

#1

08/19/2020

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.

Thank you very much.

Sincerely,

SG

Fayetteville, GA 30215

#2

08/19/2020

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.

Georgia Access

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 my best interest.

I have had absolutely no problems with the Healthcare.gov website, even in its first year. I SO appreciate having all of the plans that are available for me 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 you up. I like having the comfort of knowing that they will all cover the essential services. I like being able to toggle through the effects of the different metal quality ratings to see likely total costs for different levels of insurance usage.

The plan that is being presented will take Georgians back to the Wild West of insurance shopping during the pre PPACA days. We 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.

If Georgia truly wants to put Patients First and does not want to use the federal site, then they should make the commitment go all in and run their own central full service shopping site that allows direct, easy, unbiased comparison between offerings and usage scenarios. It should not merely be a portal to off site plans of brokers. A Georgia site should bring all information to it, not the other way around. The ramifications of placing the medical and financial fate of its citizens in the hands of a multitude of profit minded actors are just too severe. We need transparency and trust.

I see no benefit at all of Georgia running a mere portal to outside websites. Only the potential for harm.

If Georgia truly wants to put Patients First, they should also return support to the navigator outreach program that was removed in the prior administration. The people need someone that acts as an advocate for THEM.

When done correctly, my government, both state and federal, acts as a “union” to look out for its citizens’ rights and will provide a bulwark against profit minded entities. I want to have one big collective voice rather than be a single individual at the mercy of the big companies.

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#### General

I understand that block grants for subsidy changes are not under discussion at this time due to financial costs of the current pandemic. I would hope that going forward, the realization of unforeseen situations such as pandemics and other major disasters would show the wisdom of leaving this funding in the hands of the federal government with the ability to deficit spend.

#### Reinsurance Program

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

Sincerely,  
CW  
Albany, GA 31721

**#3**

08/19/2020

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.

Thank you very much.

Sincerely,  
VH  
Atlanta, GA 30327

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**#4**

08/19/2020

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.

Thank you very much.

Sincerely,  
TR  
Statesboro, GA 30458

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**#5**

08/19/2020

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 very much.

Sincerely,  
JR  
Stone Mountain, GA 30083

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**#6**  
08/19/2020

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 can't even cover myself or my employees without a subsidized plan - we're in the gap and we need expanded medicaid instead of sending my tax dollars to other States.

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

Thank you very much.

Sincerely,  
PT  
Woodstock, GA 30188

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**#7** (*submitted comments 2 times*)  
08/19/2020

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.

Thank you very much.

Sincerely,  
CE  
Decatur, GA 30030

08/31/20  
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 have been sold junk private insurance plans in the past, one that didn't cover any ER visits for example, and had so many exclusions that my attorney told me it actually was an illegal policy to market in the state of GA.

I support a Georgia reinsurance program because it will help lower premiums and make coverage more accessible to all GA residents.

I also support more thorough review by the insurance commission of policies being marketed in GA to guarantee that GA consumers will have access to affordable health insurance policies that provide comprehensive coverage; rather than charging high premiums, and high deductibles, for policies that provide very little coverage to consumers. Policies that do not meet the legal requirements for coverage in GA, should never be approved for sale to GA consumers.

Thank you very much.

Sincerely,  
CE  
Decatur, GA 30030

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**#8**  
08/19/2020

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.

Thank you very much.

Sincerely,  
TJ  
Macon, GA 31210

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**#9**

08/19/2020

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.

Thank you very much.

Sincerely,  
DE  
Decatur, GA 30030

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**#10**

08/20/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Changing the ACA plan to a GA plan would be a mistake.

Why the heck do we turn down Billions of federal matching money to support healthcare by expanding Medicaid?

The reason why rural hospitals are closing and why there's a shortage of rural providers is that poor people can't pay for their healthcare.

This leaves them sick, and hurts the entire community who also lose access to healthcare.

If 39 states think it's a good idea to accept federal help to take care of their people, why doesn't Georgia?

We are paying for healthcare for the other states. How is that fiscally responsible?

Georgia is not acting in an ethical or Christian manner by neglecting its people.

Sincerely,  
KK  
Fort Gaines, GA 39851

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**#11**

08/20/20

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,

GP

Rome, GA 30161

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**#12**

08/20/20

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,

SC

Atlanta, GA 30309

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**#13**

08/20/20

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,

TP

Decatur, GA 30032

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**#14**

08/21/20

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,  
JH  
Thomasville, GA 31792

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**#15**

08/21/20

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 because it creates an inherent and undeniable CONFLICT OF INTEREST:

- 1) For-profit insurance companies have the ANTITHESIS OF MOTIVATION to minimize costs for consumers when the exclusive goal of their organization is to make money.
- 2) Forcing uninsured or newly insured residents to identify multiple plans, compare across multiple websites, and enroll with little to no unbiased assistance is DE FACTO "INSURANCE SUPPRESSION"!! This demographic of people are far more likely to be less educated in insurance plans and will need more assistance in the selection and enrollment process. This change means there will be NO ONE available to help that DOES NOT HAVE AN ULTERIOR MOTIVE.

The result will be that a large number of people will drop off due to frustration, confusion, or both - intentionally so, I believe.

I support a Georgia reinsurance program because it will help lower premiums for those that are most in need of assistance.

Thank you very much.

Sincerely,  
SD  
Duluth, GA 30096

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**#16**

08/22/20

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.

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.

Thank you very much.

Sincerely,  
TL  
Atlanta, GA 30328

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**#17**

08/23/20

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,  
SP  
Atlanta, GA 30309

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**#18**

08/25/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I commend the Governor Kemp for working to lower premiums for those paying so much in rural Georgia and around the state. But for the life of me, I do understand why he would change platforms when hundreds of thousands of Georgians have purchased their insurance on healthcare.gov for many years. Also I do not trust that commissioned insurance brokers would have the needs of the customer/patient as a top priority. They would need to be properly incentivized. But the craziest part is spending the money to build a new platform, when the one we have has gone through the bumps and bruises and is perfectly good.

Please reconsider keeping healthcare.gov for the good of your constituents.

Thank you very much.

Sincerely,

DL

Lawrenceville, GA 30043

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**#19**

08/26/20

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,

RC

Marietta, GA 30064

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**#20**

08/26/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a Georgia resident, I am vehemently against Governor Kemp's plan to transition from healthcare.gov to a different enrollment system. This system relies on insurance companies and web brokers and does not level the playing field for consumers.

I do support the Georgia reinsurance program aspect, but it is not worth the damage that will be caused by the privatization of the enrollment system.

Thanks for your time.

Sincerely,  
EK  
Decatur, GA 30032

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**#21**

08/26/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Greetings,

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,  
MF  
Atlanta, GA 30315

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**#22**

08/26/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am for choices. I do not support the move from healthcare.gov to a privatized enrollment system that would force a consumer to purchase insurance through an agent or a broker. It would rely on for-profit insurance companies who will not act in my best interest. I want the opportunity to do it myself on healthcare.gov. If I do not want to use a broker, I should not be forced to do so.

In addition, I am concerned that there will not be sufficient guardrails between plans that meet all the ACA requirements for minimum health benefits and cover all medical conditions.

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

Thank you very much.

Sincerely,  
AG  
Nashville, TN 37214

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**#23** (*submitted comments 3 times*)

08/26/20

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,  
DM  
Stone Mountain, GA 30088

08/27/20

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,  
DM  
Stone Mountain, GA 30088

08/31/20

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,  
DM  
Stone Mountain, GA 30088

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**#24**

08/26/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a Georgia physician, I see the devastating effects of lack of insurance and underinsurance. 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 (or my patients') best interest.

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

Thank you very much.

Sincerely,  
AG  
Atlanta, GA 30307

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**#25**

08/26/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am a doctor and I hear about my patients' struggles to get good health insurance coverage every day.

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

However, changing the way that Georgians enroll in health care will add even more barriers and make it harder for people to enroll. I OPPOSE the Georgia Access model!

Thank you very much.

Sincerely,  
EH  
Atlanta, GA 30329

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**#26**

08/26/20

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.

Lower the income restrictions to the Medicaid program. Covid is not the only killer. Many people have to decide whether they Should pay the rent or buy more insulin.

Help make healthcare more affordable.

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

Thank you very much.

Sincerely,  
CC  
Conyers, GA 30094

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**#27**

08/26/20

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 the public's best interest.

I support a Georgia reinsurance program because it aids in lowering premiums.

Thank you very much.

Sincerely,  
HR  
Atlanta, GA 30342

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**#28**

08/26/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Georgia consistently ranks in the top five states with the highest uninsured rates. 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 our residents living in poverty. Blue Cross Blue Shield of Georgia and United Healthcare, both who earn annual revenue exceeding \$100 million dollars, do not have the health of Georgians as a priority - they care about shareholder value.

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

Thank you very much.

Sincerely,  
DK  
Villa Rica, GA 30180

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**#29**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Please do not change 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,

VL

Decatur, GA 30032

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**#30**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As someone who relies on mental health medication and talk therapy, 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,

HB

Duluth, GA 30096

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**#31**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I'm a Georgian who lives with Major Depressive Disorder (MDD) and Post Traumatic Stress Disorder (PTSD). Genetic predisposition and childhood circumstances are root causes, both of which are out of my control. This shouldn't cost me more or deny me coverage when seeking insurance. Citizens seeking help for mental illness and substance abuse should be able to afford treatment.

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. In all honesty, I support a full expansion of Medicare and healthcare for all Georgians. Please do everything in your power to make healthcare more affordable for your citizens.

Thank you very much.

Sincerely,

JM

Milledgeville, GA 31061

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**#32**

08/27/20

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,

FL

Gainesville, GA 30506

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**#33**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a small business owner and a licensed mental health services provider, 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,  
KR  
Macon, GA 31204

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**#34**

08/27/20

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 or fellow Georgians' best interest.

Now, more than ever, people need affordable and comprehensive coverage. With the extraordinary circumstances we currently face, an aging population, economic challenges of under/unemployment, mental health and substance abuse difficulties...the list goes on...Georgia citizens need help now.

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 very much.

Sincerely,  
DL  
Canton, GA 30114

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**#35**

08/27/20

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 an act that will continue to support individuals with pre-existing conditions, mental health needs and people facing substance abuse crisis.

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

Thank you very much.

Sincerely,

VA

McDonough, GA 30253

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**#36**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Governor Kemp's plan turns back the clock for Georgians with mental health and substance use conditions.

Georgians should not be put at risk of enrolling in plans that do not cover our health needs and leave us to manage our recoveries unassisted.

As mental health and substance use issues mushroom due to consequences of COVID-19, this plan moves Georgia in the wrong direction.

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,

CK

Macon, GA 31211

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**#37**

08/27/20

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.

Georgia is already one of the WORST states for public assistance, we need help in this area and we do not need to cut the help we already have!

Thank you very much.

Sincerely,  
SW  
Atlanta, GA 30305

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**#38**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Keep the current Reinsurance plan. I don't trust enrolling via web brokers & for profit 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 support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,  
SS  
Alpharetta, GA 30005

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**#39**

08/27/20

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.

If Republicans were not so busy stealing from the poor and giving to the rich, we would have enough money to help people who need help. Expand Medicaid in GA.

Kemp wants Georgia to be the homeless capitol of the United States.

Thank you very much.

Sincerely,  
GT  
Decatur, GA 30033

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**#40**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Let it be known that I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. These insurance companies will not act in my best interest nor in the best interest of my family and friends.

I support a Georgia reinsurance program because it will help lower premiums. Lower premiums will allow Georgians to have more income for other necessities, especially as we all deal with economic fallout from Covid-19.

Thank you very much.

Sincerely,  
GK  
Smyrna, GA 30080

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**#41**

08/27/20

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.

Me myself have mental health issue I take medicine daily an most time I have to borrow money from family to get it bc I don't have health insurance.

Thank you very much.

Sincerely,

ND

Jasper, GA 30143

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**#42**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do NOT support Georgia's proposed move away from the well-known and well-supported 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,

CW

Atlanta, GA 30316

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**#43**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Governor Kemp. You SAY you support Georgians, so please do something for 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.

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.

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

Thank you very much.

Sincerely,  
DL  
Decatur, GA 30030

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**#44**  
08/27/20

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 the best interest of Georgians.

I am concerned about the exclusion of mental health and substance abuse treatment that is a real possibility if Georgia moves to a private enrollment system. There is an increase in mental health concerns related to the pandemic so now is not the time to take away health insurance benefits for treatment.

I support a Georgia reinsurance program because it will help lower premiums. I am concerned that high premiums will cause many Georgia families to go without insurance, putting children at risk of health complications.

Thank you very much.

Sincerely,  
MW  
Acworth, GA 30101

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**#45**  
08/27/20

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.

Having had experience with both healthcare.gov and Georgia's plan with Ambetter, I am convinced reinsurance is a more cost-effective alternative for Georgians.

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

Thank you very much.

Sincerely,  
HK  
Quitman, GA 31643

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**#46** (*submitted comments 4 times*)

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

We 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 our best interest.

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

Thank you very much.

Sincerely,  
JW  
Atlanta, GA 30328

08/31/20

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. Common sense tells us this is not best for Georgia residents.

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

Thank you very much, and look forward to hearing from you soon..

Sincerely,  
JW  
Atlanta, GA 30328

09/03/20

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. Hard to know what the sub-idiot-in-chief (our 'Governor' who brazenly cheated his way into office) was thinking, but since it's not in the interest of his constituents, let's not do this - please?

On the other hand, I do support a Georgia reinsurance program because it will help lower

premiums.  
Thank you very much.

Sincerely,  
JW  
Atlanta, GA 30328

09/08/20  
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 others'.  
I support a Georgia reinsurance program because it will help lower premiums.  
Thank you very much.

Sincerely,  
JW  
Atlanta, GA 30328

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#47 (submitted comments 2 times)  
08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I have been a mental health provider for over 45 years and I know that mental health and physical health are one and the same. They should be treated as equals deserving parity. Studies show that appropriately treating mental illnesses ultimately is cost effective. This goes for drug and alcohol treatment as well.

Therefore, 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 community's best interest.

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

Thank you very much.

Sincerely,  
JH  
Atlanta, GA 30316

09/03/20  
Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a provider and a patient, 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,  
JH  
Atlanta, GA 30316

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**#48**  
08/27/20

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 for you time.

Sincerely,  
LL  
Stone Mountain, GA 30088

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**#49**

08/27/20

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.

My concern is insurance companies and brokers are regularly incentivized by commissions and may push consumers to plans that do not fit their health needs or financial situation. They are not obligated or encouraged to help qualified Georgians enroll in Medicaid or PeachCare or provide other safety net referrals.

Also, the 450,000 Georgians who bought insurance on the ACA marketplace in 2020 will no longer have one unbiased, neutral site to compare plans. The job of navigating this difficult landscape would disproportionately fall on consumers/families with low health literacy skills, people with limited English proficiency, and low-income Georgians.

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

Thank you very much.

Sincerely,  
TB  
Chamblee, GA 30341

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**#50**

08/27/20

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,  
AM  
Woodstock, GA 30189

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**#51**

08/27/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov, which has been critically important for helping people obtain health care coverage, to a privatized enrollment system that relies on for-profit insurance companies who will place profit above patients' best interest. Such a system would simply add confusion as people seeking plans are bombarded with advertising .

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

Thank you very much.

Sincerely,

RR

Decatur, GA 30033

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**#52** *(submitted comments 2 times)*

08/27/20

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. The focus should be on protecting Georgia residents, not enriching the coffers of insurance brokers.

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

Thank you very much.

Sincerely,

WW

Athens, GA 30605

09/03/20

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.

Too many things can be considered a pre-existing condition, so I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

WW

Athens, GA 30605

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#53 (submitted comments 2 times)

08/28/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Regarding the Georgia Access Model, choosing among insurance providers under the Georgia Access Model will be a shell game, and many people will get far less than they think they're getting. The Access Model will give insurance companies the advantage of asymmetry of information, and the consumer will further be hindered by the inherent confusion of the system. Insurers will hold all the cards.

From a usability standpoint, how can a single state with limited resources compete in designing a system comparable to the federal one? Even healthcare.gov was fraught with problems initially, but eventually it was made functional. To give some perspective on what the Georgia system will be like versus the healthcare.gov website, we can look to the contrast between federal 1040 forms and Georgia's tax return forms. The latter is amateurish by comparison and appears to have been designed by political cronies who got the job not on their merits, but on the strength of their contacts.

Finally, let's be frank, the impetus behind the Georgia Access Model is to curry favor with President Trump. Georgia's Governor Kemp is merely trying to please Trump by making Georgia the only state not tethered to Obama's ACA. It is not intended to help the people of Georgia. It is designed to get Kemp a cabinet post.

Thank you very much.

Sincerely,  
DP  
Lilburn, GA 30047

09/08/20

To Whom It May Concern

Foxes in charge of the hen house 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 interest.

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

Thank you very much.

Sincerely,  
DP  
Lilburn, GA 30047

**#54** (submitted comments 2 times)

08/28/20

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 our best interest.

Many Georgians have pre-existing conditions like mental illness, or they just need a full line of services as do all women during their reproductive lives

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

Thank you very much.

Sincerely,  
EK  
Atlanta, GA 30307

09/09/20

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.

Don't break the good system we have.

Thank you very much.

Sincerely,  
EK  
Atlanta, GA 30307

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**#55**

08/28/20

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 Georgian's best interest. Privatized enrollment will create a confusing, decentralized system that is totally unnecessary. Stick with healthcare.gov.

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

Thank you very much.

Sincerely,  
KAC  
Marietta, GA 30064

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**#56**

08/28/20

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.

Instead, the plan 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 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,  
LG  
Marietta, GA 30062

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**#57**

08/28/20

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.

Thank you very much.

Sincerely,  
AW  
Marietta, GA 30066

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**#58**

08/28/20

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.

Also there needs to be more legislative control of things like this, as well as devolution of power for this service to more local officials. Less things in the Governor's reach, more things in the legislative and local governments

Thank you very much.

Sincerely,  
DC  
East Point, GA 30344

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**#59** (submitted comments 2 times)

08/28/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

The system we currently have for buying insurance through healthcare.gov is working for Georgians and protects us from for profit insurance companies who can choose not to cover pre-existing conditions. I do not support the change from healthcare.gov to a privatized enrollment 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,

JR

Stone Mountain, GA 30083

09/09/20

To Whom It May Concern

Please do NOT take healthcare.gov from Georgians. That is the only way we get protected from for-profit insurance companies who don't have our best interests at heart. I do not support that move!!!

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

Thank you very much.

Sincerely,

JR

Stone Mountain, GA 30083

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**#60** (submitted comments 5 times)

08/28/20

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.

Kemp is a MURDERER !!

By denying Food Stamps !!

By denying Medicaid Expansion !!

By incompetent vile Covid-19 Aid !!

He should be prosecuted for Domestic Terrorism

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

Thank you very much.

Sincerely,  
TG  
Dawsonville, GA 30534

08/29/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Kemp and his corrupt cronies are a disgrace to  
the people of Ga.

Thousands have died for lack of Food Stamps,  
Medicaid Expansion and criminal incompetence of Covid-19. !!!!

Thousands have died .....how does corrupt

Kemp sleep at night ..

He 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

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Shame on Kemp and the rest of the unamerican  
ungodly corrupt politicians running Ga. into  
the ground.....

Ga. is one of the poorest, most corrupt states in the union.... OUR POLITICANS will murder us  
to line their own pockets ... thousands have DIED for lack of Medicaid Expansion !!! LOCK  
THEM ALL UP....they are Domestic Terrorist. !!!

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

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

The people of Ga. will never survive with corrupt Kemp and his corrupt cronies running OUR  
government into the ground ...

All they care about is lining their own pockets.  
God help the people of Ga. because the vile corrupt politicians of Ga. won't ..  
Prosecute them all for killing the poor of Ga.  
by Covid-19 and denying them 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,  
TG  
Dawsonville, GA 30534

09/08/20  
To Whom It May Concern

Kemp has murdered thousands of Georgians by denying them Healthcare AND HIS incompetent reaction to Covid-19. !!!

Kemp is nothing but a Domestic Terrorist and  
HE must be prosecuted for negligent homicide !!

How many MORE innocent Georgians have to DIE at the hands of guilty corrupt sick 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.

Sincerely,  
TG  
Dawsonville, GA 30534

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**#61**

08/29/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Kemp aims to reduce insurance premium costs by reducing coverage. We need to move toward more universal coverage not fight the ACA.

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,

RJ

Atlanta, GA 30317

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**#62**

08/30/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

It appears that a move from healthcare.gov to a privatized enrollment system is a continuing attempt to further emasculate the Affordable Care Act to the detriment of Georgia citizens. I see no reason to change the enrollment system and further confuse an already confusing insurance system.

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

Thank you very much.

Sincerely,

LR

Decatur, GA 30030

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**#63**

08/31/20

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. Protect the citizens of Georgia!!!

Sincerely,  
GM  
Decatur, GA 30033

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**#64**  
08/31/20

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. Our most vulnerable citizens must be covered.

Thank you very much.

Sincerely,  
FL  
Gainesville, GA 30506

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**#65**  
08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Dude. Healthcare is already expensive and privatization further erodes the safety of a quality system. 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  
White Plains, GA 30678

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**#66**

08/31/20

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 mine or my family and friend's best interest. My mother has several preexisting conditions and is currently on my father's plan. My father is an essential worker with health conditions himself, and I fear for his life every day as this pandemic continues, particularly in light of our state's response. Just last night I worried what would happen if he died (God forbid) and my mother was left uninsured. I believe Healthcare.gov should be an option for Georgians to continue to use to enroll in coverage.

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

Thank you very much.

Sincerely,  
RW  
Bogart, GA 30622

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**#67**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Why switch from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies? For profit companies are interested in profit, not in protecting health care needs for vulnerable citizens.

Please provide Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,  
SD  
Macon, GA 31204

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**#68**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am an active small business employer in Georgia. We consider the availability of healthcare.gov a valuable tool for those employees not eligible under our healthcare plan.

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,  
JS  
Atlanta, GA 30319

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**#69**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I support lower premiums with continued access to healthcare.gov. Please support Georgians to have access to this and other options for affordable healthcare. My family has lost faith in the Republican led government on this matter.

Thank you very much.

Sincerely,  
BM  
Temple, GA 30179

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**#70**

08/31/20

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. For the good of our economy it is imperative to keep our people healthy and able to work.

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

Thank you very much.

Sincerely,  
PF  
Marietta, GA 30062

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**#71**  
08/31/20

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'm a survivor

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

Thank you very much.

Sincerely,  
ND  
Jasper, GA 30143

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**#72**  
08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I strongly do NOT support Gov. Kemp's plan for re-insurance & privatizing enrollment in healthcare coverage. This is a very bad plan in general, for Georgians, and would further hamper the overall health and public health in Georgians.

Gov. Kemp's unstated goal is to funnel public money into private health insurance, improving the bottom line of insurance companies. Private insurance companies already make huge profits, put share holders needs ahead of patient needs, and have way to high overhead -- skimming off too much of the monthly premium to support the company rather than providing healthcare to Georgia citizens.

Thank you very much -- approval of this rule will be further proof that Gov Kemp & US HHS do not view universal healthcare coverage as important for their citizens.

Sincerely,  
MC  
Atlanta, GA 30306

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**#73**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Here in rural South Georgia, our healthcare costs are high and made higher because of limited providers and distance to services we need. We need health insurance to be as accessible and easy to navigate as possible. We also need for insurance brokers to have our best interest at heart, not insurance company profits.

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,

HK

Quitman, GA 31643

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**#74**

08/31/20

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.

I also work as a medical social worker and am seeing the rates of the uninsured rise as the ACA is slowly dismantled and GA is not taking actions to support its citizens nor the medial infrastructure. Not only is it morally reprehensible of you, our leaders, to not ensure access to quality and affordable health care, but it is also incredibly economically stupid. You are making tax payers pay SO MUCH MORE MONEY for urgent and potentially avoidable care by not ensuring access to primary and preventive care. You are making terrible decisions by continuing to put for-profit industries and their CEOs ahead of human beings.

And now you want for profit agencies to be in charge of steering people to the correct insurance plan for themselves? You know full well their priority is not on a person's health. It's on their bottom line and their share holders.

Keep Healthcare.gov.

Thank you very much.

Sincerely,  
SP  
Lilburn, GA 30047

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**#75**  
08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to be 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  
Atlanta, GA 30329

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**#76**  
08/31/20

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,  
SB  
Alpharetta, GA 30004

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**#77**

08/31/20

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 the best interest of Georgians. This is simply private profit-making at the expense of citizens.

As nearly all other states have done, Georgia should expand Medicaid coverage. This is the most comprehensive, efficient, and cost effective means of providing healthcare to the greatest number in Georgia.

Thank you very much.

Sincerely,  
SM  
Doraville, GA 30340

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**#78**

08/31/20

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. I have been on insurance through healthcare.gov for years. It's the only way I could afford insurance.

Thank you very much.

Sincerely,  
DH  
Atlanta, GA 30316

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**#79**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

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.

Healthcare should be a right, not a privilege and needs to be accessible to all. As someone who was just laid off, it's particularly important to me and my family.

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

Thank you very much.

LM

Sincerely,

LM

Atlanta, GA 30310

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**#80**

08/31/20

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, but only if it is all inclusive and does NOT block access to the Healthcare.gov exchange.

It's time you put people before profits.

Thank you very much.

Sincerely,

MW

Athens, GA 30605

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**#81**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

For years now I have enrolled for my healthcare through the healthcare.gov website, which worked really well for me. I have pre existing conditions and I'm afraid I might loose me coverage when I have to deal with insurance brokers. I used to have to do that and my insurance did not cover what I needed at all.

Why go back to that broken system?

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

Thank you very much.

Sincerely,  
SS  
Athens, GA 30607

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**#82**  
08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a resident of Gainesville, GA; I am disappointed that our governor is not protecting his constituents from private, profit-driven insurance companies. We deserve and need to have access to insurance that does not put us at a disadvantage because of pre-existing conditions. Do NOT take away the healthcare.gov insurance plans that look after a person's health rather than what can be made off a person's illness.

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,  
CF  
Gainesville, GA 30506

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**#83**  
08/31/20

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. As a retired state employee I know that privatization never benefits the average individual. It only benefits large corporations who have to make a profit. I have seen this over and over again in Georgia. It is time that you stand up for your constituents rather than big business.

Also, Georgia would become the only state in the US with a confusing, decentralized enrollment system. It will make it harder to find a plan that truly fits needs.

I support a Georgia reinsurance program because it will help lower premiums and will not fill the

pockets of large corporations.

Thank you very much.

Sincerely,  
KF  
Clarkesville, GA 30523

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**#84**  
08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I have relied on ACA in the past, and it is a successful, proven and unbiased healthcare access system. The Governor's plan puts his healthcare insurance cronies in charge of a scattered, complicated system in which many will get lost--is that intentional? His proposal puts thousands in our state in jeopardy of enrolling in insurance that does plans not cover their health needs or being left without coverage--is that intentional? Drug coverage is essential for people with preexisting conditions! Almost 4 in 10 of the substandard plans in the Governor's plan do not cover prescription drugs--is that intentional? The Governor's callous disregard for the health of the most vulnerable in his state is truly deplorable--from his mishandling of COVID and abandonment of rural healthcare to his attempt to destroy ACA. Thank you, [LL]

Sincerely,  
LL  
Decatur, GA 30031

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**#85**  
08/31/20

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 have a pre-existing condition and this is very important to me and others like myself.  
I support a Georgia reinsurance program because it will help lower premiums.  
Thank you very much.

Sincerely,  
TK  
Atlanta, GA 30316

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**#86**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I had brain surgery in 2016 to treat my epilepsy. Even after the surgery I still have intractable epilepsy. Since the surgery I have gone into status epilepticus, a seizure which the body will not stop on its own, three separate times. That means that I will die if I do not get to the hospital soon enough to get special intravenous seizure drugs to stop the seizure. Even after a status epilepticus episode, I may need to stay in the hospital to recover and to change my medicine regimen.

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 for-profit company would never have approved my brain surgery. It was approved because of the ACA.

I support a Georgia reinsurance program because it will help lower premiums. However, it must cover pre-existing conditions. A program that does not cover pre-existing conditions at affordable premiums will cause an increase in taxes over the long term. Patients with pre-existing conditions will be disqualified from affordable insurance. They will go to Emergency Rooms for care. The cost of that care will eventually be absorbed by the state. There is no reason for citizens to become a burden on the state tax pool when policies can be written now that mandate coverage for pre-existing conditions. Our population is aging at a faster rate. This becomes more of an issue each year that passes. Please do the right thing now.

Thank you very much for your time and consideration.

Sincerely,

SF

Doraville, GA 30340

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**#87**

08/31/20

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.

We must maintain access to coverage which will cover pre-existing conditions. I have a pre-existing condition and so do two of my children and several grandchildren.

Thank you very much.

Sincerely,

MW

Macon, GA 31220

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**#88**

08/31/20

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.

If, as most Georgians say, that you are Christian. How do you explain the GOP need to do as little as possible for those without money or the ability to work? Aren't you supposed to do unto the least of these? How do you defend it?!

Thank you very much.

Sincerely,

PS

Ringgold, GA 30736

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**#89**

08/31/20

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 have Crohn's disease, a gastrointestinal condition that requires frequent bloodwork and close management by my doctors, and even with a Masters in Public Health, this proposal seems like a confusing system that will be hard for most to navigate.

I support a Georgia reinsurance program because it will help lower premiums. Especially during a pandemic, we need to be sure that Georgians have access to the best healthcare possible. Please keep the most vulnerable of our citizens in mind when you are shaping these systems.

Thank you very much.

Sincerely,

EM

Atlanta, GA 30317

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**#90**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

The Affordable Care Act is a lifesaver! It has saved my life and that of my husband repeatedly over the years! We were able to be rushed to the hospital when the need arose. Emergency care helped me survive a stroke, and later a GI-bleed. My husband survived a heart attack and then received timely treatment for throat cancer. Without appropriate and timely medical treatment neither of us would be alive today.

We 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 our best interest.

We always signed up online for Affordable Care Act insurance using healthcare.gov. This is an effective and relatively easy sign-up method that should not be changed. Healthcare.gov provides useful information to consumers for making wise choices about their healthcare coverage. Healthcare.gov sign-ups should remain unchanged.

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

Thank you.

Sincerely,  
CC  
Marietta, GA 30067

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**#91**

08/31/20

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 and which substitutes a clear and centralized enrollment system with one that will be more difficult to navigate. I am concerned that people with pre-existing conditions will lose their ability to find affordable insurance and I am concerned that I will be forced to change insurance companies and health care providers.

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

Thank you very much.

Sincerely,  
NG  
Atlanta, GA 30317

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**#92**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I lived in a state once that privatized health care. It was disastrous. Lawsuits almost bankrupted the state and led to the ouster of the governor.

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,

TR

Statesboro, GA 30458

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**#93**

08/31/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

The people of Georgia is everybody. When we take care of our most vulnerable we stop sickness from spreading and help to stop the cycle of poverty.

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 have been fortunate to have the ACA when we were between jobs and not a for-profit company trying to gouge us.

Thank you very much.

Sincerely,

GG

Decatur, GA 30030

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**#94**

08/31/20

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 for accepting my comments.

Sincerely,  
HR  
Atlanta, GA 30342

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**#95**

09/01/20

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.

Please allow ALL Georgian's access to insurance. Whether it's through the insurance portal, or medicaid. I was forced, due to no fault of my own to live with a disability for over 10 years while I fought for my disability benefits. I finally received them almost a year ago. But, if I had had access to even medicaid, then I would've been able to have 2 surgeries and then go back to work and be a productive Georgian. Instead, I live a disabled life today. Please don't allow pre-existing conditions to prevent myself, of any other citizen of this great state to suffer the way I did through an inadequate system that forced me to use very extremely expensive emergency rooms for basic medical care. Thank you for reading this, and your consideration

Thank you very much.

Sincerely,  
KW  
Atlanta, GA 30313

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**#96**

09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Please protect the Georgians with pre-existing conditions. 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 pre-existing conditions and have had trouble getting affordable health insurance before the Marketplace.

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

Thank you very much.

Sincerely,  
LS  
Atlanta, GA 30316

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**#97**

09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I have type 1 diabetes and am insulin-dependent. I have had numerous complications with my diabetes. I could not afford my insulin without insurance and I could not afford eye drops that help to maintain my vision. 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,  
DF  
Doraville, GA 30340

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**#98**

09/01/20

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 cancer survivor and

relying on Healthcare.gov

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

Thank you very much.

Sincerely,  
BN  
Atlanta, GA 30324

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**#99**  
09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Access to affordable and non-discriminatory health care is critical for all citizens especially with the looming pandemic. Like many others, I have lost my job and health insurance benefits.

Thank you very much.

Sincerely,  
AF  
Atlanta, GA 30328

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**#100**  
09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

All Georgians need an affordable healthcare system. One that is available to everyone. Therefore 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,  
CP  
Doraville, GA 30340

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**#101**

09/01/20

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 universal healthcare that takes the blood sucking private insurance companies out of the equation completely. They only exist to remove money from health care; helping to drive up prices, reduce care, and make it unaffordable for people to get the treatment that they should deserve living in the so called "Greatest County in the World."

