afford coverage.

Health AND money can be saved when people have affordable health care. Someone with healthcare coverage will see a doctor to deal with a small problem before it turns into a big one. Preventive care means fewer emergency room visits.

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

Thank you very much.

Sincerely,
RBS
Marietta, GA 30060

#1469

9/22/2020

September 22, 2020

To Georgia Governor Brian Kemp and Whom It Concerns at the U.S. Department of Health and Human Services,

The current Healthcare.gov website for the Affordable Care Act that Georgians can now access is convenient, easy to understand, and helps Georgia residents compare the benefits of different plans offered under the ACA easily. There is no good reason to withdraw this asset to Georgia residents. There are literally millions of good reasons to keep the website place and easily accessed, as it helps Georgians easily understand several options available to them. Nothing prohibits Georgians from also looking into and/or buying into other insurance offerings if they choose to do so.

To withdraw the convenient and cost effective access to the Healthcare.gov website would be capricious, and potentially deadly to literally thousands of Georgians who might not be able to easily get the healthcare insurance they need and can afford as they can do now, with ease at the Healthcare.gov website. Georgians have already been through unnecessary trauma with the ongoing Corona Pandemic - Why in the world would anyone in the U.S. government want to make it more difficult for us to get the health care we need? To block Georgians from the Government website that has been so critically needed and helpful is the kind of move an enemy of our state would take - not officials who should be working for the well-being of Americans.

Please drop any further attempt to block Georgians from life-saving information and services we need, and have already paid to have.

Also, HHS should extend the comment period on this issue for three more weeks, as your earlier e-mail link posted for about a month was incorrect. I am sure many people in Georgia would appreciate a fair opportunity to be heard on such a critical life-saving issue as this. .

Thank you for your consideration.

Sincerely,

MRW

Atlanta, GA 30324

#1470

9/22/2020

To Whom It May Concern

Please save HealthCare.gov.

It is currently the simplest one stop shop for health insurance that allows the consumer to choose from unbiased options that best serve their circumstance.

Your proposed plan would help middle an high income high income consumers with lower premiums. However, forcing families and individuals to use profit driven, biased brokers will confuse and limit your constituents (end users) availability to information to find a plan that actually fits their needs. My family and friends need to shop for and enroll in good-quality health coverage and it should not be a burden to find it.

Your proposed plan puts too many at risk to misunderstand or not find appropriate options for health insurance coverage. They may decide to settle for substandard plans or go without coverage.

People need healthcare coverage they can count on during a pandemic and for any health situation they may encounter.

Georgia's proposed plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

AA

Roswell, GA 30076

#1471

9/22/2020

To Whom It May Concern

As a Georgian I am requesting that you deny the state's plan to dismantle HealthCare.gov, which would make it difficult for many Georgians to include my family and friends to do comparisons and enroll in good-quality health coverage.

Some people could be confused or misled by companies who's bottom line is to save money. They may give up and go without coverage. Other people may unknowingly enroll in substandard plans and would not be able to afford the out-of-pocket costs needed for medical care. Shopping for health insurance is hard enough — please don't let Georgia make it harder.

People really need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you hearing my point of view.

Sincerely,

PRG

Atlanta, GA 30349

#1472

9/22/2020

To Whom It May Concern

Please do not approve my state's plan to dismantle HealthCare.gov, which would make it much harder for friends to shop for and enroll in good-quality health coverage. Many of my friends never had health insurance until the Affordable Care Act and are now able to get medical attention that most of us take for granted. I have seen them be extremely sick but unable to go to the doctor because they were uninsured but now they can lead healthier lives.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
DH
Atlanta, GA 30309

#1473

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. Please do your job for ALL Georgians.

Thank you very much.

Sincerely,
SJ
Avondale Estates, GA 30002

#1474

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family, friends, and all the citizens of Georgia to shop for and enroll in good, easy, and quality health coverage.

I am a licensed Navigator/Certified Application Counselor, and have met with thousands of consumers over the last 7 years to assist them with insurance. The population I work with is low

income and oftentimes they don't qualify for obtaining insurance because they fall below 100% of the Federal Poverty Level. So many folks have low literacy with regard to insurance and how it works.

The Georgia Access Model would be terribly harmful to these consumers, as the enrollment process wouldn't be based in unbiased assisters like myself; rather, people would be confused or misled by companies that don't have their best interests at heart. Many of the consumers I work with are living with HIV/AIDS and other comorbidities. If they do not have access to comprehensive health insurance that is affordable, they have to make decisions on where to spend their money, and health insurance may fall down the list. If this happens and they go without coverage, they can't afford their medications and, frankly, will end up dying from completely preventable health issues. Others may decide to go without coverage, then end up with huge medical bills for relatively small issues that would not be so expensive if they had health insurance. A broken ankle for someone who works retail could lead to bankruptcy, and no person should be punished for being low income.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. With the closure of so many hospitals in the rural areas of the state, fewer and fewer consumers are able to access affordable care. For many people, the closest FQHC is an hour+ drive and that's not reasonable for regular care. Having insurance would permit them to see physicians/practices that are in their areas that are easier to access.

In the absence of Medicaid expansion, whatever steps we can take to lower the cost of insurance should be taken. If folks are insured, they are more likely to seek preventive care. If they engage in preventive care, their (and the insurance companies') costs will actually be lower because serious health conditions will be caught and treated earlier. This will lead to better health outcomes.

While reinsurance would help many Georgia consumers by lowering premiums, the rest of the Governor's plan poses serious risks to families and individuals in Georgia. The plan does not add any new ways for people to shop for health coverage. Instead, it eliminates the most trusted and widely used path for Georgians to purchase their own coverage.

Thank you very much for taking the time to read my comments and take my opinion into consideration.

Sincerely,

DW

Stone Mountain, GA 30083

#1475

9/22/2020

I vehemently oppose Governor Kemp's plan to block citizens from accessing lawful and critically needed information that could result in up to 100,000 Georgians losing their healthcare insurance.

In a move reminiscent of despots and authoritarian rulers around the world, Governor "Shotgun" Kemp is on course to block Georgians access to the healthcare.gov website, and to instead redirect them to contact information for private insurance companies. This blatant oppression of citizens, unmistakable censorship and obvious handout to the insurance industry is also right out of the Trump playbook, which reads as a how-to manual on becoming a dictator.

The sloppy and sneaky actions taken to trick the public are those of an immoral, sleazy conman, not the leader of this state. By giving out the wrong email address for public comments (which was only caught when the AJC uncovered it) well into the required 30 days, it means as I write this there is now just one day for public comments to become part of the record.

LW

Atlanta, GA

#1476

9/22/2020

To Whom It May Concern

Governor Kemp,

I encourage you to not take away Georgians right to participate in the federal ACA insurance exchange.

Today, I am a 5 year cancer survivor. I truly believe, I would not be alive and fighting today without the opportunity to participate and select my insurance coverage via the exchange. The ease and thorough information on the site is what we all should have access to. We the people deserve the right to have this opportunity.

There are so many negative events occurring currently within our state, and our country that are causing unnecessary stress in my life on a daily basis. One thing I don't need to worry about is whether I will have insurance coverage that I picked for my personal medical and financial needs. The exchange works.

If you take away the rights of Georgians to have access to the ACA

you will be putting many lives at risk, including mine. I haven't fought this hard for my life to have you take away my given right to affordable health insurance.

Please, do not take away our right to participate in the federal ACA exchange from the citizens of Georgia who count on it for their insurance needs.

Thank you very much.

Sincerely,

SV

Suwanee, GA 30024

#1477

9/22/2020

To Whom It May Concern,

I strongly urge the Department of Health & Human Services to reject the State of Georgia's latest 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 Federal Health Insurance Exchange website, which is easy to use, offers access to health plans that are ACA compliant to serve all people (including those with preexisting conditions), and has been relied on to serve roughly 500,000 people 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. 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. The Proposal forces individuals to utilize an agent/broker or health insurance carriers who are more likely to steer people to plans that do not meet their individual healthcare needs. 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. Implementation of the Proposal will significantly increase the number of Georgians without health insurance.

Thank you for your consideration,

LA

Atlanta 30307

#1478

9/22/2020

We are Georgia voters and we are AGAINST taking away the use of Healthcare.gov from we Georgians. Please relay these comments to Governor Kemp. We absolutely do NOT want the governor to limit our access to health insurance provided by the affordable care act. We in fact, rely on having these options available and utilizing the ACA Health exchange for finding affordable coverage, particularly without having to worry about any excess premium \$ for pre-existing conditions. The ACA and the government health exchange options are working WELL for us and for many of our friends and family. PLEASE do NOT take away our ability to use the Healthcare.gov in order to find and purchase affordable, high quality health insurance.

Sincerely
SC and TC
Woodstock, GA 30188

#1479

9/22/2020

We are Georgia voters and we are AGAINST taking away the use of Healthcare.gov from we Georgians. We absolutely do NOT want the governor to limit our access to health insurance provided by the affordable care act. We rely on having these options available and utilizing the ACA Health exchange for finding affordable coverage, particularly without having to worry about any excess premium \$ for pre-existing conditions. The ACA and the government health exchange options are working WELL for us and for many of our friends and family. PLEASE do NOT take away our ability to use the Healthcare.gov in order to find and purchase affordable, high quality health insurance.

Thank you
Dr. TC

#1480

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

AR
Atlanta, GA 30317

#1481

9/22/2020

Too many Georgians rely on the exchange. It has been operating smoothly for several years; the State's implementation of a new program would only discourage individuals from signing up. Perhaps that is the intent which is deceptive and deceitful. It appears to be yet another attempt to block people from getting the healthcare they need. It has been proven time and time again that leaving this issue up to insurance companies or private brokers will NOT enhance health insurance status AND there is no guarantee the offerings will be comparable to the ACA exchange. Giving Georgians the option to buy cheaper plans that don't provide adequate coverage is not helping our citizens at all. This is a terrible idea.

#1482

9/22/2020

Dear Gov. Kemp,

I would respectfully ask that you reconsider removing ACA & new sign-ups for Georgians without healthcare. Many lives are literally depending on it for survival.

During a pandemic, with over 307,400 confirmed Covid-19 cases and 6604 Georgians dead, millions uninsured, or out of work without coverage, this is not the time to restrict healthcare options for those in need. With record unemployment in GA, the ACA has provided preventative & catastrophic care options without expensive emergency room visits, which ultimately costs 10x more than preventative care, and is a tax-payer burden.

Please do the right thing for the citizens for GA, and do not discontinue ACA availability, when there are no better plans available. Thank you.

RM

#1483

9/22/2020

Please save Healthcare.gov!

I have had my own business since 2003 and it was impossible to find insurance until ACA arrived. In 2007 I was joined a small company that provided it, all of us women in our 40's, 50's. We were cut by our insurer, as we were problems waiting to happen, but they never gave a reason. They cancelled us. BECAUSE THEY COULD. They had total control, could choose not to cover conditions that would cost them money, and could drop whoever they wanted also.

This is no way to live, and I really hope you don't send Georgians back to this hell. Entrepreneurs would have to take their companies elsewhere, and I am considering that.

N

#1484

9/22/2020

To Whom It May Concern

We should help our fellow citizens have access to easily affordable healthcare. Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

DL

Gainesville, GA 30506

#1485

9/22/2020

Dear HHS:

I am writing to protest our Governor Kemp of Georgia's terrible plan to block access to the Healthcare.gov site during the upcoming open enrollment period, by redirecting them to private insurance companies' sites. I have been getting my insurance through Healthcare.gov since 2015

and could not have survived without it. It wasn't always inexpensive, but it has been a huge help to me and my husband, since we have been self-employed since 2011.

Governor Kemp not only is doing something underhanded by doing this to the citizens of Georgia, he has also undermined the ability for us to even COMMENT on his plan, by "accidentally" publishing the wrong email address (which was not even made evident to the public until the Atlanta Journal and Constitution uncovered it!).

I am adamantly opposed to this plan, and am even further outraged that the public comment period, which was extended when our governor's unethical tactics were exposed, is ending TOMORROW, before very many people even get a chance to comment.

This governor's high-handed tactics are an insult to every citizen in this state, regardless of their political affiliation. I hope my comments will be taken into the record, and taken into consideration.

Thank you,
L
LM

#1486

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.
BM
Sincerely,
BM
Atlanta, GA 30329

#1487

9/22/2020

To Whom It May Concern

As a patient with many preexisting conditions, it is extremely important to me that the people in my state have Healthcare.gov as an important tool for access to healthcare.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
JW
Snellville, GA 30078

#1488

9/22/2020

To Whom It May Concern

I am appalled at Gov. Kemp's proposal for the Georgia Access model. As a first time user of healthcare.gov when I moved to Georgia a year ago, I was already overwhelmed at navigating the process of getting health insurance on my own, since I haven't been able to get a job that provides insurance. If I had to muck through a whole different system of finding my options (which already aren't that many where I live!), I would be in a worse place with this process and I think about all of the Georgians who would have an even harder time than I would.

I ask that you reject Gov. Kemp's proposal of both reinsurance (which would harm lower income wage earners such as myself) as well as the Georgia Access model, which would be detrimental to Georgians getting coverage they need at a price they can afford. I do not believe Gov. Kemp has the people of Georgia's best interest in mind with this proposal.

Thank you for your time and thought into this matter.

Sincerely,
KB
Athens, GA 30605

#1489

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

I am a 63 year old woman and I lost my job and healthcare after the pandemic hit. I did not qualify for private insurance due to my pre-existing conditions and it is plain unaffordable. People in my situation will be left high and dry with no health insurance or at the least they will have a more difficult time navigating through the new maze of plans,

Also, it is ridiculous for the state to create a whole new organization at a huge cost to the taxpayers for what would essentially be playing the middleman. The only people this would benefit are the State and the wealthy investors.

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

Thank you very much.

Sincerely,
DH
Marietta, GA 30067

#1490

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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. Georgia needs true medicare expansion, not convoluted half-solutions that create more problems.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
TA
Mount Airy, GA 30563

#1491

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. Georgia should not be the only state with a decentralized enrollment system. Please consider the most vulnerable Georgians who benefit from HealthCare.gov

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

Thank you very much.

Sincerely,
EF
Marietta, GA 30066

#1492

9/22/2020

To Whom It May Concern

Please save healthcare.gov! Covering our children until age 26 and covering pre existing conditions are essential to the life and health of all Georgians.

Do not take our right to healthcare away from us.

Thank you.

Sincerely,
WS
Decatur, GA 30033

#1493

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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. Isn't 2020 hard enough?!

People need health coverage they can count on during a pandemic and for any health situation they may encounter. You know this. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage. Help get Georgia back on track and out of the news for being incompetent.

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

Thank you very much.

Sincerely,

NM

Atlanta, GA 30307

#1494

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
CO
Atlanta, GA 30331

#1495

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. It eliminates the most trusted and widely used path for Georgians to purchase their own coverage, and replaces it with a confusing and decentralized enrollment system.

Shopping for health insurance is hard enough — please don't let Georgia make it harder.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
CG
Decatur, GA 30033

#1496

9/22/2020

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums as long as it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

JM
Gainesville, GA. 30507

#1497

9/22/2020

To Whom It May Concern

Please deny Kemp's plan to dismantle HealthCare.gov, which would make it much harder for my family & friends to shop for and enroll in good-quality health coverage. This is so important!

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
AG
Atlanta, GA 30306

#1498

9/22/2020

To Whom It May Concern

Please deny Gov. Kemp's plan to dismantle HealthCare.gov, which would make it much harder for me and my friends to shop for and enroll in good-quality health coverage. There are times when I have gone without health insurance because of prohibitive cost or confusing enrollment processes and information. During a pandemic in a high risk state, no one should face barriers to accessing health insurance and care.

If HealthCare.gov were to be dismantled, many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
AM
Atlanta, GA 30329

#1499

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
BM
Tucker, GA 30084

#1500

9/22/2020

Ms. Seema Verma
Administrator

Centers for Medicare & Medicaid Services

RE: Comments in Opposition to Georgia's § 1332 Waiver Request

Dear Ms. Verma:

I write to personally implore you to oppose Georgia's § 1332 waiver request.

Self employed since 1996, for many years I purchased individual healthcare policies for me and my family that were rarely used. I purchased them in case of a crisis so that I would not lose my home. But other than that, I rarely would go to the doctor for fear of getting a diagnosis that would lead to some kind of pre-existing condition.

How crazy is that? To pay for health insurance and not use it for fear that I would be diagnosed with something that would prevent me from being able to purchase health insurance in the future.

The ACA has been absolutely heaven-sent for me and my family because (1) we do not have to fear a pre-existing condition exclusion, and (2) the ACA health insurance has been affordable for us. I am a single parent, self-employed person who makes approximately \$50k a year. Though I don't make a lot of money, I work hard and provide a valuable service to the members of my state. I do not understand why I should be penalized simply because I don't have a company-sponsored healthcare plan. This is WRONG. I am surely not alone in this experience.

Without the ACA I would not be able to afford to cover my family. I am horrified at the thought of losing this coverage.

As such, I STRONGLY OPPOSE GEORGIA'S 1332 WAIVER REQUEST.

I. Georgia's waiver request would make health insurance unaffordable for thousands of Georgians.

The Georgia plan would eliminate the federal subsidies that subsidize both insurance premiums and cost-sharing requirements and replace them with a state administered fund. The problem with the state fund is that it would be capped, meaning that if someone eligible for a subsidy applied for health insurance after the cap for the year had been reached, that person would either have to pay the full amount of the premium or be uninsured. In 2019, 88% of the 450,000 Georgia who bought insurance on the Exchange received federal subsidies. Therefore, if the waiver request were approved, a significant number of Georgia could lose subsidies that they are eligible for under the Affordable Care Act ("ACA").