Sincerely,  
NB  
Snellville, GA 30078

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**#102**

09/01/20

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. High income and middle income Georgians already have resources for understanding insurance especially since they may have previously been enrolled in workplace plans Lower income Georgians would be forced to sort through multiple options with conflicting brokers rather than the simpler healthcare.org. We are in a national health crisis and our state should not try out a unique system at this time. No other state has chosen this complexity. Gov Kemp seems to like change for changes' sake.

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

Thank you very much.

Sincerely,  
CC  
Decatur, GA 30030

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**#103**

09/01/20

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.  
I have a 19 year old now who has a medical issue she is trying to resolve now. I have a sick son

also who has a medical condition. I also have a medical condition. The Medicaid she received only covers Obygn appts. She has incurred over 10,000 in medical bills bc there is no health care coverage that would be affordable for her or even myself. There is no real insurance out here for poor people or people with low incomes to afford. There is none absolutely none. It's sad that you ruin your credit because of a medical emergency. While the rich, wealthy and individuals who fall within a certain bracket are the only ones insured. At least some offices go on a fee pay scale but that is now expensive. I totally disagree with Gov.Kemp trying to add changes that will make something already broken...Worst!

Thank you very much.

Sincerely,  
KC  
Stone Mountain, GA 30083

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**#104**  
09/01/20

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 family's best interest or that of any Georgian.

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

Sincerely,  
EO  
Smyrna, GA 30082

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**#105**  
09/01/20

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,  
IS  
Marietta, GA 30066

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**#106**

09/01/20

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's not just and not fair.

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

Thank you very much.

Sincerely,  
SR  
Atlanta, GA 30328

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**#107**

09/01/20

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,  
CR  
Cumming, GA 30041

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**#108**

09/01/20

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.

Time and again we've learned that government is bad at for profit business and for profit businesses are bad at the work of government to serve the needs of the people. We need access to a non basised source to get the information we need to make informed decisions about our

healthcare and health insurance.

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

Thank you very much.

Sincerely,  
CH  
Atlanta, GA 30306

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**#109**  
09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am so glad that many of the waivers worst issues have been adjusted already!

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  
Stone Mountain, GA 30087

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**#110**  
09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a property owner in 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.

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

Thank you very much.

Sincerely,  
NB  
Cartersville, GA 30121

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**#111**

09/01/20

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. The only reason I have healthcare is because of the Affordable Care Act. I was without insurance for 10 years before the Affordable Care Act came into being.

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

Thank you very much.

Sincerely,

JS

Atlanta, GA 30312

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**#112**

09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I in no way support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies, who are motivated and dependent on profits and not my own best interest. This issue is urgent to me as a citizen.

Thank you for listening.

Sincerely,

LG

Braselton, GA 30517

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**#113**

09/01/20

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,  
EE  
Marietta, GA 30062

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**#114**  
09/01/20

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. Why has Georgia not expanded Medicaid?

Thank you very much.

Sincerely,  
RJ  
Kennesaw, GA 30152

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**#115**  
09/01/20

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. These companies have been shown to put profits ahead of people.

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

Thank you very much.

Sincerely,  
NS  
Atlanta, GA 30310

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**#116**

09/01/20

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.

The state should also immediately halt its 1115 waiver during the pandemic or forever. Work requirements and other barriers to coverage are the exact opposite of what Georgians need right now.

Thank you very much.

Sincerely,

AP

Avondale Estates, GA 30002

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**#117**

09/01/20

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 for your consideration.

Sincerely,

JM

Decatur, GA 30030

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**#118**

09/01/20

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.

I am in support of access to healthcare because it is a human right. We deserve to live the healthiest lives we can. Anything less is a detriment to our society, our economy and our humanity.

Thank you very much.

Sincerely,  
LR  
Smyrna, GA 30082

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**#119**  
09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Healthcare needs to be a given not a privilege and it needs to be easy to access and affordable.

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,  
RN  
Atlanta, GA 30350

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**#120**  
09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I disapprove of the plan to remove healthcare.gov from the national website 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,  
CG  
Morganton, GA 30560

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**#121**

09/01/20

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 want healthcare to be affordable and available to everyone and this is a step in the wrong direction.

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

Thank you very much.

Sincerely,

DT

Duluth, GA 30097

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**#122**

09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Hello! I'd like to be sure you know 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.

Please act and help all Georgians! Thank you very much!

Sincerely,

MB

Acworth, GA 30102

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**#123**

09/01/20

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. If we remove the website, it will make accessing healthcare unnecessarily difficult for GA's most vulnerable populations (those with lower incomes and lower education, etc). But also, it's just poor policy to act in ways that are contrary to the best interest of the majority of people - regardless of social class.

I'm not comfortable being from a state that consciously chooses to mistreat it's residents. GA is better than this. If we maintain the current website, the insurance companies will still be able to compete with each other and maintain their profits. If we remove it, the insurance companies still profit, only that profit will come at the expense of innocent Georgians.

Please lower premiums, and make accessing healthcare easy for all of us.

Thank you very much.

Sincerely,  
SM  
Avondale Estates, GA 30002

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**#124**  
09/01/20

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.

We need simple, affordable healthcare for everyone. We need to be able to shop for our options on one user-friendly platform.

Georgia is already behind the curve when it comes to healthcare options for self-employed individuals since we refused to accept the federal Medicaid expansion under the ACA and all the federal funds that came with that. We truly did our state a disservice from that decision and our rural healthcare providers have paid the price every day since.

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

Thank you very much.

Sincerely,  
AW  
Marietta, GA 30064

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**#125**  
09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

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.

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

Thank you very much.

Sincerely,  
LD  
Acworth, GA 30101

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**#126**  
09/01/20

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 already confusing and unfair to expect people to shop for healthcare. The job market is unpredictable for many earnings do not compensate well enough for folks to afford a decent standard of care. We need a national healthcare recovery bill that will ensure that everyone receives quality healthcare. Stop catering to profit and focus on families in need of affordable healthcare.

Thank you very much.

Sincerely,  
DT  
Augusta, GA 30904

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**#127**  
09/01/20

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,  
JW  
Canton, GA 30115

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**#128**

09/01/20

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. For years, since purchasing individual insurance, I have been able to utilize free assistance with no vested interest in particular insurance companies.

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

Thank you very much.

Sincerely,  
AC  
Atlanta, GA 30309

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**#129**

09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Health coverage should be available to all and not tied to employment.

I strongly disagree with 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 the interest of those most in need of healthcare coverage.

Thank you very much.

Sincerely,  
KA  
Atlanta, GA 30307

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**#130**

09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I anticipate using there Affordable Care Act insurance in the near future. 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 assist me in finding the most appropriate coverage for me.

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

Thank you very much.

Sincerely,  
AE  
Atlanta, GA 30341

---

**#131**

09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov to a private and unhelpful shopping system. My immediate family member struggles to find healthcare every year and getting rid of healthcare.gov would put him at great financial and health risk as he is pre-diabetic.

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

Thank you very much.

Sincerely,  
JZ  
Macon, GA 31204

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**#132**

09/01/20

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 or the interest of those they're supposed to serve.

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

Thank you very much.

Sincerely,  
GE  
Atlanta, GA 30345

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**#133**

09/01/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am a self employed RN. I use the ACA via healthcare.gov. I understand healthcare and 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 best interest.

I strongly urge GA and Kemp to put GA residents ahead of their self serving interests. Keep healthcare out of the hand of privatization.

Thank you very much.

Sincerely,

CU

Atlanta, GA 30339

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**#134**

09/01/20

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 fair.

Thank you very much.

Sincerely,

MS

Marietta, GA 30060

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**#135**

09/01/20

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,

KL

Chamblee, GA 30341

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**#136**

09/01/20

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.

I'm about to lose my insurance through my work at the end of the month. Cobra would cost 4x what I'm currently paying. Healthcare.gov would have me paying 3x what I'm currently paying for an insurance that's 25% of the quality. I make too much for a subsidy yet I'm well below the poverty line. It doesn't make sense. Healthcare should be affordable!

Thank you very much.

Sincerely,

RL

Cartersville, GA 30120

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**#137**

09/01/20

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. This will complicate the healthcare enrollment process tremendously for all Georgians.

I support a Georgia reinsurance program because it will help lower premiums. It will not discourage people from acquiring health insurance for themselves and their families.

Thank you very much.

Sincerely,

LD

Avondale Estates, GA 30002

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**#138**

09/01/20

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.

Seize the opportunity to actually lead from a place of understanding your capacity to set greed, capitalistic goals and racism aside and act from a place of strength and determination to create the highest possible good.

Take the courageous step of making your constituent's best interests your first priority. Stand up to ignorance and boldly claim that resources are created to support human needs and are only limited by lack of vision.

Thank you.

Sincerely,

PP

Decatur, GA 30032

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**#139**

09/02/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a private practice, self employed psychologist, 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 interests of my clients who are members in this community.

I support a Georgia reinsurance program because it will help lower premiums. There are too many folx in this community with disadvantaged backgrounds and compromised medical conditions. Given our current health crisis, this is not the time to set up incentives to help corporations profit, while services are limited or removed. Many doctors are moving away from working with insurance companies because of the higher bureaucratic expenses in lieu of patient care, and the cuts to reimbursement rates. Thank you for your commitment to your constituents and our community.

Thank you very much.

Sincerely,

SA

Athens, GA 30606

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**#140**

09/02/20

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.

This is vital to the health of our state.

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

Thank you very much.

Sincerely,

DL

Decatur, GA 30030

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**#141**

09/02/20

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,

JB

Atlanta, GA 30308

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**#142**

09/02/20

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 may not act in my best interest.

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

Thank you very much.

Sincerely,

JD

Atlanta, GA 30307

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**#143**

09/02/20

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.

Ga. Needs to expand Medicaid services until the Nation passes UNIVERSAL Health Care for all Americans as the other 23 Individual Nations have already done. Bring USA into the 21st century

Thank you very much,

TBJ

Sincerely,

TJ

Hartwell, GA 30643

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**#144**

09/02/20

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. Healthcare.gov has worked well to allow citizens who have never attempted the complicated process of buying insurance on their own to get what they need. I know because I am a medical social worker in Georgia and guided Uninsured patients as they used Healthcare.gov to obtain coverage.

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

Thank you very much.

Sincerely,

MH

Atlanta, GA 30312

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**#145**

09/02/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I and my spouse are both on ObamaCare since losing the job in 2018.

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,  
NS  
Duluth, GA 30097

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**#146**

09/02/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I and my spouse are both on ObamaCare since losing the job in 2018.

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,  
AS  
Duluth, GA 30097

---

**#147**

09/02/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Both my parents are on ObamaCare since losing their job in 2018.

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,  
NS  
Duluth, GA 30097

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**#148**  
09/02/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Both my parents are on ObamaCare since losing their job in 2018.

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,  
IS  
Duluth, GA 30097

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**#149**  
09/02/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Both my parents are on ObamaCare since losing their job in 2018.

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  
Duluth, GA 30097

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**#150**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I'm writing in support of healthcare.gov continuing as the portal for Affordable Health Care. The system should not be more difficult and confusing to use as it would be under Governor Kemp's plan. 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,  
KS  
Decatur, GA 30032

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**#151**  
09/03/20

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.

Your actions make me presume you have no further political ambitions and, in the worse case, may be putting forth this agenda for personal gain.

Your disregard for the people you say you are serving is abysmal and hypocritical.

No thank you very much, Mr. Kemp.

Sincerely,  
JJ  
Decatur, GA 30030

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**#152**

09/03/20

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,

LJ

Acworth, GA 30101

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**#153**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Hello,

I'm writing to express my concern about access to healthcare, particularly now as many more Georgians are unemployed due to the pandemic. Especially here in Georgia where we have had a particularly high rate of infection and death for a population of our size.

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,

RG

Atlanta, GA 30306

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**#154**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I have several pre-existing conditions, asthma being the most life-threatening. This pandemic has

driven home the fragile nature of healthcare in this country. Therefore, 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,  
RB  
Atlanta, GA 30319

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**#155**  
09/03/20

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.

My spouse was blessed to receive a heart transplant at [name of hospital] a few months ago. Though we currently have insurance, the bills are astronomical. We could never afford his continued care without coverage and any for-profit attack on pre-existing illnesses would destroy our family and many more in this state. Both I and my spouse worked in healthcare so we know the system from both sides and can see the danger in this "reshaping".

Thank you very much.

Sincerely,  
SS  
Atlanta, GA 30309

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**#156**  
09/03/20

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 deal with several preexisting conditions including Gilliam Barre' syndrome! With the governor's plan I'll have no way to be treated!! Please reconsider!!

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

Thank you very much.

Sincerely,  
EL  
Trion, GA 30753

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**#157** (*submitted comments 2 times*)  
09/03/20

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. Privatized means companies make money from our suffering and that should not be.

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

Thank you very much.

Sincerely,  
PS  
Ringgold, GA 30736

09/08/20  
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 poor cannot help that they are limited financially to get medical care. Denying help for them will mean they have to use hospitals for Healthcare which is more expensive for all. The GOP is ensuring that the poor are always without money, jobs Healthcare and any hope for help!

Thank you very much.

Sincerely,  
PS  
Ringgold, GA 30736

---

**#158**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Georgians must not be penalized for pre-existing health conditions! 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,  
KH  
Atlanta, GA 30306

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**#159**  
09/03/20

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. The easiest, fastest solution and most economical solution is to just expand Medicaid!

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

Thank you very much.  
RV

Sincerely,  
RV  
Clarkston, GA 30021

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**#160**  
09/03/20

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. This is how a person is treated well and are able to live nice full lives. The alternative is being homeless or living on a poor income.

Thank you very much.

Sincerely,  
PC  
Woodstock, GA 30189

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**#161**

09/03/20

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. We must protect those with pre-existing conditions!!

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

Thank you very much.

Sincerely,  
HR  
Atlanta, GA 30312

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**#162**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am not a healthcare or insurance expert, and thankfully I receive insurance through my employer for now, but I feel the need to voice my opinion.

We are all very healthy at the moment, but every member of my family has a pre-existing condition. Both of my children were born with congenital issues which, under the care of a doctor and medication, barely affects their lives. Were I to lose my job and the healthcare that comes with it, I understand this new approach from Georgia to be far less than adequate for people like me, and my children could well end up with an insurance product that does not cover their conditions, does not cover the cost of their medications, or we would have to pay so much for the premiums that we would not be able to afford it at all. This is inhumane and unacceptable.

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  
Marietta, GA 30062

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**#163**

09/03/20

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. Both myself and my family members afford insurance should these changes be made.

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

Thank you very much.

Sincerely,

JS

Woodstock, GA 30189

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**#164**

09/03/20

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. Decentralization of the enrollment process will make enrollment more confusing and difficult for people who have come to rely on and trust healthcare.gov.

I do support a Georgia reinsurance program aimed at providing lower premiums as long as there is no change for pre-existing conditions and coverage of children up to the age of 26.

Thank you very much.

Sincerely,

MV

Watkinsville, GA 30677

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**#165**

09/03/20

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 as a self-employed 5 year cancer survivor.

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

Thank you very much.

Sincerely,

LS

Atlanta, GA 30345

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**#166**

09/03/20

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 will also leave many of the people who came through my court, and their children, without adequate healthcare. Let's not make Georgia last in this important measure.

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

Thank you very much.

Sincerely,

VT

Atlanta, GA 30326

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**#167**

09/03/20

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.

Furthermore, our current Georgia Medicaid doesn't even cover what many other states do, leaving people struggling. We have a large gap of people who are still uninsured because of the barriers already in Georgia, we don't need more OR programs that guide people to the wrong plans for them. I work in healthcare and am constantly having to help individuals with small, piecemeal ways to aid them in areas that our current set up doesn't. Please don't make things even more difficult.

Thank you very much.

Sincerely,  
RJ  
Augusta, GA 30909

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**#168**  
09/03/20

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. We all deserve affordable health care!

Thank you very much.

Sincerely,  
MM  
Norcross, GA 30071

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**#169**  
09/03/20

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.

Please listen to us!

Thank you very much.

Sincerely,  
KC  
Atlanta, GA 30306

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**#170**

09/03/20

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 will put many Georgians at risk of not having pre-existing conditions covered.

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

Thank you very much.

Sincerely,

SR

Atlanta, GA 30342

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**#171**

09/03/20

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 Type 1 Diabetic, so I am considered to have a pre-existing condition and am actually considered disabled according to the ADA. I wouldn't be able to get insurance if you do this, when I did NOTHING to get this disease. I take care of myself and I promise you it's not an easy task. Most of us are doing the best we can with the money we have and the resources we have. You would be taking that away from me and so many others. You are ripping healthcare out from under people like me, the marginalized and poor. It's absolutely disgusting what you have been doing to this state. I know you personally won't be affected, but for one day I wish you could understand what it's like to live in my shoes and be scared to have their healthcare taken away, while just trying to live. Big pharma is already making it incredibly hard to access affordable insulin for diabetics, now you want to make it even harder? People should not be billionaires at the expense of someone else's life. And that's exactly what would happen if you decide to do this.

So, I support a Georgia reinsurance program because it will help lower premiums and would be more affordable for diabetics like me.

Sincerely,

JS

Atlanta, GA 30317

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**#172**

09/03/20

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.

When my husband retired three years before Medicare healthcare.gov kept us insured. My son has been depending on them for 5 years. He has great coverage for a very reasonable price. Please don't try to reinvent the wheel.

Thank you very much.

Sincerely,  
KM  
Alpharetta, GA 30004

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**#173**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I know many people here in Georgia who depend on the ACA for their healthcare. Please continue to support them in working to make the ACA better instead of eliminating it. For profit insurance companies will always have their own interests ahead of the individual.

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

Thank you very much.

Sincerely,  
BW  
Kennesaw, GA 30152

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**#174**

09/03/20

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.

My private insurer tries to get out of paying claims any chance they get. I know Republicans just want to dismantle Obamacare regardless of how many it hurts. I've met Dr. T and have no faith she, or you, have our best interests at heart. And all I think of whenever I see you is how you wanted to round up Brown people on a bus and send them back to where they came from. Well I'm a person of color, and you just let me know I can't trust you to have my best interests at heart.

Thank you very much.

Sincerely,  
DA  
Atlanta, GA 30309

---

**#175**  
09/03/20

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,  
TB  
Woodstock, GA 30188

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**#176**  
09/03/20

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. As a person with pre-existing conditions, I worry that other Georgians could lose or never get healthcare coverage.

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

Thank you very much.

Sincerely,  
JC  
Macon, GA 31201

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**#177**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a Georgia physician, 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 clients' best interest.

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

Thank you very much.

Sincerely,  
JM  
Kennesaw, GA 30152

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**#178**  
09/03/20

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. Keep helthcare.gov!

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

Thank you very much.

Sincerely,  
EP  
Atlanta, GA 30310

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**#179**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I used to work for a private insurance company. I can tell you that being profit-driven DOES NOT work with providing the best care. We need coverage for the conditions we have. Do not hurt 'the least of these' Gov Kemp! We are watching you!

Sincerely,  
AD  
Atlanta, GA 30316

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**#180**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Dear Gov. Kemp:

I want it recorded 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 very much.

Sincerely, DJS

Sincerely,  
DS  
Decatur, GA 30033

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**#181**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a full-time working small business owner with an expensive chronic illness who donates an additional 20 hours a week supporting 800 Georgians with a genetic disease 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,  
MD  
Decatur, GA 30030

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**#182**

09/03/20

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 be what is best for me.

Sincerely,

EG

Lawrenceville, GA 30045

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**#183**

09/03/20

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. What is best for corporations is not in the best interests of the people.

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

Thank you very much.

Sincerely,

KT

Decatur, GA 30033

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**#184**

09/03/20

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. Every person deserves quality healthcare - no one should be left struggling because they did not win the perfect health lottery at birth. For-profit healthcare is NOT in our best interest and it is your duty as a public servant to do what is best for your people. NOT what is best for money-hungry private insurance companies.

Your duty is to every Georgian. Not just the rich or those who have health insurance through

their employers.

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

Thank you very much.

Sincerely,  
CS  
Gainesville, GA 30501

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**#185**  
09/03/20

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.

Especially not during a pandemic.

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

Thank you very much.

Sincerely,  
AB  
Atlanta, GA 30316

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**#186**  
09/03/20

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. Insurance costs are out of control and especially prescription drugs.

This is where regulation is needed the most to ensure drug companies are not holding us hostage anymore. It is their goal to not cure people but keep them medicated for their lifetime.

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

Thank you very much.

Sincerely,  
JL  
Atlanta, GA 30312

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**#187**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Hello. I am one of the Georgians with life threatening pre-existing conditions. Prior to the ACA, I was uninsurable, and I needed healthcare.gov to buy the first insurance I'd had in 6 years when I aged out of my parents' insurance.

I continue to rely on healthcare.gov to compare insurances easily, because I cannot afford delays in my treatment. Interruptions in my medication could have catastrophic consequences for me and my family, and I assure you that I mean that in the most literal sense of the word. Further, my 4 year old son is on CHIP and has health issues as well.

Please do not make things harder by blocking Georgians like me and my son from the healthcare we need in order to live. We don't have time to waste.

Thank you so much for taking the time to read this. I beg you to consider your decision carefully and to hold the most vulnerable of us closely in mind during your deliberations.

Sincerely,  
SS  
Marietta, GA 30067

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**#188**

09/03/20

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. As someone with Asthma, where would I go if something happened to my Husband's job? Please don't forget all of the people who were born with medical conditions that are Georgians as well.

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

Thank you very much.

Sincerely,  
RS  
Carrollton, GA 30117

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**#189**

09/03/20

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,

MH

Marietta, GA 30067

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**#190**

09/03/20

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. I'm someone who suffers from fibromyalgia, and I suffer daily despite the medicines I take. I've had to go without meds/appointments or other treatments due to high premiums. Please, I ask you to have some sympathy. I pray to God every night that you will gain His understanding and unconditional love. He taught us to spread His good news and words! He told us "For there will never cease to be poor in the land. Therefore I command you, 'You shall open wide your hand to your brother, to the needy and to the poor, in your land'" Deuteronomy 15:11

I'n all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'" Acts 20:35

"Whoever is generous to the poor lends to the Lord, and he will repay him for his deed."  
Proverbs 19:17

"But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? Little children, let us not love in word or talk but in deed and in truth."

1 John 3:17-18

“Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven. “Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward. But when you give to the needy, do not let your left hand know what your right hand is doing, so that

your giving may be in secret. And your Father who sees in secret will reward you." Matthew 6:1-4

I implore you to follow His commands and turn away from Satan.

Sincerely,  
DW  
Atlanta, GA 30309

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**#191**  
09/03/20

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. Georgians need more options and the Governors plan poses serious risks to families and individuals in Georgia

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

Thank you very much.

Sincerely,  
TS  
Woodstock, GA 30189

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**#192**  
09/03/20

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 personally know people who have accidentally purchased substandard, non-compliant health insurance policies, not realizing that they would not be covered as they would in an ACA-compliant plan. They felt that the plans were misrepresented and that they were taken advantage of.

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

Thank you very much.

Sincerely,  
SR  
Atlanta, GA 30317

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**#193**

09/03/20

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 doesn't make sense to provide limited options when it's comes to a person's health. Please stop putting profit over a human beings life.

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

Thank you very much.

Sincerely,  
CN  
Atlanta, GA 30339

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**#194**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Governor Kemp—Please do not move Georgia's Health insurance to private brokers who may not have the best interest of our citizens at heart. Keep affordable comprehensive health care available for all Georgians. Yes it is huge. I know I can you can count on you to care for everyone in Georgia Thank you very much. JW

Thank you very much.

Sincerely,  
JW  
Atlanta, GA 30309

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**#195**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not, and will 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 literally going to kill people by doing this.  
I support Medicare for ALL and will not settle for less.

Thank you very much.

Sincerely,  
OM  
Covington, GA 30014

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**#196**  
09/03/20

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. The ACA has been very important to me and my family. I have many friends not old enough for Medicare and working jobs with no health care. Kemp's proposal is terrible for the citizens of Georgia.

Thank you very much.

Sincerely,  
JG  
Marietta, GA 30062

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**#197**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,  
It is morally reprehensible to direct people away from the ACA. To do so is not in the best interest of our citizenry.

Sincerely,  
TC  
Macon, GA 31220

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**#198**  
09/03/20

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 especially concerned about the fact that the privatization move will leave those with previous conditions either underinsured or not insured at all.  
I support a Georgia reinsurance program because it will help lower premiums.  
Thank you very much.

Sincerely,  
RS  
Decatur, GA 30032

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**#199**  
09/03/20

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,  
JL  
Richmond Hill, GA 31324

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**#200**  
09/03/20

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. Plus, it is IMPERATIVE that people with preexisting conditions can continue to get coverage.  
I support a Georgia reinsurance program because it will help lower premiums.  
Thank you very much.

Sincerely,  
SS  
Atlanta, GA 30307

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**#201**

09/03/20

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.

I support a Georgia reinsurance program because it will help lower premiums. I hope also that people with pre-existing conditions will be considered for insurance plans.

Thank you very much.

Sincerely,

FM

Atlanta, GA 30315

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**#202**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As your concerned constituent, I urge you to preserve and improve the healthcare.gov program and options.

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,

AA

Roswell, GA 30076

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**#203**

09/03/20

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.

Thank you very much.

Sincerely,

SP

Woodstock, GA 30189

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**#204**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov. Coverage for pre existing conditions is one of the most important parts of Obamacare. Sub standard plans are often cheaper because they do not include this vital coverage. Shoppers need the nonpartisan and nonprofit advice of healthcare.gov.

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

Thank you very much for reading my comment.

Sincerely,

JH

Decatur, GA 30030

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**#205**

09/03/20

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. For-profit insurance companies have clearly been shown to put their own interests first.

I support a Georgia reinsurance program because it will help lower premiums and provide a better chance of having good coverage for more people.

Thank you very much.

Sincerely,

CA

Sandy Springs, GA 30350

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**#206**

09/03/20

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 rely on Healthcare.gov and am a member of Ambetter. Without access to that option, we could not afford the type of coverage needed

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

Thank you very much.

Sincerely,  
JG  
Atlanta, GA 30305

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**#207**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

PLEASE STOP trying to help health insurance companies maximize profits against the interests of Georgians. You have been elected to represent the interests of ALL GEORGIANS, not wealthy campaign donors!

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.

Turn your back on corruption. BE A GOOD GOVERNOR.

Sincerely,  
DR  
Doraville, GA 30340

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**#208**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Leave it to Brian Kemp to create more problems for Georgians. First it's Voter Suppression, now, it's Pre-existing Conditions. STOP MAKING OUR LIVES HARDER. IF YOU CANT BRING YOURSELF TO BACK OFF, PLEASE RESIGN.

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  
Stone Mountain, GA 30083

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**#209**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am a two time breast cancer survivor. I was diagnosed in my 30's. I have a masters degree and I work in Health Care helping others. I live in Athens GA. I could be your family member, please don't hurt people for profit!

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,  
JS  
Athens, GA 30607

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**#210**  
09/03/20

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,  
MK  
Dunwoody, GA 30338

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**#211**

09/03/20

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 do not support a Georgia reinsurance program because while it may help lower premiums, the absolute best way for that to happen is with a uniform nationwide universal healthcare plan and its huge buying power to leverage lower prescription prices for us all. Most of all, the exploitation of the most vulnerable, elderly, weak and sick children, people with pre-existing conditions must end. This is the one thing that should never be for profit by all you greedy fat cats. This is a primary human endeavor, not a jackboot on the throat of the disadvantaged. Shame on all you greedy politicians, leeching campaign funds with insurance company and big pharm obscene profits, lining your own pockets while millions can't afford the healthcare their lives depend on. Shame on you all.

Thank you very much.

Sincerely,  
MD  
Alto, GA 30510

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**#212**

09/03/20

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.

Thank you very much.

Sincerely,  
TB  
Atlanta, GA 30303

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**#213**

09/03/20

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,  
PH  
Kennesaw, GA 30144

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**#214**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I'm a well-educated person with a master's degree but I was not able to get insurance prior to the affordable Care act due to pre-existing conditions. Obviously 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  
Douglasville, GA 30135

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**#215**

09/03/20

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.

As a Georgian with pre-existing conditions I am very concerned about my future health insurance coverage. According to a new analysis by the Department of Health and Human

Services, 50 to 129 million (19 to 50 percent of) non-elderly Americans have some type of pre-existing health condition. Up to one in five non-elderly Americans with a pre-existing condition – 25 million individuals – is uninsured. A move away from the Affordable Care Act Marketplace would put these Americans, living in Georgia, at risk.

This is why I support a Georgia reinsurance program. I would like to see premiums lowered for all Georgians and believe this program will do so.

Thank you very much.

Sincerely,  
JW  
Scottsdale, GA 30079

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**#216**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

For-profit insurance companies have not incentive to act in my best interest. Therefore 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,  
EL  
Marietta, GA 30062

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**#217**  
09/03/20

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,  
BP  
Milton, GA 30009

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**#218**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I cannot 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. Their primary interest is profit over people. How can we possibly care for people when they are not the primary concern?

I support a Georgia reinsurance program because it will help lower premiums and focus on people's health and economic well-being.

Thank you very much.

Sincerely,  
MM  
Marietta, GA 30064

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**#219**

09/03/20

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 and will enable more Georgians to afford healthcare.

Thank you very much.

Sincerely,  
MW  
Bogart, GA 30622

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**#220**

09/03/20

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.  
Healthcare is a universal matter and is really personal.

Thank you very much.

Sincerely,  
LP  
Atlanta, GA 30328

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**#221**  
09/03/20

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,  
SR  
Roswell, GA 30075

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**#222**  
09/03/20

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. Your decision is not in the best interest of this state.

I support a Georgia reinsurance program because it will help lower premiums and be more affordable to more Georgians.

Thank you very much.

Sincerely,  
MH  
Alpharetta, GA 30022

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**#223**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I certainly 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 very happy with my present healthcare option and do not want it altered or changed in any way.

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

The state is very close to flipping blue and actions such as this will certainly do the job!

Thank you..

Sincerely,

SW

Tucker, GA 30084

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**#224**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

It is ridiculous that Georgia is considering a move from healthcare.gov to a privatized enrollment system. Obviously private companies are donating big to Kemp's reelection campaign to drive this move. Why also change something that is working well?!?!

Please put Georgians first! Thank you.

Sincerely,

KC

Roswell, GA 30075

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**#225**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

over the last 4 years I have personal friends and family who were left without healthcare insurance due to layoffs. NOT COVID related. Each of them was able to obtain insurance with pre-existing conditions. What you are proposing will make it financially impossible for millions of GA to obtain insurance that they can afford and/or that will cover their needs. Insurance companies do not care about people, only money, illness does not care if you are White, Black,

Hispanic, man/woman or child. COVID has only ascerbated this situation, straining our healthcare providers to the brink of financial ruin. The continual denial of this need and the support of a 'leader' that forces his ideology onto his party members using threats and fund withholding bribes at the state level is unconscionable. Do the right thing.

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

Thank you very much.

Sincerely,  
TW  
Tucker, GA 30084

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**#226**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As one of your constituents, 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  
Marietta, GA 30064

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**#227**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Governor's plan puts adequate health care out of reach for many. The second part of the Governor's plan is risky for Georgians with pre-existing conditions for two reasons:

More Georgians would end up with substandard health insurance that doesn't cover all health services. Without the unbiased option to find and enroll in comprehensive coverage through healthcare.gov, Georgian's would have to rely on insurers and web-brokers who have been known to steer consumers towards more profitable substandard plans.

Some Georgians would end up uninsured. The Governor's plan trades healthcare.gov for an

enrollment system managed by private insurance companies. In this transition, Georgian's are likely to get lost, unintentionally becoming uninsured because of the difficulty of navigating the new system.

Thank you very much.

Sincerely,  
TL  
Atlanta, GA 30328

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**#228**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

My son is about to turn 26 and can no longer be on my plan. He has HIV. He is a student, and has no income, so he doesn't qualify for ACA credits toward policy premiums. He is single with no dependents, so he doesn't qualify for Medicaid. His premium is going from \$125.00 a month to at LEAST \$550.00 and that coverage is not good.

Before you do anything else, please solve the problem for students like him. We are on a fixed income, and can't afford this increase in premium. Why isn't he as important as anyone else who would qualify for Medicaid? If he had children, he would qualify, if for no other reason than the HIV. Please think of him while you think about changing 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,  
SE  
Woodstock, GA 30189

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**#229** (*submitted comments 2 times*)

09/03/20

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 cover existing conditions.

Thank you very much.

Sincerely,  
PB  
Marietta, GA 30060

09/08/20  
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. People with disabilities or on going medical conditions should be covered.

Thank you very much.

Sincerely,  
PB  
Marietta, GA 30060

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**#230**  
09/03/20

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.

Do not agree with Kemp's plan, please do not change the way we get insurance now, it will hurt many people.

Leave Healthcare.gov as it is, allow us to choose our own insurance.

Sincerely,  
KH  
Atlanta, GA 30349

**#231**

09/03/20

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. That is a bad idea for all Georgians. Instead, I support a Georgia reinsurance program because it will help lower premiums and help more families. Governor Kemp's plan is bad for the people of a Georgia. Please give Georgians the Cadillac, not the crumbs.

Thank you very much.

Sincerely,  
PB  
Doraville, GA 30340

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**#232**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I suffer from 5 Autoimmune Diseases. Celiac Disease, which causes Esophageal Cancer, Lupus, which causes Kidney Failure, and Endometriosis, which causes Uterine Cancers (3 of my 5.) I can die, while waiting for my 12 months to pass before receiving treatment for my conditions. Let alone, the thousands, now suffering from lasting effects of CoVid-19. Do you know insurance companies considers headaches preexisting? Or any woman who has had a C-section? Preexisting NEEDS to be covered from day 1 of being insured.

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 save lives-INCLUDING MINE.

Thank you very much.

Sincerely,  
JM-L  
Marietta, GA 30067

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**#233**

09/03/20

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 healthcare provider and would like to see easy, accessible coverage for my patients. Please consider making healthcare accessible for all people. Preventative healthcare is incredibly essential and would help lower the government's costs. If people have insurance and are able to access preventable care, it will be both in their interests and in the interests of government. Please consider the evidence-based practice, if not for humanity, then for your wallet.

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

Thank you very much.

Sincerely,  
AG  
Decatur, GA 30033

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**#234**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As #KempKills, 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 save lives!

Thank you very much.

Sincerely,  
NW  
Tucker, GA 30084

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#235

09/03/20

September 3, 2020

159 Georgia Together  
229 W. Gen. Screven Way, Ste. S #379  
Hinesville, GA 31313

The Honorable Alex M. Azar  
Secretary, U.S. Department of Health and Human  
Services  
200 Independence Avenue, SW  
Washington, DC 20201

The Honorable Steven Mnuchin  
Secretary, U.S. Department of the  
Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20200

The Honorable Seema Verma  
Administrator, Centers for Medicare & Medicaid  
Services  
7500 Security Blvd.  
Baltimore, MD 21244

The Honorable David J. Kautter  
Assistant Secretary for Tax Policy  
1500 Pennsylvania Avenue NW  
Washington, DC 20220

Submitted via [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

Dear Secretary Azar, Secretary Mnuchin, Administrator Verma, and Assistant Secretary Kautter,

Thank you for the opportunity to comment on Georgia's proposal to waive federal rules under the Affordable Care Act (ACA). I am writing on behalf of 159 Georgia Together to express our organization's concern about Georgia's ACA Section 1332 waiver.

159 Georgia Together is a grassroots organization working to improve the lives of all Georgians through progressive policies. We have almost 17,500 members from throughout the state, in rural, suburban and urban communities. Amid the pandemic we are focusing on health care access and health care insurance disparities in Georgia. We are partnering with other non-profits to promote access to quality healthcare and full insurance coverage for all Georgians.

While we are supportive of the reinsurance program as outlined, we believe that the proposed Georgia Access model will put many Georgians at risk of becoming un- or under-insured altogether. Georgians with little or no experience buying or using health insurance, those with limited English proficiency, low health literacy skills, and few financial resources would be most at risk of experiencing adverse consequences from the outlined plan.

Instead of giving consumers more choices to enroll in comprehensive health coverage as Georgia officials claim, the Georgia Access model would eliminate consumers' option to use the one-stop-shop HealthCare.gov platform. This is likely to sharply reduce the number of Georgians with comprehensive coverage, for several reasons:

### **Fragmenting the insurance market would confuse and discourage consumers from enrollment**

Under this proposal, enrollment would likely fall because buying insurance would become harder. Purchasing health insurance is a complicated and expensive undertaking. Almost 80 percent of Georgia's marketplace enrollees use HealthCare.gov to shop for their health plan. Eliminating the preferred enrollment platform of most Georgia consumers could not only cause confusion, it could paralyze them, keeping them from making a decision altogether.

It is well documented that having too many choices makes it difficult for consumers to make a choice, much less a fitting choice.' Under a system that requires consumers to choose among legions of sellers before beginning the process of selecting a specific health plan, with no guarantee of a single platform on which to see and compare all plan choices on equal terms, Georgians would be confused at the very least, find it difficult to make an informed choice, and, at the worst, not make a choice at all.

### **Georgians eligible for Medicaid are unlikely to receive assistance from insurers, agents or brokers.**

HealthCare.gov facilitates Medicaid enrollment with a "no-wrong-door" application that routes Georgians to the program for which they're eligible based on their family size, income, and other factors. In 2020, at least 38,000 Georgians enrolled in Medicaid via HealthCare.gov.

Brokers and insurers have no incentive to provide information and assistance to consumers who turn out to be eligible for Medicaid rather than subsidized marketplace coverage, so they are unlikely to provide these Georgians with any help. For example, a search on HealthCare.gov shows more than 1100 agents and brokers that enroll people in coverage in one Atlanta zip code but zero agents and brokers that say they will assist with Medicaid/CHIP enrollment.

### **Georgians will lose coverage in the transition from HealthCare.gov to the Georgia Access system**

The disruption created by the state's transition away from HealthCare.gov is likely to cause a decline in enrollment among Georgia consumers. Our state's waiver predicts a loss of about 2 percent (8,000 people) of enrollees due to the change from one system to another. However other states' experiences show this figure is unrealistic. Kentucky saw a reduction of 13 percent in its marketplace enrollment when it transitioned to the federal marketplace in 2017, compared to a 4 percent decline nationally. More recently, Nevada's 2020 marketplace enrollment dropped 7 percent after its transition to a state-based marketplace, compared to flat enrollment nationally. Similar percentage declines in Georgia would translate into a drop of 25,000-46,000 people in marketplace enrollment. Enrollment declines of this scope would likely exceed the increases anticipated by the waiver (27,000).

Enrollment declines are especially likely given that minimal funding has been allocated for the transition — about one-third of the low amount Georgia previously estimated would be needed. This funding seems to be solely dedicated to the technological transition, but no specific funds have been allocated to help consumers understand the transition, their options for enrollment, or how to access free, unbiased enrollment assistance.

**The steering of healthier consumers towards substandard plans would make comprehensive coverage more expensive for those who need it.**

The proposal would give insurers and brokers new opportunities to steer healthier consumers toward substandard plans that expose them to catastrophic costs if they get sick. The resulting adverse selection could make comprehensive coverage more expensive for those who need it, reducing their enrollment as well.

Brokers have an incentive to steer consumers toward substandard plans (e.g. short-term and single-disease plans), which normally cannot be sold alongside ACA plans, because they tend to pay higher commissions. Short-term plans in particular pay up to ten times as much as ACA-compliant plans. Insurers also profit on short-term plans, which aren't required to meet the medical loss ratio standards for ACA-compliant plans.

Healthier and younger Georgians would be more likely to choose short-term plans, since less healthy people are less likely to qualify for such a policy and face higher premiums when they do. If healthier consumers leave the ACA-compliant market, its risk pool would become less healthy, causing premiums to rise. (Similarly, the recent expansion of short-term plans nationally caused premiums for comprehensive coverage to go up by an average of 0.5 to 4 percent.) The waiver does not take into account these likely outcomes.

**The enrollment of Georgians in substandard plans would threaten their health and economic well-being.**

Experience with enhanced direct enrollment programs shows that some brokers and agents screen applicants before sending them down the official enrollment pathway and divert some toward substandard plans that pay higher commissions but leave enrollees with existing health needs, like diabetes or heart disease, exposed to catastrophic costs. Even in less egregious circumstances, these companies are allowed to show substandard plans alongside comprehensive plans, thus encouraging Georgia consumers to enroll in substandard plans.

Substandard plans are not required to cover all essential health benefits, leaving (our population) potentially without access to necessary health services unless they are able to pay out of pocket. More than one-third of substandard plans do not cover prescription drugs for example. On top of that, substandard plans are allowed to exclude coverage for pre-existing conditions altogether and charge more for people with pre-existing conditions like diabetes and heart disease. That leaves many Georgians vulnerable to catastrophic costs, limited access to care, and other negative consequences.

Because it would harm consumers, Georgia's proposal is not approvable under federal law. The ACA requires that Section 1332 waivers cover as many people, with coverage as affordable and comprehensive, as would be covered absent the waiver, without increasing the federal deficit. Georgia's waiver fails these tests.

There is a high chance that the waiver would cause thousands of Georgians to lose coverage and no reason to expect it would meaningfully increase coverage. It also would likely leave many Georgians with less affordable or less comprehensive coverage than they would otherwise have.

Despite our concerns related to the Georgia Access portion of the state's waiver application, 159 Georgia Together is supportive of the proposed reinsurance program. Like those approved in

other states, the reinsurance portion of Georgia's proposal would reduce premiums and provide market stability. It would be a positive move forward for Georgia consumers.

Thank you in advance for your consideration of our comments on Georgia's Section 1332 waiver application.

Sincerely,

Deborah Miness, President, 159 Georgia Together

Deborah Miness, President  
159 Georgia Together  
229 General Screven Way  
Suite S #379  
Hinesville, GA 31313  
301.219.1100

159 Georgia Together consistently promotes progressive values and facilitates grassroots activism throughout Georgia at the local, state and federal levels. We partner with other progressive organizations to improve the lives of Georgians in all 159 counties.

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**#236**  
09/03/20

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. We need governors and representatives that want to take care of ALL Georgians, not just the wealthy, connected insurance executives who don't have Georgians, particularly rural Georgians best needs at heart. Our governor and representatives who support this legislation need to look themselves in the mirror and ask themselves "What would Jesus want me to do?"

I support a Georgia reinsurance program because it will help lower premiums and ensure that as many Georgians as possible get the most comprehensive, cost effective insurance that doesn't leave them out in the cold with the "thou shalt not have a preexisting condition" wolves.

Thank you very much.

Sincerely,  
GS  
Woodstock, GA 30188

**#237**

09/03/20

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.

I am a Georgia business owner with Type 1 Diabetes, and the only reason I was able to leave my job and start a business is because of healthcare.gov. All Georgians should have this option, including those with pre-existing conditions.

Thank you,  
SS

Sincerely,  
SS  
Atlanta, GA 30308

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**#238**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Private business should not be involved in public health care. The goal of any private business is to increase profit. A privatized system will put people in jeopardy. **ONLY A MERCENARY WOULD ADVOCATE SUCH A PLAN!**

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,  
FL  
Gainesville, GA 30506

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**#239**

09/03/20

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 know premiums will dramatically rise!!!

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

Thank you very much.

Sincerely,  
KS  
Atlanta, GA 30342

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**#240**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am terrified by Georgia's plan to privatize the health insurance enrollment system for Georgia. My boyfriend depends on the marketplace to access a health plan that meets his health needs at a cost he can afford. I do not have faith that a privatized system will be entirely transparent and offer him the breadth of options he has with the publically funded option. Please do not force us to depend upon another privatized system for our health.

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

Thank you very much.

Sincerely,  
HS  
Atlanta, GA 30307

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**#241**

09/03/20

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 the best interest of those seeking help.

I support a Georgia Medicare & Medicaid program because it will help lower premiums.

Thank you very much.

Sincerely,  
DM  
Atlanta, GA 30329

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**#242**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a Georgian who struggled for years to get access to health insurance and who finally did thanks only to the affordable care act, I do not support and am appalled at 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 actually help insure Georgians and help lower premiums.

Thank you very much.

Sincerely,  
CP  
Roswell, GA 30075

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**#243**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I am concerned about the recent move to make it harder to obtain insurance through the ACA and healthcare.gov. Especially due to the way insurance companies used to treat "pre-existing conditions."

I am my family's primary provider, but due to my own genes (which I have overcome time and again to get where I am) I would be considered to have many "pre-existing conditions." Growing up, I watched my mother struggle to get insured for the same reasons, and I prayed it would never happen to me.

Without adequate insurance, if I were to fall ill or be injured, my entire family's livelihoods would be put at risk. My family would be laden with medical bills that might not even be related to my "pre-existing conditions."

The way people were treated before the ACA was nothing short of discrimination, sometimes even going so far as to discriminate based on disabilities that other parts of our law protect us from discrimination for.

Please, I implore you, don't hurt thousands of innocent people for the financial benefit of the few.

Sincerely,  
AM  
Atlanta, GA 30342

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**#244**  
09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I do not support the move from healthcare.gov  
I support a Georgia reinsurance program because it will help lower premiums.  
Thank you very much.

Sincerely,  
SF  
Duluth, GA 30096

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**#245**  
09/03/20

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 the best interest of those in need.  
I find it hard to believe that any good Christian would do this to his constituents.  
Please do the right thing Governor.  
I support the Georgia reinsurance program because it will help lower premiums.  
Thank you very much.

Sincerely,  
MD  
Atlanta, GA 30307

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**#246**

09/03/20

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 was born with a congenital heart defect. I had open-heart surgery when I was 5 years old. I've had to wear a pacemaker since I was 6 years old. They have to be replaced every 7 years. One time I lost a job and had COBRA coverage for my insurance, It cost \$650.00 a month. This was in 2003. I can't imagine what it would cost right now if I wasn't relying on my domestic partner's insurance. When will the madness stop with for-profit health care?

Thank you very much.

Sincerely,  
JR  
Decatur, GA 30032

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**#247**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Hi, I am writing to let you know that I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies because they will not act in my best interest or in the interest of vulnerable populations. However, I do support a Georgia reinsurance program because it will help lower premiums. Thank you for your time.

Sincerely,  
MJ  
Atlanta, GA 30315

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**#248**

09/03/20

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.

#Resist

#BlueWave

#IdiotinChief

#YouStoleElection

#StaceyAbrams

Sincerely,

PM

Marietta, GA 30066

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**#249**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

If the coverage for pre-existing conditions is excluded I will die within a few years without continuing care and medications. I cannot get a private insurance company to cover me where my premiums would be of any benefit to me.

Please don't exclude pre-existing conditions, I know I'm not alone in this situation.

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 30329

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**#250**

09/03/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

The GA "Access" Model is not access for consumers! It funnels more money into the deep pockets of the insurance companies and locks Georgians out of healthcare.gov, a very POPULAR way to access healthcare.

This will not be the comprehensive coverage available through healthcare.gov and is transparently designed to favor the insurance companies and betray GA residents.

When thousands of Georgians have limited or no coverage because of difficulties built into the "Access" Model, or with no coverage for preexisting conditions, the cascading costs to the state will wreak havoc on our state's operating costs as well as its income - not to mention the devastation of individuals and families.

For Georgia to function well - and to be well-positioned financially - we NEED Georgians to be healthy! Can we be THAT shortsighted?

Thank you very much.

Sincerely,

CK

Macon, GA 31211

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**#251**

09/04/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

Governor Kemp's plan puts thousands of Georgians with pre-existing conditions in jeopardy of enrolling in plans that do not cover their health needs or being left without coverage.

I strongly object to this. I want Georgia to be a decent, Christian state that cares about the less fortunate.

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,

AP

Decatur, GA 30033

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**#252**

09/04/20

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. It will also help sick people

Thank you very much.

Sincerely,  
JC  
Rome, GA 30165

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**#253**

09/04/20

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. They are focused on using me as profit, which is not in my best interest.

I support a Georgia reinsurance program because it will help lower premiums and make coverage a clearer topic.

Thank you very much.

Sincerely,  
AS  
Atlanta, GA 30312

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**#253**

09/04/20

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,  
YH  
Atlanta, GA 30310

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**#254**

09/04/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I support a Georgia reinsurance program because it will help lower premiums. A privatized enrollment system will hurt the Georgians you claim to care about. Quit trying to block people from access to healthcare during a pandemic.

Do the right thing.

Sincerely,  
KS  
Atlanta, GA 30315

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**#255**

09/04/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

As a mother, a daughter, a sister, a special educator, a Quaker, and someone trying to be a proud Georgian, 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. People need to come before profits. People need to come before politics. People need to come before Mr. Kemp's ego.

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

Thank you very much.

Sincerely,  
JM  
Decatur, GA 30033

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**#256**

09/04/20

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. This plan will hurt people with pre-existing conditions by leaving them uninsurable.

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

Sincerely,  
MB  
Tucker, GA 30084

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**#257**

09/04/20

Dear Center for Medicare & Medicaid Services Georgia Section 1332 Waiver Comments,

I firmly believe that Governor Kemp's effort to deny Georgians access to healthcare.gov and force us into a privatized enrollment system that relies on for-profit insurance companies is a recipe for the loss of health insurance for millions. It is a bad idea purely motivated by political reasons and should be shot down.

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

Sincerely,  
GC  
Atlanta, GA 30316

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**#258**

09/04/20

To Whom It May Concern

Please do not jeopardize the lives of those with pre-existing conditions among us. They are people just like you!

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,  
JS  
Alpharetta, GA 30009

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**#259**

09/04/20

To Whom It May Concern

Gov. Kemp,

I do not support your Georgia Access model. I do not want anything to do with our state excluding thousands of Georgia citizens from the opportunity to enroll in low-cost health care that covers pre-existing conditions. Georgia has a heart. Does it's governor?

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  
Decatur, GA 30030

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**#260**

09/04/20

To Whom It May Concern

I do not support leaving Healthcare.gov and moving to private insurance websites. This makes it more difficult to compare, allows a company's bias to influence what I see and takes too much time.

I support a Georgia reinsurance program because it will help lower premiums and that is vital to my family.

Thanks,

Sincerely,  
DD  
Atlanta, GA 30317

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**#261**

09/04/20

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 those who do not have insurance available through an employer. Those persons also do not have retirement plans, many do not have much of a margin economically. The healthcare.gov website has everything in one place and has proved useful for many. Please maintain it!

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

Thank you very much.

Sincerely,  
BR  
Decatur, GA 30030

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**#262**

09/04/20

To Whom it May Concern:

**\*\* SUBMITTED IN CONFIDENCE \*\***

I have been a licensed Georgia life/health agent since 2013. I currently work as a 1099 Contractor for an independent insurance agency, and part of my job is selling individual medical policies. A portion of my compensation is tied to my sales of such policies. I stand to lose out, in a very immediate way, if Governor Brian Kemp's proposed Section 1332 Waiver Solution is approved.

Nevertheless, I oppose it.

Part I (the Reinsurance Program) will reduce premiums for lower-risk individuals. However, it will increase premiums for higher-risk individuals, which effectively penalizes those with pre-existing conditions via a risk pool that carries higher premiums. This runs completely contrary to the intent of the PPACA that all Americans should have access to quality health coverage, at affordable rates, regardless of their health status. I do not dispute the savings to the state, but I question whether those savings should be obtained at the expense of our sickest and most vulnerable citizens, many of whom are below 400% FPL and who would thus lose out on premium subsidies. Even the Governor's report shows that Part I will benefit those above 400% FPL more than those below.

Part II (the Georgia Access Model) impacts me directly as it will drive consumers toward myself and other agents. However, we agents have plenty of opportunities in other market segments besides individual medical (for example, individual dental, short-term medical or Medicare supplement policies). Any agent whose business fails due to lack of individual medical opportunity is likely to be an agent whose business would have ultimately failed for other reasons. The Georgia Access Model offers no "one stop shopping" option and does not provide ways for consumers to compare plans without being pressured to buy. Further, it places a greater burden on agents/brokers who do choose to participate, due to the web site marketing requirements.

Because the independent agency that holds my contract favors the Section 1332 Waiver Solution, I must request that this comment be kept publicly anonymous in order to protect my business and income. However, I can be reached using the below contact information, and I hope you will carefully consider the issues I have raised above.

Thank you for your time and attention.

**#263**

09/04/20

To Whom It May Concern

There is nothing remotely innovative about the proposed Georgia Access model. Innovation is something new, something different. The Georgia Access model is neither.

Georgia residents already have access to insurance coverage through profit-driven insurance companies and web brokers. No Georgia resident is forced to use only healthcare.gov.

The only "innovation" in the waiver proposal is the elimination of choice. Specifically, the choice to access health insurance coverage through healthcare.gov.

The Georgia Access proposal is flatly inconsistent State Innovation Waiver guidelines. Specifically, CMS guidance requires that any proposed waiver must "provide access to quality health care that is at least as comprehensive and affordable as would be provided absent the waiver." As noted above, Georgians already have the right to work with insurance companies and brokers. Eliminating the use of healthcare.gov means that allowing such a waiver would reduce access to quality health care in Georgia would not be as comprehensive as it is today.

Sincerely,

RB

Atlanta, GA 30306

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**#264**

09/04/20

To Whom It May Concern

I am the Executive Director of a small non-profit and a life long Georgian. I am also a type-one diabetic with kidney problems. I take 8 prescriptions a day which I am only able to afford because of the Affordable Care Act. I am a hardworking Georgian in a middle class Executive level job and I literally could not afford to stay in my current job which is not a big enough place to offer private insurance were it not for the life-changing gift of the ACA. I will do everything in my power to vote out any politician who seeks to dismantle or further privatize the ACA and medicare/medicaid. If privatization worked it would work for people like me--young, otherwise able bodied, educated, no other debt, but unable to pay for the thousands of dollars my medicines cost each month. If you want to stimulate the economy this is the wrong way to do it. To attempt to gut people's access to what is already only marginally affordable health care in the midst of a global pandemic is especially morally reprehensible. Please do not destroy the ACA in our time of greatest need.

Sincerely,

EA

Atlanta, GA 30317

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**#265**

09/04/20

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, I depend on Heathcare.gov to provide me with affordable health insurance to cover two significant pre-existing conditions.

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

Thank you very much.

Sincerely,  
VJ  
Atlanta, GA 30310

---

**#266**

09/04/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system. As a cancer survivor, I am afraid the proposed enrollment system would not have my best interests at heart. I need the subsidies that healthcare.gov could provide.

I support a Georgia reinsurance program because it will help lower premiums. Georgians deserve to have the very best!

Thank you very much.

Sincerely,  
FS  
Atlanta, GA 30307

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**#267**

09/04/20

To Whom It May Concern

This, along with other egregious acts, is an immoral action at a time when so many people ... all of us, are dependent on healthcare and the insurance that covers them. I am fortunate to be on Medicare and fear that eventually this could be diminished under this “ leadership”... This is not the time for healthcare change unless it becomes Medicare for all. 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,

BB

Atlanta, GA 30316

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**#268**

09/05/20

To Whom It May Concern

I would be DEAD if not for the ACA. I have five chronic conditions, all of which would eventually be fatal if left untreated. After losing my full-time with benefits job at age 58, I have never had employment with benefits.

Paying for my own health care with all those preexisting conditions would have been impossible. I needed healthcare.gov to find the best coverage and the ACA to supplement the costs. I can not and do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who can not act on the best interests of the public because they have a fiduciary duty to increase their profits.

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

Thank you very much.

Sincerely,

SC

Atlanta, GA 30341

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**#269**

09/05/20

Dear Sir or Madam,

I have read the proposed updates to Georgia's Section 1332 Waiver and I am strongly opposed to what the state of Georgia is attempting to do. I currently have coverage under ACA and I do not want my access to the ACA site blocked. If I wanted to buy private insurance directly, I can do that today. This plan removes health care options for me and my wife. Please deny this waiver request.

Sincerely,

WP

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**#270**

09/05/20

As a citizen of Georgia, I am opposed to Georgia's proposal to block access to the ACA exchange. There are many reasons for this which are well documented. It's pretty obvious that the change will benefit the health insurance industry. Please think about the citizens of Georgia and allow us to continue access to the ACA exchange. If necessary, have a link to the private market, but blocking us access to the ACA is unfair to Georgians.

SS

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**#271**

09/05/20

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,

TF

Atlanta, GA 30309

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**#272**

09/05/20

I and many other hard working Georgians depend on the range of care it provides and it gives us many private options as well. Why would you do this? We are happy. Please do not take this choice away.

MI

Atlanta GA 30328

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**#273**

09/05/20

So if Georgia does away with participating in the federal exchange, then how do Georgians access the ACA subsidies? Thank you.

-CV

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**#274**

09/05/20

Gentlemen:

The idea that Georgians should not have access to the Affordable Healthcare Exchange is frightening. It is well known that most Georgians utilize the Exchange because it provides subsidies, not because it is the only healthcare option there is. Georgians already have access to the private healthcare insurance market, and in ALL cases where a private policy is not chosen in favor of an Exchange policy, it is because the Georgian has decided that the private option is either unaffordable or inferior. This waiver should be rejected.

Many Georgia employees work part-time and their employer provides NO healthcare benefits. Georgia does not participate in the Medicaid expansion program. So the actual effect of granting this waiver would be to deny affordable quality healthcare to a large number of Georgians who are already on the edge. These citizens will then still show up at the Emergency Rooms, as uninsured, and the cost of their meager healthcare will be shared by all of the paying patients. This waiver is a proposed return to a system that was inferior to begin with, and that has ultimately resulted in all Americans paying two times more for their healthcare than any other developed country with a more universal and inclusive policy.

Sincerely,

RI

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**#275**

09/05/20

My name is [JP] and my email address is [email address]. I have been getting my health insurance through the ACA for three years. The state of Georgia is trying to block my access to the ACA through this waiver. This would result in fewer healthcare options for me. It could also result in a rate hike due to a preexisting condition. This waiver does not offer anything new, as the people of Georgia can already have access to private insurance brokers. Therefore, by not letting us have access to the ACA, we will have fewer options, not more. Please do not limit my choices. I am happy with the ACA. Do not approve this waiver.

Thank You,  
JP

---

**#276**

09/05/20

As a parent of 2 adult children with Type I Diabetes, I am begging you not to go through with your waiver plan.

My daughter just got insurance through the ACA on healthcare.gov because she just turned 26. She has been a Type I Diabetic for over 10 years, and as such, has a pre-existing condition, which would have made getting healthy insurance before the ACA impossible. My son, who is 28 and also a Type I Diabetic, recently tried to get Life Insurance, but it is so cost prohibitive that he can't afford it. And he was just trying to get enough to cover funeral expenses. They both manage their conditions well, but without insurance, they would die. Literally. And this waiver would take options away from them, and could very well be a death sentence for them.

In addition, my daughter has struggled with mental health issues, and sees a therapist and takes medication to treat this. She is doing what is important for both her mental and physical health. This waiver proposal would take away her ability to care for herself, as mental health would not be covered under most of the insurance plans offered. Again, this could very well be a death sentence for her, and many others.

Please reject this. Georgia should have fully funded the Medicaid expansion years ago. If it had, more Georgians would be covered by insurance, and perhaps we wouldn't have one of the worst maternal mortality rates in the country (if not the world) and failing hospitals in rural areas.

Healthcare is a right, not a privilege. Please stop taking that away from Georgia citizens, or, at the very least, stop making it harder on Georgians. I'm trusting you to help keep my children, and many other Georgians alive, by rejecting this ill-conceived proposal.

Thank you for your time.  
PA

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**#277**

09/05/20

Hello,

I oppose Governor Kemp's plan to take away access to [healthcare.gov](https://www.healthcare.gov) for all Georgians. I use this website to meet my health insurance needs and do not need or want to learn a new process. If this option is taken away, more Georgians will go without health coverage. Please deny Governor Kemp's request.

Thank you,  
MS  
Tucker, GA

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**#278**

09/05/20

Hello,

I am writing to voice my grave concerns with the state of Georgia's plan to route insurance buyers away from Healthcare.gov and towards private insurance agents. This plan is duplicative because Healthcare.gov already provides these options. It will also lead to further confusion and fewer people purchasing comprehensive plans during a pandemic when coverage is more important than ever. The data from independent analysis is clear.

I urge CMS to reject this insufficient waiver application.

Regards,  
ASP  
Atlanta, GA 30306

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**#279**

09/05/20

To whom it may concern:

I want to state my very strong objection to the proposed waiver to the ACA as proposed by Georgia Governor Brian Kemp. Governor Kemp seeks to block the access of Georgia citizens to the ACA health insurance exchange, and instead force us into buying insurance on the private market, where we will be subjected to the same arbitrary, unfair, and expensive options that existed before the passage of the ACA. My family has direct experience with the ACA. My husband and I have excellent health insurance through my employer, and the ACA enabled my

daughter to stay on my plan until she was 26 (since she did not have a fulltime job that gave her benefits) and to find a very good plan on the ACA after she turned 26, before she moved to another state and got full insurance through her job there.

More recently, my brother-in-law, who is self-employed and got a sub-standard plan that did not meet ACA requirements, was in a serious motorcycle accident requiring fulltime hospitalization for several weeks and outpatient intensive physical therapy for a month. When his non-ACA plan came up for renewal, they cancelled his policy, saying that now he had a "previous condition" (from the accident). This would be illegal under the ACA plan, but under Governor Kemp's plan, hard-working middle-class citizens like my brother-in-law (who is a diehard Republican, by the way) would be left hundreds of thousands of dollars in debt and would not get the care they need, because they would be thrown upon the "open market." Fortunately, my husband was able to quickly find a very good plan through the ACA insurance exchange that gave my brother-in-law and his wife the coverage they needed for his physical therapy and for health challenges going forward (like COVID-19, since he has underlying conditions).

I cannot believe that Governor Kemp would choose now of all times to try to take away from Georgia citizens the option of going through the ACA insurance exchange and getting the plans they need for affordable healthcare. I want to register my strong objection and that of my family to this cynical and uncaring idea on the governor's part.

Sincerely,  
JEG

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**#280**

09/05/20

I strongly object to the proposal that Georgia citizens will be barred from accessing the Affordable Care Act website. It is not a free market proposal and it suppresses health insurance options to citizens by making it more difficult for them to find health insurance.

Almost certainly it's being pushed by insurance agents who want to require consumers only to go through them. There is not reason for this. Agents can advertise if they like but to deny citizens the right to access the government site directly is outrageous. In addition, many of these agents will try to sell inferior products that carry high commissions. Most of these policies are useless – after a single significant illness, the citizen is pushed out for pre-existing conditions at the next renewal date. There are also significant expense limits and high copays.

Under the law, citizens have the right to access the ACA website. Do not suppress the citizen's choice. This is an anti-free market proposal. Georgia has one of the highest number of uninsured people in the entire country. The last thing that the Georgia governor should do is restrict health insurance choices by banning citizens from the ACA website.

We are in the middle of a pandemic. This anti-citizen, pro-insurance agent proposal is completely unacceptable.

KM

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**#281**

09/05/20

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. Greed is a Republican virtue, not mine.

I support a Georgia reinsurance program because it will help lower premiums. Stop playing Republican games with peoples lives.

Thank you very much.

Sincerely,

JV

Atlanta, GA 30309

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**#282**

09/05/20

To whom it may concern:

I am a citizen of the United States, and of Georgia. The waiver proposed by the Kemp Administration is preposterous. They claim that removing the ability of Georgians to access the Exchange at [healthcare.gov](https://www.healthcare.gov) will somehow produce more options for Georgians. This is ludicrous, given that you cannot produce more of something by subtracting. If you take 2 from 5, you do not get 6.

On a more personal level, due to the unequal nature of our current insurance market, my sister, who has diabetes, is only able to access insurance through the market. No private insurance company will cover her unless forced to, and her job does not provide insurance. She will die if she cannot access insulin, and this waiver will make it harder, if not impossible, for her to do that. This is an unacceptable outcome.

Should you need to reach me, feel free to respond to this email.

Sincerely,

SMA

Toccoa, Georgia

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**#283**

09/05/20

To Whom It May Concern

I'm apposed to taking Georgia off the healthcare.gov. I would favor full implementation of ACA with a state run market place that would allow consumers to compare directly ACA compliant options, but simply taking Georgia off of healthcare.gov is an anti-consumer action that hurts the most vulnerable.

i do support the reinsurance program to help lower consumer costs.

Thank you very much.

Sincerely,  
ES  
Atlanta, GA 30345

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**#284**

09/05/20

I'm an independent contractor, and therefore have to purchase my own health insurance. I've been relying on the healthcare.gov exchange here for the past seven years to get quality, affordable healthcare. With the current waiver requested by Governor Kemp, it appears that choice will go away, and leave me and many others to be out on our own in order to find healthcare insurance. The current system works very well for me, I'm able to find and access good, quality coverage. Don't mess with something that works well for the vast majority of people here in the state. Like anything, it could use improvement, upgrade what's already there, don't tear it down without a plan to replace it with something better.

WH

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**#285**

09/05/20

To Whom It May Concern

Dear one-term governor 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.

Sincerely,  
DH  
Augusta, GA 30906

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**#286**  
09/05/20

To Whom It May Concern

I do not support the Georgia Access model and the move from healthcare.gov to a privatized enrollment system that which would force consumers to enroll in coverage through profit-driven insurance companies and web brokers who rely profits when health care is involved.

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

Thank you very much.

Sincerely,  
LF  
Atlanta, GA 30307

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**#287**  
09/05/20

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,  
CT  
Stone Mountain, GA 30087

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**#288**

09/05/20

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. CS, DeKalb County resident

Sincerely,  
CS  
Atlanta, GA 30345

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**#289**

09/05/20

To Whom It May Concern

I do not support the governor's plan to move 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 consideration.

Sincerely,  
DS  
Acworth, GA 30102

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**#290**

09/05/20

To Whom It May Concern

I absolutely 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 our best interest.

Please stop weaponizing our health care coverage.

Sincerely,  
JC  
Marietta, GA 30064

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**#291**

09/05/20

To Whom It May Concern

I absolutely 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 my family members who currently purchase insurance on the exchange. The fact is, healthcare.gov is a lifeline for many Georgians, individuals who were previously overcharged for plans that covered too little. It would be unconscionable for this state to add to the healthcare concerns of millions of Georgians, and for no good reason whatsoever.