II. Georgia's waiver request would make healthcare unaffordable for thousands of Georgians.

The waiver request would allow the sale of non-Qualified Health Plans ("non-QHPs") that do not meet the requirements of the Affordable Care Act. Non-QHPs would include "copper plans" with higher deductible and out-of-pocket limits than allowed under the ACA. According to the

Brookings Institute, copper plans would require a deductible and out-of-pocket limit equal to \$13,500/person – more than 60% greater than allowed by the ACA. Under the plan, insurance brokers would not be required to offer the gold and silver plans with more robust coverage offered on the federal insurance marketplace.

In determining a consumer's overall cost for healthcare, it is important to not only consider the cost of the premium for health insurance, but also how much consumers would need to spend when they sought medical care. Therefore, although the insurance premium for a copper plan would likely to be lower than a plan with more robust coverage, because of the high deductibles and co-insurance amounts, consumers could easily end up spending more on healthcare. In other words, even if Gov. Kemp were correct that consumers would pay lower premiums under his plan, which he is not, he is focusing just on one component of consumers' healthcare spending – insurance premiums - whereas consumers are more concerned with their total healthcare spend.

III. Georgia's waiver request would provide inadequate coverage.

The waiver request would not require health insurance plans to provide the Essential Health Benefits mandated by the ACA, which include mental health care, prescription drugs, pregnancy/maternal care, and hospitalization for surgery and overnight stays. Therefore, consumers could purchase a plan with a very inexpensive premium only to discover that it did not cover healthcare for essential services when needed.

IV. Georgia's waiver request would increase the numbers of uninsured Georgians.

The Atlanta Journal Constitution has reported that approximately 60,000 more people would go without health insurance under the plan, even though Georgia already has one of the highest rates of uninsured in the country (tied with Oklahoma for second worst). It would be unconscionable to add people to the ranks of the uninsured in the midst of a pandemic, not just because of the risk of individuals requiring care after a COVID-19 diagnosis, but also because many of those who have lost their jobs as a result of the Pandemic at the same time lost their health insurance coverage and will be seeking health insurance on the healthcare marketplace.

V. Any approval of Georgia's waiver request would be illegal.

The Secretary of Health and Humana Services is only allowed to approve waver requests under §1332 of the ACA if they “provide coverage and cost sharing protections against excessive out-of-pocket spending that are at least as affordable” as under the ACA. For the reasons set forth above, Georgia's waiver request does not meet this standard.

For all of the foregoing reasons and my personal experience, I respectfully and strongly beg that you deny the State of Georgia's request for a § 1332 waiver.

Most sincerely,

AK

AK, GRS, CPCC

Certified Grief Recovery Specialist & Life Coach

Get Your Laugh Back, Get Your Life Back

#1501

9/22/2020

To Whom It May Concern

I had an outpatient negative endometrial biopsy & worked with an insurance salesman to contact every company that sold health insurance in GA.

Only one, other than Blue Cross, was willing to ever cover me again for GYN care, & they only said that, if I faithfully paid my premiums for 5 years (& didn't get sick), they would "revisit the issue" at the end of those 5 years, so, of course, I paid Blue Cross premiums until my money was gone. Then I did without health insurance until, thank heaven, I got Medicare because the places I had worked had paid into Medicare. If they had not I could not have gotten Medicare, like so many who cannot get it whatever their age.

I oppose my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
MK
Atlanta, GA 30319

#1502

9/22/2020

To Whom It May Concern

Please know how many people are on ACA and rely on it. Many of my friends, who are self-employed, single moms, ministers, or retired, need this health plan to stay well and to not go broke. We must help our fellow Georgians stay safe, especially during a global pandemic.

Personally, if something happened to my family's employer-provided insurance, it would give me peace of mind to know that ACA is an option for my family, so that we can keep our children healthy and not end up in bankruptcy.

Thank you very much.

Sincerely,
KA
Newnan, GA 30263

#1503

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. I am concerned that this will be a dismantling of the ACA relative to preexisting conditions!

Thank you very much.

Sincerely,
DR
Atlanta, GA 30306

#1504

9/22/2020

To Whom It May Concern

The Georgia Access model is confusing and problematic for most families and individuals in Georgia. I am asking that you keep the trusted way that we have to shop and sign up for insurance. We need to keep a centralized system that is working.

I am opposed to the governor's changes.

Sincerely,
RU
Atlanta, GA 30326

#1505

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

My mother is only alive because of the

Affordable care act, and healthcare.gov is vital for people like her to survive.

Thank you very much.

Sincerely,

PN

Norcross, GA 30092

#1506

9/22/2020

To Whom It May Concern

Please deny Georgia's plan to dismantle HealthCare.gov, which would make it much harder for the people of Georgia to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
MH
Atlanta, GA 30319

#1507

9/22/2020

To Whom It May Concern

Getting quality insurance should not be this hard! I have lived in several countries where they seem to have healthcare figured out. It means that there is so much less stress on the family and physical and mental health is greatly improved.

We are all in this together! When we don't offer affordable, quality insurance, we all suffer. We suffer because we pay higher premiums when others do not have insurance. We also suffer because the mental health of our citizens is not being addressed.

I would like to request that you please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
GK
Smyrna, GA 30080

#1508

9/22/2020

To Whom It May Concern

I am commenting as a Pediatrician in practice in metro Atlanta.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my patients and their families to get insurance that can meet their needs.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

JG

Stone Mountain, GA 30087

#1509

9/22/2020

To Whom It May Concern

As a local psychologist who works with people in our community, I implore you to keep parts of the ACA that are working. Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. If you give us something better, then you can phase out healthcare that is irrelevant. I have not seen a better plan to centralize enrollment for healthcare. As an educated person, I find it very difficult to choose a health care plan.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

SA

Athens, GA 30606

#1510

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. I practice Adolescent Medicine in Stone Mountain, GA. and have since 1976. Currently, I spend a significant amount of time trying to transition my patients through the complexities of obtaining insurance when they age out of Medicaid or when they can no longer continue on their parents' insurance. It is difficult enough for them to slog through the most simple processes in obtaining insurance on their own. Having a simple straight forward website makes it easier for me to help guide them.

Many young people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

EG

Stone Mountain, GA 30087

#1511

9/22/2020

To Whom It May Concern

Fully support

Sincerely,
RH
Rome, GA 30161

#1512

9/22/2020

To Whom It May Concern

Gov Kemp should be ashamed of our state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
LC
Chamblee, GA 30341

#1513

9/22/2020

To Whom It May Concern

Health care should be accessible and available to all, and separate from employment status - as has been highlighted by this pandemic and all the people that have lost their jobs, along with their health insurance, because of it.

Sincerely,

DA

Macon, GA 31216

#1514

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. I have relied upon HealthCare.gov for over 4 years as my employer had never provided a company health care plan. Several members of my family have expressed to me their need for HealthCare.gov due to losing their jobs during the ongoing pandemic.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

WH

Smyrna, GA 30080

#1515

9/22/2020

Dear Gov. Kemp,

At this time, I ask that you reconsider removing ACA & new sign-ups for Georgians without healthcare. Many lives are literally depending on it for survival. I am against your plan to block use of the healthcare .gov website. Your plan will hurt a tremendous amount of Georgians .

Regards,

CW

#1516

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family, friends and non-covered employees to access *good-quality* health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage. Substandard plans are a clear bait and switch and most people are not 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

TH

Decatur, GA 30030

#1517

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in *good-quality* health coverage. The only thing Worse than NO Insurance is insurance that doesn't cover the medical care you need - or has such a high deductible you're just about on your own!

Georgians would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage. Other people I know would unknowingly enroll in junk plans and 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 folks who field the calls to the ACA do an excellent job advising on plans and benefits. I'd hate to see that taken away from folks.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas - and maybe that will keep hospitals open! Georgia needs to EXPAND Medicaid to cover even more Georgians. It's shameful that we have left them without medical care just to make a political statement.

Thank you very much.

Sincerely,
AN
Macon, GA 31220

#1518

9/22/2020

To Whom It May Concern

I use the Market Place and not having all the comparison in one place? How is that better? How do you guarantee that premiums will be going down and will I loose preexisting coverage? I support adding more options for people to shop for insurance not reduce it. Preventative care helps save millions in dollars .. I say NO .. It is too confusing..

Thank you very much.

Sincerely,
DW
Atlanta, GA 30324

#1519

9/22/2020

To Whom It May Concern

Please do not take away the Healthcare.gov plan for the state of GA. Privatization plans stand to benefit the insurance companies and not the citizens of GA. The many private options will confuse and frustrate people or even mislead them into plans that don't benefit them.

Additionally, the healthcare.gov option actually saves the GA taxpayers money and increases the quality of life by insuring more people.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MB

Tucker, GA 30084

#1520

9/22/2020

To Whom It May Concern

Please keep Health Care.gov for Georgia. Lower income individuals and families need this resource for health coverage.

Sincerely,

AH

Atlanta, GA 30319

#1521

9/22/2020

To Whom It May Concern

I want my state to protect accessible, unbiased ways to shop and enroll in affordable, comprehensive health coverage, to ensure Georgians have access to the health care they need when they need it. I ask that you deny Gov. Kemp's "Georgia Access" model.

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

Thank you very much.

Sincerely,

HM

Roswell, GA 30075

#1522

9/22/2020

To Whom It May Concern

Please do not move forward with the Georgia Access Model and dismantle healthcare.gov for Georgians! Shopping for healthcare is already confusing enough. It is crucial people have access to a centralized trusted unbiased enrollment platform to compare and understand the best option. The healthcare.gov website was instrumental in helping me understand insurance options available to me in the past. If we decentralize the system, I fear it will have detrimental impact on people's ability to shop the marketplace and compare apples to apples with health plans.

Sincerely,

LK

Alpharetta, GA 30005

#1523

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

AM

Atlanta, GA 30331

#1524

9/22/2020

To Whom It May Concern

Please reject my governor's plan to dismantle HealthCare.gov, which would make it much harder for Georgians to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

DD

Atlanta, GA 30345

#1525

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for millions to afford good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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 30310

#1526

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

If we say that we believe in equality, then we have to do more than allow everyone access, we have to lower barriers to access. If this bill passes, we are putting unnecessary hurdles in the path of Georgians who are most vulnerable.

GA should lead the way in creating equity. This bill, moves us in the opposite direction.

Sincerely,
SM
Avondale Estates, GA 30002

#1527

9/22/2020

Please do not let Brian Kemp block access to the ACA site. All individuals should have the right to access the ACA site and compare plans. If someone would like to consider a plan outside the ACA realm, they can contact an agent. I am a retired licensed agent. Back in my day of selling, there wasn't anywhere that a person could go to compare plans and make a decision on their own. Many people purchased inadequate plans or ones that weren't the best for their circumstance, based on the recommendation of an agent. That agent sometimes recommended plans based on the commission he/she might receive from a carrier or a relationship they had with the carrier.

Kemp is sorely mistaken if he believes that this tactic will result in more Georgians, being insured. I firmly believe the result will be the opposite. Also, people will purchase inadequate coverage that doesn't meet their needs. Then they can blame Brian Kemp, for blocking their access to the ACA site and affordable healthcare with essential benefits. I am a Republican and I feel that Kemp's tactic is purely a political one. It is disdain for a policy written under a Democratic administration.

Is this really a fight that needs to occur during a pandemic that has killed 200,000 + Americans???

Let's work together to keep America great!!!

Thank you

#1528

9/22/2020

The people of the State of Georgia are intelligent enough to make our own decisions about our healthcare needs. The governor is only pushing his own agenda in his efforts to remove our access to healthcare.gov and access to ACA options. It is another disgraceful action by a man who has no interest, much less care, about the people he was elected to SERVE. We have had private insurers as the only resource for health insurance in the past. Much of our population was either denied insurance coverage or underserved. Healthcare.gov does not preclude anyone going to a private insurer or broker. This is about our freedoms snatched from us.

The governor wants to reward his friends in the insurance industry. I'm sure he is counting on their contributions for his next campaign. Does he think this action will get him a seat with the big boys in Washington, like did Sonny Purdue has?

Do not allow access to healthcare.gov to be denied to us. Uninsured and underinsured people go untreated, have more severe illnesses, and die earlier. There are financial repercussions both for the families and society.

It is no longer mandatory to buy health insurance. There is no reputable reason to deny people options. Again, there already exists the choice to use a broker or go to an insurance company.

I am concerned that something I saw in Mexico years ago, that I never thought could happen here, will happen: A man, who could not walk, crawling on the street. I will never forget the expression on his face.

Protect us. Do not allow the removal of healthcare.gov.

BR

#1529

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. For lack of that coverage, many people would not receive the care they need. Some of them would die.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

JB

Decatur, GA 30030

#1530

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

I am pleading with you to protect the ACA one stop shopping. Finding a reputable insurance company to sell you a policy that is clear and fair is almost impossible. It takes hours of research and investigation that isn't compatible with having a job and a life. Please don't make things harder for Georgians, please don't insist on reinventing the wheel. We can simply improve on what is working already. My son will be without healthcare if you do this.

Thank you very much.

Sincerely,

KM

Alpharetta, GA 30004

#1531

9/22/2020

I am writing to oppose the Section 1332 process and the removal of healthcare.gov as an option for Georgia citizens. I am a homeowner in Atlanta.

My situation is:

1. Working part-time in a 1099 job with no benefits.
2. I have a chronic condition and I am essentially partially disabled.

I am not able to work full time and thus cannot switch to a full time job with benefits.

3. I am purchasing health insurance through healthcare.gov.

Under the current proposal, healthcare.gov would be taken away from Georgians and replaced by a confusing patchwork of commission-driven options with no guarantees regarding the level of coverage or financial security provided.

The alternatives being proposed do not provided confidence that either my health or financial assets will be adequately protected. I am not opposed to having more options for healthcare, but the options that I rely on absolutely should not be taken away.

I am already considering plans to move out of the state if this plan is approved. The Section 1332 plan is intolerable given my current situation, and I demand that it not be approved.

Sincerely,

SMJ

Atlanta, GA 30317

#1532

9/22/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my parents to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

KC

Atlanta, GA 30316

#1533

9/22/2020

As a small business owner I have some concerns about this proposal to divert Georgians from healthcare.gov. My primary concern is that people won't understand the changes and won't know what to do. When people are confused - they usually do nothing. It seems that fewer people would get medical coverage than usual. That is problematic because we are amid a pandemic and I think Georgia would run the risk of having to help a bunch of people manage a potentially deadly virus - without healthcare.

Additionally, I am concerned that independent agents will be left out in terms of customers being able to find us. Healthcare.gov has done a great job with a simple directory solution and the help on demand solution. The proposal apparently had been decided and does not seem to have an equitable plan for connecting us hard-working agents with our customers.

Another concern is that any number of the other health plans aren't adequate coverage, and most consumers don't understand them. But I meet consumers each year who had those plans and came to me because they were looking for something else. Lots of people have pre-existing conditions. Most plans outside of ACA give little or no coverage for those conditions for at least 12 months. It's very risky.

Finally, the intent of helping consumers find coverage that would suit their needs in a transparent way is totally thwarted if they no longer have a central place to see and compare available plans. Short of them finding a broker who has access to all of the plans, consumers are left calling carriers individually getting quotes. Also it makes way for agents motivated only by sales to take advantage of a less informed public. Health coverage acquisition is confusing enough without adding this difficulty.

Do not take away access to healthcare.gov from Georgians.

#1534

9/23/2020

I am opposed to this waiver. My son and his wife use the government website and have found it easy to maneuver and use without having to go through a private agent or company. Instead of adding new people to the AFCA , it seems to me it will eliminate some people from it, as they will be confused about how or what to do if the system is changed. Also, I don't see the point in adding a middle person to the process. I am retired and don't need AFCA, but I know of many others who either could not get coverage elsewhere because of pre-existing conditions or could not afford private coverage. It seems to me that AFCA and the government website are working well, and why make things more complicated.

DS

#1535

9/23/2020

To Whom It May Concern

HealthCare.gov allows me to look up affordable care coverage and to select a plan for health care. Without it, I do not know if I would know how to navigate.

Sincerely,

FM

Augusta, GA 30909

#1536

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless insufficient coverage.

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

Thank you very much.

Sincerely,

EC

Tucker, GA 30084

#1537

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

Dr. KB

Sincerely,

KB

Macon, GA 31216

#1538

9/23/2020

The Honorable Alex M. Azar
Secretary, U.S. Department of Health and Human Services
200 Independence Avenue, SW
Washington, DC 20201

The Honorable Seema Verma
Administrator, Centers for Medicare & Medicaid Services
7500 Security Blvd.
Baltimore, MD 21244

Dear Secretary Azar and Administrator Verma:

Concerning Georgia's application for a Section 1332 Waiver of the Patient Protection and Affordable Care Act, I ask you to deny this application. A State Innovation Waiver was not intended to be a vehicle for a given State to broker deals with private for profit vendors at the expense of the lives and well being of it's citizenry.

The current iteration of the Section 1332 Waiver application would eliminate the PPACA healthcare.gov website. This is exactly the wrong approach. People who are seeking a health plan need the information and the guarantees provided by the PPACA. If Georgia would like to broaden it's marketplace then adding to the information and protections should be pursued not subtracting from it. The PPACA healthcare.gov resource is a concise index of available choices in the marketplace. Any efforts of the State to expand markets and choice should be built on the existing market.

Finally, the Section 1332 Waiver does not describe how the State will compensate for the lack of outreach provided by numerous agencies that assist vulnerable populations in navigating the insurance marketplace and if qualified enrolling in Medicaid. Low income populations often do not have adequate internet access and already rely on State funded agencies to access health services. The Section 1332 Waiver suggests that the for profit insurance broker will attract thousands of new customers. It would be unique for a profit driven business to seek out low income uninsured customers. What will happen to the thousands of low income people that have no assistance in navigating the newly created marketplace? When a person has a chronic illness like HIV-and Georgia has thousands of PLWHIV; having a gap in healthcare access and with that gap the medicine to the suppress the HIV virus to undetectable levels is not something Georgia can afford.