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

Thank you very much.

Sincerely,  
KS  
Calhoun, GA 30701

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**#292**

09/05/20

Dear HHS:

I am strongly opposed to Governor Brian Kemp's request for a waiver allowing Georgia to block access to the federal health insurance exchange. Such a move would deprive many thousands of Georgians of reliable access to affordable, quality health insurance and put them at the mercy of private companies not required to offer worthwhile coverage.

If Georgia's waiver would not benefit consumers but in fact put many at risk of purchasing inadequate health insurance coverage, it is hard to see how this is good public policy. The waiver should not be granted.

ZE  
Atlanta, GA 30306

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**#293**

09/05/20

To Whom It May Concern

I relied on the federal marketplace coverage after I left my abuser. That insurance covered me once I left him, while I returned to school and worked part time, though my internship, while I worked as a temp, until I found a job with health insurance.

We don't need to fix what isn't broken: Georgia should not withdraw from healthcare.gov to move to a privatized enrollment system that relies on for-profit insurance companies.

I support a Georgia reinsurance program which will help lower premiums for Georgians.

**WE ARE IN THE MIDDLE OF A PANDEMIC THAT YOU WON'T HELP STOP AND THIS SHOULD NOT BE A PRIORITY.**

Thank you,

Sincerely,

MC

Atlanta, GA 30317

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**#294**

09/05/20

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,

CM

Atlanta, GA 30316

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**#295**

09/05/20

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.

Georgia needs to be the next state to expand Medicaid.

Thank you very much.

Sincerely,  
DH  
Atlanta, GA 30306

---

**#296**  
09/05/20

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 also do not support this move by Governor Kemp to create more healthcare insecurity during a pandemic. It's clear which residents Gov. Kemp cares for, and which he plans to leave behind. I'm very disappointed in his inability to protect and care for Georgia's most vulnerable, and this is just another nail in that coffin.

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

Thank you very much.

Sincerely,  
BB  
Decatur, GA 30032

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**#297**

09/05/20

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. Keep profit motives out of our healthcare!

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

Thank you very much.

Sincerely,

JC

Atlanta, GA 30317

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**#298**

09/05/20

To Whom It May Concern

I rely on the ACA and Healthcare.gov for my insurance and unequivocally DO NOT trust private insurance and/or government officials who are hostile to giving essential healthcare to vulnerable citizens to protect my interests or the interests of those in similar situations with a new and confusing system.

Sincerely,

AG

Atlanta, GA 30345

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**#299**

09/05/20

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 cannot fathom decreasing access to affordable, quality healthcare during a pandemic.

Thank you very much.

Sincerely,

SS

Atlanta, GA 30338

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**#300**

09/05/20

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 the lives of real life Georgians in your future decisions about healthcare.

There are human beings at stake.

Thank you very much.

Sincerely,

KR

Athens, GA 30605

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**#301**

09/05/20

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 for people like me.

Thank you very much.

Sincerely,

HW

Acworth, GA 30101

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**#302**

09/05/20

To Whom It May Concern

Georgians need and deserve an affordable, predictable, and reliable resource for health insurance. Changing that system in the middle of a pandemic and record unemployment is unconscionable and unacceptable.

Sincerely,

EK

Alpharetta, GA 30022

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**#303**

09/05/20

To Whom It May Concern

As a Nurse, Mother, citizen of Ga and as a Christian, 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,  
JM  
Bremen, GA 30110

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**#304**

09/05/20

To Whom It May Concern

Georgians rely on healthcare.gov for health insurance because it was set up to help us get the right coverage for our needs. I reject the Georgia Access Model completely.

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

Thank you.

Sincerely,  
EC  
Demorest, GA 30535

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**#305**

09/05/20

I am writing to express my objection to the state of Georgia's waiver request. Specifically, I am opposed to the discontinuation of Georgia's participation in Healthcare.gov. As a solo proprietor, I have purchased insurance both through a private broker and through the federal exchange. I found the federal exchange to be very easy to navigate, and it provided important comparative information about price and coverage. When I used a private broker, I did not find any advantage—and in fact was encouraged to purchase a policy that would have provided a higher commission to the broker but less secure coverage for me. When I questioned the coverage (such as lack of coverage for preexisting conditions), the broker then offered ACA-compliant plans. Unfortunately, consumers who don't know what questions to ask may be steered toward coverage that they belatedly discover won't cover their conditions, leaving them exposed to much higher medical costs.

-MM

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**#306**

09/05/20

To Whom It May Concern

Please don't go down this path to privatize healthcare. This is NOT a step in the right direction. As a GA native and one of your constituents, 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

Cumming, GA 30040

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**#307**

09/05/20

To Whom It May Concern

I do NOT support these proposed changes. Instead, we should be strengthening the ACA as it was originally intended.

This constant process of weakening it only further disadvantages the entrepreneur, small business owner and sole proprietor. Why are these hardworking people of ZERO interest to you?

Thank you very much.

Sincerely,  
NC  
Conyers, GA 30012

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**#308**  
09/05/20

To Whom It May Concern

It takes a truly evil bastard to pull this, especially during a global pandemic! Citizens of GA are being infected at one of the highest rates in the world! Pretend, just for a moment, that you actually care about the people in this state and stop this insanity. Do not move to a privatized enrollment system.

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,  
VL  
Powder Springs, GA 30127

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**#309**  
09/05/20

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  
Snellville, GA 30078

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**#310**

09/05/20

Gentlemen:

The State of Georgia has the second worst rate of citizens without health insurance in the country and the request to waive Georgians right to access the Affordable Care Act will do nothing to improve those statistics.

The Georgia plan would prohibit access to the ACA Website and does not set up a separate State based exchange but directs Georgians to private insurance agents and brokers and health insurance carriers.

The State contends that people who don't want robust policies could purchase policies with less coverage. These would not be subsidized but with less coverage they might be cheaper. The end result is that the waiver reduces coverage options and eliminates the opportunity to self register for Medicaid which over 38,000 Georgians did last year via the ACA Website.

The ability to shop for insurance and compare prices knowing what the Insurance would cost after the federal subsidies would be eliminated under this waiver. This would leave the most vulnerable to deal with private companies with a track record of offering skimpy policies with larger commissions or profits for the sale of those products.

I therefore urge you to reject this waiver as not in the best interest of the people of Georgia.  
Thank you

SH

Lawrenceville, GA. 30043

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**#311**

09/05/20

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,

LU

Dacula, GA 30019

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**#312**

09/05/20

To Whom It May Concern

I can't afford to add my son to my insurance at work. The premium is too high. Going through the marketplace allows him to have his own insurance and receive healthcare (I make "too much" for PeachKids).

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,  
RG  
Atlanta, GA 30328

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**#313**

09/05/20

To Whom It May Concern

This plan is not an improvement.

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,  
KA  
Decatur, GA 30030

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**#314**

09/05/20

As a lifelong Republican resident who was counting on the ACA, I can assure you I will be voting with this as the single issue in November. If I have to vote all D's I will.

BH

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**#315**

09/05/20

To Whom It May Concern

I'm on Medicare but I used the ACA until I was eligible. It saved my life. Dismantling it will insure Kemp's downfall if his handling of the pandemic hasn't already. If the pandemic has taught us anything it's that we need Medicare for All. Until then the ACA will have to do. 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

Decatur, GA 30030

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**#316**

09/05/20

Dear Sirs/Ladies

I am a retired physician who saw the medical consequences of the financial ravages of lack of health care insurance in patients in the Emergency Room in which I worked for 25 years. There was a fairly large subset of the population that couldn't afford adequate health insurance and that were so intimidated by the high costs of medical care that they would wait too long before seeking care. They would finally be dragged into the ER by concerned family or friends - but too late to be able to help them - and die despite our best efforts, or have such advanced conditions that any subsequent treatments were futile. Then there were also those that thought they had good insurance that did come in, only to have been fooled by the inadequate insurance industry contracts and find themselves subject to medical bankruptcy - at that time the most common reason for bankruptcy.

That doesn't have to happen. The Patient Protection and Affordable Care Act (PPACA) of 2010

guaranteed everyone access to health care insurance for the first time that couldn't be rescinded for pre-existing conditions, expensive diagnoses, mental health care or obstetric or gynecology care. The original PPACA covered everyone, until the courts gave states the rights not to cover everyone. The present request by the state of Georgia for a section 1332 waiver to dissolve the healthcare insurance exchanges would push the previously covered unknowing consumer into considering "skimpy" policies that do not offer the protections that were so revolutionary for the PPACA. That's a step backward into the terrible abuses of the health insurance industries of the past. Abuses that were legal. Don't make them legal again, please.

DP  
Bishop, Georgia.

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**#317**  
09/05/20

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,  
LG  
Pooler, GA 31322

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**#318**  
09/05/20

To Whom It May Concern

Stop trying to harm people by attacking the ACA. 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,  
AC  
Atlanta, GA 30316

---

**#319**

09/05/20

To Whom It May Concern

I am a medical professional who purchases my own insurance on the marketplace. 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,  
RL  
Atlanta, GA 30307

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**#320**

09/06/20

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 problem with that logic is that people already have access to those options. They can even find private brokers and agents by going on healthcare.gov and searching for their zip code. If they can't go to healthcare.gov at all, some people with pre-existing conditions may instead give up on health insurance.

How does anybody benefit from you I bring them up stuff they can access anyway. It all reeks of your disdain for the ACA but how many people it helps because Obama built it.

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

Thank you very much.

Sincerely,  
JC  
Doraville, GA 30340

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**#321**

09/06/20

To Whom It May Concern

Before Obamacare I could not afford to get private insurance due to several pre-existing conditions. My premium would have been at least \$1000 a month. My only option was to rely on [name of hospital]'s discounted services. While I am grateful for [name of hospital], the quality of care I received was poor, (e.g., I had to wait over a year to get an MRI, I could not choose my primary doctor or leave a message for a doctor, and every time I had a scheduled appointment I had to take off an entire day of work because I never got to see my provider at the scheduled time. I eventually stopped going to appointments because I could not afford to miss work. As a result, my health declined and the quality of my work and life suffered.

After I got Obamacare, I was able to address all of my healthcare needs and I was rather healthy. In August 2019, I got a good paying job with a high deductible (\$5000) health insurance plan. I became ill in March 2020 and was granted a medical leave of absence and ST disability benefits through my work. Between March and June 2020 I spent over 3K on medical bills. I was laid off in June due to COVID 19 and lost my health insurance. I also lost my ST disability because I could not afford to get any more tests to prove continued disability. So, without the medical care I need I cant work a full time job or pay my rent/bills. I will be facing homelessness at the end of this month.

Please do not change the current system. I need a plan that fits my medical needs. My ability to work and live depends on affordable health care.

Thank you very much.

Sincerely,  
RG  
Atlanta, GA 30345

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**#322**

09/06/20

The State of Georgia plan to block Georgians' access to the Affordable Care Act health insurance exchange is ill considered and contrary to the goal of insuring Georgians in a state that currently has the second highest rate of uninsured people of any state in the United States. The Georgia waiver plan removes an option that is used by thousands of Georgia consumers while not providing anything new. Consumers in Georgia who don't want insurance plans that provide complete coverage already can buy plans with less coverage outside of Affordable Care Act. Consumers already have that option. If anything, the state should provide a portal for those who want to access such plans in addition to what is provided through the Affordable Care Act website and, to try to increase those insured in Georgia, provide its own exchange website that subsidizes insurance premiums to lower them from than those of the Affordable Care Act for all

those of limited income that are not eligible for Medicaid. Further, to try to increase those insured in Georgia, the part of the Georgia waiver plan to provide a subsidy to pay large claims should be approved separately. Except for subsidies for larger claims, the Georgia waiver plan must be rejected as adding nothing new to that which already exists, the Affordable Care Act plan must be maintained in Georgia until Georgia comes up with a better plan.

DM

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**#323**

09/06/20

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 ridiculous kemp!! we have a pandemic, it is not going away, and now you want to destroy our ability to pay for health insurance...what is wrong with you?? This is not Christian at all..would you do this if Jesus was standing next to you??

Thank you very much.

Sincerely,  
GMK  
Kennesaw, GA 30144

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**#324**

09/06/20

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. Healthcare.gov does a fine job of matching people with various medicare plans your plans would just add additional costs in the profits to private companies without offering ANY Additional benefits!

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

Thank you very much.

Sincerely,  
MB  
Dallas, GA 30132

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**#325**

09/06/20

To Whom It May Concern

I am currently pregnant and have used the quality health insurance provided to me through the ACA for the last 4 years. If this changes and causes me to have to find and select new doctors in the middle of a high risk pregnancy (we've struggled with infertility and are finally pregnant after 3.5 years), I will be absolutely devastated. I've counted on the reliability provided to me through the ACA and appreciated that I've been able to stay with my same doctors, forming quality relationships that matter for the last 4 years. I strongly urge you NOT to make any changes that could and will be detrimental to that this year.

To recap - 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 for your time.

Sincerely,  
RG  
Atlanta, GA 30309

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**#326**

09/06/20

To Whom It May Concern

Why do you want to make healthcare even more confusing than it already is? 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 letting insurance companies run the show.

I support Medicare For All.

Thank you very much.

Sincerely,  
LB  
Atlanta, GA 30326

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**#327**

09/06/20

To Whom It May Concern

I do not support reducing choice by diverting access to healthcare.gov, Georgians already have access to privatized enrollment and this move eliminates options on the exchanges.

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

Thank you very much.

Sincerely,

NK

Clarkston, GA 30021

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**#328**

09/06/20

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,

CA

Alpharetta, GA 30005

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**#329**

09/06/20

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'm disabled and have limited income and already struggle month to month

Thank you very much.

Sincerely,

SA

Scottdale, GA 30079

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**#330**

09/06/20

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 am a single mother with 2 school age children.

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

Thank you very much.

Sincerely,

AC

Atlanta, GA 30307

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**#331**

09/06/20

To Whom It May Concern

This is insane. Georgians need healthcare coverage during a pandemic and taking it away endangers us ALL, but especially the most vulnerable.

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,

MK

Decatur, GA 30033

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**#332**

09/06/20

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 not a move in favor of the citizens of this state. Back off !

Sincerely,

SH

Decatur, GA 30034

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**#333**

09/06/20

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, allowing more Georgians access to quality health care. This is particularly important during the current pandemic, when access to health care is a must if we are to move past this tragedy.

Sincerely,  
KD  
Athens, GA 30606

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**#334**

09/06/20

To Whom It May Concern

Good afternoon. I am a Georgia resident 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. Governor Kemp's plan is flawed and dangerous during this international pandemic.

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

Thank you very much.

Sincerely,  
KA  
Decatur, GA 30032

---

**#335**

09/06/20

To Whom It May Concern

I am extremely concerned about Georgia's request for a waiver from using the healthcare.gov website while not providing a comparable Georgia-based website for those of us who need to shop for private health insurance. I have purchased insurance through healthcare.gov since it was established for 2014 and its value lies in the ability to shop across all possible plans with standardized, unbiased data and features, and to see what the costs will be after premium and cost-sharing subsidies based on my personal information have been applied. I also purchased

private insurance prior to 2014 and that was an opaque mess. I don't understand how eliminating the ability to shop on healthcare.gov while not replacing it with another marketplace, and asking people to go from company to company, or to work through a broker who can't be trusted to be unbiased, can be considered to be any sort of improvement over the current system. For those of us with the perseverance to slog through that process, it will make purchasing health insurance markedly more difficult and complicated; for those who give up, we will see many more uninsured. I am strongly opposed to this proposal.

I do not oppose the reinsurance element to the Georgia governor's proposal.

Sincerely,  
SC  
Athens, GA 30606

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**#336**  
09/06/20

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 have a daughter who is a contract employee as a therapist and art therapist caring with preexisting conditions. She, like many other working young adults relies on the ACA. She cannot afford private insurance without the ACA.

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

Thank you very much.

Sincerely,  
MFL  
Martinez, GA 30907

---

**#337**

09/06/20

To Whom It May Concern

My retired mother lives with us, we are not able to cover her with our insurance and she cannot afford the private insurance plans. Without ACA coverage she would have no health care.

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

Thank you very much.

Sincerely,  
SS  
Athens, GA 30601

---

**#338**

09/06/20

To Whom It May Concern

I oppose 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 centralized enrollment system is particularly important during a pandemic, after so many Georgians have lost their jobs and will be relying on healthcare.gov for their health insurance.

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

Thank you very much.

Sincerely,  
EK  
Atlanta, GA 30309

---

**#339**

09/06/20

To Whom It May Concern

As a Georgia citizen who has benefited from easy Medicaid sign-up on healthcare.gov, 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. Added Bureaucracy will only lower the number of people insured as they are unable to complete the needed paperwork easily or

effectively with minimal access to technology. A one-stop shop makes it much more likely someone will engage with a process.

Take the recent absentee voting registration website as an example. Rather than going to separate counties and filling forms every election, now people know there is one place to go. That makes it easier.

I DO support a Georgia reinsurance program because it will help lower premiums. I understand that part of this proposal is to shift funds from the exchange to reinsurance, but that money should come from elsewhere. Yes, I do mean we could raise taxes to cover it! Raising taxes isn't a bad thing when it saves money in the long run. I know Governor Kemp doesn't agree with that logic, but look what trouble his tax cuts got us when COVID slowed the economy!

Healthcare.gov is one of the best parts of the Affordable Care Act and should be available in all states, and especially in Georgia. Thank you very much.

Sincerely,  
AK  
Atlanta, GA 30319

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**#340**  
09/06/20

I'm writing to urge you to reject Georgia's 1332 waiver application. I have many reasons for doing so, but I will list two:

1. The proposal eliminates consumer choice. I want to be able to choose a health insurance plan from [healthcare.gov](https://www.healthcare.gov). When I do, I don't have to worry so much about whether a plan will actually cover the things I need. Georgia seeks the ability to cut me off from that marketplace, even though it is my marketplace of choice. I would wager that most other Georgians would also like to be able to choose from [healthcare.gov](https://www.healthcare.gov).
2. Governor Kemp has a track record of incompetence. Whether it's his disastrous tenure as Secretary of State or his deadly bungling of the pandemic, Brian Kemp (and the people he surrounds himself with) has a proven record of near-comical incompetence. Because the waiver is his administration's project, the Georgia Section 1332 waiver application deserves extreme scrutiny—or perhaps out-of-hand rejection. Under Governor Kemp's leadership, the Georgia plan is likely under-planned, under-resourced, actively harmful, illegal, or any combination of the above.

Cheers,  
SM

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One Law for the Lion and the Ox is Oppression

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**#341**

09/06/20

I am against Section 1332: State Innovation Waivers.

My family will not be able to afford private insurance, I cannot afford the insurance now offered through my company I work for as it is substandard and provides insurance coverage only after 1 year of paying premiums. My company usually changes insurance after one year as it is.

This would destroy coverage for most of the people with preexisting conditions in GA and the idea of the "reinsurance" state subsidy encouraging the insurance companies to lower premiums is just wishful thinking. They have no reason to lower rates and even if they did they will simply raise deductibles or lengthen the qualifying periods to make up the difference. The insurance companies always win. Private insurance brokers will not have affordable psychiatric care coverage, dental, or vision. Dental and vision are all but unaffordable now as it is.

My wife is disabled and she does not work. I have two sons in college. I need the ACA to continue as is to have a fighting chance of making ends meet and providing the coverage I need for my family.

Thank you for your time,

SS

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Art Director | Visual Problem Solver

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**#342**

09/06/20

To Whom It May Concern

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

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

It doesn't make sense to do anything that can make health insurance more expensive during a pandemic!!

Thank you very much.

Sincerely,

ES

Decatur, GA 30030

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**#343**

09/06/20

To Whom It May Concern

My housemate will be drastically impacted by this change. She is struggling to support herself and needs her current healthcare to continue. If these changes are made she will have to leave 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 very much.

Sincerely,

JC

Tucker, GA 30084

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**#344** *(submitted comments 2 times)*

09/06/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system. It relies on for-profit insurance companies who will not act in my best interest and the current system works and was extremely beneficial for my son when he graduated from college and was search for employment.

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

Thank you very much. Dr. [LC]

Sincerely,

LC

Marietta, GA 30060

09/06/20

To Whom It May Concern

Please do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies . The current process (healthcare.gov) give citizens the best access to affordable health care coverage. I know. It did so for my son when he turned 26 and was no longer eligible to be on my insurance as he just graduated from college, and was seeking employment as a teacher.

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

Thank you very much.

Sincerely,

LC

Marietta, GA 30060

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**#345**

09/06/20

To Whom It May Concern

What madness and cruelty to make healthcare changes and foster insecurity during a pandemic. Eliminating the ACA exchange and forcing consumers to enroll in coverage through insurance companys and brokers who charge a commission and offer plans that provide substandard care is beyond unacceptable. Once again, Kemp is not thinking about the citizens of Ga and instead focusing on profits for his cronies.

Sincerely,  
JM  
Decatur, GA 30030

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**#346**

09/06/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system. I like healthcare.gov, and find it easy to understand.

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

Thank you very much.

Sincerely,  
EB  
Athens, GA 30601

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**#347**

09/06/20

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 this had been an option in the past and lead to many people being uninsured or under-insured. With the current economic crisis, the access to affordable healthcare is that much more important.

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

Thank you very much.

Sincerely,  
KE  
Clarkston, GA 30021

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**#348**  
09/06/20

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 bad for all Georgians.

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

Thank you very much.

Sincerely,  
DC  
Savannah, GA 31405

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**#349**  
09/06/20

To Whom It May Concern

As someone who just became unemployed, I need to be on health care from the ACA. 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,  
NH  
Atlanta, GA 30329

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**#350**

09/07/20

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 NOT what Democracy is about. Shame on you for putting PROFIT BEFORE PEOPLE!!

Please RECONSIDER THIS DECISION AND LISTEN TO THE PEOPLE NOT DONALD TRUMP!!

Thank you very much.

Sincerely,  
ED  
Atlanta, GA 30345

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**#351**

09/07/20

To Whom It May Concern

I do not support a decision to further restrict our health care options in this state. Health care costs are outrageous and cost prohibitive for most at this time. I strongly disagree with eliminating the healthcare.gov enrollment system in exchange for a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Instead, effort should be made to lower the Medicare age to 60 and increasing the affordable options not further restrictions.

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

Thank you very much.

Sincerely,  
TO  
Winterville, GA 30683

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**#352**

09/07/20

To Whom It May Concern

Dear Governor Kemp:

I hope you are well. I am writing about the healthcare enrollment process in GA. I have been a social worker for 32 years and part of my job is removing barriers so individuals and families can receive the help they need to be independent and thriving and tax -paying members of society. The harder it is to access a support service the more likely it is a person won't be able to complete the application or process and don't get the help they need. This impacts the whole 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. Keep it simple!

Thank you very much.

Sincerely,  
MM  
Atlanta, GA 30324

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**#353**

09/07/20

To Whom It May Concern

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 the best interest of my daughter who currently uses healthcare.gov to participate in the ACA.

Please refuse Georgia's application for a waiver to ACA. Georgia should participate in expanding Medicaid as the original legislation provided in order to get the federal funding.

Thank you very much.

Sincerely,  
JG  
Macon, GA 31204

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**#354**

09/07/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that relies on profit and not the welfare and worthy attention of the individual health condition. Our life should be your first consideration due to the othe you took as will as our trust in you doing your job like you expect us to do our for the long term welfare of our fellow man. Do for us and be considerate of us like you would your MOTHER.

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

Thank you very much.

Sincerely,  
GJ  
Decatur, GA 30034

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**#355**

09/07/20

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 by allowing healthcare.gov to continue in Georgia for Georgians who need it. Changing now will only result in mass confusion and greater expense for thousands of Georgians.

I support a Georgia reinsurance program because it will help lower premiums. We need this now more than ever.

Thank you very much.

Sincerely,  
SB  
Atlanta, GA 30306

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**#356**

09/07/20

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 an unbiased enrollment platform. That's why I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,

SK

Griffin, GA 30224

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**#357**

09/07/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system that obscures the absolute costs and benefits of my healthcare.

As a consumer, I expect a level of transparency from my government that ultimately prevents me from needing the second opinion of self-interested healthcare parties.

By putting the onus on the consumer to examine and research the tradeoffs between plans and providers in lieu of a database which presents the relevant information, consumers will be misled to choose worthless plans and many - including myself - will eschew healthcare coverage altogether.

This is a goal no healthcare-focused administration should strive for.

Thank you very much.

Sincerely,

TM

Athens, GA 30605

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**#358**

09/07/20

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 believe that all deserve healthcare and that it is the role of the government to provide for the health and safety of all of its citizens. Healthcare should not be a for profit business!

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

Thank you very much.

Sincerely,  
CL  
Buford, GA 30519

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**#359**

09/07/20

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. If you make this change many Georgians will not be able to afford health insurance. This is a detrimental move especially during a pandemic. I also feel medicaid should be expanded. Do what's right for the people of Georgia.

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

Thank you very much.

Sincerely,  
LW  
Douglasville, GA 30134

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**#360**

09/07/20

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.

Reviewing healthcare plans and choosing the best option for yourself and your family is already difficult enough. Decentralizing the process will make this even more difficult. The healthcare.gov exchange is already widely advertised and people have a familiarity with it. Moving the process to profit driven insurance brokers is not in the best interests of Georgians.

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

Thank you very much.

Sincerely,  
TE  
Covington, GA 30014

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**#361**  
09/07/20

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 rely on the exchange to get information and coverage.

Thank you very much.

Sincerely,  
LC  
Avondale Estates, GA 30002

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**#362**  
09/07/20

To Whom It May Concern

Hello Gov. Kemp!

I absolutely 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 Georgians.

However, I support a Georgia reinsurance program because it will help lower premiums, especially for those that are on a set income.

Thank you very much.

Sincerely,  
VC  
Douglasville, GA 30134

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**#363**

09/07/20

To Whom It May Concern

I recently lost my job, I was laid off because of covid 19. I don't understand why you are trying to do this when there's a PANDEMIC OCCURRING. Millions are without jobs and GA is affected by covid 19. I do not support this and I will not vote for you next time if you keep this up. I don't understand this logic and I don't think you are out to help fellow 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.

Thank you very much.

Sincerely,  
NR  
Chamblee, GA 30341

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**#364**

09/07/20

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. Healthcare is a right. Please consider Georgians who need affordable options to protect their right to healthy living.

Thank you very much.

Sincerely,  
DC  
Clarkston, GA 30021

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**#365**

09/07/20

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 yo.

Sincerely,

JFG

Gainesville, GA 30506

---

**#366**

09/07/20

To Whom It May Concern

I am writing to ask you to stop your plans to undermine our state's system of healthcare. The changes you are planning to make to our state's healthcare system will make it much more confusing for citizens. 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 already have a system that works and I don't believe your plan will work as well. So please leave well enough alone!

Thank you very much.

Sincerely,

SF

Doraville, GA 30340

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**#367**

09/07/20

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 offer a plan that actually provides coverage.

I am also concerned about my fellow Georgians, who, in the middle of a pandemic, are working and going to school when they are sick and spreading this disease because they don't have

enough coverage or testing or contact tracing.

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

Please disprove those that say that Republicans have no heart. What would Jesus do? He would care about and for everyone!

Thank you very much.

Sincerely,  
CF  
Cumming, GA 30028

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**#368**

09/07/20

To Whom It May Concern

While I support a Georgia reinsurance program to help lower premiums, I do not agree with the proposal to move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. Making this move is likely to create more confusion and chaos, and will make Georgians navigate a separate system from the rest of the nation that does not necessarily rely on the systems that people already know how to navigate. I believe it will result in fewer people having the affordable available coverage and will benefit insurance companies far more than Georgia voters.

Thank you very much.

Sincerely,  
MD  
Atlanta, GA 30341

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**#369**

09/07/20

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.

I will I will be at the governors mansion if you try to proceed with this shit

Sincerely,  
DD  
Cumming, GA 30040

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**#370**

09/07/20

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

Sincerely,  
AR  
Marietta, GA 30064

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**#371**

09/07/20

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 LEAVE THE ACA ALONE.

Thank you very much.

Sincerely,  
JE  
Kennesaw, GA 30152

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**#372**

09/07/20

To Whom It May Concern

I'm lucky -- my employer-sponsored healthcare is easy to sign up for and use. But the people who rely on the federal insurance marketplace don't have that option. There is no reason to make it even harder and more expensive for them.

I absolutely don't support a move from the current system to one that is intended only to drive more profit to insurance companies, at the expense of the insured people, and all taxpayers specifically. Governor Kemp's plan is dangerous, expensive, and unnecessary.

Thank you very much.

Sincerely,  
MR  
Conyers, GA 30012

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**#373**

09/07/20

To the Trump Administration,

I am self-employed, live in Georgia and get health insurance through the ACA Healthcare exchange. I have been happy with the insurance that I have had through the exchange since its beginning in 2010. Without the ACA, I would probably not have insurance because I have a pre-existing condition.

I am dismayed that Gov. Kemp has proposed that the federal government waive the ACA requirement that Georgia participate.

Thanks for allowing me to comment.

ML  
Roswell, Georgia 30075

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**#374**

09/07/20

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. Y

Sincerely,  
AN  
Lawrenceville, GA 30045

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**#375**

09/07/20

To Whom It May Concern

I oppose Part II of Georgia's Waiver Proposal because it cuts off everyone from the familiar ACA and the new marketplace could easily mislead consumers to cheaper plans with significantly less coverage or leave them without coverage. This is not an improvement. Please pull this part of the proposal. Thank you for the opportunity to provide feedback on this proposal.

Sincerely,  
JG  
Chamblee, GA 30341

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**#376**

09/07/20

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,  
GS  
Atlanta, GA 30345

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**#377**

09/07/20

I am strongly against the waiver allowing the state of Georgia to switch from utilizing the healthcare.gov website to merely providing a list of insurance brokers and companies.

Under the current system, consumers have access to all insurance options and a strong website that provides the data they need to make informed health care choices. Abandoning this website will give people less guidance and lead to more confusion and misinformation, ultimately resulting in fewer insured individuals and poorer health outcomes. It will also allow third parties to profit off marketing poor quality insurance plans.

Health is a collective good - the healthier our population, the stronger our economy will be. Georgia's health care system is already among the worst in the nation - hospitals and doctors struggle every day to deal with the economic ramifications of so many uninsured patients.

Allowing all Georgians access to high-quality insurance through the existing informative website will make our state a more resilient, robust, healthier place to live. Please don't allow selfish partisan interests to harm our state - deny this waiver.

A native Georgian in adamant opposition,  
RM  
Alpharetta, GA

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**#378**  
09/07/20

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.

It is hard to avoid the impression that Kemp's goal is further to limit Georgians' access to affordable healthcare in the interest of corporate profits. I am also concerned that the plans offered by the private firms will exclude key aspects of healthcare while overcharging patients.

Thank you very much.

Sincerely,  
KK  
Atlanta, GA 30307

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**#379**  
09/07/20

To Whom It May Concern

I am an epidemiologist 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. While healthcare.gov is not perfect, it is a system people have come to rely on. Starting from scratch, with companies that have inherent bias is a recipe for failure.

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

Thank you very much.

Sincerely,  
EC  
Decatur, GA 30030

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**#380**

09/07/20

Hi,

I'm a single mother with two children who was permanently laid off due to COVID-19. My employer insurance expired, and I just got family signed up via marketplace. I can barely make the monthly payment but without it my daughter would be unable to see her neurologist. There's no way I can pay more for a private plan, and how in the world can I get a "skimpy" plan? Governor Kemp has lost touch with what Georgian's need. It's scary enough being told she has to have tests done because she may have a tumor, TIA, MS, or something other going on. Now, I have to stress about her losing her insurance! I don't care what the reports say about how great Georgia is doing. I'm not sure what Governor Kemp is doing to tally those numbers, but I can GUARANTEE you people in Georgia are hurting! They are hurting and want change. They are wanting change so desperately that many people I know have decided to vote Democratic to see change! When you don't take care of your state, they don't re-elect you!

Governor Kemp has already hurt children by cutting education over 13%. Now he's going to take away healthcare coverage? Medicaid doesn't cover anyone over 18 so how does that help my daughter?

Please know I oppose Georgia Section 1332 Waiver as do 1,000s of Georgians! Will someone actually listen to the taxpayers for a change?

Sincerely,  
PB

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**#381**

09/07/20

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 single parent I was unable to afford healthcare insurance for more than 10 years until President Obama enacted the ACA. The fact that Georgia doesn't support healthcare goes against the needs of its citizens.

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

Thank you very much.

Sincerely,  
AD  
Tucker, GA 30084

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**#382**

09/07/20

My name is [MS], and I am a very concerned voter in Newnan, GA!

I would like you guys to know that the Affordable Care Act has saved my life. Without it and the helpful subsidy I would not be able to afford Health Insurance.

This is a very bad decision. Not very pro life at all. At least give us the choice between the ACA and Kemp Kare.

I beg of you, Brian Kemp, to find a heart and do the right thing for the many with preexisting conditions in GA.

Signed, A voter in Newnan GA  
MS

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**#383**

09/07/20

To Whom It May Concern

I and many people I know have preexisting conditions. We 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 our best interests. We need good, dependable health insurance.

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

Thank you very much.