Sincerely,

CD

Atlanta, GA 30329

#1539

9/23/2020

I am writing to express my strong opposition to efforts to remove Georgian's access to the healthcare.gov website for purchasing health insurance. My husband and I are both self-employed and have been purchasing our own health insurance for more than a dozen years. As a cancer survivor, being confident that plans cover pre-existing conditions is very important to me. The healthcare.gov site makes it easy for me to find plans that meet this criterion.

Over the years we have shopped for insurance via private providers. I can tell you that it is incredibly frustrating as these plan brokers often cannot give accurate information about what is and is not covered in individual plans that they are selling. More than once, I have had to correct misstatements by private sales people who did not understand their own products. Additionally many of these private brokers will not disclose plan details until you commit to a plan.

At a time when we should be making information easier to access, removing Georgia from the healthcare marketplace will result in people like me having to waste an inordinate amount of time to assess not only a variety of types insurance plans, but also the reliability of the individuals who are providing the information. Private industry sellers are motivated by their bottom line and meeting sales quotas, not the best interest of their customers.

We are in the middle of a healthcare crisis regarding COVID-19. This is not the time to make purchasing health insurance more complicated for Georgians.

Why break something that is working well?

Sincerely,

DF

Peachtree Corners, GA

#1540

9/23/2020

Hello,

I am a Georgia resident and taxpayer. I have reviewed the proposal for my state to be waived from the ACA and its website and direct users to go directly to private insurer websites. Here is my comment: I believe it's a stupid idea and will put Georgians further behind in being able to find proper healthcare coverage!

This is not the way to go. Unequivocable no to this proposal!

I am completely against it. We're currently in a pandemic and making changes like this is not appropriate or the right time. Instead, the ACA should be expanded and improved (we already have it! We should use it), Medicaid should be expanded and improved and all pre-existing conditions covered so that we can truly fight COVID-19.

Georgia ties with Oklahoma in having the worst health coverage across the state. We need to fix that statistic and this is NOT the way to do it!

Sincerely,

RJL

#1541

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. I work in Healthcare and am acutely aware of the healthcare needs of Georgia's citizens.

Thank you very much.

Sincerely,

BG

Waycross, GA 31503

#1542

9/23/2020

Dear Governor Kemp,

I am almost 62 years old and retired. I have paid hundreds of thousands of dollars in taxes during my career. I am not eligible for Medicare for another few years. I have a pre-existing condition of hypertension. I rely on obtaining my insurance through the ACA. Please do not leave your constituents like me out in the cold. We need the ACA option.

Access to affordable insurance should not be tied to your employment status.

Sincerely,

SEP

#1543

9/23/2020

Dear Governor Kemp,

Please do not do anything to remove Georgians' access to the healthcare.gov website. I have used that website successfully for the past few years, and it is the way I get my health insurance. Though I might be able to navigate through a privatized system to try to find health insurance, I am sure that many, many Georgians will not be able to figure it out. If we are denied access to the ACA through healthcare.gov, I see no benefit to the many individuals who rely on it; on the contrary, there may be many people floundering with no insurance simply because they cannot navigate a new system.

Thank you,

ASP

#1544

9/23/2020

To Whom It May Concern

Gov. Kemp's plan is bad for Georgia. How is it possible that people could be denied health care during a global pandemic? Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

LB

Dunwoody, GA 30338

#1545

9/23/2020

September 22, 2020

VIA ELECTRONIC MAIL

Ms. Seema Verma
Administrator
Centers for Medicare & Medicaid Services

RE: Comments in Opposition to Georgia's § 1332 Waiver Request

Dear Ms. Verma:

I am private citizen, thankfully and gratefully covered by Medicare. I am ALWAYS sympathetic to my fellow countrymen with medical and insurance needs and an inability to pay for coverage. Their despair hurts my heart.

I cannot understand in any way, Gov. Kemp's desire to deliberately and willfully disenfranchise or make more difficult the ability of Georgia's citizens to obtain comprehensive health insurance.

Please consider the following:

- I. Georgia's waiver request would make health insurance unaffordable for thousands of Georgians.**

The Georgia plan would eliminate the federal subsidies that subsidize both insurance premiums and cost-sharing requirements and replace them with a state administered fund. The problem with the state fund is that it would be capped, meaning that if someone eligible for a subsidy applied for health insurance after the cap for the year had been reached, that person would either have to pay the full amount of the premium or be uninsured. In 2019, 88% of the 450,000 Georgia who bought insurance on the Exchange received federal subsidies. Therefore, if the waiver request were approved, a significant number of Georgia could lose subsidies that they are eligible for under the Affordable Care Act (“ACA”).

II. Georgia’s waiver request would make healthcare unaffordable for thousands of Georgians.

The waiver request would allow the sale of non-Qualified Health Plans (“non-QHPs”) that do not meet the requirements of the Affordable Care Act. Non-QHPs would include “copper plans” with higher deductible and out-of-pocket limits than allowed under the ACA. According to the Brookings Institute, copper plans would require a deductible and out-of-pocket limit equal to \$13,500/person – more than 60% greater than allowed by the ACA. Under the plan, insurance brokers would not be required to offer the gold and silver plans with more robust coverage offered on the federal insurance marketplace.

In determining a consumer’s overall cost for healthcare, it is important to not only consider the cost of the premium for health insurance, but also how much consumers would need to spend when they sought medical care. Therefore, although the insurance premium for a copper plan would likely to be lower than a plan with more robust coverage, because of the high deductibles and co-insurance amounts, consumers could easily end up spending more on healthcare. In other words, even if Gov. Kemp were correct that consumers would pay lower premiums under his plan, which he is not, he is focusing just on one component of consumers’ healthcare spending – insurance premiums - whereas consumers are more concerned with their total healthcare spend.

III. Georgia’s waiver request would provide inadequate coverage.

The waiver request would not require health insurance plans to provide the Essential Health Benefits mandated by the ACA, which include mental health care, prescription drugs, pregnancy/maternal care, and hospitalization for surgery and overnight stays. Therefore, consumers could purchase a plan with a very inexpensive premium only to discover that it did not cover healthcare for essential services when needed.

IV. Georgia’s waiver request would increase the numbers of uninsured Georgians.

The *Atlanta Journal Constitution* has reported that approximately 60,000 more people would go without health insurance under the plan, even though Georgia already has one of the highest rates of uninsured in the country (tied with Oklahoma for second worst). It would be unconscionable to add people to the ranks of the uninsured in the midst of a pandemic, not just because of the risk of individuals requiring care after a COVID-19 diagnosis, but also because many of those who have lost their jobs as a result of the Pandemic at the same time lost their health insurance coverage and will be seeking health insurance on the healthcare marketplace.

V. Any approval of Georgia’s waiver request would be illegal.

The Secretary of Health and Humana Services is only allowed to approve waver requests under §1332 of the ACA if they “provide coverage and cost sharing protections against excessive out-of-pocket spending that are at least as affordable” as under the ACA. For the reasons set forth above, Georgia’s waiver request does not meet this standard.

For all of the foregoing reasons, I respectfully request that you deny the State of Georgia’s request for a § 1332 waiver.

Sincerely,

JKA

#1546

9/23/2020

To Whom It May Concern

Governor Kemp I'm writing to ask that you do not make more Georgians vulnerable to lack of health coverage by denying the state's plan to dismantle HealthCare.gov. Right now with the pandemic and loss of jobs, families are already struggling they don't need one more issue to be added to the things that is already making life hard. Please do not dismantle Healthcare.gov it helps to take the guess work out of comparing and searching for quality healthcare coverage for friends and families across the state of Georgia.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia’s plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thanks for you in advance for your understanding and protecting the interest of the people of our beautiful State of Georgia.

Sincerely,

TB

Riverdale, GA 30274

#1547

9/23/2020

To Whom It May Concern

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. BUT – please do not let GA dismantle HealthCare.gov, as it is working well and only needs to be tweaked.

Private companies look out for their own profit and not the best interests of the consumer. Hence, they make everything as confusing as possible causing people to unknowingly choose substandard coverage with higher than expected costs. This is not acceptable since people's lives are literally at stake.

In light of the ongoing pandemic, it would be inhumane to dismantle HealthCare.gov and put people in a position where they can no longer afford proper health care.

Thank you very much.

Sincerely,

ES

Norcross, GA 30071

#1548

9/23/2020

To Whom It May Concern

Successful businesses and industries rely on having a workforce that is healthy and engaged. Georgia must strive keep HealthCare.gov, to ensure every citizen received quality healthcare. Financial losses to our states' businesses increase when workers miss time due to medical issues. Access to affordable care eliminates this negative effect on our businesses sector. Please reconsider your attempts to abolish the program for Georgia. Thank you. God Bless.

Sincerely,

LH

Savannah, GA 31404

#1549

9/23/2020

[Letter from Florida Policy Institute]

To: State Innovation Waivers

Please find attached comments of Florida Policy Institute concerning the pending Georgia Section 1332 Waiver.

Thank you,

#1550

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

I will not vote for anyone who makes health ins unavailable nor confusing to consumers.

Thank you very much.

Sincerely,

NM

Atlanta, GA 30319

#1551

9/23/2020

To Whom It May Concern

Please reconsider the plan the Governor of Georgia is proposing to dismantle HealthCare.gov, there truly is no good reason to make it harder for families to find the right health coverage for themselves and their families! If he is truly in office to serve and protect ALL of the people of Georgia and not just those that will never have the need to search for health coverage on their own through this system you will do the right thing and protect it instead of destroying it!

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Please reconsider this strategy and fight FOR the all of the constituents of Georgia not against them!

Sincerely,

GD

Alpharetta, GA

Sincerely,

GD

Alpharetta, GA 30004

#1552

9/23/2020

[Letter from NAMI]

Hello,

Attached please find comments on Georgia's Section 1332 waiver from NAMI, the National Alliance on Mental Illness. Should you have any questions, please do not hesitate to contact me.

Kind regards,

#1553

9/23/2020

Good Morning,

I am begging you to allow the healthcare.gov website to remain up and running in Georgia.

For months, I tried to find health coverage for my adult daughter through private insurance companies, and what I found was woefully inadequate. In general, they were not trained well and I was frequently given incorrect or incomplete information. Additionally, I had to start my (her) story over again every time I talked to a different agent. This caused unnecessary worry and delays.

Someone suggested that I try healthcare.gov, and with one click I was able to complete my application and find coverage for my daughter. I was surprised at how easy it was to navigate, and I am grateful that it was available to me.

To remove access to this important resource would force Georgia's citizens to go "shopping" for healthcare with an insurance agent whose income depends on them making the sale and collecting the commission, and sales pressure would likely be applied. Additionally, they may or may not be well trained and knowledgeable.

While it is fine for individuals to choose a private insurance agent, it is not fine for it to be their only option.

PLEASE provide Georgia citizens the option of using the healthcare.gov website to find insurance coverage. This is no small matter. It is an important and much-needed resource.

Respectfully,

JS

Roswell, GA 30075

#1554

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. Especially for those of us who need assistance to have health coverage as well as need it. Long term, chronic problems can get damaging and impact more of the economy rather than assistance in healthcare provided by the government. Looking at other countries, it will be more beneficial for the US to invest in its citizens rather than focus on big business and corporations which provide short term rewards unlike your citizens.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

OM

Hiram, GA 30141

#1555

9/23/2020

To Whom It May Concern

I do not trust Gov. Kemp to make decisions regarding my health care. I do not believe he has my interests at heart, but instead wants to make a political point about the private sector vs the government.

Thank you very much.

Sincerely,

RD

Decatur, GA 30030

#1556

9/23/2020

To Whom It May Concern

I am very concerned about the proposed "Georgia Access plan".

I think it would make it much more difficult for people to find a one stop shop way to access unbiased information about health insurance choices. Right now this exists at healthcare.gov.

I am concerned that it will be harder and more confusing for people to figure out a plan that truly meets their need. I would hate for people to give up on getting health insurance or sign up for a less than optimal plan

Please deny Georgia's plan to dismantle HealthCare.gov, which would make it much harder for people in my community - friends, family, neighbors - and others in Georgia to shop for and enroll in good-quality health coverage.

Shopping for health insurance is hard enough — please don't let Georgia make it harder.

People need health coverage they can count on especially now during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

DB

Decatur, GA 30030

#1557

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Many chronically ill Georgian's will be left without insurance making life very difficult and expensive or unable to afford a doctor or hospital.

What are they supposed to do?

Post COVID patients commonly convert to post viral ME/CFS, a very expensive and long term illness.

How will Georgia pay for that?

What are they supposed to do?

Sincerely,

PS

Woodstock, GA 30188

#1558

9/23/2020

To Whom It May Concern

Good morning,

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Kind Regards,
L

Sincerely,
LL
Tucker, GA 30084

#1559

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

As we recognize more fully during covid the inequality of Georgians access to health care, we need to add more access not make it more difficult.

Also this will serve to contribute to the widening disparity of economic stability.

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

Thank you very much.

Sincerely,
KK
Atlanta, GA 30312

#1560

9/23/2020

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

I have an adult son who is living with mental illness. His health care is always tenuous. The stress caused by limitations on health care for him exacerbates his illness. Without health care he would die.

Sincerely,

BN

NAMI Georgia member

#1561

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for myself, my family and friends to shop for and enroll in good-quality health coverage.

Shopping for health insurance is hard enough — please don't let Georgia make it harder. I am self-employed with a pre-existing condition - I rely on coverage through the ACA, coverage that is accessible and affordable. Each year, the changes that Georgia makes in an attempt to thwart this law, puts an unnecessary amount of fear into the process for myself and thousands of others.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. Please don't make changes that will take away my coverage completely.

Thank you very much.

Sincerely,

KP

Tucker, GA 30084

#1562

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Please don't let Georgia make it harder to survive

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

And of course expand medicaid!

Thank you very much.

Sincerely,

AT

Alpharetta, GA 30005

#1563

9/23/2020

To Whom It May Concern

I am a self-employed Georgian and I have relied on our HealthCare.gov resource to help me navigate insurance choices and make the best choice. Please deny my state's plan to dismantle This critical resource, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Shopping for health insurance is hard enough — please don't let Georgia make it harder.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

CC

Avondale Estates, GA 30002

#1564

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

I myself got my insurance through healthcare.gov for years when I was a single parent and private contractor. It was the best insurance coverage I've ever had and was very affordable

through the subsidies that I was able to get. Through private marketplaces, I would have paid double to get half of the coverage that I received.

As a counselor who has previously worked in community-based mental health settings, I've seen how crucial it is for those without employer-based plans to have access to quality healthcare and insurance plans that will give them access to that. I've seen the difficulties that those without insurance have with trying to access healthcare, and that's in Atlanta. I have no idea how difficult it must be outside of the metro area.

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

Thank you very much.

Sincerely,
MO
Smyrna, GA 30082

#1565

9/23/2020

[Letter from Planned Parenthood Southeast, Inc.]

Hello,

Attached, please find Planned Parenthood Southeast, Inc.'s comments on Georgia's Section 1332 waiver. [AS], Georgia State Director, can be reached at [*email address*].

Many thanks,

#1566

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

My son has been in and out of the hospital over the last two years and he cannot get quality, caring, Adequate services. The families who have loved ones suffering from a mental illness need not just support groups but housing for their love ones, affordable medication and treatment. This will help to make them productive citizens.

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

Thank you very much. M

Sincerely,
MSW
Snellville, GA 30078

#1567

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

As a person in my 20s, I have many friends without health coverage or who will be losing coverage soon. This possibility is a huge stressor, and I want to lol of my loved ones to be able to get the care they need.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
JD
Marietta, GA 30060

#1568

9/23/2020

Dear CMS representative,

Thank you for your work on the federal waivers process. While I am supportive of the reinsurance plans outlined in the waivers, I urge you NOT to end the state's use of Healthcare.gov. Doing so will reduce health coverage access, affordability and quality for people with mental illness and substance use disorders, leaving Georgians with fewer ways to find or maintain recovery.

Healthcare.gov is a great resource for consumers because it is an easy to use, one stop shop that allows people to compare their coverage options. Plans on the site are required to include behavioral health coverage, which I think is extremely important. The website also encourages eligible Georgians to apply for Medicaid and it helps people re-enroll automatically, which is necessary to stop people from falling through the cracks.

Essentially, eliminating healthcare.gov would cause a great deal of confusion, reduce access to care, and steer people toward shoddy plans with less comprehensive coverage (or no coverage) for mental health addiction services.

NAMI Georgia, a non-profit that advocates for better mental health in Georgia, supports increased access to care for Georgians with mental health conditions. We believe that the current waiver proposal is not acceptable and we pray that CMS will require Georgia to reconsider their request and ensure the continued survival of healthcare.gov. As a person living with a mental health condition, I can tell you that it's hard enough as it is to obtain acceptable, comprehensive health coverage that meets my needs. Why make it harder?

Thank you for your time.

Sincerely,

JJ

NAMI Georgia board member

#1569

9/23/2020

Please continue to let Georgians use the features of the healthcare.gov website that they are accustomed to using, namely that it shows shoppers only plans that comply with the law offering “essential health benefits” such as prescriptions and psychiatric coverage, and that it automatically applies the federal subsidy that people would receive, thus showing shoppers what they would actually pay for a given plan, and it puts the plans and prices in one place where shoppers can compare.

This site isn't broken. Please don't "fix" it.

MO

Doraville, GA 30340

#1570

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. I rely on the ACA for my health insurance. This is a barbaric action to remove access to health insurance, ESPECIALLY in the middle of a pandemic, that public officials in the state of Georgia are already ignoring.

Substandard plans are GARBAGE and would not address the out-of-pocket costs in the event of a medical event or emergency or unforeseen circumstances. Shopping for health insurance is hard enough — please don't allow Georgia to make it harder.

Thousands of uninsured Georgians is a burden upon the state. Meaningless, skimpy coverage is absurd and should be illegal. It's a way to TRICK people into thinking they have insurance, when in fact, these are garbage policies. I know. I have been on the ACA since its inception.

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

Thank you very much.

Sincerely,

NCMW

Lawrenceville, GA 30043

#1571

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for many families to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that are driven by a profit motive and don't have their best interests at heart. Given the confusion, some may decide to give up and go without coverage altogether. Other's will likely enroll in substandard plans with terms they don't

understand 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving many thousands uninsured and even more with meaningless skimpy coverage.

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

Thank you in advance for your careful consideration of these concerns.

Sincerely,

DB

Roswell, GA 30075

#1572

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. I have always found HealthCare.Gov to be very helpful. I do not see the point of duplicating the effort here. I also do not trust brokers.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

RG

Atlanta, GA 30306

#1573

9/23/2020

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness. The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia’s most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state’s rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services. We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care. We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Please help.

Sincerely,

FYN

NAMI Georgia member

#1574

9/23/2020

[Letter from Brookings researchers]

Below and attached, please find a comment letter from CLY (*email address*) and JL (*email address*).

#1575

9/23/2020

To Whom It May Concern

I am very concerned about Gov Kemp's health care plan, which will make things unnecessarily complicated, tilt towards insurance profits and leave many more people in Georgia uninsured or paying higher premiums.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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 30030

#1576

9/23/2020

To Whom It May Concern

Please keep Georgians' access to the healthcare exchange! All of our family, friends, and neighbors deserve the right to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage. Other people 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
MA
Lawrenceville, GA 30043

#1577

9/23/2020

1. Allowing reinsurance is a sensible way

To spread the risk among insurers, if it reduces the costs of health insurance to the public and preserves coverage for preexisting conditions

2. Removing Georgia from the Affordable

Care insurance is unconscionable. MANY Georgians would lose their Health care insurance And access to healthcare., especially if they have preexisting conditions, especially if there is no plan in place for coverage of preexisting conditions.

CK
Atlanta,GA 30306

#1578

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

My family will be directly affected although we are all hardworking, taxpaying, committed citizens of Georgia. How could this be possible? It is unacceptable and unreasonable and ungenerous.

Please re-think these efforts to dismantle the enrollment process.

Sincerely,
RM, PhD

Sincerely,
RM
1717 N Decatur Rd
Atlanta, GA 30307

#1579

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. My husband is a small business owner and I am disabled. Healthcare.gov is the only way we can get quality Healthcare for him and our children. Please accept it for the blessing it is and leave it alone. We rely on it.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
HS
Alpharetta, GA 30022

#1580

9/23/2020

Ms. Seema Verma
Administrator
Centers for Medicare & Medicaid Services
Dear Mrs. Verma,

I am writing to request that you deny Georgia's waiver request under § 1332 for the following reasons:

I. Georgia's waiver request would make health insurance unaffordable for thousands of Georgians.

The Georgia plan would eliminate the federal subsidies that subsidize both insurance premiums and cost-sharing requirements and replace them with a state administered fund. The problem with the state fund is that it would be capped, meaning that if someone eligible for a subsidy applied for health insurance after the cap for the year had been reached, that person would either have to pay the full amount of the premium or be uninsured. In 2019, 88% of the

450,000 Georgia who bought insurance on the Exchange received federal subsidies. Therefore, if the waiver request were approved, a significant number of Georgia could lose subsidies that they are eligible for under the Affordable Care Act (“ACA”).

II. Georgia’s waiver request would make healthcare unaffordable for thousands of Georgians. The waiver request would allow the sale of non-Qualified Health Plans (“non-QHPs”) that do not meet the requirements of the Affordable Care Act. Non-QHPs would include “copper plans” with higher deductible and out-of-pocket limits than allowed under the ACA. According to the Brookings Institute, copper plans would require a deductible and out-of-pocket limit equal to \$13,500/person – more than 60% greater than allowed by the ACA. Under the plan, insurance brokers would not be required to offer the gold and silver plans with more robust coverage offered on the federal insurance marketplace.

In determining a consumer’s overall cost for healthcare, it is important to not only consider the cost of the premium for health insurance, but also how much consumers would need to spend when they sought medical care. Therefore, although the insurance premium for a copper plan would likely to be lower than a plan with more robust coverage, because of the high deductibles and co-insurance amounts, consumers could easily end up spending more on healthcare. In other words, even if Gov. Kemp were correct that consumers would pay lower premiums under his plan, which he is not, he is focusing just on one component of consumers’ healthcare spending – insurance premiums - whereas consumers are more concerned with their total healthcare spend.

III. Georgia’s waiver request would provide inadequate coverage.

The waiver request would not require health insurance plans to provide the Essential Health Benefits mandated by the ACA, which include mental health care, prescription drugs, pregnancy/maternal care, and hospitalization for surgery and overnight stays. Therefore, consumers could purchase a plan with a very inexpensive premium only to discover that it did not cover healthcare for essential services when needed.

IV. Georgia’s waiver request would increase the numbers of uninsured Georgians.

The Atlanta Journal Constitution has reported that approximately 60,000 more people would go without health insurance under the plan, even though Georgia already has one of the highest rates of uninsured in the country (tied with Oklahoma for second worst). It would be unconscionable to add people to the ranks of the uninsured in the midst of a pandemic, not just because of the risk of individuals requiring care after a COVID-19 diagnosis, but also because many of those who have lost their jobs as a result of the Pandemic at the same time lost their health insurance coverage and will be seeking health insurance on the healthcare marketplace.

V. Any approval of Georgia’s waiver request would be illegal.

The Secretary of Health and Humana Services is only allowed to approve waver requests under §1332 of the ACA if they “provide coverage and cost sharing protections against excessive out-of-pocket spending that are at least as affordable” as under the ACA. For the reasons set forth above, Georgia’s waiver request does not meet this standard.

For all of the foregoing reasons, I respectfully request that you deny the State of Georgia's request for a § 1332 waiver.

Sincerely,

BG

"The truth is, most of us discover where we are headed when we arrive."

#1581

9/23/2020

To Whom It May Concern

Please do not allow Georgia to dismantle the HealthCare.gov website. As someone out of work due to COVID-19, I recently relied on the Healthcare.gov website to find affordable health insurance for myself. As a 52-year-old woman with pre-existing conditions, it would have been very difficult for me to do that without it. I'm terrified that this won't remain available to me going forward, when I'm not sure how successful my current job hunt will be. Making it harder for people to take good, responsible steps toward maintaining their health is the wrong way to govern.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

CW

Cumming, GA 30041

#1582

9/23/2020

[Letter from Center on Budget and Policy Priorities]

Please see the attached comment letter from the Center on Budget and Policy Priorities. Thank you.

#1583

9/23/2020

1. Allowing reinsurance is a sensible way

To spread the risk among insurers, if it reduces the costs of health insurance to the public and preserves coverage for preexisting conditions

2. Removing Georgia from the Affordable

Care insurance is unconscionable. MANY Georgians would lose their Health care insurance And access to healthcare., especially if they have preexisting conditions, especially if there is no plan in place for coverage of preexisting conditions.

CK

Atlanta,GA 30306

#1584

9/23/2020

To Whom It May Concern

I do not support Kemp's plan to replace HealthCare.gov with the state's own system, and I urge you to deny the request to do so. It makes it harder to shop for and enroll in quality health care. It can be confusing and allows insurance companies to mislead and offer plans that are in THEIR OWN interest, not citizens. The proposed plan will be costlier and many people will have to go without or with inadequate insurance.

We are in the middle of a pandemic! People need insurance, not a plan that would leave so many out.

I do not support this change and hope you will not permit it to occur. It's bad for Georgians.

Thank you very much.

Sincerely,

TS

Atlanta, GA 30324

#1585

9/23/2020

To Whom It May Concern

Forcing consumers to enroll in insurance programs managed by profit-driven health plan entities is a guaranteed path to making healthcare LESS affordable for me, my family and my friends here in Georgia.

This approach would mean that insurance shoppers in GA would be more likely to enroll in substandard plans and would not be able to afford the out-of-pocket medical costs.

Now more than ever (since there's a pandemic!), people need health coverage they can count on. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

LG

Atlanta, GA 30341

#1586

9/23/2020

To Whom It May Concern

Please deny Georgia's plan to dismantle HealthCare.gov, which makes it much harder for Us to shop for and enroll in good-quality health coverage. We want to enroll via an unbiased platform without misleading sales messaging.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

C

Sincerely,

CB

Roswell, GA 30075

#1587

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. The current health care marketplace makes it very easy to compare plans, coverages and costs. The Governor's needlessly complicated plan which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. It is nothing more than an attempt to undercut the Affordable Care Act in Georgia.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

JA

St. Simons, GA 31522

#1588

9/23/2020

In Georgia's waiver request 1332 to the federal government, Georgia has requested permission to make changes to its private insurance market. The plan has two parts:

1. Reinsurance—helps to lower premiums for health plans sold in the individual market starting in 2022.
2. Georgia Access model – ends the state's use of Healthcare.gov, forcing Georgians in the individual market to rely solely on insurance companies and web brokers.

My name is LS and my address is [address] Decatur, GA 30030

Here is my response to this waiver request:

1. Allowing reinsurance is a sensible way to spread the risk among insurers, if it reduces the costs of health insurance to the public and preserves coverage for preexisting conditions
2. Removing Georgia from the Affordable Care insurance is unconscionable. MANY Georgians would lose their Health care insurance and access to healthcare., especially if they have preexisting conditions, especially if there is no plan in place for coverage of preexisting conditions.

Thank you.

- L

#1589

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov

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

Thank you very much.

Sincerely,

DP

Atlanta, GA 30319

#1590

9/23/2020

To Whom It May Concern

I agree with everything in this template! Please do not allow Governor Kemp to dismantle Healthcare.gov!!!

Thanks so much!

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

AH

Grovetown, GA 30813

#1591

9/23/2020

To Whom It May Concern

I strongly oppose the State of Georgia's plan to prevent Georgia residents from applying for health insurance through HealthCare.gov and ask you to please do not allow this change.

If Georgians are not allowed to buy health coverage through healthcare.gov, it will be much harder for my family and friends to shop for and enroll in good-quality health coverage.

Shopping for health insurance is hard enough — please don't let Georgia make it harder. Many people would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage.

Please keep the healthcare.gov marketplace open to all Georgians!

Thank you very much.

Sincerely,

JC

Atlanta, GA 30324

#1592

9/23/2020

To Whom It May Concern

Hello -

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

But please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage!

Sincerely,

AL

Suwanee, GA 30024

#1593

9/23/2020

[Letter from The AIDS Institute]

On behalf of The AIDS Institute, I submit the attached comments as part of the federal public comment period collection for Georgia's 1332 Waiver application.

Thank you,

#1594

9/23/2020

I have lived for 40 years with Bipolar 1 with psychotic features and SAD (SEASONAL AFFECTIVE DISORDER) along with the addiction of compulsive overeating.

It's been difficult to receive good managed care.

Praise GOD I currently receive Medicaid & have the blessing of Viewpoint Health.

Please don't allow us that live with a mental disorder to lose faith in the healthcare system!!!

#1595

9/23/2020

To Whom It May Concern

We know exactly what is happening here and it is ethically and morally wrong!

Please deny Georgia's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

LM

Roswell, GA 30076

#1596

9/23/2020

To Whom It May Concern

PLEASE PLEASE. I am bipolar and without affordable medication I would not be able to work thus not be able to give my tax dollars to Georgia.

I do support Georgia's reinsurance plan because it would help lower premiums, especially the ones with mental illness.

Thank you very much.

Sincerely,

DD

Atlanta, GA 30307

#1597

9/23/2020

I strongly oppose Governor Kemp's plan to block use of the healthcare.gov website. Although Kemp seems committed to keeping all the current insurance plans and subsidies, there is no guarantee that this will be the case. Diverting people who try to go to healthcare.gov to private industry sellers adds an additional step, which impedes and discourages Georgians from getting coverage. In addition, private agents and brokers have a huge incentive—a bigger fee—to sell weak plans to people who don't understand the market. Making it more difficult and expensive to get coverage will lead to a higher percentage of Georgians without adequate coverage, as well as being unable to pay for premiums and copayments. This will in turn drive up the cost of emergency care at the state's expense.

I urge reconsideration of this proposal now before it's too late.

Thank you,

SB

SB

#1598

9/23/2020

To Whom It May Concern

Please deny GA's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

AL

Decatur, GA 30032

#1599

9/23/2020

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;

4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Sincerely,

LW

NAMI Georgia member

#1600

9/23/2020

We thank CMS and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

My family member who suffers from a severe mental illness and is unable to work relies on her affordable health care during critical times - i.e. checking the stress on her heart that her weight gain has caused. Accessible mental health care is paramount to not only the care of those who

suffer and their families, but also to our Georgia community as it affects other issues like homelessness and resourcing of our police force.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Best,

AD

NAMI Georgia member

#1601

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

I have used the national website healthcare.gov to purchase insurance. It is easy to use, does relevant comparisons, and kept good track of my process.

With the approach proposed for Georgia, many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

AND, Georgia does not need to spend tax dollars to invest in a different website that needs to be designed and maintained. There are other things to do with those tax dollars.

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

Thank you very much.

JRS

Sincerely,

JS

Atlanta, GA 30319

#1602

9/23/2020

To the Centers for Medicare and Medicaid Services:

Please do not approve the State of Georgia's application to dismantle the Healthcare.gov marketplace. The centralized marketplace is a well-established program for health insurance buyers to shop and compare the premiums and benefits of various health insurance plans. By dismantling the marketplace, I and many Georgia residents will find it significantly more difficult and time-consuming to choose the right policy. Many individuals will likely not get the coverage they need, and some may give up out of frustration and remain uninsured.

The healthcare.gov marketplace is a valuable, efficient resource for individuals purchasing quality health insurance. I strongly oppose Georgia's plan to dismantle the marketplace and ask you to please deny Georgia's application.

Thank you for your consideration.

Sincerely,

JMC, Ph.D.

Atlanta, GA 303024

#1603

9/23/2020

To Whom It May Concern

I have a hard time understanding why Georgia would spend the time and money to create its own health care marketplace as opposed to something that already exists. It seems like a waste of resources. I also fear the site would be riddled with ads and sponsored links to drive consumers to plans that may not be best for them. I don't see any upside.

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

Thank you very much.

Sincerely,

EB

Decatur, GA 30033

#1604

9/23/2020

[Letter from National Association of Dental Plans]

Hello,

Please see the attached comment from the National Association of Dental Plans on the Georgia Section 1332 waiver application.

Thank you again for your consideration.

Best,

#1605

9/23/2020

To Whom It May Concern

I urge you to deny Georgia's plan to dismantle HealthCare.gov. Doing so would make it significantly harder for me and millions like me to find good-quality health coverage. This would leave millions more people without health insurance, thereby risking the health of our entire State's population, and further burdening the public health system.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

CH

Atlanta, GA 30317

#1606

9/23/2020

Governor Kemp's insurance plan doesn't seem to take into account that the Atlanta area is already limited to the 3 companies that are on healthcare.gov.

The BlueCross/Anthem plan is a joke if you don't care who you see when you go to a doctor.

I have multiple health issues and want to stay with the doctors I have used for years. I pay over \$1200 a month just for myself.

Kemp's plan sounds like another way to put money in the insurance companies pockets.

CS

#1607

9/23/2020

Please do not block access to this valuable tool.

PT

Savannah, GA

#1608

9/23/2020

[Letter from eHealth]

To Whom it May Concern:

Please see attached for the comments filed by [JDD], SVP of Government Affairs and Public Policy at eHealth. For your records, [J's] email is [*email address*].

Thank you,

#1609

9/23/2020

Please keep the healthcare.gov website available for use in Georgia. I do not support the removal of this site for Georgians to access Affordable Care Act insurance plans.

--

GLM

East Point, GA 30344

#1610

9/23/2020

I object to Governor Kemp's plan to remove access to healthcare.gov in Georgia.

MBN

Lecturer

Savannah, GA 31419

#1611

9/23/2020

[Letter from National Health Law Program]

Dear Secretaries Azar and Mnuchin,

Attached please find the comments of the National Health Law Program to the Georgia Section 1332 State Empowerment and Relief Waiver Application, with attachments included.

Please do not hesitate to contact me if you have any questions regarding the comments.

Respectfully submitted,

#1612

9/23/2020

To Whom It May Concern

Georgia should not dismantle HealthCare.gov. Allowing the state to go forward with its plan will lead to confusion and make it more difficult for consumers to understand their healthcare options and what plan(s) best fits their needs.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

PF

Tucker, GA 30084

#1614

9/23/2020

Today is the last day to post a public comment. I invite everyone to comment. Here is my comment:

Gov. Brian Kemp's plan to block Georgians' access to the Affordable Care Act health insurance shopping website healthcare.gov is a TERRIBLE IDEA. A state governor DOES NOT HAVE THE RIGHT TO BLOCK an American citizen's access to a Federal website. How dare you, Governor Kemp!

#1615

9/23/2020

I am writing to express my opposition to Georgia Governor Kemp's request for a waiver to the healthcare.gov access for Georgia citizens. This waiver stands to cost thousands of Georgians access to affordable and quality healthcare. The replacement that Governor Kemp has proposed is both vague and stands not to provide the accurate, quality information that healthcare.gov provides. It helps no one to provide citizens with insurance options that, while cheap, do not do the job when there is a healthcare need.

Please oppose this waiver and allow Georgians continued access to healthcare.gov.

Sincerely,

JCB

Rome, GA 30165

#1616

9/23/2020

To Whom It May Concern

Governor Kemp,

Please deny Georgia's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. With this plan you are not helping but hurting Georgians.

Thank you very much.

Sincerely,

SC

Atlanta, GA 30310

#1617

9/23/2020

Blocking access for Georgians to the insurance marketplace at healthcare.gov is nothing short of CRIMINAL. Please: I am begging you not to hurt the people of our state in this way! Practically everyone has a pre-existing condition by now: we need the Affordable Care Act coverage!

CG

East Point 30344

#1618

9/23/2020

Our son is 31 years old, is on the autistic spectrum, works part time and lives with us at home. For the past several years his and our unrestricted access to Healthcare.gov has been a godsend to help us to help him get affordable and adequate health care insurance.