Sincerely,  
CB  
Roswell, GA 30075

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**#384**

09/07/20

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 so-called "Georgia Access Model") that relies on for-profit insurance companies who will not act in my best interest. I believe this is a calculated attempt to hobble the ACA and will result in many

Georgians losing their healthcare, including my own family.

Thank you very much.

Sincerely,  
RP  
Atlanta, GA 30319

---

**#385**  
09/07/20

To Whom It May Concern

6000 fellow Georgians dead of Covid and now Kemp wants to take away our health insurance. I was in so much medical debt that I needed the ACA subsidies. Taking that away may kill me. Be pro life and save some. Don't do this, please.

Sincerely,  
MS  
Newnan, GA 30265

---

**#386**  
09/07/20

To Whom It May Concern

I cannot believe Kemp would be stupid enough to mess with the ACA during an election year. 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.

If this is allowed to go forward you will guarantee that the GOP will become a minority party in Georgia for the next 30 years.

Thank you very much.

Sincerely,  
NC  
Macon, GA 31211

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**#387**

09/07/20

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 in the best interest of others who have pre-existing conditions.

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

Thank you very much.

Sincerely,  
WW  
Decatur, GA 30033

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**#388**

09/07/20

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.

You all know very well that the private insurance will be to expensive for the average workers to afford. Your master(all the wealthy Georgians and Politicians)/Slave (all the rest of us) mentally is on full display.

Thank you very much.

Sincerely,  
SL  
Atlanta, GA 30345

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**#389**

09/07/20

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 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 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. How is this better for anyone?

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

Thank you very much.

Sincerely,  
JM  
Lilburn, GA 30047

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**#390**

09/07/20

To Whom It May Concern

Please help I'll Georgians to improve our health! 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,  
LF  
Palmetto, GA 30268

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**#391**

09/07/20

To Whom It May Concern

I relied on healthcare.gov to obtain insurance shortly after I finished graduate school. It was the only site that made finding insurance manageable, and let me reiterate: I HAD JUST GOTTEN A PHD. If I, a person who is highly trained in research and obscure language, has problems navigating for-profit insurance ads and platforms then what chance does the average Georgian have?

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who are more focused on their profits than finding me insurance that is affordable and good quality.

I support a Georgia reinsurance program because it will help lower premiums and god only knows we could all use that right now.

Thank you very much.

Sincerely,  
KJ  
Decatur, GA 30033

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**#392**

09/07/20

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 harder you make accessing the ACA fewer people that will be able to. But that is your goal. You need to care about Georgians, not ideology.

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

Thank you very much.

Sincerely,  
CP  
Newnan, GA 30263

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**#393**

09/07/20

To Whom It May Concern

I am one of the millions of Americans who lost my job in the wake of the Covid pandemic. It was an incredibly stressful time, and one of the few bright spots was how easy it was for me to find replacement insurance for my family through healthcare.gov. The highlights of the plans were clearly laid out in plain language, it was easy to compare plans, and I could see how much of a subsidy my family and I were able to get. In fact, the subsidy is what allowed us to purchase a good robust insurance plan. I do not understand the argument that without the exchange, we will have more choices by going to private brokers, because we can already go through private brokers. I did comparison shopping through a private broker, and frankly was not as impressed with the options he offered me compared to what was on healthcare.gov. Our health is one of the most valuable things any of us can have in this life, and I truly do not understand why the state is trying to take away the choices on healthcare.gov that can be so valuable to safeguard the health of ourselves and our families. Therefore, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. Please protect Georgia citizens' access to the healthcare exchange. It is a fantastic resource that is incredibly valuable to so many families, including mine.

Thank you very much.

Sincerely,  
DR  
Decatur, GA 30033

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**#394**

09/07/20

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 want people in Georgia to be forced off the ACA healthcare marketplace. There are almost no plans in the private market that cover pre-existing conditions. My husband was laid off while trying to finish lung cancer treatment. The ACA kept him covered with his pre existing conditions so he kept getting treated and recovered.

Thank you very much.

Sincerely,  
DN  
Athens, GA 30606

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**#395**

09/07/20

To Whom It May Concern

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

Companies who will not act in the best interest of Georgians.

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

Thank you very much.

Sincerely,

LM

Atlanta, GA 30328

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**#396**

09/07/20

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,

AC

Suwanee, GA 30024

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**#397**

09/07/20

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,

AC

Suwanee, GA 30024

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**#398**

09/07/20

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 ACA and healthcare.gov have literally been a life saver for myself, family, and friends. I could not afford health insurance without it. Please, leave it alone.

Thank you very much.

Sincerely,

JB

Stone Mountain, GA 30087

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**#399**

09/07/20

To Whom It May Concern

The ability for Georgians to be able to access our healthcare rights through healthcare.gov must be preserved. Privatized enrollment through health insurance companies, brokers and agents will result in Georgians either not being insured or being underinsured causing financial and medical hardship.

I support a Georgia reinsurance program because it will help lower premiums. It's about time.

Thank you very much.

Sincerely,

WH

Atlanta, GA 30319

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**#400**

09/07/20

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 system has the potential to seriously hurt people without other options, and could lead to serious illness or death for many.

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

Thank you very much.

Sincerely,  
SB  
Marietta, GA 30062

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**#401**

09/07/20

To Whom It May Concern

This is not the time to raise barriers to access health insurance. GA's waiver request will make it even harder - in a state with the highest uninsured rate - for people to get insurance and protect themselves and their family from illness. Hasn't COVID-19 already shown us plainly that we have terrible health disparities and that too many Americans aren't able to afford 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,  
RH  
Atlanta, GA 30306

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**#402**

09/08/20

To Whom It May Concern

Please stop messing with things that do work, e.g. healthcare.gov; and focus on things that are not working, e.g. any comprehensive plan to reduce Covid cases in Georgia. I do not support any move to a privatized enrollment system for healthcare!

Why must Georgia always be at the bottom of the pile when it comes to providing a safe and healthy lifestyle for its citizens?

More attention to basic constitutional rights and democratic institutions that our forefathers fought for, and voter security are desperately needed but seem to be of no interest to our Governor who is more concerned with concentrating power and lining his pockets and those of

his friends.

Keep healthcare.gov as it is for now.

Thank you very much.

Sincerely,  
FW  
Tucker, GA 30084

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**#403**  
09/08/20

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 healthcare.gov because i know it works  
Thank you very much.

Sincerely,  
SZ  
Decatur, GA 30033

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**#404**  
09/08/20

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 Georgians seeking coverage for preexisting conditions.  
I support a Georgia reinsurance program because it will help lower premiums.  
Thank you very much.

Sincerely,  
MT  
Decatur, GA 30030

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**#405**

09/08/20

To Whom It May Concern

I do not support the removal of healthcare.gov. People like my husband with pre existing mental health impairments will be in a world of trouble.

Thank you very much.

LRB

Sincerely,

LB

Loganville, GA 30052

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**#406**

09/08/20

To Whom It May Concern

The affordable care act has literally saved my life! Our family could not afford the private insurance before we were able to sign up for this program. I was in a severe car accident and I continue to need to see specialist and I take several medications now. My husband owns a small business and we could no longer afford to be insured without the aca. Also, our college age daughters are able to be covered under our plan now and because we are native Americans we don't have to pay deductibles or copays. The subsidies we receive cover our monthly premiums in full. The affordable care act has been a god send to us. Please don't take this from 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.

Thank you very much.

Sincerely,

MR

Dublin, GA 31021

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**#407**

09/08/20

To Whom It May Concern;

After reviewing Kemp's intention's with the ACA, it's clear that my husband and I will be left without health insurance. We are self-employed and rely on a subsidy from the ACA in order to have affordable health insurance. There is NOT one policy in the private market that comes close to the quality plan we have now. It is beyond me that anyone would proceed with stripping insurance from people during a pandemic and unemployment crisis. (And don't deny it's a crisis. Those unemployment offices are still closed, right?) And now you expect people to navigate the shark-infested waters of private insurance, WITHOUT subsidies, with a hollow promise of affordable options. You must think the people are idiots. I should NOT BE DENIED access to the ACA and the healthcare exchange. So so so angry and disgusted.

KJ

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**#408**

09/08/20

To Whom It May Concern

I was born and raised in Georgia. Kemp is a disgrace to this state. He has singlehandedly done more damage to this state than any prior politician in my lifetime. He stole the election, destroyed my work industry, and murdered citizens by putting profit over people. This is a continuation of his profit over people platform. If he continues to strangle the ACA coverage in Georgia, I will either be forced to leave my friends and family behind and seek refuge in a state that cares more about it's citizens, or stay and wait to be bankrupted or die. I know either way Governor Kemp does not care. Listen to your constituents rather than corporations for once. Please. We are begging you.

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

Atlanta, GA 30307

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**#409**

09/08/20

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 am a nurse practitioner and have worked many years with people who are uninsured or poorly insured, it is inhumane. I support a Georgia reinsurance program because it will help lower my premiums.

Thank you very much.

Sincerely,  
LH  
Decatur, GA 30030

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**#410**

09/08/20

To Whom It May Concern

As someone who has relied on ACA for the past several years, this is a terrible idea. It's a genius idea in the middle of a pandemic to mess with people insurance. What are you thinking? 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,  
KH  
Atlanta, GA 30338

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**#411**

09/08/20

To Whom It May Concern

I rely on the healthcare.gov website to provide insurance for myself due to multiple chronic conditions.

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,  
PS  
Kennesaw, GA 30144

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**#412**  
09/08/20

To Whom It May Concern

I have a husband who relies on this coverage and could not live without it. 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  
Kennesaw, GA 30144

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**#413**  
09/08/20

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. Such a move, particularly during a pandemic, is tone deaf to my needs and the needs of hundreds of thousands of Georgia citizens.

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

Thank you very much.

Sincerely,  
DL  
Waleska, GA 30183

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**#414**

09/08/20

To Whom It May Concern

I support keeping healthcare.gov vs. moving to a privatized enrollment system because for-profit systems have to act to maximize profits for their shareholders which does not prioritize public benefits.

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

Thank you very much.

Sincerely,  
BI  
Alpharetta, GA 30009

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**#415**

09/08/20

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.

It is time to expand the Affordable Care Act and care for everyone in our state!

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

Thank you very much.

Sincerely,  
JB  
Atlanta, GA 30317

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**#416**

09/08/20

To Whom It May Concern

Healthcare.gov works. Why are you trying to fix something that isn't broken? It is easy to understand and has all the information you need in one place. Your plan is vague and seems to favor for-profit insurance companies and not your constituents. While you are at it, please expand medicaid to save our hospitals and to provide coverage to thousands of people who don't

have it. For once, let the needs of the average person take precedence over corporate interests

Thank you.

Sincerely,  
LR  
Marietta, GA 30064

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**#417**  
09/08/20

To Whom It May Concern

Offer the ACA to ALL in our state of Georgia. People need to know ALL options and have ALL the information to make an informed choice about their health care. To limit options is political and paternalistic.

Thank you very much.

Sincerely,  
SF  
Marietta, GA 30062

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**#418**  
09/08/20

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 am especially concerned about pre-existing conditions.

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

Thank you very much.

Sincerely,  
CC  
Madison, GA 30650

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**#419**

09/08/20

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,  
SB  
Tucker, GA 30084

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**#420**

09/08/20

To Whom It May Concern

As a primary care physician 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 my patients. The health insurance landscape is already incredibly complicated and confusing to many individuals, by decentralizing this system it will likely become impossible to navigate without additional knowledge or resources including patient advocates. This change may leave more people uninsured-- a risk that must not be taken in the middle of a global pandemic.

I am in support of a program that will lead to lower premiums for GA families.

Thank you very much.

Sincerely,  
LF  
Atlanta, GA 30308

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**#421**

09/08/20

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 negatively impact my family and friends.

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

Thank you very much.

Sincerely,

JR

Sandy Springs, GA 30328

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**#422**

09/08/20

To Whom It May Concern

I am against the proposed move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who may not operate transparently or in the best interest of Georgians.

I would much prefer to see further Medicare/Medicaid expansion in the state to make medical care accessible to more Georgians.

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

Thank you very much.

Sincerely,

KL

Marietta, GA 30064

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**#423**

09/08/20

To Whom It May Concern

The proposed move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies will undermine my access to quality health insurance. This is NOT in the best interest of Georgians.

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

Thank you very much.

Sincerely,

PG

Blakely, GA 39823

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**#424**

09/08/20

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

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**#425**

09/08/20

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,

JM

Leslie, GA 31764

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**#426**

09/08/20

To Whom It May Concern

I am writing to oppose the shift from from healthcare.gov to a privatize enrollment system giving for-profit insurance companies a unique advantage in the healthcare marketplace. With an already-broken healthcare system that leaves millions without meaningful, comprehensive coverage, the country and the state of Georgia will only find our system further eroded by Governor Kemp's proposed reliance upon the "GA Access Model." Georgians deserve comprehensive healthcare and the system currently proposed will not provide it.

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

Thank you very much for your consideration.

Sincerely,  
LW  
Atlanta, GA 30306

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**#427**

09/08/20

To Whom It May Concern

I am a small business owner that must purchase individual policies for health care. And because I'm over 60 and not yet eligible for Medicare, my insurance is expensive and difficult to secure. 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 will only make policies difficult to evaluate, more expensive for people like me and with less coverage than plans that don't have waivers for coverage.

I do support a Georgia reinsurance program because it will help lower premiums. As long as the other waiver isn't approved.

Thank you very much.

Sincerely,  
CW  
Atlanta, GA 30316

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**#428**

09/08/20

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 am concerned that it will harm people with pre-existing conditions. I fear that the resulting insurance will be impossible to regulate effectively for quality, bigotry, and general fairness.

Thank you very much.

Sincerely,

PS

Athens, GA 30601

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**#429**

09/08/20

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 also need more funding for waiver programs!

Thank you very much.

Sincerely,

MS

Roswell, GA 30075

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**#430**

09/08/20

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 Georgia residents.

I do support reinsurance as a way to help lower premiums for health plans sold on healthcare.gov.

Thank you very much.

Sincerely,

MM

Covington, GA 30014

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**#431**

09/08/20

To Whom It May Concern

I oppose Gov. Kemp's 1332 waiver application which seeks replacement of healthcare.gov with a privatized enrollment system for Georgians. A privatized system would rely on for-profit insurance companies not required to act in the best interest of people seeking healthcare coverage; it would allow for cheaper but sub-standard healthcare plans, attractive to healthy people but disastrous for others; it would make comparison of plans much more difficult by dismantling the ACA's consumer support system; it would sow confusion and uncertainty, thus likely reducing enrollment and coverage for those most needing it. In summary, it would not promote the health and welfare of Georgians.

Thank you for considering my comments.

Sincerely,

SC

Decatur, GA 30030

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**#432**

09/08/20

To Whom It May Concern

As a physician, I have seen the devastating impacts of Georgia's decision not to expand medicaid. While a majority of states expanded medicaid, Georgia has left its healthcare system under-resourced and left its citizens without appropriate basic healthcare vital to people's livelihood and to sustained economic growth. With all these barriers already in place, how could the governor try to create further barriers to comprehensive 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, my patients, or Georgian's best interest. The purchase of healthcare should remain on healthcare.gov, a centralized non-partisan platform, free from the selfish business practices of insurance companies.

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

I support the expansion of medicaid without waivers, as this is the only way all Georgian's will have much needed access to great healthcare that covers Georgian's basic needs and provides security should unexpected health events/problems arise in one's life. Please, place the needs of Georgian's first, not those of insurance companies. After all, a healthy population is crucial to the overall financial wellbeing of the state.

Thank you very much.

Sincerely,

RS

Atlanta, GA 30306

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**#433**

09/08/20

To whom it may concern:

Please leave the ACA access alone. I lost my job this year and this was the only way I could afford decent health insurance that actually paid for any care I've needed thus far.

The subsidy has paid most of my premium and if it is taken away, I will no longer be able to afford health insurance.

JM

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Savannah, GA 31405

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**#434**

09/08/20

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 am tired of Republican Governors and State legislators who continue to mess w/Affordable Healthcare. What is WRONG with you guys!?????

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

Thank you very much.

Sincerely,

SM

Norcross, GA 30071

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**#435**

09/08/20

To Whom It May Concern

Being a retiree on a fixed income, I'm writing to say I can not and do not support the move from healthcare.gov. The move to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

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

Thank you very much.

Sincerely,  
TF  
Rex, GA 30273

---

**#436**

09/08/20

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 outrageous! We should expand Medicaid like every other state and not try to stop people from getting healthcare. Where is the logic in this? We have a right to access healthcare.gov like everyone else.

I support a Georgia reinsurance program because it will help lower premiums. Also please just expand Medicaid fully already!

Thank you very much.

Sincerely,  
CD  
Athens, GA 30601

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**#437**

09/08/20

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,

DN

Atlanta, GA 30306

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**#438**

09/08/20

To Whom It May Concern

As a physician and a Georgia resident I am writing to urge that the state NOT adopt the governor's health plan, as I do not believe it will make health care more affordable for the people 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 the best interest of our citizens.

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

Thank you very much.

Sincerely,

KH

Bishop, GA 30621

---

**#439**

09/08/20

To Whom It May Concern

I definitely 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 who depend on the ACA and so I support a Georgia reinsurance program because it will help lower premiums for these folks.

Thank you very much.

Sincerely,

JM

Atlanta, GA 30329

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**#440**

09/08/20

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 oppose this blatant attempt to make GA citizens even more dependent on the private health insurance market. You should be ashamed of yourselves for even suggesting such a disastrous action.

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

Thank you very much.

Sincerely,

PW

Dunwoody, GA 30338

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**#441**

09/08/20

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. It makes no sense.

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

Thank you very much.

Sincerely,

SC

Decatur, GA 30030

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**#442**

09/08/20

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 small business owner and need affordable healthcare.

Thank you very much.

Sincerely,

KE

Sandy Springs, GA 30328

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**#443**

09/08/20

To Whom It May Concern

Georgia citizens need healthcare. This move will only hurt our already damaged healthcare system. I support the affordable care act and the benefits it has given are country. 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,  
KCD  
Athens, GA 30601

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**#444**

09/08/20

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 or my patients best interest. This will result in a huge number of vulnerable Georgians losing their health insurance at a particularly challenging time. As a physician and a public health expert, I support easier access to health insurance for all and the ACA is currently the best option we have to do this. GA should also expand access to Medicaid to allow even more people in this state tp get critical healthcare coverage.

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

Thank you very much.

Sincerely,  
JS  
Atlanta, GA 30306

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**#445**

09/08/20

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. There is a moral imperative to ensure affordable and quality healthcare to all Georgians. A fidelity to capitalism should not trump a fidelity to compassion.

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

Thank you very much.

Sincerely,

KI

Atlanta, GA 30339

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**#446**

09/08/20

To Whom It May Concern

Although I am a Georgia native, I once lived in a state that privatized health insurance, and it almost ruined the state. Private contractors raped the state and robbed it blind. Their plan benefitted only themselves and their greed.

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,

TR

Statesboro, GA 30458

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**#447**

09/08/20

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 BLOCK OUR ACCESS THE ACA MARKETPLACE!**

Thank you very much.

Sincerely,  
KL  
Decatur, GA 30030

---

**#448**

09/08/20

To Whom It May Concern

I do not support moving from healthcare.gov to a privatized enrollment system. Insurance companies will act to make a profit, not in my best interest.

I do support a Georgia reinsurance program, which will help lower premiums.

Thank you very much.

Sincerely,  
ND  
St. Simons, GA 31522

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**#449**

09/08/20

To Whom It May Concern

I do not support any of the proposed changes, nor do I support the way healthcare insurance is handled right now.

I am lucky that I will be able to have Tricare coverage for the rest of my life. However, my two young adult daughters will not have this OR ANY HEALTH INSURANCE now that they have aged out. They both have autism as well as mental health conditions that require regular therapy. They are unemployed and will remain that way until they improve, and that is unlikely to happen if they have no health insurance.

Since Georgia has not expanded medicaid and does not consider them disabled "enough" to qualify for disability, they are completely stuck. As a now single mother with a very low paying home healthcare job, I only make enough money to pay for absolute essentials like rent, food and transportation.

I'm sure there are millions of other people in similar situations who cannot afford health insurance and cannot qualify for medicaid. Is this not a burden on our state as well as on our conscience? How do people justify this treatment of fellow citizens?

Sincerely,  
CM  
Macon, GA 31210

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**#450**

09/08/20

To Whom It May Concern

I have been using the Healthcare.gov site every years since it started for my families insurance needs. It has always been an easy and effective way to get 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 best interest.

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

Thank you very much.

Sincerely,  
RS  
Morganton, GA 30560

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**#451**

09/08/20

To Whom It May Concern

Kemp is deliberately trying to destroy his constituents' access to quality, affordable healthcare. Numerous counties in the state don't have hospitals, many don't have pediatricians or OB/GYM. This has all been on the GOP watch! 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 FOR PROFIT IS BARBARIC. Which, of course, is why Kemp supports it.  
FIX THE ACA.

Thank you.

Sincerely,  
NW  
Lawrenceville, GA 30043

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**#452**

09/08/20

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 do not need anything else to cause confusion and hardship!

Thank you very much.

Sincerely,  
EB  
College Park, GA 30337

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**#453**

09/08/20

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 directly impacts myself and many other people in my community.

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

Thank you very much.

Sincerely,

HJ

Watkinsville, GA 30677

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**#454**

09/08/20

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 have been very pleased for several years of the coverage afforded me through ACA, far superior to what I could get before it existed.

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

Thank you very much.

Sincerely,

TC

Madison, GA 30650

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**#455**

09/08/20

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 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.

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

Thank you very much.

Sincerely,  
FL  
Gainesville, GA 30506

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**#456**

09/08/20

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.  
ND

Sincerely,  
ND  
Jasper, GA 30143

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**#457**

09/08/20

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. The consumer who has been able to afford private health insurance has always been in the middle class and above. Everyone is entitled to healthcare, regardless of their ability to pay! Our federal and state governments must work together to help make insurance affordable for all.

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

Thank you.

Sincerely,  
CG  
Clarkesville, GA 30523

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**#458**

09/08/20

To Whom It May Concern

As a physician, I hear stories from my patients about the challenges of navigating health insurance. I worry that privatized for-profit companies will not act in best interest for myself, my patients and the state of Georgia. Therefore, 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,  
AG  
Atlanta, GA 30307

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**#459**

09/08/20

To Whom It May Concern

It makes the most economic sense to keep using healthcare.com. Anything short of this is a cruel and blatant political move that doesn't have GA citizen's best interests in mind.

I support a Georgia reinsurance program because it will help lower premiums. Please quit trying to get in good with the Trump crowd—it's bad for our state.

Thank you very much.

Sincerely,  
AG  
Decatur, GA 30033

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**#460**

09/08/20

To Whom It May Concern

The plan to reconstruct private health insurance in GA is made up of two parts. The second part of the Governor's plan will lead to many more uninsured or underinsured Georgians, putting them at risk for devastating health care bills. The Georgia Access model would block consumers from using healthcare.gov and require them to use a disconnected system that puts insurance companies in charge. The system is limited and confusing. Georgians shopping for health insurance would be left at the mercy of profit driven health insurers and web brokers who are known to steer consumers toward profitable substandard plans. Many of these plans do not cover the health services that Georgians need. Those who unknowingly enroll in these kinds of plans would be left with unaffordable medical bills. Governor Kemp's plan threatens the financial futures of Georgia families and small businesses, exacerbating the unstable economic situation brought on by the pandemic.

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

Thank you very much.

Sincerely,  
MM  
Blairsville, GA 30512

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**#461**

09/08/20

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. Gov. Kemp, Please do the RIGHT THING this time for the majority of your citizens in Georgia!

Thank you very much.

Sincerely,  
HH  
Athens, GA 30606

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**#462**

09/08/20

To Whom It May Concern

I do not, repeat, 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.

**PROFIT IS NOT THE RIGHT MOTIVE WHEN IT COMES TO HEALTH CARE! BRING BACK THE AFFORDABLE HEALTH CARE PROGRAM THE WAY IT WAS MEANT TO BE.**

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

Thank you very much.

Sincerely,  
MG  
Byron, GA 31008

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**#463**

09/08/20

To Whom It May Concern

I am NOT in favor of Governor Kemp's proposal to move from healthcare.gov to a privatized enrollment system made up of for-profit insurance companies who will NOT act in my best interest.

HOWEVER, I STRONGLY Xsupport a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,  
BJ  
Madison, GA 30650

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**#464**

09/08/20

Good evening,

I speak from experience when I say that affordable healthcare is one of the most important services that the federal government and the state of Georgia can help provide to its citizens. My family has had struggle after struggle the last few years, and were it not for quality healthcare provided through our jobs, we would likely be bankrupt and have had to make very difficult decisions regarding our quality of care. No one should have to make those decisions, and no one should become impoverished in order to receive quality care.

I write in support of the reinsurance portion of the waiver, but I strongly disagree with the proposal to remove Georgians' access to [healthcare.gov](http://healthcare.gov), which I believe would lead to fewer insured Georgians and conversely drive up costs. Therefore, I urge that you deny the Section 1332 waiver as written. I appreciate your time, and hope that all Georgians are considered in this decision.

Sincerely,  
SH

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**#465**

09/08/20

To Whom It May Concern

This will destroy my family. During a pandemic no less. 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 rely on Georgia reinsurance program because it will help lower premiums and makes healthcare easily accessible. I trust those who work for us would want the same.

Thank you!

Sincerely,  
HF  
Athens, GA 30607

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**#466**

09/08/20

To Whom It May Concern

The problem is simple. Georgia needs more people to be covered by health insurance, especially for poor people. Georgia needs to have more services, especially hospital and primary care services, for these people. Expanding Medicaid , as 38 other states have done would solve the problem with most of the money provided by the federal government .Georgia especially needs this now with the pandemic raging and many hospitals closing .

Sincerely,  
WE  
Atlanta, GA 30328

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**#467**

09/08/20

After helping my daughter navigate getting her own insurance this year, blocking access to the site's comparison tool and list of trusted plans is ridiculous. The agents that started bombarding our emails and phones with solicitations were less than helpful and acted more like snake oil salesmen. Citizens deserve better from our state governor than this charade of being concerned for us. Keep the [healthcare.gov](https://www.healthcare.gov) site accessible and functioning.

LD

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**#468**

09/08/20

Good evening,

My name is [RR] and I reside in Pooler, Georgia. I am writing to contest Gov. Kemp's Section 1332 Waiver plan as it currently stands awaiting approval. I feel this option will reduce the option to obtain affordable health coverage and access to care for so many more people than the plan stands to assist. Georgia is already negatively impacted by a lack of afforded coverage options as many insurers have pulled out of our market. This plan will only increase the amount of people who do not have health insurance. Please do not approve / allow this waiver. We need more options and we need expansion, not a state-controlled, good ol' boy run healthcare accessibility method. The Governor's plan goes against everything that the ACA tried to accomplish. It's bad enough this state doesn't have full expansion like most of the country. Bring Georgia out of the dark ages, please. We need more options to find affordable health insurance with expanded eligibility. We need better plans. We need to bring back the plans we've lost over the years; we need to recreate an enticing and competitive health insurance market for insurers. No matter what, we absolutely need not allow this Governor to shut us out of the Health Insurance Marketplace. I can be reached via this email. Thank you.

Respectfully,

RR

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**#469**

09/08/20

I remember how when the Healthcare Marketplace launched in 2014, there were major problems with the site's functioning. But apparently a lot of people worked long and hard and have turned it into a remarkably effective tool.

I was skeptical when I heard Georgia Governor Kemp wanted to switch away from something that had built a record of success to some kind of state website. I was afraid they'd have the same sorts of start-up problems the federal site encountered and overcame. And Lord knows, if you look at the way this state handles elections, you'd be skeptical too of any online operation it ran.

But now I hear that rather than even trying to set up its own equivalent site, the state would simply direct people seeking insurance to some sort of directory of insurance agents selling policies that were ACA-compliant along with policies that weren't. I couldn't believe what I was reading. Please, please, please, stop our governor from being stupid and turn down his waiver plan.

RZ

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**#470**

09/09/20

To Whom It May Concern

As a mother of a child who was born premature At 24 weeks and weighed 1lb. 10ounces I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. This country needs to step up and help working families even with insurance families are bankrupt if they get cancer, have a heart attack or stroke. My god even diabetics cannot afford their insulin. As a mother of a premier who cost over \$1million dollars before he even came home , and this was in 1992, I understand wha it is like to see huge medical bills that you could never pay off and I know what his prognosis would have been if he did not have Access to necessary treatments. If you move forward you are showing how callous you are about the citizens of Georgia lives. We should not have any companies making a profit off of healthcare and utilizing brokers is irresponsible , shady and not in the consumers best interest. Brokers first and usually only priority is how much margin they can make reselling the insurance. Healthcare is a need not a want sir. Open your eyes and really see what Georgians are through

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

Thank you very much.

Sincerely,

TS

Clarksville, GA 30523

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**#471**

09/09/20

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.

i do not favor waiver 1332

Sincerely,

PP

Decatur, GA 30030

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**#472**

09/09/20

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 interes

Thank you very much.

AJ

Sincerely,

AJ

Kennesaw, GA 30144

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**#473**

09/09/20

To Whom It May Concern

As a social worker, I stand with many self-employed Georgians and do not support the move from healthcare.gov to a privatized enrollment system. Aren't you supposed to be for small business? This is very off brand

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

Thank you very much.

Sincerely,

JP

Woodstock, GA 30189

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**#474**

09/09/20

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.

TB

Sincerely,

TB

Rossville, GA 30741

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**#475**

09/09/20

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 government is more effective; consider the administrative costs of medicare - lowest of any.

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

Thank you very much.

Sincerely,

NW

Atlanta, GA 30342

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**#476**

09/09/20

To Whom It May Concern

To whom it may concern,

I'm writing in opposition to the "Georgia Access" model that Governor Kemp has proposed. I think, in fact, that without access to healthcare.gov, fewer Georgians will have access to quality healthcare at all.

Just ask yourself what kind of healthcare you would want your own loved ones to have. I've witnessed first-hand what happens when someone is underinsured when my working class in-laws went into half a million dollars in medical debt in a few weeks time, shocked that the insurance they had been paying for covered so little after Mom's heart attack and subsequent amputations. I've also seen how lack of access to affordable, quality healthcare can limit the career and quality of life potential of a young person with pre-existing conditions. Before healthcare.gov, my younger sister was forced to stay in dead-end jobs just to keep the benefits. With healthcare.gov, she had the flexibility to make positive moves in her profession and even to start a successful business, thus contributing to the economy.

Make no mistake. Insurance companies and brokers are not in the business of improving health or keeping people out of medical debt. They are in the business of making money. Without rigorous consumer protections, ordinary people don't stand a chance of getting a good deal or even fully understanding their options. This is why I urge you to protect Georgians' access to healthcare.gov.

Thank you very much.

Sincerely,

KM

East Point, GA 30344

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**#477**

09/09/20

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. It will limit citizens' health options and cost more money.

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

Thank you very much.

Sincerely,

RC

Bogart, GA 30622

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**#478**

09/09/20

To Whom it May Concern:

I am disgusted that GA is trying to block access to [healthcare.gov](https://www.healthcare.gov) for residents, despite this being a great tool to compare different insurance plans that are ACA-compliant. I am a GA state resident, and when I was researching my options to purchase healthcare plans, [healthcare.gov](https://www.healthcare.gov) was a huge time saver in the search process. I'm not sure I would have ended up with a plan that met my needs had I been forced to spend hours talking to various brokers on the phone and trying to compare their plans.

Until the state of GA has a site as robust as [healthcare.gov](https://www.healthcare.gov) available to me, I do not trust any attempts to block access. It almost seems as if they are trying to make it more difficult for consumers to obtain insurance.

v/r,

- SM

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**#479**

09/09/20

This attempt to block Georgian's access to an affordable marketplace to shop for healthcare plans infringes on our rights to access healthcare insurance. Georgians already can shop for private plans outside of the ACA site, nullifying Governor Kemp's argument. This will effectively make it more difficult for Georgians to get health insurance in the middle of a pandemic.

Georgia is already last among states in terms of percent of its citizens that have health insurance coverage. If Governor Kemp wants to block access to the ACA site, he needs to fund the creation of a new exchange site for Georgians. I'm tired of this Governor infringing on my liberties as an American at every turn.

This is not "innovative" in any way. I wonder how much money Kemp is taking in from the insurance lobby in exchange for this action.

AH

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**#480**

09/09/20

Please do not implement Georgia State Innovation Waiver. The proposal is going to reduce insurance coverage in the state and leave many Georgians without insurance and health care and it was designed to do so from lawmakers.

KS

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**#481**

09/09/20

To whom it may concern:

As a private citizen, I am extremely concerned about the Georgia Section 1332 waiver. It is extremely important to private Georgia citizens to be able to access [healthcare.gov](https://www.healthcare.gov) freely, rather than being forced to work through a third-party insurance agent. While there are some cases that a middle-man can help to facilitate the process, I believe that access to insurance should not be regulated through insurance agents. I do not believe that the passage of this waiver is in the best interest of all Georgians, but rather in the interest of those seeking to limit access to necessary medical coverage. I strongly oppose this waiver as an individual Georgian citizen. This is especially true during the time of a pandemic. We need to guarantee that all individual citizens have free access to apply through the ACA marketplace and be able to get the coverage they need rather than needing to step through many hoops. I personally know that adding extra hurdles can discourage somebody from even trying to go through the process. It needs to be as simple and straightforward as possible and I do not believe that the waiver as proposed would do so.