Please, please, please do not approve Governor Kemp's requested waiver that will block our access to this very valuable website and resource.

Thanks you,

RR

#1619

9/23/2020

Governor Kemp,

I am a two time breast cancer survivor. My husband is the retired General Counsel of a Georgia-based insurance company.

The COBRA policy I have expires in January and I will have to look for a health insurance policy for the next two years before I am eligible for Medicare.

Why must it be made more difficult for people of this state to seek out health insurance by taking down the website that makes it easy to do so?

I am strongly opposed to your plan to take down healthcare.gov for Georgia citizens.

JE

#1620

9/23/2020

[HIV Health Care Access Working Group]

To whom it may concern,

Attached please finds comments to Georgia's Section 1332 Waiver proposal, submitted on behalf of the HIV Health Care Access Working Group (HHCAWG). My contact information is below.

If you have questions or would like to discuss further, please contact HHCAWG Co-Chairs [PW] with the Center for Health Law and Policy Innovation at [*email address*], [AK] with the National Alliance of State and Territorial AIDS Directors at [*email address*], or [RK] with The AIDS Institute at [*email address*].

Best,

#1621

9/23/2020

Thank you,

CMS, Mr. Governor Kemp, and DCH for the hard work on the federal waivers to help cover more Georgians with mental illness. We would like the waiver request to be amended to address the issues that impact access for those people affected by mental illness.

The 1332 Waiver limits access to mental health care in the following ways:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We strongly support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

Thank you so much for all your effort and hard work. It is so important for all people be able to have good quality health insurance. I, myself have a mental health condition, and depend on insurance help for my medicines. Without the help from Medicare and Medicaid, some of my medicines would cost \$400 per month. Not being able to afford crucial medicines can cause great havoc to some people. If any of these people cannot get their medications, there could be great problems for them. Thank you for all your time and effort.

Sincerely,

JS

NAMI Georgia member

#1622

9/23/2020

[Letter from Feminist Women's Health Center]

Hello,

My organization's comment on Georgia's 1332 waiver application is attached. My name is MGK, submitting for Feminist Women's Health Center, and my email address is [email address]

Have a great day!

Best,

#1623

9/23/2020

Gov. Kemp,

I do not understand the objective behind shutting down access to Healthcare.Gov. It seems like, instead of making it easier, you want to make it more difficult for people to access affordable Healthcare.

What purpose does it serve, to add another layer - either Insurance Companies or Insurance Agents - to the healthcare insurance purchasing process? This seems like excessive bureaucracy to me, only served up through the private sector.

Insurance agents put their commissions first. They are not forthcoming about the limitations of insurance plans.

I work in the healthcare insurance industry and look at policies and benefits day in and day out. Even then, when it was time for me to purchase healthcare for my mother, it was difficult for me to read and understand the confusing language of the plans that insurance agents sent me. Key information was often concealed. I was told, by at least one agent, that I shouldn't mention mother's pre-existing condition because that would hike up the premium. Most insurance agents did not even know the details of ACA and amongst those who did, few were interested in selling us one.

The process through healthcare.gov was streamlined, easy and efficient. Healthcare.Gov takes the guessing out of healthcare purchase. It has comprehensive explanation of Benefits and Cost Shares including exact Copays, Deductibles and out of pocket expenses. The plans there also lay out - in detail - what preventive exams/procedures are covered.

I truly do not understand what purpose blocking access to the website would attain. It seems like a petty decision, being considered because of political agendas and not because you care about the health of your constituents.

Georgia has atrocious public health metrics, no matter how you look at it. It seems to me, that we should be expanding access to affordable, dependable, quality healthcare which ACA provides, through the healthcare.gov website. We should NOT be making it more difficult and more expensive for Georgians to get good healthcare - which is what blocking access to healthcare.gov would do.

Reach out if you want to discuss more.

Thanks!

D

#1624

9/23/2020

To Whom It May Concern

I'm an Oncology Social Worker. Please deny the plan to dismantle HealthCare.gov, which would make it much harder for my cancer patients or for anyone that could get a serious health condition to shop for and enroll in good-quality health coverage.

Many people don't understand what they are purchasing from brokers. I have patients who get short term plans that all leave them high and dry when they need any kind of treatment. They are treated as uninsured by the hospital and physician practices. They are frankly being swindled thinking they have health insurance.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

EE

Cartersville, GA 30121

#1625

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for many of my friends to shop for and enroll in good-quality health coverage.

I am retired and on Medicare. Navigating the various Medicare options is like trying to blaze a trail through a jungle. Fortunately, I have an insurance broker who has my best interests at heart and he has been a godsend for the time I have been on Medicare.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

JC

Atlanta, GA 30327

#1626

9/23/2020

I strongly oppose Phase 2 of the current waiver request, which would block access by Georgians to healthcare.gov and, instead redirect Georgians to a website that turns over the shopping experience to insurance agents and brokers, who can then offer nonqualified plans in addition to the plans that fully qualify under current ACA guidelines.

I believe that this privatization will result in Georgians having poorer healthcare plans that will, ultimately, cost them more in total out of pocket expenses. The insurance agent's need to close a sale and earn a commission will take precedence over what is best for the person seeking health insurance coverage.

VK

Riverdale, GA 30274

#1627

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

The fact that this plan would introduce more confusion and uncertainty into healthcare in the middle of a global pandemic is both reckless and unconscionable.

Frankly, I am tired of the relentless assaults on anything approaching sanity when it comes to accessing healthcare. We already have a mechanism for the ACA that works, so why undermine

it with an unnecessary model that relies on corporations to maintain public well-being? The catastrophic consequences of that philosophy is why the ACA was developed in the first place.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
CM
Watkinsville, GA 30677

#1628

9/23/2020

To Whom It May Concern

Please deny the state's plan to dismantle HealthCare.gov, which would make it much harder for families and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you for your time and consideration.

Sincerely,
DJ
Mableton, GA 30126

#1629

9/23/2020

[Letter from GA Cluster of Reproductive Health Access Project]

Dear Secretary Azar, Secretary Mnuchin, Administrator Verma, and Assistant Secretary Kautter,

I am writing on behalf of the Georgia Cluster of the Reproductive Health Access Project. Please see attached our comments on Georgia's Section 1332 waiver application.

Thank you for this opportunity.

Sincerely,

#1630

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Sincerely,

AE

Marietta, GA 30064

#1631

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for people who do not get healthcare through their employer. Everyone deserves healthcare and it should be easy for them to get it.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

DHD

Suwanee, GA 30024

#1632

9/23/2020

To Whom It May Concern

For profit private health insurance companies are focused on making money. Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

BL

Athens, GA 30606

#1633

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you.

Sincerely,

MC

Decatur, GA 30030

#1634

9/23/2020

The Kemp proposal to permit a waiver to accessing ACA enrollment via Healthcare.gov is despicable. Independent assessments of the impact are unanimous that tens of thousands would lose coverage and others would have poorer coverage than they might find via Healthcare.gov. Where's the upside? More people will suffer and some may die.

Rev. MB

#1635

9/23/2020

Between 2008 - 2015, I was laid off from three different jobs, purely due to economic reasons, and went through periods of unemployment, underemployment/cobbling part time jobs together. Until the ACA was established, my health insurance choices were to pay for expensive COBRA plans (with what income?) or go without insurance.

When someone's circumstances change unexpectedly, there is a lot to manage - one has to manage several stressful things at once - dealing with job loss or family changes; searching for a new job; navigating unfamiliar systems (unemployment, possibly applying for other forms of assistance, finding food pantries, etc.), working with landlords, mortgage companies and utilities to work out payment arrangements. It all takes a toll on one's physical and mental health.

Even in the best of times, having to reach out to multiple companies to get multiple quotes, have multiple sales reps following up, ending up on multiple call/email/text lists is inefficient, and it puts additional burdens on people who are often already dealing with extenuating circumstances.

Echoing what another commenter wrote:

"Insurance is challenging even for the well-positioned. Every day, people have to navigate a labyrinth of requirements, from approvals to limits to in/out of network...it's dizzying. Not to mention the inflated costs of services just so insurance companies can manipulate numbers. It's healthy to manage healthcare with a less profit driven model, and all Georgians and our economy benefit from a healthier population."

I support a Georgia reinsurance program because it will help lower premiums.

Thank you,

VB

Georgia voter since 1997

#1636

9/23/2020

Thank you CMS, Governor Kemp, and DCH. Current work on the federal waivers to help cover more Georgians is certainly appreciated. We would like the waiver request to be amended to address issues impacting access for those affected by mental illness.

The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where comparisons for coverage can be made and where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;
3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;
4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services.

We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental healthcare, resources, and insurance and this was before the recent State of Georgia budget cuts to behavioral health care.

We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

As a therapist who works in the mental health field, with patients that are impacted by severe mental illness, I know the value of easier and more comprehensive access to services. With current increased social and environmental stressors, it is even more important that we support those impacted by mental illness.

Sincerely,

MC

NAMI Georgia member

#1637

9/23/2020

[Letter from Center for Public Representation and Georgia Council on Developmental Disabilities]

Good afternoon,

Please find attached comments regarding Georgia's Section 1332 Waiver Application, submitted on behalf of the Center for Public Representation and the Georgia Council on Developmental Disabilities. Thank you for the opportunity to provide comment and please feel free to reach out with any questions or follow up.

Thank you,

#1638

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

The Georgia Access model—which would push tens of thousands of Georgians to become uninsured by forcing consumers to enroll in coverage through disconnected, profit-driven insurance companies and web brokers instead of the unbiased enrollment platform that consumers know & trust (healthcare.gov).

Shopping for health insurance is hard enough — please don't let Georgia make it harder.

People need health coverage they can count on during a pandemic Shopping for health insurance is hard enough — please don't let Georgia make it harder. and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

SK

Decatur, GA 30032

#1639

9/23/2020

As a Georgia resident, I have to say it doesn't make any sense at all to block the Federal ACA Exchange. If the goal is to "increase" access, then how does that happen by blocking access to ACA Exchange? Those who would like to search around already have that option. And those who cannot search around can use the Exchange to find other options.

This is nonsense and destructive, especially during a pandemic.

SC

#1640

9/23/2020

To Whom It May Concern

Georgia's plan to dismantle HealthCare.gov will inflict more pain on people already struggling mightily.

People may decide to give up and go without coverage. Or they may enroll in substandard plans and not be able to afford the out-of-pocket costs if they need medical care.

Shopping for health insurance is hard enough — it would be unconscionable to adopt a plan we know will make it harder.

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

Thank you very much.

Sincerely,

TF

Avondale Estates, GA 30002

#1641

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas. I live in rural central Georgia, and am also a social worker. I see firsthand the negative impact it has on families who can't afford insurance and want to see Georgia change direction with regards to the approach to healthcare. I see healthcare as a basic human right, especially in a 1st world country. Our citizens deserve better.

Thank you very much.

Sincerely,

CM

Barnesville, GA 30204

#1642

9/23/2020

Please deny Georgia's attempt to undermine our healthcare in this state. Eliminating our access to HealthCare.gov is NOT in our best interest. It is where I obtain my health insurance. Under the governor's plan, we will only have access to limited non-ACA compliant plans and have to pay brokers in order to get coverage.

This is not good for the citizens of Georgia and is not being proposed in our best interests. I can only assume that someone is going to be making money off of our attempts to get healthcare through this bogus waiver request which will leave people underinsured — and cause the numbers of uninsured to skyrocket.

Please deny Georgia's waiver request. We need HealthCare.gov

LL

Atlanta, GA 30306

#1643

9/23/2020

Don't stop Affordable Care Act Web and waivers in GA. My son turns 26 and will have to have his own insurance . He has testicular cancer diagnosis, surgery, and extensive bills for testing every 4 months and must be insured or bankruptcy will happen.

TP

#1644

9/23/2020

NP, MD, FACEP

Athens, GA

I'm writing this letter in strong protest of the Georgia GOP's attempt to effectively invalidate the ACA through the "Innovation Waivers" proposed by Governor Kemp and his cronies. This is just another attempt by Republicans to deny healthcare coverage to our poorest citizens and funnel money into the pockets of their wealthy Health Insurance financial backers. It really is no more than this — and any attempts to make this ridiculous move look anything akin to "free choice" or "streamlining" are patently false. Please allow open access to the ACA's health insurance offerings such that needy citizens can make an informed choice.

This is the only position that can be morally justified.

Thank you,

NAP, MD

Athens, GA

#1645

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage. Those of us who work in the restaurant industry, those who are self employed, those who are contract workers, deserve health care that is expansive in coverage. Our health and the health of our families is just as important as the health of those who receive health coverage through employer funded plans.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MB
Atlanta, GA 30317

#1646

9/23/2020

To Whom It May Concern

Please do not dismantle HealthCare.gov, which would make it much harder for my family and friends obtain health coverage. I personally rely on the insurance provided by HealthCare.gov since I am self-employed.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

EB
Decatur, GA 30033

#1647

9/23/2020

To whom it may concern:

I am writing to express my disagreement with Governor Kemp's decision to block Georgians' access to the Affordable Care Act health insurance shopping website called healthcare.gov. This website provides critical information and help for over 400,000 Georgians who need to purchase healthcare. Healthcare is extremely important in the best of times, but certainly during a pandemic, it is crucial to the well-being of the entire Georgia community. The Governor should be working to improve access to affordable healthcare; he should not be making it more difficult. His waiver request would replace healthcare.gov with a site that is much less informative and much less helpful.

The current healthcare.gov website offers information on the specific plans that offer "essential health benefits" and puts these plans and their prices in one place so that shoppers can compare. The site also automatically applies the federal subsidy that people would receive. Georgians can see the actual cost of the plans. Eliminating the healthcare.gov website would put a huge burden on shoppers to independently shop at private industry sellers (insurance companies, brokers, or agents). This would be very time consuming and confusing, and shoppers would have more difficulty comparing critical coverage options. Some industry sellers would even try to sell substandard policies that do not meet the Affordable Care Act standards of care or the needs of individual Georgians. Eliminating this site would be another barrier to deny people access to healthcare. The result would be fewer Georgians with healthcare coverage. This would be a disaster during a pandemic.

Please do not allow Governor Kemp's waiver request. It is not in the interests of Georgians.

Regards,]

PW
Savannah, GA 31405

#1648

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for me to compare plans and shop for good healthcare coverage.

As it is now, it is already confusing to navigate the various plans and companies. Please do not allow the state to cause more confusion with a confusing, decentralized system.

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

Thank you for your time.

Sincerely,
KP
Clarkston, GA 30021

#1649

9/23/2020

[Letter from Pan Asian Community Services]

To whom it may concern:

Please find attached the Georgia Section 1332 Waiver Comment from [CK], President/CEO of the Center for Pan Asian Community Services. To reach, please contact [*email address*].

#1650

9/23/2020

[See individual letters starting with comment #1752 towards end of this document]

Hello CMS,

Attached are 80 comments regarding the Georgia Section 1332 Waiver.

My information is as follows:

AD

National Health Law Program

Best,

#1651

9/23/2020

[Letter from Cystic Fibrosis Foundation]

To whom it may concern,

On behalf of those living with cystic fibrosis (CF) in Georgia, we write to comment on the state's Section 1332 Waiver application. We are concerned that the proposed Georgia Access Model could jeopardize access to quality, affordable healthcare for people with cystic fibrosis and other pre-existing conditions, and therefore urge the Centers for Medicare and Medicaid Services (CMS) to reject this waiver request. Please see attached for our full comments.

Thank you for your consideration.

Sincerely,

#1652

9/23/2020

[Letter from National Multiple Sclerosis Society]

Please see the attached comments on Georgia's 1332 Waiver Proposal.

Thank you,

National Multiple Sclerosis Society

#1653

9/23/2020

[Letter from Every Texan]

Please find attached comments on Georgia's Section 1332 Waiver Application from Every Texan.

Thank you,

SP

#1654

9/23/2020

Hello,

I have been a resident of Georgia for almost five years, moving back in January 2016. At the time, I needed health insurance, and used Georgia's exchange website to find a plan that met my needs.

1. The idea that Georgia should block people from accessing the exchange so they can have "more options" on the private market is ridiculous to me, and I fully reject the Governor's plan. Here's what I don't understand:
2. If you want to give Georgians choice, why remove these options on the exchange? They already have access to the private market if they wish--through healthcare.gov even.
3. Removing the exchange will cause lots of confusion for people who will now need to switch their search methods, website access, and providers.
4. Causing as many as 60,000 Georgians to likely go without health insurance isn't a good thing for anyone.

I have read articles about the Governor's reasoning, and can see no logic to this move. It doesn't add anything new, and the exchange access isn't causing anyone harm.

Thank you,

LK

East Point, GA

#1655

9/23/2020

I stand with those who are concerned that this waiver will make it harder for poorer people to have easy access to quality health care. As well very hard for working people with pre-existing health concerns.

Please don't close the portal to health care for these many precious citizens. These times are bad enough.

Thank you for doing your everyday efforts at keeping Georgians healthy.

~D

P.S. Technical issues are effecting the rate of send from my inbox. I apologize for multiple copies. Thanks.

Have a wonderful day!

#1656

9/23/2020

To Whom It May Concern

As someone who is likely to have to use HealthCare.gov to maintain insurance coverage and as a faith leader, I ask you to please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for me to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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. Georgia already ranks 49th (49th!) in healthcare access.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with worthless skimpy coverage.

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

Thank you very much.

Sincerely,

CM

Roswell, GA 30076

#1657

9/23/2020

I strongly object to Kemp's proposal to shut down the ACA website. For as long as it has been available, I have been buying my insurance through the Marketplace. I am a small business owner and a resident of Georgia. I am also a cancer survivor, and have concerns that my ability to obtain affordable and comprehensive insurance will be severely curtailed under Kemp's plan.

I implore you to put a stop to this nonsense at once.

KH, LPC, LLC

Atlanta, Georgia

#1658

9/23/2020

Dear Governor Kemp,

I am a 33-year resident of Georgia, and a 15-year resident of Alpharetta.

Healthcare.gov has been a literal lifeline to my partner, who is a widower and sole caretaker of two young children. Earlier this year he was faced with the almost impossible choice between losing his healthcare and income by quitting his job, or spending virtually all of that income on childcare while he continued to work in a high-exposure industry, which would have endangered both himself and his children. He continues to support his community and his family, but he has had to do so without the security or reliability of a steady job, and he has had to explore options for purchasing health insurance. Healthcare.gov is the known method for accessing, comparing, and shopping for the insurance that my partner and so many other Georgians need. Using that known access point to redirect visitors to a list of private insurers will inevitably cause unnecessary confusion and challenges for some of our most vulnerable citizens in one of the most fraught times of our lives. Fortunately, my partner is sufficiently informed and technologically skilled to navigate the changes you are proposing, but it should be obvious that not everyone will be so adept.

Practice what you preach and let the market decide. Since the federal plans will still be available (as they should be), then the method for accessing those plans should not change either. Adding new resources ensures a broader and freer marketplace of plans and ideas, whereas redirecting buyers from one resource to another (i.e., from healthcare.gov to a list of private plans) limits access--or at the very least ease of access--to that market, by definition.

Please ensure that Georgians have reliable and consistent access to healthcare.gov during these especially trying times.

Sincerely,

EK

Alpharetta, GA 30022

#1659

9/23/2020

Dear Center for Medicare & Medicaid Services.

Comments regarding Georgia Section 1332 Waiver:

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of insured citizens of the State of Georgia.

I support a Georgia reinsurance program only if it will help lower premiums, and it doesn't require eliminating healthcare.gov as the way Georgians enroll in insurance programs.

SL

Jonesboro, GA 30236

#1660

9/23/2020

[Letter from Legal Services of Eastern Missouri]

To Whom It May Concern:

Please see attached.

Sincerely,

Legal Services of Eastern Missouri, Inc.

#1661

9/23/2020

To Whom It May Concern

In the United States and in Georgia, health care should be straightforward and uncomplicated. Health care should be as accessible and affordable as primary and secondary education. What Georgia proposes in part 2 of its plan is the opposite. Greed would also cause insurers to further confuse and exploit the public.

Healthcare.gov for any person makes the insurance process much simpler and easier to navigate. We don't need more complication and more opportunities for exploitation of the public. Please deny Georgia's plan to dismantle HealthCare.gov. Operating without this tool would make it much harder for us to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They may decide to give up and go without coverage. Others might 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Please give this serious consideration. We need policies and support systems that will build confidence in our government, not plans that leave us skeptical and fearful.

Sincerely,

PF

Stone Mountain, GA 30087

#1662

9/23/2020

Hello there, Governor Kemp!

I need you to do right by your loyal constituents like myself and not take away the Affordable Care Act. My family and I need it for our Healthcare coverage. I voted for you when you needed me and now I need you to help me and my family.

Respectfully,

MF, Georgia Resident

#1663

9/23/2020

Governor Kemp, or To Whom It May Concern,

As a constituent, I urge you NOT to block the use of the Healthcare.gov website.

ESPECIALLY during a pandemic, but certainly at any point whatsoever, it is essential that people needing private insurance have a single, informative source to compare plans and determine what meets their needs.

Prior to the ACA being enacted, as private businessowners, my husband and I had to shop for private insurance. It was an extremely difficult process, and the likelihood of ending up with something either insufficient or overpriced is frightening.

If you truly have the best interests of your constituents at heart, then you MUST keep this website accessible to allow people needing insurance to shop easily and informatively.

Too many people are losing their employment, being relegated to part-time, status, or having to become self-employed. Your insistence on making this website inaccessible, making it more difficult to locate and compare insurance options, would demonstrate a complete lack of empathy, and lack of understanding of what it's like to be in that circumstance.

Respectfully,

SH

Roswell, GA 30075

#1664

9/23/2020

[Letter from Association of Web-Based Health Insurance Brokers]

Hi CMS Staff – Attached is a comment letter from the Association of Web-Based Health Insurance Brokers (AWHIB) on Georgia's Revised Section 1332 State Innovation Waiver. I'm submitting the letter on behalf of AWHIB. Please let me know if you have any questions. Thanks!

#1665

9/23/2020

To whom it may concern,

As someone who has depended on government supported health care for my children, I feel that Georgia must make sure that every citizen is provided health care without ending up in serious debt. Profiting off of others' suffering is immoral. We should not have a state where people are dying because they can't afford to see a doctor or having their lives ruined because they caught COVID-19 and can't pay what they owe the hospitals.

We have to take care of each other. Anything less is cruel and I humane.

JM

#1666

9/23/2020

Waivers for healthcare insurance that does not include the 10 Essential Benefits do not increase choice except for the choice of insurers to deny coverage for profit. It limits medical choice for unsuspecting enrollees, as much of their necessary medical care will be denied, with out-of-pocket charges increasing the healthcare costs of those least able to afford it. It would be better to extend open enrollment for all full-coverage options and provide discounts for needy citizens. If citizens can get the health care they need, including preventive care, they will be healthier and use less overall healthcare resources, improving our overall health care system. Do not limit access to the full list of Affordable Care Act plans for all citizens. Ban websites and ads that do not give complete information on all full-coverage plans. Plans with less coverage will reduce the health of poorer citizens. This is morally unacceptable.

P

#1667

9/23/2020

I'm writing this letter in strong protest of the Georgia GOP's attempt to effectively invalidate the ACA through the "Innovation Waivers" proposed by Governor Kemp and his cronies. This is just another attempt by Republicans to deny healthcare coverage to our poorest citizens and funnel money into the pockets of their wealthy Health Insurance financial backers. It really is no more than this — and any attempts to make this ridiculous move look anything akin to "free choice" or "streamlining" is patently false. Please allow open access to the ACA's health insurance offerings such that needy citizens can make an informed choice.

This is the only position that can be morally justified.

BB

Lexington, GA

#1668

9/23/2020

Dear Sirs,

I am a self-employed real estate broker. The real estate industry is somewhat unique in that almost all agents are self-employed, 1099 contractors, not employees of the brokerage firm. Very few of us are eligible for an employer-sponsored healthcare plan.

For many years I carried a policy with a high deductible that did not cover pre-existing conditions. That policy was eliminated when the Affordable Care Act was passed. Now my only option for a reasonably-priced insurance plan is to participate in the Healthcare Marketplace.

I'm concerned that the elimination of the Healthcare Marketplace in Georgia will make it impossible for me to find coverage at any price.

SSB

#1669

9/23/2020

[Letter from National Women's Law Center]

Good Evening,

Please find the National Women's Law Center comments attached to this email.

The requested information is as follows:

Name: DM, Director of Health Equity

Organization: National Women's Law Center

Email address: [email address]

Best,

#1670

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. Georgia needs to expand Medicare and Medicaid. Period.

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

Thank you very much.

Sincerely,
TS
Atlanta, GA 30306

#1671

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

It is important to maintain a healthcare system in Georgia. Please consider the needs of so many citizens who depend on these services. These people are our neighbor-- strangers and friends alike. Many feel voiceless in expressing their deepest most concern-- a physical sense of health and general well-being. Just one visit to a medical professional makes a significant difference in the basic quality of life. I urge you to maintain the health care system in our beloved state of Georgia. We deserve to benefit from the very best of genuine health care support.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
AS
Decatur, GA 30033

#1672

9/23/2020

Please don't go through with your plan to cancel GA participation in health.gov. My family depends on this access. We need more coverage not less. My husband is self employed and I'm disabled with Medicare. Our son hasn't been able to get insurance because he falls in the gap. We cannot afford for my husband to be without insurance. We are dependent on his ability to work in order for us to survive. If anything happens to him, we need affordable insurance so he can take care of his body and in turn take care of us. Our lives are hard enough as it is, please don't make it harder.

JG

*due to health reasons it sometimes takes me longer to reply to people via email. It's not personal. 😊

#1673

9/23/2020

Please deny Georgia's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MW

#1674

9/23/2020

[Letter from Leukemia & Lymphoma Society]

Good evening,

Attached please find the comments from the Leukemia & Lymphoma Society regarding the State of Georgia's pending 1332 waiver application. Should you have any questions regarding the content of our comments, please contact me at the information below.

Best,

The Leukemia & Lymphoma Society

#1675

9/23/2020

I'm writing this message in strong protest of the Georgia GOP's attempt to effectively invalidate the ACA through the "Innovation Waivers" proposed by Governor Kemp and his cronies. This is just another attempt by Republicans to deny healthcare coverage to our poorest citizens and funnel money into the pockets of their wealthy Health Insurance financial backers. It really is no more than this — and any attempts to make this ridiculous move look anything akin to "free choice" or "streamlining" are patently false. Please allow open access to the ACA's health insurance offerings such that needy citizens can make an informed choice.

Thank you.

TCR, Ph.D.

Professor Emeritus

Athens, Georgia 30602 USA

#1676

9/23/2020

Dear Mr. Kemp,

Would the nearly 460,000 Georgians (you serve) who are covered by the ACA, gain with this waiver you seek?

I know of someone with a pre-existing condition, who had policies with 3 of these choices of insurance companies over the last 3 years, and not once did one of those insurance companies pay a penny for any of the individual's medical care, sighting pre-existing condition.

I'm sure that, without me sharing this person's experience and without "The federal government is still reviewing Georgia's novel waiver approaches, not some California-based think tank.", I'm sure that you are aware that these choices would not satisfy essential health benefits; skimpy plans would probably only benefits their carriers and brokers.

I pray that your resolve to eliminate Obamacare is not greater than your charge to do what's best for Georgians.

#1677

9/23/2020

Stop messing with peoples health care insurance.

#1678

9/23/2020

Hello,

[Letter from AIDS United]

Please find attached our comment in regards to the Georgia Section 1332 Waiver application. Let us know if you need anything.

AIDS United

#1679

9/23/2020

To Whom It May Concern

I am writing to ask that you all deny Kemps' plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on, both during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much. This can be one way we promote health quite in the state of Georgia.

Sincerely,

HP

Decatur, GA 30033

#1680

9/23/2020

We should be increasing access to healthcare. As a cancer Doctor, we need our patients to have access to health insurance so I cannot understand why you would block a website to allow Georgia families to get it. As Governor, I would expect that you would help Georgia families, not make them suffer more in the midst of a pandemic. Please provide people access to healthcare and support the health of Georgians and our healthcare system.

Georgia Voter,

Dr. SP

#1681

9/23/2020

To Whom It May Concern

Georgia's plan to dismantle HealthCare.gov puts the lives of thousands at risk and is an irresponsible move. The new enrollment system would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart and are seeking money over health care. People in desperate need of coverage 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MC

Dacula, GA 30019

#1682

9/23/2020

You and the entire Republican Party have made every effort to delay, dismantle, eliminate, repeal, block, disparage and lie about the ACA, all because you are all afraid that the Democratic Party just might have implemented something that is a major step forward for access to healthcare for Americans. If there was ever a time that you may have entered politics because you wanted to do something good for America and Americans, think back on that time and try to see the good in the ACA. You pick apart all of the beneficial elements and say you are for them. Well, be for them. Do not remove Georgians' access to the health insurance marketplace out of spite and partisanship. I truly hope that there is a reckoning for all the Republicans and the deceit they have played in so many ways on this country. It would be nice if that starts this November and then eventually catches up with you. Don't take access away, especially now, when so many families have lost employer health care access.

CL

Georgia resident

#1683

9/23/2020

To whom it may concern,

Not only does discontinuing the ACA marketplace put thousands of Georgians' health at even greater risk, but the "unfortunate" posting of an incorrect email address for this comment demonstrates the cynical nature of this administration in handling this matter.

I would like to strongly protest the end of the ACA Marketplace in Georgia. Let me also register my distaste for the shoddy way this has been dealt with.

Sincerely,

JW

registered voter

#1684

9/23/2020

To Whom It May Concern

Georgia's plan for private health insurance is irresponsible and puts consumers at risk.

I'm asking you to deny this proposal because it would eliminate a well known and trusted system that has continuously improved and provided millions with coverage. Healthcare.gov was my best option when I needed coverage and had no job based coverage. This system has protected me and millions of others.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

KR

Lawrenceville, GA 30043

#1685

9/23/2020

My husband and I are dependent on the ACA. The Healthcare.gov website is simple and familiar. If you take away our access to it then how will our subsidies be applied? For you to change anything regarding Georgians health insurance during the COVID-19 pandemic is unconscionable.

AS-S

Roswell, Ga.

#1686

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

The ACA saved my life and I now have. "Pre existing condition" which would enable me to be denied coverage if Kemp and this Administration dismantle the ACA.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MF

Cumming, GA 30041

#1687

9/23/2020

We thank CMS, Governor Kemp, and DCH for the work on the federal waivers to help cover more Georgians. We would like the waiver request to be amended to address the issues that impact access for those affected by mental illness. The 1332 Waiver limits access to mental health care by:

1. Eliminating the one-stop-shop where people can compare comprehensive health coverage – where all plans are required to include mental health and substance use disorder care;
2. Would no longer steer Georgia's most vulnerable citizens to apply for Medicaid when eligible, including families with children;

3. Without a one-stop-shop or options for automatic re-enrollment, will cause greater confusion and less access, leaving many Georgians to fall through the cracks without coverage and increase the state's rate of uninsured;

4. Would steer some people into skimpier health plans, sometimes unknowingly, leaving them without vital services or coverage for their pre-existing conditions, and raising the costs for others who rely on comprehensive coverage that includes mental health and addiction services. We support more and easier access for those with mental health conditions. Georgia currently ranks 47th in access to mental health, care, resources, and insurance currently and this was before the recent State of Georgia budget cuts to behavioral health care. We hope that CMS will require Georgia to reconsider these points of the waiver request to ensure that the waiver keeps access to mental health care services available to all.

As the mother of an adult with a severe and chronic mental illness, I know first hand of the struggles and issues faced by those with behavioral health issues. It is a daily battle with increased pressures that arise during times like this. We cannot fail those who suffer significantly and do so in the face of stigma. Resources have already been cut at devastating and alarming rates. Let us not continue this trend of limited access, reduced services and trends that paint a dismal picture. Mental illness does not discriminate and puts our future at risk given the increased cases within younger age groups.

I implore you to consider the devastating effects if we do not act in the best interest of all. Mental health affects all of us!

Sincerely,

DR

NAMI Georgia member

#1688

9/23/2020

To Whom It May Concern

I do not support Gov Kemp's proposal. Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MM

Stone Mountain, GA 30087

#1689

9/23/2020

Discontinuing the ACA marketplace put thousands of Georgians' health at even greater risk, particularly during a pandemic.

I would like to strongly protest the end of the ACA Marketplace in Georgia.

Sincerely,

AL

registered voter

#1690

9/23/2020

Please, please, please do not grant Georgia's waiver request which removes the ability of Georgians to shop for and price compare healthcare offerings on Healthcare.gov. Without this tool, it will become prohibitively burdensome for self employed individuals like me find affordable and thorough health coverage.

The Healthcare.gov site allows me to compare healthcare options within my county. Without this tool, I will be forced to navigate through a host of private insurance companies' customer service to learn about plans and rates. I will then have to figure out how subsidies for those plans work and self-calculate the (hopefully correct) monthly premium. Alternatively, I may have to rely on an insurance broker who may be incentivized to steer me toward a particular health insurance plan that may not meet my family's needs.

This places undue burden on Georgians who rely on health insurance outside of an employer and THE WAIVER TO ALLOW GEORGIA TO DENY GEORGIANS ACCESS TO HEALTHCARE.GOV SHOULD ABSOLUTELY BY DENIED.

AP

Atlanta, GA 30306

#1691

9/23/2020

In regards to Georgia Section 1332 Waiver Comments:

I do not support the move from healthcare.gov. Removing healthcare.gov does not create new options for Georgian, but it does take away the centralized and easy process for Georgians to shop for insurance. Georgians are already used to healthcare.gov, and forcing them to shop around and navigate a new process through private companies who are not looking out for their best interests will harm Georgians.

- Georgians will end up with shoddy plans and incomplete or total loss of coverage.
- Georgia estimates 8,000 people will lose coverage without healthcare.gov, but that is too many and will be much higher. Just a few examples:
 - o Today if a person does not respond during enrollment they are automatically re-enrolled in coverage through healthcare.gov. This change would require a new enrollment each year increasing the number of Georgians who will lose covering since they will not be auto enrolled.
 - o Georgia has not provided an option for the 40k Georgians who find out they are eligible for medicaid through healthcare.gov

Our government should be making it easier for Georgians to get health insurance, not harder. This is negligent on their part by pursuing a plan that will cause Georgians to lose access to healthcare coverage. We should be putting our time and effort into making sure MORE Georgians have health insurance, not fewer.

Thank you,

CO

Suwanee, GA 30024

#1692

9/23/2020

Dear State Employee of the Georgia People,

I find it unconscionable that you are spending tax payer money to hinder your constituents. Why would you make it more difficult for people to find health plans that will benefit them. This smacks of nefariousness and subterfuge. I implore that this proposal be abandoned for the good of you people and their welfare.

Respectfully,

NF

Johns Creek, GA 30097

#1693

9/23/2020

This proposal is totally uncalled for especially now that camp has failed so badly at protecting Georgia from Coronavirus. It's bad enough that he hasn't extended Medicaid. But to suggest cutting off our access to the Affordable Care plan through the government Marketplace at a time when many people are underinsured or uninsured and in need of coverage to help fight covid-19 is Ludacris not to mention sinful. Talk about lack of equality and social justice. And this affects all classes really since it also proposes doing things with pre-existing conditions also put us behind the 8-ball whether or not we're affected by covid-19. Please do not allow Kemp to do this. He is only interested in himself and his wealthy cronies. Like many in that small oligarchy, he plays to the Grassroots middle-class but is doing things that only throw roadblocks in our way to college education, adequate Healthcare, social justice, and fighting this pandemic. Please put a stop to this and go ahead and extend my Medicaid in the state of Georgia. But don't screw it up before you approve it.