Sincerely,  
LW

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**#482**

09/09/20

To Whom It May Concern

I strongly oppose the move from [healthcare.gov](https://www.healthcare.gov) to a privatized enrollment system that relies on for-profit insurance companies, which will not act in the best interest of Georgia's citizens.

I support a Georgia reinsurance program that will help lower premiums. My own premiums just jumped after being reasonable for years.

Thank you very much.

Sincerely,  
FH  
Atlanta, GA 30310

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**#483**

09/09/20

I am writing to express my concerns about Governor Brian Kemp's request for a State Innovation Waiver for the state of Georgia, which would allow the state to discontinue use of the Affordable Care Act's [healthcare.gov](https://www.healthcare.gov) insurance marketplace. Georgia already has a sickeningly high number of uninsured citizens, including children, and our maternal mortality rate is the second worst in the nation, especially for Black women. The ACA's requirements of coverage for pre-existing conditions \*and\* mental health care are crucial to providing comprehensive fundamental health insurance options for our citizens. Given the state's record with regard to voting rights and maternal mortality, I do not trust the governor's ability to enact a fair and equitable insurance marketplace strategy that replaces the already successful [healthcare.gov](https://www.healthcare.gov). This waiver request will further endanger the lives of Georgians. Please deny it.

Thank you for your consideration.

LB  
Athens, GA 30605

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**#484**

09/09/20

I am appalled to learn that Georgia Governor Brian Kemp is seeking a waiver to change the ACA enrollment process. For the past three years, [healthcare.gov](https://www.healthcare.gov) has been crucial and instrumental to my ability to research and choose affordable and effective health insurance. To block Georgians' ability to use this and instead direct us to private websites or brokers is a blatant disregard to thousands of us who rely on this resource. This is inexcusable and I hope that this waiver under these conditions is not permitted.

DO NOT ALLOW KEMP TO BLOCK THE ACA WEBSITE.

PB

Atlanta, GA

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**#485**

09/09/20

I would like to write in opposition to the State of Georgia's waiver request. We have insurance because of ACA – we won't have insurance if healthcare.gov is not accessible to Georgians.

Thank you,

SN

Marietta, GA

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**#486**

09/09/20

I am opposed to Governor Kemp's proposed ACA insurance waiver plan.

I have lived in Georgia for 31 adult years. Georgia seems incapable of executing anything of this magnitude and importance well. They struggle to handle the government basics!

I know ACA is unpopular in GOP Wahington, but it has helped several of my family members. It may be time to just embrace it.

Regards,

BS

Johns Creek, GA 30022

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**#487**

09/09/20

Please do not grant Georgia a waiver to block access to the healthcare.gov site. Hundreds of thousands of Georgians depend on this site to get healthcare coverage. If Georgia also wants to promote private healthcare options, they can easily do that without removing the choices offered directly to the public at Healthcare.gov.

More choice is better than less choice.

Thank you,

VG

Dunwoody, Georgia

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**#488**

09/09/20

Hello,

I'm writing to express my extreme dissatisfaction with Governor Kemp's "waiver" proposal to redirect Georgians from the Affordable Health Care Act insurance plan website. I believe this will reduce the already poor rates of insurance for Georgians and shunt many others onto plans that don't cover pre-existing conditions, essential health benefits, and other elements of a well-rounded insurance plan. In short, I think it is a maneuver to shunt poor and marginalized Georgians onto substandard care at inflated prices, or off insurance rolls altogether, born out of a misguided ideology of extreme opposition to the state.

Best,

RB

Fulton County, Georgia Resident

---

**#489**

09/09/20

Do not allow Georgia an ACA waiver. Eliminating the choices of the ACA is a dumb move meant to further burden Georgians who can least afford healthcare, or don't have employer based healthcare subsidies, with sub-standard choices. Making this change will:

- eliminate ACA subsidies
- eliminate EHB mandated coverages
- eliminate in most plans prescription coverage - which is a necessity for most consumers
- eliminate mandated ACA mental health coverage
- will be cost prohibitive for most low income consumers
- will disallow tens of thousands from being able to sign up for Medicaid

From my perspective this is just a means to eliminate a public option and force consumers in to free market private health insurance with no mandates or cost controls. Unfortunately the argument that the waiver will make Georgia's insurance market more affordable by being more competitive is a Republican talking point fallacy. This change has been proven by several think tanks to drive rates higher for all consumers.

This is bad public policy, bad healthcare policy and bad for a competitive business environment in the state. DENY THIS WAIVER!!

Regards,  
JC

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**#490** (*submitted comments 2 times*)  
09/09/20

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

09/09/20

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.  
p.s. your email address bounces back - get it together.

Thank you -  
AR  
Georgia Resident

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**#491**

09/09/20

I have read what information that is available about Governor Kemps attempts to bypass the Healthcare.gov Marketplace and I can not find any information that indicates to me that it would provide me with adequate coverage at a cheaper price. While the State of Georgia has been against the ACA since its inception, it created a system that allowed me to purchase affordable insurance in a long time. Prior to the ACA's passage, we were paying over 500 a month for a major medical plan that covered nothing unless it was catastrophic and included a 7,000 per person deductible. That premium was going up anywhere from 4% to 11% per year based on my buying history.

Under the ACA, we have seen the attempts by the GOP to kill it affect our ability to get the type of coverage we would like, but we have always be able to get insurance that covers our needs and provides a sense of well being. Making my family go back to the insurance brokers and possible be forced to by a lesser policy that does not qualify for the Federal Subsidies will not make my insurance better and will open up my family to possible financial ruin if a true health care emergency arises.

This is not a good idea and will not help the people of Georgia that depend on the ACA and Healthcare.gov for quality health insurance.

RB

*Lavonia, GA 30553*

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**#492**

09/09/20

To Whom It May Concern

The Healthcare.gov website is the BEST single thing that the government has done to make my life better in the past decade. I have purchased private healthcare insurance for the past 23 years and every year, I spent hours poring over the fine details of healthcare policies to see if I would actually be covered. Private insurance agents steered me towards policies that would NOT have covered us in the event my husband or I got sick. I want full ACA protection and I do not trust a private healthcare broker - I want healthcare.gov where I can compare plans that all meet ACA requirements.

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 personal experience dealing with insurance brokers and that is a nightmare I do not want to live through again.

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

Thank you very much.

Sincerely,  
SM  
Acworth, GA 30102

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**#493**  
09/09/20

Please don't allow Georgia to opt-out of the ACA. It will make it much more difficult for the 460,000 Georgian who used the ACA to sign up for health insurance to renew their plans. The process of having to search for a new plan on a new system will be overwhelming to some especially in a time of pandemic stresses. Changing the process will leave more people uninsured, which in turn increases the cost of healthcare for everyone.

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Sincerely,  
KM

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**#494**  
09/09/20

I oppose restricting access for Georgians to the Affordable Care Act. The infrastructure for securing ACA plans is easy to follow and ensures that my family has access to plans that include pre-existing conditions as well as wellness coverage.

If the state of Georgia wants to set up its own exchange, then that would be one thing but to cut off access to a program/infrastructure that is working and instead leaving families to their own devices is unacceptable.

Healthcare in the U.S. is confusing. This action would compound the confusion and make securing appropriate, affordable healthcare hardier.

Best regards,  
MH

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**#495**

09/09/20

To Whom It May Concern,

Georgia should not be allowed a waiver to prevent its residents from accessing the federal health insurance exchange . Citizens should not have their options taken from them in their search for health insurance. In the county where I live, there is no private health insurance available making the federal insurance exchange the only option to get insurance. If this exchange option is removed, many people will lose any hope of having health insurance. To make matters worse, anyone with a preexisting condition would also lose health insurance or the cost would make it prohibitive.

As a resident of Georgia, I ask that the federal government not allow the state of Georgia to remove my access to the federal health insurance exchange.

Regards,  
TV

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**#496**

09/09/20

As a retired corporate executive with many years of customer service experience, I am well versed in ensuring that all constituents are accommodated and ensured easy access to services provided. Healthcare.gov provides such service today, being a central point that all customers can access to determine and acquire the health care services they need.

Moving away from such a streamlined service to what seems to be a convoluted collection of agents, brokers, and insurance companies left to market directly to customers defies basic customer service principles. For customers to succeed and trust in a service, the process must be transparent, simple to follow, and free of any doubt as to the motives of the provider. Injecting agents or brokers into the health care process, along with marketing from providers themselves, introduces the possibility of a customer doubting the representatives' motive for recommending or suggesting one offer over another. Is the recommendation of service always in the customers' best interest, or is the compensation of the agent/broker influencing the recommendation? This question brings possible doubt and mistrust in the process and offerings, which would lead to customer mistrust in the whole process and offerings.

The proposed waiver further complicates the customer health care selection process by eliminating the single point of entry to the process. Customers would now be confused as to where to start the process, how do they determine all the options available, and how can they, in one place examine all the available options? Would they have to engage multiple agents / brokers to ensure that all options are exposed? How would those options be presented in a consistent manner so the customer could make an informed decision?

Lastly, the requested waiver has the potential to raise costs for all customers. The agents, brokers, and marketing from insurance companies, all need to be funded from somewhere. This of course would be put into the premiums that the customers pay. This is an additional cost not needed in the existing healthcare.gov solution.

I strongly recommend that Part II: Georgia Access Model of the waiver be denied, and Georgia residents that are customers of Healthcare.gov be allowed to continue using the services that are already provided.

BM  
Woodstock, GA 30188

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**#497**

09/09/20

I don't think that Kemp's plan will be able to deliver what it is supposed to for people with preexisting conditions. I couldn't afford healthcare for my and my son who both have preexisting conditions without the subsidies. I have diverticulitis and he has Crohn's disease. No way I could afford \$1Ka month for health insurance.

The ACA has already caused insurance premiums to go up and the entire insurance industry is rigged against the public. One solution would be to allow companies to cross State lines with their policies to create larger groups with more bargaining power. This State by State nonsense has to end. Let the free market work. The drug companies all have monopolies on their products as well. The Feds only allow 1-2 companies to produce new drugs and that causes the price to skyrocket as they have no competition. Capitalism and competition make prices go down. Not government mandates, regulations, and restrictions.

CD

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**#498**

09/09/20

Please do not approve Governor Kemp's waiver proposal. As a self-employed artist, the ACA has given me access to affordable, quality healthcare for nearly ten years. Yes, rates have gone up as pieces of the ACA have been chipped away, most notably by doing away with the individual mandate. However, during lean times, the subsidies available through the ACA have made it possible for me to keep my insurance.

Sincerely,  
TL, Concerned Georgia Citizen

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**#499**

09/09/20

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 continued use of the healthcare.gov website.

Thank you very much.

Sincerely,

AF

Norcross, GA 30071

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**#500**

09/09/20

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. Need more assistance not less!

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

Thank you very much.

Sincerely,

TB

Atlanta, GA 30328

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**#501**

09/09/20

Gov. Kemp's plan to block Georgians access to the affordable care act through [healthcare.gov](https://www.healthcare.gov) would cause many many many Georgians to loose healthcare coverage due to preexisting conditions. I have looked at other insurance options over the past few years during open enrollment and have always ended up signing up through [healthcare.gov](https://www.healthcare.gov) because in our late fifties we have preexisting conditions that would make us uninsurable. Private insurance that I have found is tricking the consumer into thinking they have found cheaper coverage but the coverage is abysmal. Cheaper is not always better!! Do not allow this to happen as GA already has a higher rate than most states of uninsured and this will only make it higher. 400,000 Georgians signed up for health insurance under the affordable care act by using [healthcare.gov](https://www.healthcare.gov)

clearly it is an option many Georgians have taken advantage of and should not be eliminated. Gov. Kemp responded poorly to the pandemic don't let him and his administration do more damage.

--  
LH

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**#502**  
09/09/20

Hello. I am a lifelong Georgia resident and breast cancer survivor. I reside in Milledgeville, a rural area in the middle of the state. I am writing to express my strong opposition to the 1332 Waiver proposal. This proposal as written strips health insurance consumers from market choice. By routing users away from an established online marketplace like [healthcare.gov](https://healthcare.gov), Governor Kemp is stripping healthcare options from vulnerable Georgians and not providing an appropriate or feasible alternative. Georgia is already one of the worst states when it comes to healthcare access. The lack of expansion of Medicaid left hundreds of thousands of Georgians without health insurance. I urge Governor Kemp to stop playing political games by undermining the ACA and to put the health of millions of Georgians first. We cannot compete as a state if our mothers are dying because of our high rates of maternal mortality, if our senior citizens on fixed incomes are priced out of plans, if we want to save our children from a lifetime of health disparities.

Please reject his proposed waiver.

With sincere thanks,  
JA

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**#503**  
09/09/20

I am opposed to this plan. I use the ACA and I honestly expect anything Kemp touches to turn to manure. So, yeah. Not interested.

TR  
Decatur, GA

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**#504**  
09/09/20

I am a proponent of the healthcare exchange. We have used the website for years now and it works great. Before this I was uninsured for years. Please do not allow Georgia to block me from

access. I will then have to deal with many agents and they will be offering confusing details. Do not block Georgia citizens from Access to the healthcare exchange.

Sincerely,  
TRC  
BSN, RN, EMT-P

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**#505** (*submitted comments 2 times*)

09/09/20

Please deny Georgia's Section 1332 waiver application. Diverting Georgians from the ACA website to private insurers, as the state hopes to do under the waiver, would mean decreasing coverage for people who can't afford those insurers' plans. People already have access to private insurers, so keeping Georgians from participating in ACA does nothing to expand insurance options -- instead, it narrows them. Indeed, blocking *any* state's access to the ACA exchange strikes me as a violation of the Constitution's Equal Protection Clause, in that it denies that state's citizens the law's privileges and protections as enjoyed by citizens of other states.

JL

09/09/20

Please deny Georgia's Section 1332 waiver application. Diverting Georgians from the ACA website to private insurers, as the state hopes to do under the waiver, would mean decreasing coverage for people who can't afford those insurers' plans. People already have access to private insurers, so keeping Georgians from participating in ACA does nothing to expand insurance options -- instead, it narrows them. Indeed, blocking any state's access to the ACA exchange strikes me as a violation of the Constitution's Equal Protection Clause, in that it denies that state's citizens the law's privileges and protections as enjoyed by citizens of other states.

JL

Statesboro, Georgia

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**#506**

09/09/20

Hi,

I am concerned about the recent report in the Atlanta Journal Constitution that Governor Kemp's waiver includes blocking access to healthcare.gov. I have purchased insurance through 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 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

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**#507**

09/09/20

Georgia has nearly the highest rate of uninsured people of any state, and Kemp wants to make it even harder for us to get insured. Don't close off options by blocking access to the ACA. And not to mention that private insurance is ridiculously overpriced for too many people. In this time when so many people are already struggling and unemployed, this is just plain cruel and greedy. It's time for us to join the rest of the world and do away with private insurance.

EF

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**#508**

09/09/20

The Georgia Access model is finally a unique set up that is needed to fix obamacare.

MK

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**#509**

09/09/20

To Whom It May Concern

I do support the move from Healthcare.gov to a privatized enrollment system that probably relies on the same insurance companies who now sell on the disaster of a website, Healthcare.gov.

Please do ANYTHING you can to help lower the premiums for my clients. Obamacare has been a NIGHTMARE since the day it came out. Lack of plan options, ridiculous deductibles, limited networks and outrageous pricing, not to mention the worse website every invented to sign up for coverage on. It is time to help Georgians by dropping Healthcare.gov.

Thank you very much.

Sincerely,  
CC  
Tucker, GA 30084

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**#510**

09/09/20

name: DS

Public comment:

There is merit in a plan to create a healthcare.ga.gov for residents to "be able to view the full range of health plans licensed and in good standing in the State that are available to them today but sold through channels outside the Federally Facilitated Exchange."

Neither PPACA Title I, Subtitle D, Part II, Section 1311 nor Section 1312(c)(1) prohibit this.

This application is superfluous.

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**#511**

09/09/20

To Whom It May Concern

As a primary care physician who sees the impact of un-insurance and underinsurance daily in the lives of my patients, 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. Healthcare spending in the US is out of control--and we have the worst health outcomes of all developed countries as a result of it. Keeping a streamlined approach that does NOT privatize enrollment or support for-profit insurances will helps to reign in spending, while also acheiving better outcomes.

Thank you very much.

Sincerely,  
SS  
Decatur, GA 30033

---

**#512**

09/09/20

To Whom It May Concern

Passing this measure will hurt more Americans than it helps. Especially hurtful to do during Covid when many are dying.. 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,  
NM  
Mcdonough, GA 30253

---

**#513**

09/09/20

To whom it may concern,

I am writing to you today in opposition to the Georgia Section 1332 Waiver request in its current form.

The proposal threatens to, overall, reduce the number of residents insured with meaningful health coverage in a state already confronted with negative insurance figures (source:

<https://www.kff.org/other/state-indicator/total-population/>) :

- Second highest percentage (14%) of uninsured in the country as of 2018
- Higher than the national average (9%) of uninsured as of 2018

In general, this waiver seeks to completely overhaul the Georgian insurance market potentially endangering existing insured residents, especially low and moderate middle-income residents without offsetting these risks in the benefits.

- Subsidies: Moving to state subsidies introduces the potential of coverage loss to due state budget caps, forecasting errors, and discrepancies in private premium costs
- Marketplace: Eliminating the central insurance marketplace can drive less enrollment, higher premiums, and less private competition
- Infrastructure: Such significant changes adds additional cost in creation/maintenance of a subsidy rules engine and communicating transition outreach and customer support.
- Litmus test: The proposed waiver fails two different interpretations of statutory tests for requesting a waiver, specifically in the number of residents covered.

The above is a summary of the points listed here: <https://protect2.fireeye.com/url?k=242a25d5-787f2c05-242a14ea-0cc47a6a52de-8dfe2ac89f8825cb&u=https://www.cbpp.org/research/health/georgias-1332-waiver-proposal-puts-coverage-at-risk-for-tens-of-thousands> which defines my reasoning for opposing this measure in its current form.

The current proposal from Georgia does not guarantee a comparable level of service to its residents as afforded in the Affordable Care Act, introduces additional barriers to receive coverage, and jeopardizes those who are currently insured. As a state with the second highest percentage of uninsured residents, the state should focus on proposals that remove barriers or increase the affordability/availability of health insurance rather than what is presented in this proposal.

- LB

**#514**

09/09/20

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. In taking this approach it will greatly impact not only small businesses but the diversity and economy of this State.

I support a Georgia reinsurance program because it will help lower premiums while being a win-win for all.

Thank you very much.

Sincerely,

VN

McDonough, GA 30253

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**#515**

09/09/20

Dear HHS, I am a resident of the state of Ga. I am a home owner, business owner, tax paying citizen in this state. I have been a sole proprietor to a busy hairdressing business for 36 years. let me repeat, 36 years. I have purchased individual health coverage all those years. To say that this has been difficult to do is an understatement. In the state of Ga., there has been only one provider, in all those years, Blue Cross/ Blue Shield. In 2003, I payed 1000.00 month and it covered NOTHING. As a home owner since 1987, I have never even had a late payment to my mortgage . As a business owner for 36 years, I have never made a late quarterly payment. Am I not a model citizen to this country? I have 2 family members that are both on disability, they are perfectly capably of having a job. They both smoke like it's no tomorrow and have a history of opioid abuse and their healthcare is covered in full. They even complain that they have not received a RAISE. Do you believe that? Are you telling me that a BURDEN to these United States are more valuable than me? Are you saying that how someone votes means more to this country than a model citizen? I beg you to hear my message as I am beyond despair, I feel hopeless. I feel invisible, and ignored as my live has become a political football to this administration . I have my medication delivered by mail that was a month late, because of politics, my healthcare as a survivor of cancer is has become a political game because of politics. I have been DIRECTLY affected because of politics. I have never written to so many representatives in my life, I am 57 years old. YOU have made me do this. Please hear my cries, Im begging you to stop the attack on my healthcare. Leave the ACA and the Exchange as it is, and let's make it better for us independent business owners that have NO OTHER WAY to access healthcare coverage. The exchange has been the difference, to having access to quality healthcare, that has not been offered since I have been purchasing individual insurance. Again 36 years, that's a long time. I am a responsible citizen of this country. Please reconsider your position on the ACA exchange. Thank you

KPH

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**#516**

09/09/20

My comments -

Having read the waiver as well as newspaper summaries of the action, I must say that this waiver appears to be a bandage on the wound caused by rejecting Medicare as part of the Affordable Care Act in Georgia. I think it would have been simpler just to accept Medicare, even in a post-Covid-19 economic future. However, I understand this waiver does not pertain to Medicare. In that regard, I support Part I, but I reject Part II as a waste of tax dollars.

Part I- Reinsurance Program -

This part of the waiver will have a positive impact on people who have to pay the full premium. It appears to be a partial acceptance of Medicare as well. Presumably this action would not increase the federal deficit. However, an average of 10% reduction is not very much in absolute numbers, based on what I have seen for current metal QHPs. The premiums would still be high. Nonetheless, I support this program as an effective use of my tax dollars.

Part II - Georgia Access

This part of the waiver creates a website with links to private insurers combined with the link to [healthcare.gov](http://healthcare.gov). It will include both nonQHP and QHP (qualified health plans), and will make clear that subsidies will only apply to QHPs.

I reject this program for the following reasons:

1. Despite the touted benefits of what appears to be "one-stop shopping," this action adds nothing to the landscape that was not already there. Certainly this action would allow coverage "at least as comprehensive" as without the waiver - because the coverage would not change at all.
2. The state would be providing advertising to private industry with my tax dollars.
3. These private insurers have already been in place - why have they not already been able to attract customers? Likely it's because there is no penalty for not taking insurance. I doubt that a 10% reduction in premiums per the Reinsurance Program would be enough to decide to forgo insurance. The lack of customers due to unsubsidized cost is why we have lost insurers in the marketplace since the inception of the Affordable Care Act.

My background: I live in Savannah, GA. I work part-time. My 23-year-old daughter has started graduate school. My husband works full-time. We use his employer-provided health insurance.

UR

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**#517**

09/09/20

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.

Georgians need access to an expanded health care plans like those offered at healthcare.gov. Do NOT restrict Georgian's access to healthcare.gov and allow them to continue to use the ACA!

DR

Roswell, GA

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**#518**

09/09/20

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.

Georgians need access to an expanded health care plans like those offered at healthcare.gov. As a concerned resident of Georgia, I request you to NOT restrict Georgian's access to healthcare.gov and allow them to continue to use the ACA!

MR

Roswell, GA

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**#519**

09/09/20

I am writing to strongly oppose Brian Kemp's hair-brained proposal to block access to the Affordable Care Act website to Georgians. I get my health insurance through this website as does a majority of my family and most of my friends or co-workers. The website gives me peace-of-mind that the insurance policy that I am purchasing or is being purchased on my behalf covers all my basic healthcare needs. We should not frivolously spend taxpayer money on sub-standard insurance policies that are developed only to allow their charlatan CEOs, owners, directors, etc. to make money at the expense of the people of the United States.

JP

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**#520**

09/09/20

To Whom It May Concern

I vehemently do not support a move from Healthcare.gov for Georgia residents. Healthcare.gov provides an easy to navigate, familiar, and, most importantly, unbiased source for evaluating and enrolling in healthcare, which is absolutely critical to all Georgia citizens. Denying access to healthcare.gov will create a confusing and profit-driven model that has the potential to eliminate access to affordable care for many of us. I absolutely 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 would support a Georgia reinsurance program that will help lower premiums.

Sincerely,  
CG, Georgia resident since 1986  
Sincerely,  
CG  
Atlanta, GA 30318

---

**#521**

09/09/20

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.

Some years ago I used healthcare.gov to find insurance and I was very pleased with the process. I have little faith in the State of Georgia's ability to create a website that is useful to consumers and that provides an objective, reliable resource to benefit the citizens of Georgia as opposed to private business interests. This is a state that has consistently refused for political reasons to expand Medicaid to help low income citizens in need of healthcare. This is a state that has allowed rural hospitals to close rather than provide Medicaid coverage. And finally this is a state that has a dreadful record of addressing the healthcare needs of the poor as indicated by common health outcome statistics. This history does not support changing to a website focused on benefiting insurance businesses rather than healthcare consumers.

Thank you very much.  
Sincerely,  
LH  
Atlanta, GA 30345

---

**#522**

09/09/20

To Whom It May Concern

It is clear that Gov. Kemp is doing his best to destroy a system that is working. No one who cares about Georgia citizens would propose such a hideously complex system. I assume his next plan will be to make sure that pre-existing conditions are not covered. Who does the Governor work for??? Is he currying favor with the Anti-Obamacare President or is he getting a current or future payoff? My husband and I work as insurance brokers. There is not enough money on earth to tempt us to support such an unethical and unkind gubernatorial recommendation.

Sincerely,

JS

Brunswick, GA 31523

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**#523**

09/09/20

To Whom it May Concern: I am concerned about reports that the email address provided by the federal government for comments on Georgia's 1332 waiver proposal is not working consistently. (Ariel Hart, Atlanta Journal Constitution, September 9, 2020, <https://www.ajc.com/news/public-comment-function-broken-on-kemp-proposal-to-block-aca-website/ZJZARXW4KNESLIHFQMHKV6ARAI/>) I hope you will consider extending the federal comment period accordingly.

Sincerely,

SL

Center on Budget and Policy Priorities

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#523

09/09/20

To Whom It May Concern

I am self employed and have multiple ailments including breast cancer  
I would not be able to afford insurance from a for profit insurance company. Therefore 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,  
GC  
Mableton, GA 30126

#524 (submitted comments 2 times)

09/09/20

Kemp is a Loser, Don't let him get away with this!

MM

09/09/20

Don't let Kemp kill our ACA access to healthcare.gov

MM

Kemp's plan to block the federal ACA insurance exchange under fire

Friday, Sept 04, 2020 at 8:59 AM  
By Ariel Hart, The Atlanta Journal-Constitution

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Critics say thousands would lose coverage, but the governor says more would be insured

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Gov. Brian Kemp wants to block Georgians' access to the Affordable Care Act health insurance exchange, instead directing them to buy insurance on the...

**“The conclusion that the waiver reduces 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.”**

- Christen Linke Young, a fellow with the Brookings Institution

**#525**

09/09/20

To Whom It May Concern

I am definitely against this without more information and study. I got this notice and webinar notice one hour before the webinar was supposed to start. I assume you do not want us to know the details but to support it without information. In my experience this is an evasive political move. If it leaves people uncovered with pre-existing conditions or is much more expensive with less coverage, I am against it.

Sincerely,  
RS  
Brunswick, GA 31523

---

**#526**

09/09/20

To Whom It May Concern

Dear Mr Governor,

As a small business owner, I do not support the move from healthcare.gov to a privatized enrollment system which, I believe, will not act in my best interest.  
Thank you very much for considering my opinion on this matter.

Sincerely,  
AK  
Cumming, GA 30040

---

**#527**

09/09/20

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. Georgians need access to an expanded health care plans like those offered at [healthcare.gov](http://healthcare.gov). Do NOT restrict Georgian's access to [healthcare.gov](http://healthcare.gov) and allow them to continue to use the ACA!

EGL

---

**#528**

09/09/20

To Whom It May Concern

Why is it difficult for average Americans to obtain health care coverage affordably? Especially when we, the taxpayers give our politicians access to the best health systems in the world.

Sincerely,

TR

Stone Mountain, GA 30083

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**#529**

09/09/20

To Whom It May Concern

I want to be well and healthy. I want my husband to be well and healthy. We want our children to be well and healthy. We don't want to be burdened by crippling debt and economic insecurity. We want to have savings. We want to feel ready for unexpected emergencies. How will you help us?

We do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies that only love MONEY and will not act in any interest other than their own.

We support a Georgia reinsurance program because it will help lower premiums and expand insurance offerings to as many Georgians as possible.

Thank you very much.

Sincerely,

MW

Stonecrest, GA 30038

---

**#530**

09/09/20

To Whom It May Concern

This does not appear to be in the best interest of working families in Georgia. Don't make healthcare more complicated and less accessible to regular people.

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,  
SE  
Chamblee, GA 30341

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**#531**

09/09/20

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 Insurance system need to be fixed but not by for-profit insurance companies. Non-profit organizations employers cannot afford to offer insurance because the organization cannot find any affordable insurance for minimum wage pay or a little above minimum wage pay. Sometimes its cheaper to pay out of pocket than it is to have insurance. So All doctors should have fees listed so you know what you're being charged or whether you need that service not. You may not need a dental X-ray because you may have had one maybe three months ago and you just need a tooth pulled.

I support a Georgia reinsurance program because it will help lower premiums. I support lowering premiums and lowering co-payments.

Thank you very much.

Sincerely,  
JH  
Cordele, GA 31015

---

**#532**

09/09/20

RE: Georgia governor's request to block GA citizens' access to the ACA health insurance exchange

I object strenuously to this proposal.

I am a self-employed business person who has purchased my insurance through the ACA exchange for about 5 years. I am grateful to know that any plan that I purchase through the exchange will meet the ACA minimum standard for covering preexisting conditions and essential health needs. I am extremely distressed to know that this could go away, and am confounded as to why this would be proposed, especially since there is no replacement proposed beyond being on your own with private insurance agents.

In previous years I did call a private insurance agent, highly recommended by a friend, to get advice on selecting a plan. He recommended a plan that was not on the ACA exchange. It was a good bit cheaper, but after doing research, I discovered that this plan would cover very little if I suffered virtually any health issues and services were capped at a low dollar amount. This recommendation came from an independent agent who came highly recommended!??? There are so many uncertainties and stresses in our country today, at the minimum Georgia citizens should have the comfort of knowing that their health insurance will meet ACA standards.

Shopping for health insurance is already a time intensive research process but at least the exchange organizes the available plans in a clear way, making it easy to compare options. I happen to be a reasonably healthy, college educated person and I find selecting the right health insurance policy requires research to find the policy that fits my needs. There are many Georgians who don't have the advantage of education or existing good health. For those Georgians, we already have an insurance exchange that works reasonably well and allows them to see exactly what they'll pay for insurance after federal subsidies are added. Why on earth would Georgia throw that away, leaving many of their most vulnerable citizens to the mercy of unscrupulous insurers who would be happy to sell them a policy that ultimately doesn't pay out when they need it. The insurance vultures will swoop into Georgia the second the exchange goes away, with Georgia citizens being their prey.

Furthermore, in a state where many regional hospitals are already closing or at risk of closing, if we make this change and then have underinsured citizens present at the ER in a crisis only to find that their "cheap" policy doesn't pay for their care, then who pays? Georgia tax payers! Good grief, so short-sighted on so many levels.

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?

Please do not allow this change to be made.

CJR

Atlanta, GA 30306

**#533**

09/09/20

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.

There are so many people that are on medicare that need coverage that medicare does not have and dont qualify for medicaid. Ex- dental that seniors need, personal care seniors need-NOT WANT BUT NEED. They dont need a nursing home and are not bad enough to qualify for one. They need a few hours of assistance a day but thats not covered and very very few can pay what an agency charges just to have someone come in do a bath and get them up or maybe do the same at night. But now they want to take away from some what little bit of coverage they have. And for some reason someone thinks this is good or right.!? Let them live with it for a while and see what is truly needed

Thank you very much.

Sincerely,  
ED  
Rome, GA 30161

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**#534**

09/09/20

To Whom It May Concern

PLEASE DON'T SELL OUR HEALTH! 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,  
DL  
Dacula, GA 30019

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**#535**

09/09/20

To Whom It May Concern

As a tax paying resident of this state, 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,  
LC  
Smyrna, GA 30080

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**#536**

09/09/20

Hello,

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. Georgians need access to an expanded health care plans like those offered at <http://healthcare.gov>. Do NOT restrict Georgian's access to <http://healthcare.gov>. Allow us to continue to use the ACA!

Thank you,  
WH  
Canton, GA 30115

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**#537**

09/09/20

I voted for Gov. Kemp but am appalled that he would attempt to block Georgians from using the Affordable Care Act insurance plans in favor of private plans. This seems like just one more attempt to score brownie points with Trump instead of doing what's right for the citizens. My husband and I -- like many other Republican voters -- have used an Obamacare plan for the first time this year and found it to be straightforward, transparent, no hassle at our doctor's offices, and a huge blessing to have it available since I was diagnosed with breast cancer this year. I will not be voting Republican again if Kemp succeeds in separating Georgians from a healthcare program they need -- especially in a pandemic. His arguments that private plans are just as cheap ring false -- you get what you pay for, and that would be plans with fewer benefits and no clearly stated up front costs.

Shame on you, Gov. Kemp! Your antics in this pandemic are turing long-time voters like us away from the Republican party.

KK

Powder Springs GA

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**#538**

09/09/20

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 also support the AC and believe that Medicare should be expanded in our state.

Thank you very much.

Sincerely,

SS

Atlanta, GA 30309

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**#539**

09/09/20

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. Healthcare.gov is great! I strongly support continuing the ability of all Georgians to participate in this wonderful program!

Thank you very much.