Sincerely DG

Springfield Georgia 31329

#1694

9/23/2020

To Whom It May Concern

Georgia has applied for a waiver for a plan that dismantles HealthCare.gov and instead use private insurance companies. This plan should be denied.

The plan will make it much harder for people to get unbiased information about different plans. The company may steer them into one that is more profitable rather than one that is better for that person or family.

Having different companies administer what should be one marketplace creates confusion, and also could section off plans from one company from being available from other companies.

Shopping for health insurance is hard enough — please don't let Georgia make it harder.

Georgia has been using private insurance to administer Medicaid and Peachcare for years, and it is riddle with problems. Late payments, slow approval of new providers, poor coverage, confusion between all the different plans. We have not done well with the CMO's already, and not doing that for the ACA marketplace would really hurt people.

It also doesn't seem possible to have the same service with the same quality while also having companies make a profit. It is either more expensive, or less quality.

Especially during a pandemic, we should not be upending and changing our ACA marketplace. More people are out of work and need the ACA. We can't do this now when the marketplaces are most needed.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

AM-B

Atlanta, GA 30307

#1695

9/23/2020

I am writing to voice my opinion of the governor's attempt to deny truthful health insurance information to Georgians and thereby subvert the ACCA. Come on, now! The proposal is unconscionable! People need more information — not less — and they need, for example, to be able to choose and understand which policies provide mental health care and gynecological services — not skinny policies that leave them paying out of pocket in case they need such services.

This is so cruel. If only the public really knew about and understood this proposal, they would see how black-hearted the people floating this idea are. And why? Why not protect Georgia's citizens?

PP, Ph.D.

Athens (Oconee County)

#1696

9/23/2020

To Whom It May Concern

I am a Georgia resident employed in the field of health care, a person with pre-existing medical conditions, and a friend and family member of many people with pre-existing conditions.

I am extremely concerned about any plan to dismantle HealthCare.gov. Doing so would make it much harder for people to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by profit-driven companies that don't have their best interests at heart. Some might 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 and confusing enough — please don't let Georgia make it worse.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving even more people uninsured and others with worthless insurance plans that don't help them.

Health care should not be a privilege enjoyed by a lucky few.

All people of Georgia deserve high-quality coverage that is affordable and easily accessible. We should not have to choose between medical care and rent, food, or other necessities of life. Yet far too many people make these heartbreaking choices every day. Isn't everything stressful enough right now already? Please show that you care about the lives of the people of Georgia.

Thank you.

Sincerely,

ED

Marietta, GA 30068

#1697

9/23/2020

To Whom It May Concern

ACA has saved me! I could not afford health insurance and my medication. I am a social worker and my clients benefit from it as well. When they leave their abusive partners, they often lose health insurance coverage from their spouses. Without insurance, people do not take care of themselves proactively because they often can't afford it. So they crowd the Emergency Rooms, accruing huge bills they cannot pay. Or they just suffer, get sicker and die. So they Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MD

Scottdale, GA 30079

#1698

9/23/2020

To Whom It May Concern

DO NOT DISMANTLE HEALTHCARE.GOV!!!

Sincerely,

AW

Atlanta, GA 30307

#1699

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

AZ

Columbus, GA 31904

#1700

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

We the people of GA do not trust that our Governor has our best interest in mind.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

KR

Mcdonough, GA 30252

#1701

9/23/2020

To Whom It May Concern

The middle of a pandemic is not the time to make changes to healthcare coverage that could make it more difficult for people to access care. Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

LN

North Miami Beach, FL 33181

#1702

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Please get it right for a change.

Sincerely,
GC
Atlanta, GA 30318

#1703

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests In mind. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
LAR
Decatur, GA 30033

#1704

9/23/2020

Blocking Georgians access to the Affordable Care Act is one of the most heartless and cruel acts that I have heard of. Sentencing your constituents to death by lack of healthcare is horrible.

TT

#1705

9/23/2020

To Whom It May Concern

My state's plan to dismantle healthcare coverage here is poorly conceived, ill-thought through, and horribly planned. The primary focus is to benefit certain companies that the state officials have financial interests in and to harm as many of the poor, middle class, and non-whites as they possibly can.

I used to work in healthcare. I know first hand how daunting it is. I'm now a Medicare recipient. But for awhile I needed the ACA for coverage. Without it, I was very close to going 'bare'. I'm still just a catastrophe away from a total loss and bankruptcy.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

Rural Georgians do need the reinsurance plan. We need Medicaid expansion until we get universal healthcare. Don't allow Brainless Kemp and his minions deprive thousands of healthcare.

Thank you very much.

Sincerely,
EW
Grantville, GA 30220

#1706

9/23/2020

I oppose Georgia's requested waiver as proposed. I left my job in December 2019, in part, to assist my spouse with a growing small business venture. At that time, I chose to use the exchange to compare and choose a healthcare plan since I was no longer eligible for my prior employer-provided coverage. The exchange made the process of choosing an insurance plan surprisingly efficient and manageable for a person untrained in insurance. I now have a plan that fits my family's needs. But I believe the federal healthcare exchange was, and remains, a vital part of my ability to effectively assess and compare different insurance options available to me in Georgia. By using the exchange, I am able to easily compare insurance plans that meet a certain threshold of coverage. Like apps on a Google or Apple App store, I know I can generally trust plans on the exchange. I am also aware that if I want a lesser quality or less expensive plan, I can freely leave the exchange and work through brokers or contact insurance companies directly. Much like downloading an app from a webpage, however, I know to be extra cautious when working outside of the platform. Georgia's proposal to bar my ability to access the federal exchange does not broaden my options. Rather, it simply removes a vital tool for navigating an otherwise complicated process.

Sincerely,

DLP

Atlanta, GA 30306

#1707

9/23/2020

I urge you not to take away the easily recognizable and usable website that is the gateway to health insurance information/coverage to those who don't have it through their jobs and need it.

It is already confusing enough to find your way through the health insurance maze. If that one dependable source disappears, many people will have no clue how to go about getting insurance — and will likely give up the effort.

Thank you,

EAR

Atlanta GA 30309

BR

#1708

9/23/2020

To Whom It May Concern

I don't think our Governor likes us very much. This a completely ridiculous and unnecessary change that will not benefit Georgians. It will only benefit insurance companies. It fits his pattern of behavior—refusing to act in a timely manner and boldly enough to stop Covid-19 in our state. He doesn't care if we die. So we're relying on you to deny this stupidity.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

KM

Atlanta, GA 30341

#1709

9/23/2020

I am writing to request that you deny the Section 1332 Waiver request made by Governor Kemp of Georgia. Georgia has among the worst health indicators of any state in the union, including its tragically high number of uninsured and underinsured. Especially during a time of pandemic in which Georgia has one of the highest incidence rates in the country it is no time to be making it more difficult for the people of Georgia to obtain affordable and decent health care coverage.

As your website indicates, it is expected that 1332 waivers provide coverage at least as comprehensive and affordable as would be the case without the waiver. We are talking about peoples' lives. No waivers should be granted without compelling evidence that enhanced

coverage would be provided. To the contrary, it is my understanding that experts predict a decline of coverage should this waiver be granted.

Thank you for your attention,

Sincerely,

Dr. CB

Stone Mountain, GA 30083

#1710

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for millions of Georgians to shop for and enroll in good-quality health coverage.

In addition to healthcare.gov being a familiar and reliable resource for Americans seeking coverage, turning it over to private companies risks people being confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MF

Stone Mountain, GA 30083

#1711

9/23/2020

Up to 100,000 Georgians could end up without health insurance if the state blocks easy access to the healthcare.gov website where people can shop for, select, and enroll in health insurance plans

that meet the standards of care identified in the Affordable Care Act. All the 400,000 residents of Georgia who enrolled through healthcare.gov would have to find another place to shop and enroll. There is no reason for this except to challenge the existence of federally assisted healthcare with quality control in favor of for-profit insurance sellers without these quality controls. To make it more difficult for residents of Georgia, one of the states in the U.S. with the poorest levels of health, to easily find the information they need to find, purchase, or maintain their health insurance is unconscionable in a time of COVID. Especially in a state whose government does not take all the steps possible and needed to prevent the spread of the disease. As a resident of Georgia, I strongly object to and ask that you deny the Section 1332 Waiver request made by Governor Kemp of Georgia.

#1712

9/23/2020

To Whom It May Concern

If you dismantle HealthCare.gov, thousands of Georgians will lose affordable access to healthcare. That alone should be enough to convince you of the importance of maintaining the system.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

WH

Atlanta, GA 30316

#1713

9/23/2020

To Whom It May Concern

If you dismantle HealthCare.gov, thousands of Georgians will lose affordable access to healthcare. That alone should be enough to convince you of the importance of maintaining the system.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

WH

Atlanta, GA 30316

#1714

9/23/2020

To Whom It May Concern

Not only do I agree with every word of this template email, this is furthermore downright evil. Don't you have enough blood on your hands? How many Georgians have to die PREVENTABLE DEATHS for you to care even the tiniest bit about our welfare?

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

CH

Marietta, GA 30066

#1715

9/23/2020

To Whom It May Concern

Please deny the state of Georgia's plan to dismantle HealthCare.gov, which would make it much harder for the communities I serve as a Certified Application Counselor (CAC) to shop for and enroll in good-quality health coverage.

As a CAC, I have helped individuals enroll in plans and fear that many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

SB

Stone Mountain, GA 30087

#1716

9/23/2020

To Whom It May Concern

This is absolutely the worst time to leave healthcare.gov! During the pandemic when so many people and families are facing unemployment and economic uncertainty, we need, more than ever, the ease, the reliability, and the affordability of the government health plan. I was able to enroll and obtain health insurance for many years after health care reform was passed. I'm self-employed and would not have been able to afford health insurance without the Affordable Care Act. As it is, Georgia is one of the few states that refused to expand Medicaid after the passage of ACA, thus denying thousands access to health care. I was one of those for a year until I qualified for Medicare. I feel that Georgia penalizes people who work but don't make enough money to be "worthy" of healthcare. Kemp's plan would make it even worse.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MK

Atlanta, GA 30345

#1717

9/23/2020

To Whom It May Concern

At this time of COVID it is not a good idea to be weakening any kind of health care coverage.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,
RT
Canton, GA 30114

#1718

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my husband and myself to afford health insurance.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

KJ

Tucker, GA 30084

#1719

9/23/2020

To Whom It May Concern

No to the changes. No to dismantling healthcare.gov!

I have a child and an elderly family member with high risk medical conditions. Gov. kemp's changes could bankrupt our family. And I don't want that to happen to any other family in Georgia.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MM

Atlanta, GA 30306

#1720

9/23/2020

To whom ever may lay eyes on this email:

The fact that our governor would even propose that limiting the insurance options available to our citizenry would be the best course of action for him to take leads me to believe that he has no consideration for our citizens at all.

I would find it a better use of his time if he would cease the pursuit of closing a website that he had no part in creating or maintaining, that really doesn't concern him whatsoever, and try to find the voting machines that were destined for metro Atlanta in the 2016 election. Did we ever discern where things went wrong there?

Maybe it would serve him better to make an effort to engage with the people of the state he was chosen to serve and see what it is that they may need to be healthy and prosperous in this time of an unprecedented, unsettling health crisis. Quit wasting your limited time in office, and do something to make us proud.

That is, if you're capable of such a thing.

NM

#1721

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

Thank you very much.

Sincerely,

EU

Columbus, GA 31909

#1722

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

How in the name of decency do you endeavor to make access to healthcare for all Georgians suffering under a pandemic and economic collapse, more difficult?

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

CG

Sincerely,

CL

Atlanta, GA 30312

#1723

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you for your time and attention to this message.

Sincerely,

NS

Smyrna, GA 30080

#1724

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

You're a murderer, Kemp. How much more life must be lost until you step up?

Sincerely,

RP

Atlanta, GA 30350

#1725

9/23/2020

To Whom It May Concern

The plan to dismantle HealthCare.gov in Georgia is going to be disastrous. Please oppose this plan!! It will make it so much more difficult for my family and friends to shop for and enroll in good-quality health coverage, which is already becoming harder to find and access,

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

LS

Atlanta, GA 30316

#1726

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

I do support Georgia's reinsurance plan because it would help lower premiums, especially in rural areas which is your base so you should care too.

Thank you very much.

Sincerely,

KA

Marietta, GA 30067

#1727

9/23/2020

To Whom It May Concern

Please deny Georgia's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

LW

Decatur, GA 30030

#1728

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

KL

Cumming, GA 30040

#1729

9/23/2020

To Whom It May Concern

Your plan to get rid of HealthCare.gov is a waste of taxpayer money and creates a new system which is very difficult for Georgia residents to use. There is a really high probability that people who do sign up for coverage will get less than adequate insurance. In addition more than 50,000 Georgians will lose coverage under this new plan.

During these terrible times it is a grave mistake to eliminate or change health care coverage. Keep coverage for rural Georgians, but do NOT implement your new health plan.

Sincerely,

MBK

Atlanta, GA 31107

#1730

9/23/2020

I have been a Georgia-licensed volunteer Certified Application Counselor (CAC) for five years and have helped clients navigate through the ACA Federal Marketplace so they can decide which plan is best for them. I support the reinsurance plan as long as it is adequately funded. The tiers of rating regions seems like a good idea. For too many years, rural Georgians were paying too much for health insurance.

I have several concerns about the Georgia Access Model:

With the “private sector front end shopping experience” of the Georgia Access Model, how will consumers know when they select an insurance plan how much, if any, Premium Tax Credit or Cost Sharing Reduction (lower deductible, lower copay or coinsurance, and lower out-of-pocket maximum which only apply to Silver Plans) they are eligible for? Clients I have worked with want to know the net cost before they choose their plan. I've had clients walk away when they found out they weren't eligible for premium tax credits. The front end eligibility of the Federal Facilitated Exchange is a pain in the neck but that process is needed for consumers to make an informed decision.

How will the Office of the Commissioner of Insurance (OCI) ensure that brokers/companies are marketing the correct metal levels of their products? Will there be a master list of plans with their metal levels on the OCI web site for consumers and consumer advocates to check against specific broker or insurance company web sites?

Thank you.

RO

#1731

9/23/2020

To Whom It May Concern

Please stop Georgia State's plan to dismantle HealthCare.gov, which would make it much harder for my family, friends, and community to shop for and enroll in good-quality health coverage.

Many people 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with inadequate coverage.

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

Thank you very much.

Sincerely,

JT

Atlanta, GA 30350

#1732

9/23/2020

To Whom It May Concern

Hi, I am a resident of Columbus, and I find this proposal by Brian Kemp to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage, to be a disaster and a fraud upon myself and our neighbors.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

HU

Columbus, GA 31909

#1733

9/23/2020

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

-DG

Resident of Virginia highlands, Fifth GA congressional district.

#1734

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for Georgians to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

MK

Canton, GA 30115

#1735

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov. We are in a global pandemic. People need healthcare! It is unconscionable to make it HARDER for people to obtain health insurance at any time, let alone during a pandemic that has caused thousands of Georgians to lose their jobs - myself included.

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

Thank you very much.

Sincerely,

SQ

Roswell, GA 30075

#1736

9/23/2020

What kind of idiot is proposing not using a website that gives people unbiased information. If people want to use a private broker to shop for Their insurance there is nothing stopping them. This kind of nonsense that's why people think governor Kempis such a scum bag. He keeps proving it again and again. Private industry is there available to anybody who wants to Google search and find a broker. It is completely asinine to assert that taking down a helpful government website is in the best interest of your constituents. You don't even have the decency to make any effort to try and hide your greed and cronyism. I can't say that I'm surprised.

JK

#1737

9/23/2020

Dear Center for Medicare and Medicaid Services,

I urge you to deny Georgia's request for a waiver to suspend use of healthcare.gov. This will lead to a very confusing decentralized system that will make it harder for Georgians to evaluate, compare and acquire quality health insurance at an affordable rate.

400,000 Georgians get their health care through healthcare.gov and this has been extremely accessible and effective. We must increase the access to health care and make it as easy as possible to identify and buy.

Georgia's plan would have the opposite effect.

Thank you.

EF

Sandy Springs, GA 30328

#1738

9/23/2020

To Whom It May Concern

1. I urge you to reject Governor Kemp's "Georgia Access" proposal, which would eliminate fair and accurate health insurance information via Healthcare.gov. I and my family trust and have depended on Healthcare.gov to compare health insurance plans. It is an absolute travesty to dismantle Healthcare.gov for Georgia citizens who need, and deserve, high-quality health insurance coverage. Pandemic-related unemployment in particular has robbed many thousands of

Georgians of the health care we all desperately need to protect ourselves from the spread of covid-19. Georgians need unbiased, consumer-friendly insurance information more than ever before. But Governor Kemp's "Georgia Access" model will not provide it. "Georgia Access" is guaranteed to confuse and mislead consumers forced to enroll through for-profit companies and web brokers.

2. Furthermore, I firmly oppose Governor Kemp's reinsurance plan. Reinsurance will primarily benefit insurance companies hyping cheap, worthless health insurance policies. Vulnerable low-income and unemployed persons buying such plans will not find out they have been scammed until coverage is denied and/or high out-of-pocket cause unexpected financial hardships for persons who are least able to afford them. Consumers who have bought worthless policies will be likely to forego necessary health care. This endangers all persons. The covid-19 pandemic will continue to exact a high toll on all of us because of misguided, flawed public health policies like Governor Kemp's.

Governor Brian Kemp's proposals should be rejected out of hand because they are not in the best interests of the people who need affordable, non-employment based health insurance. Not only that: Creating bigger holes in our broken health care system deeply affect all Georgians.

Thank you for considering my views.

Sincerely,

GC

Macon, GA 31201

#1739

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you.