Sincerely,

BM

Stone Mountain, GA 30083

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**#540**

09/09/20

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, which is critical to any chance of curbing this pandemic.

Thank you very much.

Sincerely,

LF

Atlanta, GA 30318

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**#541**

09/09/20

If my family loses health insurance because of this, I and everyone I know, will become Democrats. Don't make a mistake!

MS

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**#542**

09/09/20

Hi,

My name is [OBZ], and I live in Atlanta, GA. I am writing to ask that Governor Kemp not restrict state access to the ACA Marketplace. I have family members who depend on the ACA Marketplace to stay healthy and under medical care. Without the marketplace, they will lose their insurance and their health will suffer - even leading to their possible deaths.

Governor Kemp's plan is wrong and counterproductive.

This is not something to play politics with - citizens of Georgia have some of the highest uninsured rates in the country. Restricting access to the ACA Marketplace will make the situation so much worse.

-OBZ

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**#543**

09/09/20

To Whom It May Concern

I do not support efforts by the Governor's office to privatize healthcare.gov to a process the involves for-profit insurance companies. Citizens of the Unites States deserve a single-payer healthcare system that recognizes the fundamental right to a healthy life.

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

Sincerely,

RM

Kennesaw, GA 30144

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**#544**

09/09/20

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.

Georgians need options. This plan would take the choice away from many of us, and we do not wish to be sold a bill of goods by an insurance company that is only out for profit. Moreover, this will end up with MORE uninsured Georgians!

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

Thank you very much.

Sincerely,  
SW  
Valdosta, GA 31601

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**#545**

09/09/20

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 more choices for all Georgians!

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

Thank you very much.

Sincerely,  
BR  
Marietta, GA 30062

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#546

09/09/20

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 citizens' best interest.

The second part of Governor Kemp's plan threatens the economic security of Georgians for two reasons:

1. Thousands of Georgians would end up uninsured. The Governor's plan trades an enrollment system that citizens know & trust for a disconnected system that puts insurance companies in charge. Eight out of 10 Georgians who buy their health insurance through the Affordable Care Act use HealthCare.gov to shop and enroll. Many of these citizens will get lost in the shuffle from healthcare.gov to the Governor's more limited and confusing system. As many as 46,000 Georgians could end up uninsured in just the first year. Newly uninsured families and small business owners would be on the hook for all of their health care costs and would have difficulty accessing needed health services, at the same time as they try to recover from the fall-out of the COVID-19 pandemic.

2. Georgians would end up with unaffordable & unexpected health care bills. Under the Governor's plan, Georgians shopping for health insurance would be left at the mercy of profit-driven health insurers and web-brokers who are known to steer consumers towards profitable substandard plans. Many substandard plans do not cover the health services that Georgians need (especially during a pandemic!), like prescription drugs, mental health, or hospital care. Georgians who unknowingly enroll in these kinds of plans would be left with unaffordable medical bills when they need care, quickly unraveling their tenuous economic security.

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

Thank you very much.

Sincerely,

JGH

Douglasville, GA 30135

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**#547**

09/09/20

Georgia already has one of the highest rates of uninsured citizens in the entire country. Restricting access to the [healthcare.gov](http://healthcare.gov) website, rather than opening more options, will merely make the process of getting insurance far, far more confusing and time-consuming. This is a plan that will only hurt Georgia, and for no real benefit.

CZ

Ball Ground, GA 30107

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**#548**

09/09/20

To whomever this concerns,

PLEASE IGNORE GEORGIA'S STUPID GOVERNOR. PLEASE DO NOT ALLOW THAT IDIOT TO BLOCK [HEALTHCARE.GOV](http://HEALTHCARE.GOV) IN GEORGIA.

take care,  
GF

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**#549**

09/09/20

To Whom It May Concern

As a former employee of the Georgia Medicaid program, I do not support the move from [healthcare.gov](http://healthcare.gov) to a privatized enrollment system. I don't trust for-profit insurance companies to provide unbiased information.

I do support a Georgia reinsurance program plan. Lowering premiums is a good idea.

Thanks for the opportunity to comment.

Sincerely,

BS

Decatur, GA 30032

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**#550**

09/09/20

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. Georgians need access to an expanded health care plans like those offered at [healthcare.gov](http://healthcare.gov). Do NOT restrict Georgian's access to [healthcare.gov](http://healthcare.gov) and allow them to continue to use the ACA!

BC

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**#551**

09/10/20

RE: Georgia governor's request to block GA citizens' access to the ACA health insurance exchange

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. As a self-employed individual, I know how seamlessly the ACA exchange has worked in providing decent health insurance information and coverage since its inception. 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. My wife is one of those people. She, too, is self employed. So, I ask: why do away with a program that works and replace it with something the doesn't work. If ordinary folks like my wife and friends are able to purchase comprehensive health through the ACA, it is the height of folly to throw it away and replace it with something that doesn't provide what the ACA does provide. This proposal is a transparent bait and switch that hurts the consumer solely to benefit substandard insurers and the private insurance agents who do their bidding.

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. My wife and friends are already plenty worried about this proposal.

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 wife, 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.

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.

JT

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**#552**

09/10/20

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. Georgians need access to an expanded health care plans like those offered at [healthcare.gov](http://healthcare.gov). Do NOT restrict Georgian's access to [healthcare.gov](http://healthcare.gov) and allow them to continue to use the ACA!

EEW

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**#553**

09/10/20

To Whom It May Concern

I was very surprised and disappointed to hear that Governor Kemp is moving to change the way the ACA is administered in Georgia and that this would likely hurt lower-income individuals – the very people the ACA was created the protect. As such, I strongly appose the move from [healthcare.gov](http://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 the right path for Georgia and is very concerning to me as a resident who very recently relied on the ACA for coverage.

I support a Georgia reinsurance program because it will help lower premiums for ALL, which is the very purpose of the law.

Sincerely,  
AS  
Atlanta, GA 30324

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**#554**

09/10/20

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 affordable healthcare accessible to ALL Georgians. It's bad enough the state did not expand Medicaid when given the opportunity for millions of federal dollars to assist the poorest GA workers, but this unnecessary move will lurch our state even farther into poverty. Please act like you care even a little bit about the health and well-being of the people you represent.

Thank you very much.

Sincerely,  
NH  
Covington, GA 30016

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**#555**

09/10/20

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. Georgians need access to an expanded health care plans like those offered at healthcare.gov. Do NOT restrict Georgian's access to healthcare.gov and allow them to continue to use the ACA.

KH

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**#556**

09/10/20

To Whom it May Concern:

I absolutely, vehemently disagree with this attempt by Governor Kemp to once again "insure" that sick and lower income Georgians die so that he doesn't have to spend tax dollars on them. Once again, Kemp and his Republican majority are doing all they can to make life more difficult for those of us who depend on the ACA and the use of the healthcare.gov website to allow us to be insured and subsidized as mandated by the law. The website is a lifeline to those of us retired and prior to Medicare coverage. It is easy to use and contacts to agents to help navigate are available on the site and reduces the confusion of getting insured with subsidies from the government during signup. DO NOT DO THIS!!! It will only make life more difficult for those of us who have enough difficulties in this time of pandemic and insurance problems

due to job loss. There is absolutely no reason to attempt this right before the November 1 insurance opening other than to hurt Georgians and put more money in Republican and Kemp pockets by the insurance industry. This is not going to help anyone except the insurance companies and will only make things worse for everyone on the exchange in 2021 until the ACA can be reinforced. And “Governor” Kemp, do not think that we will forget this and all the other actions you have taken in office to kill off those of us you don’t want to see or help in Georgia. Your brand of disgusting governance will be judged in 2022 and you will be out at long last.

LH

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**#557**

09/10/20

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. Georgians need access to expanded health care plans like those offered by the Affordable Care Act. Do NOT restrict Georgian's access to healthcare.gov; and allow them to continue to use the ACA!

I am one of many, many Georgians whose preexisting conditions are such that no private insurer would cover us at anything resembling a reasonable rate, and who do not receive healthcare benefits from our employers. If you remove the ACA from our options, you will kill Georgians. It's that simple. DO NOT MURDER CITIZENS OF THIS STATE. Do the RIGHT thing for once in your careers, instead of the most profitable. Do not block the ACA!

ML

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**#558**

09/10/20

My name is [BM]. I am a self-employed businessman who is the sole provider for my wife and three children. The only reason my children have decent health care is the ACA. I don't need cheaper health care plan options, I need better health care options that I can afford. I already pay ridiculous out-of-pocket expenses every month while on a supposed "bronze" plan. Creating cheaper plans that don't cover our needs will only cost me far more in out-of-pocket the long run.

I consider myself a classic, conservative Christian. I don't get involved in politics that much. But taking away the ACA in Georgia will destroy my ability to keep my children healthy, and thus safe. My main concern is not a certain politician or party, but my family. And I will vote accordingly to protect them.

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BM

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**#559**

09/10/20

Dear unnamed "Departments,"

Every Georgia citizen should have easy access to the parts of the ACA that you haven't managed to smother yet. Quit trying to destroy something that (1) many people need and (2) you have no replacement for.

CH

Decatur, GA 30033

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**#560**

09/10/20

To Whom It May Concern

I love being able to pick my health insurance plan from Healthcare.gov. I know that my plans will cover everything I expect to need as well as any frightening surprises. I have always been able to pick a plan that had my favorite doctors and there is a variety of deductibles and premiums. Also, the site provides a maximum out of pocket amount which makes it easier to budget my health expenses and compare plans.

I hear people complaining about the insurance provided by companies to their employees—with and without direct cost to the employee. The cost goes up and favorite doctors may or may not be on the plan. I suspect they would be happier with an increase in their paycheck and the option

of picking a plan from Healthcare.gov.

For those of us without employer provided healthcare using Healthcare.com is a lifesaver, and in many cases it could be a literal lifesaver.

I very strongly object to our governor taking away that option.

Sincerely,  
DM  
Decatur, GA 30033

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**#561**

09/10/20

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. Instead money will flow into the for profit insurance companies and not into needed healthcare for all Georgians.

I support a Georgia reinsurance program because it will help lower premiums and provide needed healthcare for more Georgians.

Thank you very much.

Sincerely,  
KM  
Avondale Estates, GA 30002

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**#562**

09/10/20

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 those who need it most, the most vulnerable amongst us. The plan is short sighted and falls short of the goal to ensure all Georgians have access to affordable and reliable healthcare.

Substandard plans are not required to cover all essential health benefits, leaving (our population) potentially without access to necessary health services unless they are able to pay out of pocket. More than one-third of substandard plans do not cover most do prescription drug benefits for example. Many people with existing conditions such as HIV/AIDS may not have their life saving medications covered and that would be a public health disaster.

Georgia's waiver fails the ACA's tests of coverage, comprehensiveness, and affordability. There is a high chance that the waiver would cause thousands of Georgians to lose coverage and no reason to expect it would meaningfully increase coverage. It also would likely leave many Georgians with less affordable or less comprehensive coverage than they would otherwise have.

Despite my concerns related to the Georgia Access portion of the state's waiver application, I am supportive of the proposed reinsurance program. Like those approved in other states, the reinsurance portion of Georgia's proposal would reduce premiums and provide market stability. It would be a positive move forward for Georgia consumers.

Thank you very much.

NW

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**#563**

09/10/20

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 freelancer and I do not qualify for insurance from my employer. I now have affordable insurance with Ambetter and I am better! I have been able to schedule preventative care wellness exams and have a PCP for first time my life. I don't want become ill and it be too late to get well.

Thank you very much.

Sincerely,

TS

Fairburn, GA 30213

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**#564**

09/10/20

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 18 yrs old and do not qualify for employer coverage, medicare and cannot afford private insurance. I have affordable GA state Ambetter from the market place and now I can take care of my health, dental and eye care!

Thank you very much.

Sincerely,  
DH  
Atlanta, GA 30308

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**#565**

09/10/20

To Whom It May Concern

Screw you, 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 want to review plans on the ACA website myself. I'm smart enough to make my own best choice.

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

Thank you very much.

Sincerely,  
JN  
Atlanta, GA 30324

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**#566**

09/10/20

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 on medicare and social security. I am 74 and I do not want private unaffordable healthcare. I live on fixed income and it scares me that I will no longer be able to afford health insurance without the state option. I love ACA, healthcare.gov market place for me and my family! They have all sent in their comments too!

Thank you very much.

Sincerely,  
BS  
Fairburn, GA 30213

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**#567**

09/10/20

Georgia Section 1332 Waiver comments:

I believe this way of improving health care for Georgians is flawed in these ways:

There would be many people who would lose health care because they could not afford it, including my son whose income does not qualify him for Medicaid, but is not enough to afford private insurance that includes mental health service and prior conditions.

This waiver removes a more available online way for persons now covered by ACA can “shop” for their health plan. It is confusing to go through private agents who often get kickbacks for referrals to some insurers.

I disapprove of this waiver.  
MEM  
Alto, GA 30510

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**#568**

09/10/20

I am NOT in favor of Governor Kemp's and Georgia's proposed plan to alter the Affordable Care Act provisions and the Georgia takeover of healthcare dollars.

Under Governor Kemp's proposal, Georgians will no longer be able to receive subsidized plans from the Healthcare.gov marketplace. As a result, many poorer Georgians will either pay significantly more for equivalent coverage or be forced to purchase skimpy plans with fewer benefits at higher costs or be forced to go without coverage. The proposal is not good for poor and middle income Georgians.

Like many Republican proposals, certain individuals will benefit from the proposed changes – namely, employers and upper middle and high income individuals.

Worse, the proposed changes make a huge assumption that insurance companies will charge lower premiums since there will be some reinsurance by the state. There is however, NO GUARANTEE of lower premiums in the short-term or long-term.

Under the current system, a family of 4 could receive a subsidized HDHP bronze plan for little money. The main reason to the low premium is the family's lack of income. Under the proposed plan, the same family would encounter premiums in the \$10,000 to \$20,000 range. A poor family making \$40,000 to \$50,000 cannot afford that insurance and will be forced to go without or forego coverage leaving them subject to huge medical bills.

At the same time, families making \$150,000 or more MAY see a minor premium reduction; however, those families are more able to afford the premium.

I have small business clients and individual clients who will be forced to go without coverage under Kemp's proposal. Some clients may even move from Georgia to another state with regular ACA coverage.

In my opinion, this is bad policy and another Republican attempt to dismantle the Affordable Care Act. This proposal should NOT be approved.

Sincerely,

JJ, CPA

Office  
Canton, GA 30114

**#569**

09/10/20

To Whom It May Concern

The move from healthcare.gov to a privatized enrollment system will be incredibly detrimental to the interests of marginalized communities. This would be an attack to the welfare of people, whereas the job of the government is to look after and enhance it. I do not support this and would be highly disappointed if its pursued.

Sincerely,  
AF  
Atlanta, GA 30316

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**#570**

09/10/20

To the CMS,

As a Georgia resident, I am writing to express my firm opposition to Governor Kemp's request to block access to Healthcare.gov.

This website has been very helpful in accessing quality, reasonably priced health insurance.

Please do not approve the waiver.

Than You,

MY  
Decatur Ga 30030

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**#571**

09/10/20

The proposed Georgia ACA waiver will be devastating to individuals in Georgia without access to employer based health insurance. This proposal would be outrageous in normal times, but with the loss of employment and health care coverage of millions of Georgians, this proposal is a guarantee of no or poor coverage for Georgia residents.

As a licensed agent in Georgia, I work mainly with large employers. However, I do have friends who will ask me to review a proposal from a broker or agent for a cheaper nonACA plan. As I review these plans and see all of the gaps in coverage including no coverage of preexisting conditions, I must tell my friends that these plans are not in their best interests and the slight premiums savings over an ACA plan will be very costly in the long run.

Georgia is already a state that has not expanded Medicaid, so thousands of very poor residents have no coverage at all. Georgia proposed waiver will increase this number and subject individuals, hospitals and ultimately the taxpayer to additional expense and financial burden due to this proposal.

Please do not allow Georgia to implement this highly irregular and illegal change in Georgia's responsibility under the ACA.

Best Regards,  
AW

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**#572**

09/10/20

To Whom It May Concern

The state of Georgia has not been efficient in handling state business (12 weeks and counting of no response from GDOL)

Medicaid has been largely inaccessible for procuring any available benefits for my adult, disabled son.

And now, we are to believe the state is prepared to handle privatization of the health care system for hundreds of thousands of Georgians?

There are still over 500,000 uninsured Georgians who remain uninsured, 100,000 who are chronically ill. This is a disgrace to our state, where we have resided for the past 45 years.

When will the welfare of Georgians be prioritized over business and profits??

Therefore,

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,  
DH  
Duluth, GA 30096

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**#573**

09/10/20

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.  
Moreover, a man who openly derailed Georgia democracy to install himself as Governor is NOT suited to force us down a path of Byzantine profit over people health plans.  
Thank you very much.

Sincerely,  
RD  
Smyrna, GA 30080

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**#574**

09/10/20

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. Unlike the people who are making these ignorant decisions, I have actually had to use the marketplace to purchase health insurance. Without healthcare.gov it would have been near impossible to compare plans in a transparent way.  
I support a Georgia reinsurance program because it will help lower premiums.  
Thank you very much.

Sincerely,  
BM  
Atlanta, GA 30311

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**#575**

09/10/20

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 am turning 26 next year, and I am dreading having to get my own health insurance because people like you have made this process so awful. Expand medicaid and please stop playing with people's lives. Leave healthcare.gov alone, and go figure out what you're going to do when you get voted out of office due to your callous disregard for Georgians' lives.

Best,  
D

Sincerely,  
DJ  
Norcross, GA 30071

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**#576**

09/10/20

To Whom It May Concern

I do not support the move from healthcare.gov that I know and trust and have successfully used for a family member to a privatized enrollment system that relies on for-profit insurance companies who will act in the interests of their shareholders, not in my interest as a Georgia citizen. Don't fix what is not broken. The Healthcare.gov enrollment process works for Georgians.

I support a Georgia reinsurance program because it will help lower premiums during this time when saving money is important for so many of your constituents, Georgia families. But please don't throw us to those whose modus operandi is to maximize profit, not to optimize the public good. Keep enrollment in Healthcare.gov a direct, unbiased relationship between families and the government that serves them. We don't want insurance companies and web brokers involved. Thank you very much.

Sincerely,  
KAH  
Decatur, GA 30030

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**#577**

09/10/20

To Whom it May Concern,

I would like to submit my feedback and comments about Governor Brian Kemp's outrageous plan to withdraw the state of Georgia from the Affordable Care Act health insurance exchange.

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.

Best Regards,  
DR  
Suwanee, GA 30024

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**#578**

09/10/20

To Whom It May Concern

I am emailing to express my concern for the proposed switch from healthcare.gov to a privatized enrollment system. Healthcare.gov is the only unbiased source of insurance information for Georgians and is the most widely used platform for ACA enrollment.

Knowing how confusing purchasing insurance can be, I am alarmed to hear that this platform could be eliminated and that it is not being replaced by something new. There also appears to be no detailed plan and budget for supporting Georgian's to make this change, which is especially important for folks with low levels of education and those who speak English as a second language.

I do support a Georgia reinsurance program, which would help to lower premiums, as long as it leaves in place protections under the ACA for comprehensive coverage.

Georgia is already one of the states with the highest uninsurance rates. Eliminating healthcare.gov only make this worse and ultimately cause additional, otherwise preventable death. Given we are in the midst of a global pandemic, exposing the vast health inequities existing in our current system, I hope you will reconsider taking any steps that could compromise quality insurance coverage for Georgians.

Thank you very much.

Sincerely,  
AC  
Atlanta, GA 30317

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**#579**

09/10/20

I have years of experience as a purchaser of individual health insurance in Georgia. Before the ACA, it was extremely expensive, only provided coverage for extreme medical events, was very difficult to determine exactly what was covered and difficult to find a doctor who took the insurance. The ACA finally provided access to "real" insurance and provided payment assistance where needed. It also provided for Georgia to be able to expand it's coverage of the very needy through Medicaid expansion which Georgia chose not to do. There is now a gap in the income levels where one could get Medicaid or where one could sign up for ACA insurance with assistance. My daughter was in that gap for years and the state of Georgia chose to not help. This is not addressed in this current change. Instead the focus is on bringing the sale of all health insurance back to private companies. We have been there before and it was an expensive disaster for the buyers.

The ACA website shows multiple plans that are true insurance, while we still have problems finding doctors who take the plans. There is no private company as a middleman and none is needed!! The fees of the middleman only add to the cost of the system. Direct sales with no middle men is the sales method of the future provided to us by our ever increasing use of technology. The ACA site provides detailed information about the plans and especially includes the buyers ability to see the effect their income has on the plan cost and benefits. I've talked to many people who chose brokered plans this year in an attempt to save money then later realized their plans did not cover what they were told.

I do not support my access to the healthcare.gov website being taken away! If Georgia wanted to add broker access for buyers on the same page or even provide direct comparisons all side by side of all options that would be great. But it must include the ACA plans and the end cost to the buyer. The risk associated with the different plans must be highlighted so people can make a real comparison.

My understanding is the overall quality of healthcare for those who are covered will go down due to the push by brokers for their "lower cost" plans and the number of covered will also go down due to the effect of lower Medicare access. There will also be no direct access for those who are on Medicaid . I believe the state taking control of my access is a step in the wrong direction.

I ask that you turn down this proposal.

Thank you,  
BC

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**#580**

09/10/20

Dear Sir/Madam,

I am sure that I am reading this incorrectly. The article I just read in the AJC seems to indicate that ACA plans will no longer be available to Georgians. As at least 460,000 Georgians only access to affordable health care, I strongly oppose this plan. I am a contractor of services as is my husband. He was recently furloughed from a very large corporation, where we enjoyed excellent health and wellness benefits. As a auditor of healthcare claims, I know that ACA plans have negotiated very low rates with providers. It would be very difficult to have a large hospital bill under ACA plan. These plans are affordable and an excellent option for those with limited resources to devote to healthcare expenditures. They are not profitable to providers and truly makes me wonder if this idea was generated by a healthcare lobby. My experience has shown that ACA plans account for a very small number of claims at the larger facilities. If more people knew how the healthcare system worked, and what a great deal these plans were, the participation would skyrocket. This, I believe, is the greater concern and reason for the lobby to oppose. If you are looking to help the American citizen, you would promote these plans as what they are: A low cost option for health care access. Eliminate the option and you eliminate access. The greater consequence would be Americans forgoing health insurance all together and amassing large healthcare debt that they would eventually bankrupt out of. Definitely a lose-lose scenario. As more Georgians are being furloughed, please consider this proposed action as a direct misrepresentation of the very people who elected you. Thank you for your time.

Sincerely,  
LP

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**#581**

09/10/20

I am opposed to the waiver. The Affordable Care Act includes the provisions important to me. The waiver would end coverage for too many Georgia citizens that need in this time of strained healthcare because of the pandemic.

Please do not approve the waiver.

NB

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**#582**

09/10/20

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 know very well that most of the citizens of GA are to "poor" to afford the super, profit-making insurance companies charges and therefore will have to go to the ER for care or simply not get medical care.

kemp and his ideas and governing are just like trumps policies. kemp will be noted as the worst governor GA ever had just as trump is the worst president we have ever had.

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

Thank you very much.

SSL

Sincerely,

SL

Atlanta, GA 30345

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**#583**

09/10/20

Healthcare is vital to Georgia - and no amount of backsliding by money-grubbing bigoted legislators will stop the fight to get it. The harder you try to kill your constituents, the harder we will fight to gain the very healthcare you try to strip people of having. Shame on you scum.

DLM

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**#584**

09/10/20

To Whom It May Concern

Governor 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.

Sincerely,  
CH  
Atlanta, GA 30317

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**#585**

09/10/20

Hello:

I am writing to HHS during the public comment window regarding Governor Kemp's health care plan as submitted for the State of GA (Section 1332 Waiver).

I am not in favor of the GA Access Model as proposed by the Governor.

I am concerned that many Georgia citizens may be denied affordable coverage, especially those with pre-existing conditions under the GA Access Model proposed.

Further, I am deeply worried that many with coverage today will lose access to affordable healthcare in Georgia under the Governor's plan. Many people are fighting critical illnesses such as cancer that will bankrupt households without proper healthcare coverage and ultimately shorten lives for those battling disease.

The social costs on communities and families facing the lack coverage is a larger burden on society than the approach proposed by Governor Kemp.

Thank you for formally logging my concerns on this matter.

Sincerely,  
JG  
Marietta, GA

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**#586**  
09/10/20

To Whom It May Concern

I am a primary care physician in Georgia and I oppose Governor Kemp's "Georgia Access" model. This dangerous model would remove the substantial unbiased consumer support that is provided by the Affordable Care Act's healthcare.gov platform. Instead, we would return to the Wild West days of consumers being left to their own devices and at the mercy of private brokers. Most of my patients have no understanding of their insurance benefits or limits. As more junk plans with low deductibles are offered, consumers will be easily misled by brokers with incentive to sell plans rather than inform buyers about the substantial limitations of such plans. Healthcare.gov provides a very important platform that allows consumers to compare plan benefits and costs directly across plans. 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 our best interest.

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

Thank you very much.  
MT

Sincerely,  
MT  
Atlanta, GA 30306

**#587**

09/10/20

To Whom It May Concern

I do not support the move to privatize health care because I cared for both of my parents until they died and witnessed first hand the difficulties of providing care when insurance companies are in charge and coverage for pre-existing conditions is limited in a variety of ways. Prior approvals are required prior to procedures and there are delays in getting these approvals. Essential drugs are placed on the upper tiers and patients can't afford the copays. Some essential services are not covered and the list of ways the insurance industry avoids payment goes on and on. If your l,Essen constraints on them further, patients with pre-existing conditions will be severely impacted.

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

Thank you very much.

Sincerely,

TP

Sylvania, GA 30467

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#588

09/11/20

September 10, 2020

The Honorable Alex M. Azar  
Secretary, U.S. Department of Health and  
Human Services  
200 Independence Avenue, SW  
Washington, DC 20201

The Honorable Steven Mnuchin  
Secretary, U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20200

The Honorable Seema Verma  
Administrator, Centers for Medicare & Medicaid  
Services  
7500 Security Blvd.  
Baltimore, MD 21244

The Honorable David J. Kautter Assistant  
Secretary for Tax Policy  
1500 Pennsylvania Avenue NW  
Washington, DC 20220

Submitted via [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

Dear Secretary Azar, Secretary Mnuchin, Administrator Verma, and Assistant Secretary Kautter,

Thank you for the opportunity to comment on Georgia's proposal to waive federal rules under the Affordable Care Act (ACA). I am writing on behalf of the Georgia Coalition for the Peoples' Agenda to express our organization's concern about Georgia's ACA Section 1332 waiver.

We work with communities of color, specifically African American, African Diaspora and Caribbean communities that are most impacted with health disparities and access to quality healthcare options. While we are supportive of the reinsurance program as outlined, we believe that the proposed Georgia Access model will put Georgia communities of color at risk of becoming un- or under-insured altogether. Georgians with little or no experience buying or using health insurance, those with limited English proficiency, Georgians with low health literacy skills, and low income would be most at risk of experiencing adverse consequences from the outlined plan.

Instead of giving consumers more choices to enroll in comprehensive health coverage as Georgia officials claim, the Georgia Access model would eliminate consumers' option to use the one-stop-shop HealthCare.gov platform. This is likely to sharply reduce the number of Georgians with comprehensive coverage, for several reasons:

**Fragmenting the insurance market would confuse and discourage consumers from enrollment**

Under this proposal, enrollment would likely fall because buying insurance would become harder. Purchasing health insurance is a complicated and expensive undertaking, especially for people of color. Seventy-nine percent of Georgia's marketplace enrollees use HealthCare.gov to complete the enrollment process OR shop for and select their health plan.<sup>1</sup> Eliminating the

preferred enrollment platform of most Georgia consumers could not only cause confusion, it could paralyze them, keeping them from making a decision altogether.

It is well documented that having too many choices makes it difficult for consumers to make a choice, much less a fitting choice.<sup>2,3</sup> Under a system that requires consumers to choose among legions of sellers before beginning the process of selecting a specific health plan, with no guarantee of a single platform on which to see and compare all plan choices on equal terms, Georgians would be confused at the very least, find it difficult to make an informed choice, and, at the worst, not make a choice at all.

### **Georgians eligible for Medicaid are unlikely to receive assistance from insurers, agents or brokers.**

HealthCare.gov facilitates Medicaid enrollment with a “no-wrong-door” application that routes Georgians to the program for which they’re eligible based on their family size, income, and other factors. In 2020, at least 38,000 Georgians enrolled in Medicaid via HealthCare.gov.<sup>4</sup> This is especially important for communities of color, which allows them to get coverage, some for the first time.

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1 Georgia Section 1332 State Innovation Waiver as submitted to CMS on July 31, 2020;

[https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_state\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_state_Innovation_Waivers-) (hereafter, Waiver).

2 Consumers Union, “The Evidence is Clear: Too Many Health Insurance Choices Can Impair, Not Help, Consumer Decision Making,” November 2012, [https://advocacy.consumerreports.org/wp-content/uploads/2012/11/Too\\_Much\\_Choice\\_Nov\\_2012.pdf](https://advocacy.consumerreports.org/wp-content/uploads/2012/11/Too_Much_Choice_Nov_2012.pdf).

3 J. Michael McWilliams *et al.*, “Complex Medicare Advantage Choices May Overwhelm Seniors — Especially Those With Impaired Decision Making,” *Health Affairs*, September 2011, <https://www.healthaffairs.org/doi/10.1377/hlthaff.2011.0132>.

4 CMS, *op. cit.*

Brokers and insurers have no incentive to provide information and assistance to consumers who turn out to be eligible for Medicaid rather than subsidized marketplace coverage, so they are unlikely to provide these Georgians with any help. For example, a search on HealthCare.gov shows more than 1100 agents and brokers that enroll people in coverage in one Atlanta zip code but zero agents and brokers that say they will assist with Medicaid/CHIP enrollment.<sup>5</sup> This is worrisome for our vulnerable communities need help in enrolling in Medicaid as many have never navigated such products.

### **Georgians will lose coverage in the transition from HealthCare.gov to the Georgia Access system**

The disruption created by the state’s transition away from HealthCare.gov is likely to cause a decline in enrolment among Georgia consumers. Our state’s waiver predicts a loss of about 2 percent (8,000 people) of enrollees due to the change from one system to another. However other states’ experiences show this figure is unrealistic.<sup>6</sup> Kentucky saw a reduction of 13 percent in its marketplace enrollment when it transitioned to the federal marketplace in 2017, compared to a 4 percent decline nationally.<sup>7</sup> More recently, Nevada’s 2020 marketplace enrollment dropped 7 percent after its transition to a state-based marketplace, compared to flat enrollment nationally.<sup>8</sup> Similar percentage declines in Georgia would translate into a drop of 25,000-46,000 people in

marketplace enrollment.<sup>9</sup> Enrollment declines of this scope would likely exceed the increases anticipated by the waiver (27,000).

Enrollment declines are especially likely given that minimal funding has been allocated for the transition — about one-third of the low amount Georgia previously estimated would be needed. This funding seems to be solely dedicated to the technological transition, but no specific funds have been allocated to help consumers understand the transition, their options for enrollment, or how to access free, unbiased enrollment assistance.

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5 Center on Budget and Policy Priorities analysis. HealthCare.gov search conducted on August 14, 2020, using the 30310 zip code.

6 Waiver, *op. cit.*, p. 71.

7 Sarah Lueck, “Adopting a State-Based Health Insurance Marketplace Poses Risks and Challenges,” CBPP, February 6, 2020, <https://www.cbpp.org/research/health/adopting-a-state-based-health-insurance-marketplace-poses-risks-and-challenges>.

8 CBPP calculations from CMS public use files. See also, Nevada Health Link, “Nevada’s State Based Exchange Announces Enrollment Figures for Plan Year 2020,” December 23, 2019, [https://d1q4hslcl8rmbx.cloudfront.net/assets/uploads/2019/12/FINAL-2020-Nevada-Exchange-Prelim-Enrollment-Release\\_12.23.19.pdf](https://d1q4hslcl8rmbx.cloudfront.net/assets/uploads/2019/12/FINAL-2020-Nevada-Exchange-Prelim-Enrollment-Release_12.23.19.pdf); Sarah Lueck, “Adopting a State-Based Health Insurance Marketplace Poses Risks and Challenges,” CBPP, February 6, 2020, <https://www.cbpp.org/research/health/adopting-a-state-based-health-insurance-marketplace-poses-risks-and-challenges>.

9 As this calculation indicates, enrollment declines due to the Georgia Access Model would likely exceed the modest increases (about 2,000 people) Georgia projects from the reinsurance program and the total increase Georgia projects under the waiver (27,000).

### **The steering of healthier consumers towards substandard plans would make comprehensive coverage more expensive for those who need it most**

The proposal would give insurers and brokers new opportunities to steer healthier consumers toward substandard plans that expose them to catastrophic costs if they get sick. The resulting adverse selection could make comprehensive coverage more expensive for those who need it, reducing their enrollment as well.