Sincerely,

TG

Atlanta, GA 30306

#1740

9/23/2020

To Whom It May Concern

I agree that healthcare. Gov should remain as the best way to access the ACA. I oppose dropping the site.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

WC

Covington, GA 30014

#1741

9/23/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for middle class families to get affordable insurance.

Based on my personal experience, people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

LE

Cumming, GA 30041

#1742

9/24/2020

To Whom It May Concern

As a mental health provider, many of the clients I see come with insurance through the ACA. If these insurance plans change it may have an impact on my livelihood.

When I talk to many independent private insurance underwriters they actually like the ACA because it forced all plans to have common minimal standards. If many go to a decentralized system those in lower SESs will not know how to navigate the system and these people need the help the most.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

JJ

Stockbridge, GA 30281

#1743

9/24/2020

To Whom It May Concern

My mom died several years ago. I honestly believe that she would be alive today if she had health insurance.

Healthier citizens boost the economy.

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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 30316

#1744

9/24/2020

As an Internal Medicine trained Hospitalist physician, the ACA is so important to my patients. It needs to be protected—even expanded. Please do not limit coverage for my patients.

KW, MD, FHM

#1745

9/24/2020

To Whom It May Concern

This is unconscionable!

Please deny my state's plan to dismantle HealthCare.gov, which would make it much harder for my family and friends to shop for and enroll in good-quality health coverage.

Many people would be confused or misled by companies that don't have their best interests at heart. They 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.

People need health coverage they can count on during a pandemic and for any health situation they may encounter. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

AKL

Lilburn, GA 30047

#1746

9/24/2020

To Whom It May Concern

Dear Honorable Kemp

On behalf of my furloughed employees, please support GA reinsurance plan. Without my medication it will be impossible for me to rehire GA tax paying workers.

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

Thank you very much.

Sincerely,

DD

Atlanta, GA 30307

#1747

9/24/2020

To Whom It May Concern

Please deny my state's plan to dismantle HealthCare.gov.

It is a terrible thing to need to buy medicine for a child and not be able to. Or to suffer because I cannot afford my own medication. Or to have to work multiple jobs which only weakens me in order to have any care at all. And, when I have finally struggled to pay for a plan and then find what I need is still out of reach, it is beyond tragic.

People need health coverage they can count on always and especially during a pandemic. Georgia's plan would take the state in the wrong direction, leaving thousands uninsured and others with meaningless skimpy coverage.

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

Thank you very much.

Sincerely,

TC

Decatur, GA 30030

#1748

9/24/2020

Dear HHS,

I am writing to strongly disagree with Governor Kemp's proposed changes to Georgia residents' access to the healthcare.gov website.

The proposed change would deny Georgia consumers the right to review their healthcare.gov options in a detailed fashion, and would put that power into the insurance companies' hands rather than the consumer.

Any Georgia resident can always call an insurance broker to get a quote on alternatives to the healthcare.gov offerings, so this proposed change is unnecessary.

Instead, this proposed change would restrict Georgia residents from the right to review detailed information of their coverage choices on healthcare.gov., which is unfair to the residents of the state of Georgia.

Might I suggest as alternative that Georgia residents could have a message come up on healthcare.gov reminding them that they can call a licensed insurance broker for medical coverage in Georgia other than what options are showing on healthcare.gov, and perhaps even provide a link, but certainly not make it mandatory that call an insurance broker, and not deny them of the rights that other state residents have to review healthcare.gov options thoroughly on their own. This solution would not deprive Georgia residents of anything, but would show them that they have other options.

Thank you,

MP

resident of Georgia

Atlanta, GA 30306

#1749

9/24/2020

I do not support a waiver that would force me to use private brokers who will not inform me of all plans. It was a lousy system 10 years ago. I do not want Georgia to remove my right to shop on Healthcare.gov.

I do support reinsurance.

DHG, Esq.

Marietta, GA 30006

#1750

9/24/2020

I do not support moving Georgia to a privatized enrollment system. A private system would have the wrong motivation, profit, to be a benefit to the citizens of Georgia and will not act in our best interests.

One need only look at the marketplace for other types of insurance to see what this would yield. Best options are hard to discover amongst the clamor of marketing pitches and backroom deals with advisers to promote one plan over another. Healthcare.gov works for me and everyone that i know who uses it.

I support a Georgia reinsurance program because it will help lower premiums and make coverage more accessible to all GA residents.

Sincerely,

DH

Atlanta, GA 30305

#1751

9/24/2020

I oppose the Georgia application for Waiver under Section 1332. First, the comment period was only extended for 6 days after a malfunctioning email prevented comment for at least 30 days during the previous comment period which began on August 17, 2020. This malfunction is typical of the current administration that wants to take away health care from Georgia citizens. The current proposal is a now you see it and now you do not proposal. The Health Care government site that provides real health care plans by at least one provider statewide and several more in competitive regions would disappear. In that place the user may or may not be redirected to another site which has other providers that do not provide comprehensive plans. They may provide Health Savings Plans that are not insurance or affiliate organization plans that do not cover mental health or pregnancy coverage. This is an effort to do away with the Affordable Care Act in favor of "community health", equivalent to going to a Doc in the Box but without hospitalization coverage. I respectfully request that you reject this waiver.

MW

Decatur, Georgia 30031

[The following individual comments were submitted via the National Health Law Program]

#1752

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

BL

#1753

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage. All too often I see folks

with terrible insurance coverage helped by brokers who just want a commission. Folks need credible coverage options and the ACA gives those protections not brokers and agents.

- SC

Sincerely,

SC

#1754

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

I've used the marketplace to get and pay for insurance as a legal permanent resident. I'm a type 2 diabetic and I would have eventually died without my prescriptions and health care.

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

AP

#1755

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

HV

#1756

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

CA

#1757

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

AG

#1758

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

When this pandemic began I was serving as a Peace Corps Volunteer in Tanzania and in late March I was evacuated back to the US with less and a weeks notice. I found myself back home, living with family, and unemployed with only one month of health insurance coverage. Five months later I am still unemployed, struggling to find a job in a pandemic.

Healthcare.gov gave me the ability to enroll in my own insurance and made it very easy to evaluate and use the government tax credit. Without that tax credit I would not have been able to afford insurance while unemployed. Healthcare.gov made it easy to see all the ACA plans available and compare them to make sure I got the coverage I needed at a competitive price. It made it easy to see if a cheaper plan had very similar coverage and allowed me to save money by choosing the best plan for me. Without healthcare.gov I would probably be uninsured during a global pandemic and most likely would not have found the best plan for me. Making the process more difficult by getting rid of healthcare.gov will just ensure that more people go without insurance. And with the current state if the pandemic it is more important that ever for everyone to have easy and equal access to affordable health care.

Sincerely,

BG

#1759

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

LO

#1760

9/07/20

September 07, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

As a public health professional and medical student, I know that I must take a stand against harmful policies that will impact the patients I will see and the communities I hope to serve.

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in

substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

MW

#1761

9/09/20

September 09, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

I am a 64 year old incredibly healthy MD in Georgia. I used the ACA website and found it organized and simple to use. I tried going through online brokers and they were not knowledgeable about their products and the products were difficult to understand.

I can't wait to get on Medicare in 8 months! I wish they would have expanded Medicare for those like me, who are individuals with no group options. I wish Georgia would expand Medicaid so I can treat more of the neediest and high risk patients. Having a significant portion of the American population without adequate health insurance just increases costs for everyone. This is an untenable situation and doesn't exist anywhere else.

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

This is a political stunt by those in power who care more for themselves and their political success than the welfare of their constituents. Why do all of the southern states have terrible outcomes in health, education, drug use, housing, etc.? Because their leadership leaves the neediest to their own devices. And that is not working!

Sincerely,

DL

#1762

9/09/20

September 09, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

I am a small business owner with pre-existing conditions. While I don't get a subsidy, I rely on healthcare.gov to shop for insurance each year and feel confident that the plans have been carefully vetted and approved. It's easy to use, simple and only takes a few minutes.

I will not have this confidence if GA's proposal is accepted, and am afraid that I may get a substandard plan unless I'm willing to dedicate hours and hours of personal research.

Georgia's plan to eliminate the Healthcare.gov option will represent an undue administrative burden on small business owners like me. And it will result in millions of Georgians spending more of their time to get worse plans!

D

DG

Sincerely,

DG

#1763

9/10/20

September 10, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

JS

#1764

9/10/20

September 10, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Georgia is short-sighted and short-changing its citizens by this attempt to circumvent the Affordable Care Act. As a Georgia voter, and a Georgia physician, I support Medicaid expansion.

Sincerely,

GS

#1765

9/10/20

September 10, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

HealthCare.gov has provided a huge customer service by standardizing information related to available plans and allowing consumers to make an "apples-to-apples" comparison of plans. We need more, not less, of tools like HealthCare.gov!

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

CC

#1766

9/11/20

September 11, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

HealthCare.gov has provided a huge customer service by standardizing information related to available plans and allowing consumers to make an "apples-to-apples" comparison of plans. We need more, not less, of tools like HealthCare.gov!

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

MA

#1767

9/11/20

September 11, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

HealthCare.gov has provided a huge customer service by standardizing information related to available plans and allowing consumers to make an "apples-to-apples" comparison of plans. We need more, not less, of tools like HealthCare.gov!

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The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

JL

#1768

9/11/20

September 11, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in

substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

FB

#1769

9/12/20

September 12, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

LP

#1770

9/13/20

September 13, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

JT

#1771

9/14/20

September 14, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

JT

#1772

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

MG

#1773

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

DS

#1774

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

CK

#1775

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

KE

#1776

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

TT

#1777

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

RT

#1778

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

PD

#1779

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

CL

#1780

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Subject: Georgia Section 1332 Waiver Comments

From: NAME

ORGANIZATION NAME (IF ANY) EMAIL ADDRESS

Dear Secretary Azar, Secretary Mnuchin, and Administrator Verma,

Thank you for the opportunity to comment on Georgia's proposal to waive federal rules under the Affordable Care Act (ACA). I am writing to express my deep concern about this waiver. Under the proposal, the state would exit the federal marketplace with no substitute. This would eliminate the central source of help for the roughly 500,000 Georgians who enroll in private health plans or Medicaid through HealthCare.gov.

Georgia's application frames the waiver as a solution for the state's high uninsured rate. But the best solution to that problem is to join 38 other states and DC and adopt the ACA's expansion of Medicaid to low-income adults. I am distressed that Georgia is instead proposing a fragmented system that could cause tens of thousands of Georgians to fall through the cracks and lose coverage altogether, while other people would likely end up in skimpy plans that impose high costs if they get sick. I strongly urge you not to approve the 1332 waiver application and instead encourage Georgia to adopt Medicaid expansion, which would sharply reduce the state's uninsured rate, help with responding to the ongoing pandemic, and bring billions in additional federal funding into the state.

This is not the time to be cutting health insurance. In the midst of a global pandemic, millions in Georgia, the United States, and around the globe have been laid off from their jobs causing them to lose job based insurance coverage so they have had to turn to the Healthcare Marketplace for support. Many of these individuals are also getting COVID-19, causing them to have to be out of work, and they need alternatives for insurance coverage for the high medical expenses that COVID-19 can cause. Many people have probably died of COVID-19 because they did not have insurance and could not afford the high cost of medical bills out of pocket.

I work at a center for people with disabilities in Atlanta, and health insurance means some of my client's lives. Due to the nature of their disability, many of them are not able to work, thus resulting in them needing the Marketplace plans and Medicaid.

They need this insurance in order to manage their needs related to their disability. Some of my clients even rely on Medicaid to pay for Personal Care Attendants to help them to day to day activities, such as get out of bed and eating.

The Marketplace is important for me because it is tough for me to get health insurance through my job. I will age out of my parents' plan in 10 months, so I will need to rely on the Marketplace or possible Medicaid expansion for insurance. I have Chron's Disease and rely on a steroid pill every day to stop bleeding in my intestines. Without insurance, the pills cost \$500, which I can't afford

Sincerely,

KP

#1781

9/16/20

September 16, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

KM

#1782

9/16/20

September 16, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

I am asking CMS to reject Georgia's proposal to dismantle HealthCare.gov because it would make it difficult for Georgians to find and enroll in quality health coverage that actually meets their needs.

Having worked as a navigator helping people enroll in QHPs and Medicaid through HealthCare.gov, I understand first-hand the critical importance of ensuring consumers have all the information they need to make the choice that is right for them. Consumers were so thankful to be able to receive this information in an unbiased manner from navigators who were not affiliated with the insurance companies or trying to earn commissions. Often, individuals and families who came to me and were eligible for Medicaid or CHIP had no idea that they were. I am very concerned that under Georgia's proposal, this all would change and brokers would be able to steer people into coverage that doesn't best meet their needs and cost them more. Even worse, others would likely be so skeptical or frustrated with the incomplete or misleading information that they would give up altogether and become uninsured.

CMS should not allow Georgia to take this step in the wrong direction. Please reject this proposal.

Sincerely,

NK

#1783

9/16/20

September 16, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

The COVID-19 pandemic has made it clear beyond all doubt that people need health coverage they can count on in an unforeseen emergency. Georgia's waiver proposal would take the state in the wrong direction, causing thousands of Georgians to lose coverage and others to end up with skimpy coverage that doesn't help them when they need it.

Many people - faced with confusing or misleading information from companies that stand to profit from their decision - would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable out-of-pocket costs when they need medical care.

Shopping for health insurance is hard enough. Even as a very well-informed, highly- educated consumer, I have great difficulty understanding the options available. Most consumers have neither the time, the literacy, nor the sophistication to understand truly understand and navigate a fragmented system of private brokers.

Please don't let Georgia, or other states, make it harder.

Sincerely,

HJT

#1784

9/16/20

September 16, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

LP

#1785

9/16/20

September 16, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

GS

#1786

9/16/20

September 16, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

AW

#1787

9/17/20

September 17, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in

substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

KL

#1788

9/17/20

September 17, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

JC

#1789

9/17/20

September 17, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

NP

#1790

9/17/20

September 17, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

KL

#1791

9/21/20

September 21, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

CC

#1792

9/22/20

September 22, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

JR

#1793

9/22/20

September 22, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

CW

#1794

9/22/20

September 22, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

AB

#1795

9/23/20

September 23, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

BG

#1796

9/02/20

September 02, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

AD

#1797

9/02/20

September 02, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

AP

#1798

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

CC

#1799

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

On behalf of Fair Care Project, a 501c3 Patient Advocacy organization we ask that you please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families. Our efforts are to ensure that Americans have affordable and accessible healthcare options. A State rejecting a federal tax penalty and refusing federal funds is highly immoral and unethical. Georgia's attempt to back out of the mandated program severely hurts every other American that currently pays into the risk pool.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable out-of-pocket costs if they need medical care. Shopping for health insurance is hard enough—please don't let Georgia make it harder. Each person that backs out of the insurance market is a higher premium for those who stay in. States should also have no say in the Supreme Court supported federal tax laws.

The COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

EAW

#1800

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in

substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

RH

#1801

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

ED

#1802

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

RC

#1803

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

MM

#1804

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

MG

#1805

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

AB

#1806

9/03/20

September 03, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

HA

#1807

9/04/20

September 04, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia’s proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia’s proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

LS

#1808

9/05/20

September 05, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

TA

#1809

9/06/20

September 06, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

SH

#1810

9/08/20

September 08, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

CF

#1811

9/09/20

September 09, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

AB

#1812

9/09/20

September 09, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,
CK

#1813

9/09/20

September 09, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,
MS

#1814

9/10/20

September 10, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

RH

#1815

9/10/20

September 10, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

JD

#1816

9/14/20

September 14, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please stop Georgia from dismantling HealthCare.gov. A few years ago, I was in-between jobs and uninsured when I found out I was pregnant. I was able to use HealthCare.gov to buy an affordable plan to tide me over until I started my next job and get essential prenatal care in the meantime. During one of my early prenatal appointments, I had an abnormal pap smear. I was able to get a colposcopy which showed that everything was ultimately fine and I continued my pregnancy and now have a beautiful 20-month old daughter. Without HealthCare.gov, I'm not sure where either of us would be today. I live in New York but I'm sure there are people in Georgia who will have a similar experience to me. Don't leave them in the lurch without unbiased information about health plans and options to make the best choices for their families.

Sincerely,

MS

#1817

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

KJ

#1818

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

SL

#1819

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

BB

#1820

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please deny Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

This proposal will not solve any problems. It will only create more that will hurt the most vulnerable. We can not let the system fail these people, this proposal must be denied. Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

SC

#1821

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in

substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

KC

#1822

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,

HT

#1823

9/15/20

September 15, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,
CW

#1824

9/16/20

September 16, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,
MDJ

#1825

9/16/20

September 16, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Affordable healthcare is not a problem you can just put a band-aid on!

Sincerely,
GS

#1826

9/17/20

September 17, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

It is disheartening that in the middle of a pandemic; when literally people's lives hang on the balance; we are having to implore you to reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families and possibly just stay alive.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,
AA

#1827

9/19/20

September 19, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,
JT

#1828

9/22/20

September 22, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,
DA

#1829

9/22/20

September 22, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

Sincerely,
BL

#1830

9/22/20

September 22, 2020

RE: Stop Georgia From Dismantling HealthCare.gov!

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

Please reject Georgia's proposal to dismantle HealthCare.gov, which would make it much harder for residents to get good-quality health coverage for themselves and their families.

Many people receiving confusing or misleading information from companies that stand to profit from their decision would give up and go without coverage. Many others would end up in substandard plans and could face unaffordable 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 COVID-19 pandemic has clearly shown that people need health coverage they can count on in an emergency. Georgia's proposal would take the state in the wrong direction, causing thousands to lose coverage and others to end up with skimpy coverage.

I am lucky enough to live in Colorado but I represent people with all types of disabilities and they are the ones that are most harmed by lack of coverage and being tricked by not having adequate information. These are people for whom these errors are life and death problems.

Sincerely,
JR

#1831

9/23/20

[Letter from Legal Action Center]

Please see attached comments on behalf of Legal Action Center.