Brokers have an incentive to steer consumers toward substandard plans (e.g. short-term and single-disease plans), which normally cannot be sold alongside ACA plans, because they tend to pay higher commissions. Short-term plans in particular pay up to ten times as much as ACA-compliant plans.<sup>10</sup> Insurers also profit on short-term plans, which aren’t required to meet the medical loss ratio standards for ACA-compliant plans.<sup>11</sup>

Healthier and younger Georgia would be more likely to choose short-term plans, since less healthy people—like those that our organization represents/serves—are less likely to qualify for such a policy and face higher premiums when they do. If healthier consumers leave the ACA-compliant market, its risk pool would become less healthy, causing premiums to rise. (Similarly, the recent expansion of short-term plans nationally caused premiums for comprehensive coverage to go up by an average of 0.5 to 4 percent.<sup>12</sup>) The waiver does not take into account these likely outcomes.

**The enrollment of (your consumer population) in substandard plans would threaten their health and economic well-being.**

Experience with enhanced direct enrollment programs shows that some brokers and agents screen applicants before sending them down the official enrollment pathway and divert some toward substandard plans that pay higher commissions but leave enrollees with existing health needs, like (insert diagnosis, ex: diabetes or mental health conditions), exposed to catastrophic costs.<sup>13</sup> Even in less egregious circumstances, these companies are allowed to show substandard plans alongside comprehensive plans, thus encouraging Georgia consumers to enroll in substandard plans.

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10 House report, *op. cit.*, p. 43. Due to the time it takes to assist marketplace consumers, some brokers report that they lose money on each marketplace enrollment, and so have stopped marketing their services or operate only through referrals. Others say they are uneasy about selling short-term plans despite the higher commissions, given the plans' risks for people with pre-existing conditions. See Sabrina Corlette *et al.*, "Perspective from Brokers: The Individual Market Stabilizes While Short-Term and Other Alternative Products Pose Risks," Urban Institute, April 2020, <https://www.urban.org/research/publication/perspective-brokers-individual-market-stabilizes-while-short-term-and-other-alternative-products-pose-risks>.

11 House report, *op. cit.*, p. 48.

12 Hansen and Dieguez, *op. cit.*, p. 3.

13 Tara Straw, "'Direct Enrollment' in Marketplace Coverage Lacks Protections for Consumers, Exposes Them to Harm," CBPP, March 15, 2019, <https://www.cbpp.org/research/health/direct-enrollment-in-marketplace-coverage-lacks-protections-for-consumers-exposes>.

Substandard plans are not required to cover all essential health benefits, leaving (our population) potentially without access to necessary health services unless they are able to pay out of pocket. More than one-third of substandard plans do not cover most do prescription drug benefits for example.<sup>14</sup> People on fixed incomes do not need to choose between eating and getting life saving prescriptions. On top of that, substandard plans are allowed to exclude coverage for pre-existing conditions altogether and charge more for people with pre-existing conditions like diabetes. That leaves the most populations vulnerable to catastrophic costs, limited access to care, and other negative consequences.

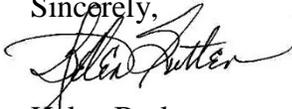
Because it would harm consumers, including people of color, Georgia's proposal is not approvable under federal law. Georgia's waiver fails the ACA's tests of coverage, comprehensiveness, and affordability. There is a high chance that the waiver would cause thousands of Georgians to lose coverage and no reason to expect it would meaningfully increase coverage. It also would likely leave many Georgians with less affordable or less comprehensive coverage than they would otherwise have.

Despite our concerns related to the Georgia Access portion of the state's waiver application, The Peoples' Agenda is supportive of the proposed reinsurance program. Like those approved in other states, the reinsurance portion of Georgia's proposal would reduce premiums and provide market stability. It would be a positive move forward for Georgia consumers.

Thank you in advance for your consideration of our comments on Georgia's Section 1332 waiver application. We look forward to hearing and seeing you take action as we have suggested above.

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Sincerely,

A handwritten signature in black ink, appearing to read "Helen Butler", written in a cursive style.

Helen Butler  
Executive Director

<sup>14</sup> Kaiser Family Foundation, <https://www.kff.org/health-reform/issue-brief/understanding-short-term-limited-duration-health-insurance/>

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**#589**

09/11/20

To Whom It May Concern

I strongly 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,  
AC  
Atlanta, GA 30312

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**#590**

09/11/20

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.

Think of all of those Georgians who have contracted COVID-19 and have survived, but now have lingering, serious health conditions. For-profit insurance companies could deny these people health coverage that is greatly needed, based on having a preexisting condition.

Do not allow Georgia to become the only state in the U.S. with a decentralized enrollment system which is confusing to consumers.

Thank you for your consideration.

Sincerely,  
NC  
Statesboro, GA 30458

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**#591**

09/11/20

To: The Honorable Alex M. Azar, Secretary, Department of Health and Human Services  
The Honorable Steven Mnuchin, Secretary, Department of the Treasury  
The Honorable Seema Verma, Administrator, Centers for Medicare & Medicaid Services

Submitted by email to: [StateInnovationWaivers@cms.hhs.gov](mailto:StateInnovationWaivers@cms.hhs.gov)

Subject: Georgia Section 1332 Waiver Comments

AID Atlanta, an affiliate of AIDS Healthcare Foundation, strongly opposes “Georgia Section 1332 Waiver Request”. AID Atlanta and AIDS Healthcare Foundation serve over 10,000 people annually living with or at risk for acquiring HIV. Most of the people we serve are uninsured or underinsured. This proposal would cause material harm to the people who depend on us for care. We urge you to reject this proposal. It will create even more barriers to controlling the HIV epidemic in Georgia.

More Georgians would get substandard health insurance that wouldn’t cover all health services. Without the unbiased option to find and enroll in comprehensive coverage through [healthcare.gov](http://healthcare.gov), Georgians would have to rely on insurers and web-brokers who have been [known to steer consumers](#) towards more profitable [substandard plans](#).

Some Georgians would be uninsured. The proposal trades [healthcare.gov](http://healthcare.gov) for an enrollment system managed by private insurance companies. In this transition, Georgians are likely to get lost, unintentionally becoming uninsured because of the difficulty of navigating the new system.

We do not support the move from [healthcare.gov](http://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 who depend on us for quality care.

Thank you for considering our comments.

Sincerely,

Nicole Roebuck  
Executive Director  
AID Atlanta  
1605 Peachtree  
Atlanta, Georgia 30309  
404-870-7700

**#592**

09/11/20

I strongly urge that Georgia's waiver proposal be denied. My husband and I are Georgia residents, and we have purchased our health insurance via the Affordable Care Act health insurance exchange for the past few years. The first year that we purchased insurance through the exchange we qualified for a subsidy, which was helpful to us as small business owners. In the years since, while we have not qualified for the subsidy, we have continued to purchase our health insurance through the exchange because it is an easy and clear way to obtain quality health insurance and compare policies according to cost and benefits.

Forbidding Georgians to purchase health insurance through the exchange will lead to confusion, aggravation and people purchasing policies that may not provide the benefits they need. I do not want to have to evaluate health insurance agents and the various policies that they offer in various ways. The ACA exchange allows consumers an apples to apples comparison when it comes to health insurance policies.

Please deny Georgia's waiver proposal and allow Georgians like me to enjoy the streamlined process that only the ACA exchange offers.

Sincerely,  
SV  
Covington, Georgia

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**#593**

09/11/20

I have years of experience as a purchaser of individual health insurance in Georgia. Before the ACA, it was extremely expensive, only provided coverage for extreme medical events, was very difficult to determine exactly what was covered and difficult to find a doctor who took the insurance. The ACA finally provided access to "real" insurance and provided payment assistance where needed. It also provided for Georgia to be able to expand it's coverage of the very needy through Medicaid expansion which Georgia chose not to do. There is now a gap in the income levels where one could get Medicaid or where one could sign up for ACA insurance with assistance. My daughter was in that gap for years and the state of Georgia chose to not help. This is not addressed in this current change. Instead the focus is on bringing the sale of all health insurance back to private companies. We have been there before and it was an expensive disaster for the buyers.

The ACA website shows multiple plans that are true insurance while still having problems finding doctors who take the plans. There is no private company as a middleman and none is needed!! The fees of the middleman only add to the cost of the system. Direct sales with no middle men is the sales method of the future provided to us by our ever increasing use of technology. The ACA site provides detailed information about the plans and especially includes

the buyers ability to see the effect their income has on the plan cost and benefits. I've talked to many people who chose brokered plans this year in an attempt to save money then later realized their plans did not cover what they were told.

BC

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**#594**

09/11/20

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,

LE

Dawsonville, GA 30534

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**#595**

09/11/20

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. You need to stop and think of what your doing!!! My healthcare.gov plan is better then plans you offer from state. Peach kids is a joke my son was kicked off of it 5 times!!! I didn't even get an insurance card for him until 6 Months after so it paid for his Dr visits of they could look it up, but not his ADHD medication for school so me and my wife has to pay monthly 63.87 for his medication!!! You add it all up and your crappy plans costed my family about 2 mortgage payments!! Leave the ACA alone or I promise you we will all rally and fight against it and if you still refuse to listen you just make GA that make more of an unattractive place to live.

IF you want to truly help your residents and your very,very low approval ratings, as you are currently rated the worst Governor in the United States. Why don't you expand medicare like you should of under the ACA!! Change the rules on TANF so it's actually worth while program instead of having a ton of restrictions. They are looking for a job yet you want 30 hours of their time to get under \$300 a month!?! It makes no sense and is like slavery. Why do you always do

the opposite of what's best for your residents. #1 you stole the Governors seat and you know it with voter purging of mainly black American voters. You blamed it own time, but when I check voter files common white names like Bob etc have gone ten years without Voting you didn't purge them why? Please Kemp fix your mistakes. Don't ruin our insurance and PLEASE MAKE OUR LIVES any worse.

I do appreciate you reading this (if you actually did if not same on you for not listen to your residents and that shows why your ratings are lower then your buddy Don's.

Sincerely,  
JP  
St. Marys, GA 31558

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#596

09/11/20

September 11, 2020

The Honorable Seema Verma  
Administrator  
Centers for Medicare & Medicaid Services  
U.S. Department of Health and Human Services  
P.O. Box 8016  
Baltimore, MD 21244

***Re: Georgia's Section 1332 State Innovation Waiver***

Dear Administrator Verma:

On behalf of the National Indian Health Board (NIHB),<sup>1</sup> we write to express concern about Georgia's Section 1332 State Innovation Waiver, which asks CMS to waive the requirement that the state either participate in the Federally-Facilitated Exchange (FFE) or operate a State-Based exchange (SBE).

The ability to enroll into a health insurance program directly through an exchange has streamlined enrolling American Indians and Alaska Natives (AI/ANs) into third party health insurance by providing an easy and convenient way to compare prices and benefits from different providers. Moving away from a centrally based marketplace will force consumers to navigate a variety of private marketplaces in order to find a plan that fits their needs. This will dramatically increase the time investment involved with finding a plan, which we believe will result in fewer people opting to enroll in a health insurance plan. We fear that if this waiver is approved, other states will attempt to follow suit and as such, we urge CMS to reject this waiver.

#### Lost Coverage and Impacts on Indian Health System

An analysis by the *Brookings Institute* found that the approval of this waiver could possibly result in 52,000 Georgians losing health insurance coverage.<sup>2</sup> This proposal also has the ability to impact

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<sup>1</sup> Established in 1972, the National Indian Health Board (NIHB) is an inter-Tribal organization that advocates on behalf of Tribal governments for the provision of quality health care to all American Indians and Alaska Natives (AI/ANs). The NIHB is governed by a Board of Directors consisting of a representative from each of the twelve Indian Health Service (IHS) Areas. Each Area Health Board elects a representative to sit on the NIHB Board of Directors. In areas where there is no Area Health Board, Tribal governments choose a representative who communicates policy information and concerns of the Tribes in that area with the NIHB. Whether Tribes operate their entire health care program through contracts or compacts with IHS under Public Law 93-638, the Indian Self-Determination and Education Assistance Act (ISDEAA), or continue to also rely on IHS for delivery of some, or even most, of their health care, the NIHB is their advocate.

<sup>2</sup> Christen Linke Young and Jason Levitis, "Georgia's latest 1332 proposal continues to violate the ACA," *Brookings Institute*, Sept. 1, 2020.

Medicaid enrollment. The *Brookings* analysis also noted that during each annual open enrollment period 40,000 Georgians who utilized the FFE were found to be eligible for Medicaid and transferred to the state Medicaid agency.<sup>3</sup> The current waiver makes no mention of a plan to replace that functionality of the FFE. It is likely that people would have to rely on the generosity of the private marketplaces, which have no financial incentive to make such referrals. This is concerning for us.

Third party revenue is a significant contributor to the financial stability of Indian health system clinics and hospitals. The importance of Medicaid, in particular, to the financial health of the Indian health system cannot be overstated. According to the Indian Health Service 2020 Congressional Justification, between Fiscal Year 2013 and Fiscal Year 2018, third party collections at IHS and Tribal facilities increased by \$360 million, with 65% coming from Medicaid, a substantial portion by any measure.<sup>4</sup> Moreover, data show that the number of AI/ANs with Medicaid increased from 1,458,746 in 2012 to 1,793,339 in 2018. The 334,593 increase in Medicaid coverage is a 22.94% increase over 2012. In 2018, 33.55% of all AI/ANs had Medicaid compared to 29.55% in 2012.

We fear that the approval of this waiver would set a precedent that will embolden other states to apply for similar waivers. Any measure that makes it more difficult to enroll in private insurance or Medicaid endangers the fiscal health of the Indian health system. For that reason, we urge the agency to reject this waiver which would reduce access to publicly run health insurance marketplaces.

Thank you in advance for your consideration of our comments.

Sincerely,

A handwritten signature in black ink, appearing to read "Stacy A. Bohlen". The signature is fluid and cursive, with a long horizontal stroke at the end.

Stacy A. Bohlen  
CEO  
National Indian Health Board

CC: Kitty Marx, Division of Tribal Affairs, CMS

<sup>3</sup> *Id.*

<sup>4</sup> Data show that the number of AI/ANs with Medicaid increased from 1,458,746 in 2012 to 1,793,339 in 2018. In 2018, 33.55% of all AI/ANs had Medicaid. National Indian Health Board Date Brief (2020).

**#597**

09/11/20

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 am disappointed that Ga leadership continues to place difficulties in front of Georgians who must need consistency in selection processes and award for- profit firms what should be channeled through an unbiased and nationally used gateway.

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

Thank you very much.

Sincerely,  
JB  
Brunswick, GA 31523

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**#598**

09/11/20

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 GA citizens. Privatization raises prices. Our Healthcare system is already making corporations richer and people poorer.

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

Listen to real people, not companies who will profit.

Sincerely,  
SD  
Macon, GA 31204

**#599**

09/11/20

To Whom It May Concern

I DO support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will COMPETE FOR MY BUSINESS BY LOWERING EXPENSES & improving their performance & accountability to their customers, rather than relying on the government.

Also, please defund Planned Parenthood. I abhor having my hard earned tax dollars pay for abortions, which I whole heartedly oppose.

Thank you

Thank you very much.

Sincerely,  
DD  
Clermont, GA 30527

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**#600**

09/11/20

I AM OPPOSED TO BRIAN KEMP'S SCHEME TO REMOVE GEORGIANS' ACCESS TO HEALTHCARE.GOV.

I HAVE MAINTAINED COVERAGE THROUGH HEALTHCARE.GOV FOR NINE YEARS.

JS  
AUSTELL, GA

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**#601**

09/11/20

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,  
AS  
Tifton, GA 31794

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**#602**

09/11/20

To Whom It May Concern

I am a widowed mother to two school aged children. We rely on the ACA to get our health coverage. 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 it will allow for more freedom in making a choice that suits my family best.

Thank you very much.

Sincerely,  
JC  
Atlanta, GA 30345

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**#603**

09/11/20

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. Because, I can't afford to pay HIGH ONES!!

Thank you very much.

Sincerely,  
JJ  
Chatsworth, GA 30705

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**#604**

09/11/20

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 start to behave as though you care about Georgians. We elected you and will vote you out for attempting to cancel the ACA in Georgia.

Thank you very much.

Sincerely,  
YR  
Savannah, GA 31406

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**#605**

09/11/20

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,

SH

Locust Grove, GA 30248

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**#606**

09/11/20

To Whom It May Concern

As a longer term provider of mental health services in 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.

Individual with mental health challenges, addictive disease, and/or intellectual disabilities, need one simple easy location to sign up for insurance.

Thank you very much.

Sincerely,

SM

Armuchee, GA 30105

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**#607**

09/11/20

September 16, 2020

Alex M. Azar, Secretary, Department of Health and Human Services  
Steven Mnuchin, Secretary, Department of the Treasury  
Seema Verma, Administrator, Centers for Medicare & Medicaid Services

VIA ELECTRONIC SUBMISSION

Re: Georgia Section 1332 Waiver Comments

Dear Secretary Azar, Secretary Mnuchin, and Administrator Verma:

The Medicare Rights Center (Medicare Rights) appreciates this opportunity to comment on Georgia's modified State Relief and Empowerment Waiver proposal under Section 1332 of the Affordable Care Act (ACA). Medicare Rights is a national, nonprofit organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives. Each year, Medicare Rights provides services and resources to nearly three million people with Medicare, family caregivers, and professionals.

As the current COVID-19 public health emergency reveals, the need for health care can arise at any moment and may be the difference between life and death. People without health coverage may avoid care or face extreme financial hardship when they obtain it. These are harmful outcomes we must try to avoid for reasons of individual well-being, economic stability, and public health.

At Medicare Rights, we understand the interdependence of the major health insurance systems in the United States. That structure requires that Medicare, Medicaid, the ACA, and employer-based insurance play their roles in providing much-needed coverage for families, workers, retirees, people with disabilities, and more. Ensuring access to affordable, comprehensive health coverage helps individuals and the system as a whole. The Medicare program benefits when incoming beneficiaries have insurance coverage. As individuals approach Medicare eligibility, their health is often compromised, and this is especially true for those who have unmet health care needs from being un- or underinsured. This absence of quality coverage can lead to reduced well-being for entire families;<sup>1</sup> poorer health;<sup>2</sup> lack of access to care;<sup>3</sup> economic devastation;<sup>4</sup> and higher Medicare costs when they are ultimately eligible.<sup>5</sup>

In 2020, most (79%) of Georgia's individual marketplace enrollees used HealthCare.gov to sign up for coverage. Georgia's waiver would eliminate this one-stop shop, robbing consumers of their only option for a guaranteed, central source of unbiased information on the comprehensive coverage available to them. Instead, Georgians would be forced to rely on a jumble of private

insurance companies and brokers to compare plans, apply for financial assistance, and enroll in coverage.

Georgia asserts that this will increase enrollment and improve customer service but does not identify how this will happen.<sup>6</sup> Based on our experience, it is far more likely that the change would instead heighten confusion about where and how to access good-quality health coverage, thus hindering enrollment. Rather than increasing coverage rates, such a shift could result in many Georgians losing coverage entirely or being enrolled into non-ACA-compliant plans that would underinsure them, putting them at extreme financial risk if they were to become sick or injured.<sup>7</sup> Contrary to the promise of expanded choices, this waiver would reduce options. Currently, Georgians have the option of using HealthCare.gov or the same private brokers and they overwhelmingly prefer HealthCare.gov. Taking away the preferred choice does not equal more choice.

<sup>1</sup> Committee on the Consequences of Uninsurance, Board on Health Care Services, “Health Insurance is a Family Matter,” INSTITUTE OF MEDICINE OF THE NATIONAL ACADEMIES, Chapter 5 (2002), [https://www.ncbi.nlm.nih.gov/books/NBK221016/pdf/Bookshelf\\_NBK221016.pdf](https://www.ncbi.nlm.nih.gov/books/NBK221016/pdf/Bookshelf_NBK221016.pdf).

<sup>2</sup> David W Baker, et al., “Changes in Health for the Uninsured After Reaching Age-eligibility for Medicare,” J GEN INTERN MED. 2006 Nov; 21(11): 1144–1149 (2006), <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1831646/>.

<sup>3</sup> Committee on the Consequences of Uninsurance, Board on Health Care Services, “Health Insurance is a Family Matter,” INSTITUTE OF MEDICINE OF THE NATIONAL ACADEMIES, pp 91-106 (2002), [https://www.ncbi.nlm.nih.gov/books/NBK221016/pdf/Bookshelf\\_NBK221016.pdf](https://www.ncbi.nlm.nih.gov/books/NBK221016/pdf/Bookshelf_NBK221016.pdf).

<sup>4</sup> Rohan Khera, et al., “Burden of Catastrophic Health Expenditures for Acute Myocardial Infarction and Stroke Among Uninsured in the United States,” CIRCULATION, 2018;137:00–00 (2018), <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5780190/>.

<sup>5</sup> David W Baker, et al., “Changes in Health for the Uninsured After Reaching Age-eligibility for Medicare,” J Gen Intern Med. 2006 Nov; 21(11): 1144–1149 (2006), <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1831646/>.

<sup>6</sup> State of Georgia, “Modified Section 1332 State Relief and Empowerment Waiver,” p 17 (July 31, 2020), <https://medicaid.georgia.gov/patientsfirst> (“The goal of the Georgia Access Model is to increase affordability and spur innovation in the individual market while maintaining access to QHPs and ensuring consumer protections for individuals with pre-existing conditions. The Georgia Access Model will create a competitive private insurance marketplace that provides Georgia’s residents with better access, improved customer service, and expanded choice of affordable coverage options.”)

<sup>7</sup> Tara Straw, “Tens of Thousands Could Lose Coverage Under Georgia’s 1332 Proposal,” Center on Budget and Policy Priorities (September 1, 2020), <https://www.cbpp.org/research/health/tens-of-thousands-could-lose-coverage-under-georgias-1332-waiver-proposal>.

Moreover, private brokers and insurers have a track record of failing to alert consumers of Medicaid eligibility and picking and choosing the plans they offer, often based on the size of plan commissions.<sup>8</sup> Indeed, in the system Georgia is proposing, people who are eligible for Medicaid could have a much harder time finding help with enrollment because Medicaid generally does not pay broker or plan commissions. Agents and brokers have no financial incentive to fill the gap left for this population that would result from eliminating HealthCare.gov.

Georgia’s waiver proposes that substandard plans, such as short-term plans, would be presented alongside comprehensive insurance, implying an equivalence that does not exist.<sup>9</sup> People enrolled in such subpar plans are subject to punitive exclusions of their pre-existing conditions, benefit limitations, and caps on plan reimbursements that expose them to potentially high out-of-pocket costs. A study of short-term plans in Atlanta earlier this year showed that even though people would pay lower premiums up-front, they could later be responsible for significant out-of-pocket costs for treatment of common or serious conditions, such as diabetes or a heart attack. The most popular plan in Atlanta refused to cover prescription drugs, mental health services, or maternity services, had pre-existing condition exclusions, and had a deductible three times as high as an ACA-compliant plan.<sup>10</sup> Even now, reports indicate that brokers sometimes steer people into such plans, which often come with higher commissions, a tactic that has continued during the pandemic.<sup>11</sup>

<sup>8</sup> Tara Straw, “‘Direct Enrollment’ in Marketplace Coverage Lacks Protections for Consumers, Exposes Them to Harm,” Center on Budget and Policy Priorities (March 15, 2019), <https://www.cbpp.org/research/health/direct-enrollment-in-marketplace-coverage-lacks-protections-for-consumers-exposes>.

<sup>9</sup> State of Georgia, “Modified Section 1332 State Relief and Empowerment Waiver,” p 23 (July 31, 2020), <https://medicaid.georgia.gov/patientsfirst> “With the implementation of the Georgia Access Model, consumers will have access to metal level QHPs and Catastrophic Plans as they do absent the waiver. In addition, consumers will have increased access through the Georgia Access Model to view a wide range of health insurance products offered by carriers that are licensed and in good standing with the State to meet their unique healthcare needs, such as accident supplemental plans, critical illness plans, limited-benefit plans, short-term limited duration plans, vision, and dental.”

<sup>10</sup> Dane Hansen & Gabriela Dieguez, “The impact of short-term limited-duration policy expansion on patients and the ACA individual market,” Milliman (February 2020), <https://www.ils.org/sites/default/files/National/USA/Pdf/STLD-Impact-Report-Final-Public.pdf>; Kelsey Waddill, “Do Short-Term Limited Duration Plans Deserve Industry Skepticism?,” HealthPayerIntelligence (March 4, 2020), <https://healthpayerintelligence.com/news/do-short-term-limited-duration-plans-deserve-industry-skepticism>.<sup>11</sup> Christen Linke Young & Kathleen Hannick, “Misleading marketing of short-term health plans amid COVID-19,” Brookings Institution (March 24, 2020), <https://www.brookings.edu/blog/usc-brookings-schaeffer-on-health-policy/2020/03/24/misleading-marketing-of-short-term-health-plans-amid-covid-19/>.

Because it would likely increase the number of uninsured Georgians and leave many others with worse coverage, Georgia’s waiver proposal fails to meet the necessary statutory guardrails. Specifically, Section 1332(b)(1) of the ACA requires that such waivers cover as many people, with coverage as affordable and comprehensive, as without the waiver.<sup>12</sup> Georgia has not provided a plausible explanation of how its proposed waiver would accomplish this. Instead, it appears that coverage for many Georgians would be less comprehensive, less available, and more expensive. Georgia would likely see a reduction, rather than an increase, in coverage rates. The waiver therefore does not meet the federal standard for approval.

In addition to our concerns about the impact of the waiver on Georgians, we are deeply concerned about the precedent that would be set by approving a waiver that is expected to result in more people being uninsured and more people being enrolled in plans that do not provide comprehensive coverage.

For these reasons, Medicare Rights opposes this proposal for Georgia to exit the HealthCare.gov marketplace and urges the Department of Health and Human Services to reject it. Instead, the state should be encouraged both to maintain HealthCare.gov access and to adopt the ACA's Medicaid expansion, a proven strategy to improve health care coverage and well-being that has the added benefit of support for rural hospitals.<sup>13</sup>

Thank you again for the opportunity to provide comment. For additional information, please contact Lindsey Copeland, Federal Policy Director at [LCopeland@medicarerights.org](mailto:LCopeland@medicarerights.org) or 202-637-0961 and Julie Carter, Senior Federal Policy Associate at [JCarter@medicarerights.org](mailto:JCarter@medicarerights.org) or 202-637-0962.

Sincerely,



Fred Riccardi  
President  
Medicare Rights Center

<sup>12</sup> Patient Protection and Affordable Care Act, Pub. L. 111-148, Sec. 1332(b) (“(1) IN GENERAL-The Secretary may grant a request for a waiver under subsection (a)(1) only if the Secretary determines that the State plan—(A) will provide coverage that is at least as comprehensive as the coverage defined in section 1302(b) and offered through Exchanges established under this title as certified by Office of the Actuary of the Centers for Medicare & Medicaid Services based on sufficient data from the State and from comparable States about their experience with programs created by this Act and the provisions of this Act that would be waived; (B) will provide coverage and cost sharing protections against excessive out-of-pocket spending that are at least as affordable as the provisions of this title would provide; (C) will provide coverage to at least a comparable number of its residents as the provisions of this title would provide; and (D) will not increase the Federal deficit.”)

<sup>13</sup> Hailey Mensik, “Medicaid expansion key indicator for rural hospitals' financial viability” (June 2, 2020), <https://www.healthcarediver.com/news/medicaid-expansion-rural-hospitals-health-affairs/579005/>.

**#608**

09/11/20

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,  
DW

Sincerely,  
DW  
Douglasville, GA 30135

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**#609**

09/11/20

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 daughter had benefitted from healthcare.gov when she worked for an employer who did not need to offer healthcare benefits. Likewise, we have seen a positive difference in our private benefits through our employer as a result of the affordable care act.

A move like this shows a lack of care for all people of Georgia. It will be a poor reflection on those who support the removal of healthcare.gov.

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

Thank you very much.

Sincerely,  
DS  
Macon, GA 31201

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**#610**

09/11/20

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,  
HG  
Atlanta, GA 30310

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**#611**

09/11/20

To Whom It May Concern

I've already been the victim of predatory behavior by greedy insurance companies. Please don't make it harder for me to get health coverage!

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 an artist surviving on freelance income, I desperately need reasonable coverage. I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sincerely,  
TO  
Atlanta, GA 30317

**#612**

09/11/20

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 a career healthcare worker of 27 years, I have seen the full impact of what lack of healthcare coverage can have and have a good understanding of the benefits of the ACA.

Thank you very much.

Sincerely,  
LL  
Columbus, GA 31909

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**#613**

09/11/20

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 someone with MS, affordable and reliable healthcare is critical to me and thousands of others.

Thank you very much.

Sincerely,  
EW  
Conyers, GA 30094

**#614**

09/11/20

To Whom It May Concern

I do not support the move from healthcare.gov to a privatized enrollment system. There would be fewer options for citizens with Pre existing conditions as well as fewer options for young people not currently qualified under parents coverage. The for profit insurance companies who will not act in my or my fellow citizens best interest.

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

Thank you very much.

Sincerely,

DZ

Douglasville, GA 30134

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**#615**

09/11/20

To Whom It May Concern

Dear Georgia Government Officials,

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 cover more people.

Thank you very much.

Sincerely,

JD

Athens, GA 30605

**#616**

09/11/20

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.

Keep public healthcare available for all!

Thank you very much.

Sincerely,

DW

Atlanta, GA 30317

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**#617**

09/11/20

To Whom It May Concern

In these uncertain times, it is of utmost importance for those of us who are uninsured to receive affordable plans that will make it possible for us to receive the healthcare that we so desperately need.

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,

VC

Morrow, GA 30260

**#618**

09/11/20

To Whom It May Concern

I am not in favor of the move from healthcare.gov to a privatized enrollment system. For-profit insurance companies have demonstrated they will not always act in my best interest, or that of my Fellow Georgians.

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

Thank you very much.

Sincerely,  
DB  
Athens, GA 30605

---

**#619**

09/11/20

To Whom It May Concern

Greetings,

I am one of Georgia's uninsured -- so is my son [M], he's five. I received a rejection letter from medicaid recently enough that I can still recall the sinking feeling in my stomach as my eyes fell on the bold font detailing my denial.

How does one deny another medic-aid? Medical Aid. If you were to stumble across a dying man, Mr. Kemp, would you deny them medical aid? Would you reach past bloodied hands, contorted in pain, to search a dying woman's coat pockets for proof of insurance? A ludicrous question perhaps, but maybe not, that kinda depends on you Mr. Governor.

Sincerely,  
XM  
Peachtree City, GA 30269

**#620**

09/11/20

To Whom It May Concern

Do not take away Georgian's health care coverage through healthcare.gov.  
Georgia needs affordable health care for all citizens!!

Sincerely,

JC

Woodstock, GA 30189

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**#621**

09/11/20

Ga should be able to access the ACA!

CHN

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**#622**

09/11/20

To Whom It May Concern

I do not support any move from healthcare.gov to a privatized enrollment system.

A system that relies on for-profit insurance companies will not be concerned about covering pre-existing conditions. My worst fear is that people who are desperate for 'affordable' insurance will unwittingly sign up for this new plan, not realizing until it's WAY TOO LATE that it doesn't cover any of their health conditions.

We need insurance companies committed to acting in the best interest of their customers; companies who have their best interest as the priority.

I believe that if we promote preventative measures and education about healthy lifestyle choices it will go a long way to helping the health of our state. Offering incentives such as discounts on premiums as rewards for a decrease in blood pressure would be one example.

Thank you for your consideration,

Sincerely,

JJ

Savannah, GA 31406

---

**#623**

09/11/20

To Whom It May Concern  
To Whom It May Concern,

I am deeply concerned about the movement from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This will make healthcare insurance more confusing and it's already hard enough to navigate in this country.

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

Thank you very much.

Sincerely,  
CM  
Atlanta, GA 30316

---

**#624**

09/11/20

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

Sincerely,  
DW  
Marietta, GA 30060

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**#625**

09/11/20

To Whom It May Concern

Are you trying to make Georgia dead last in healthcare? It will not serve Georgians to restrict our access to healthcare.gov. **DO NOT DO THAT.** I've been to that site many times in recent years and found it very helpful and easy to understand, with good phone help as well. I cannot see how eliminating a good current option helps us. A privatized enrollment system that relies on for-profit insurance companies will not act in our best interest. Why don't you just allow both options: healthcare.gov and the one you're proposing? We all deserve the best options available. I support a Georgia reinsurance program only if it will lower the cost of health insurance & healthcare.

Thank you very much.

Sincerely,  
AH  
Canton, GA 30114

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**#626**

09/11/20

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,  
BG  
Athens, GA 30605

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**#627**

09/11/20

My wife and I depend on an ACA health insurance policy for her and cannot afford what this change purposes to force us to the health insurance market.

I will be 66 this year and retired when laid off at 64. We live on my Social Security benefit. My wife is 62, lives with a compromised immune system and purchases her insurance from the ACA. Without ACA access she will be left uninsured simply because we cannot afford it while I instead remain insured by Medicare.

THR

LAR

Kennesaw, Georgia 30144

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**#628**

09/11/20

Everyone deserves to have affordable health insurance. I believe in the choices we have now.

Sincerely, A Long Time Tax Payer

LL

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**#629**

09/11/20

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 penalizing the poor working class.

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

Thank you very much.

Sincerely,

CB

Atlanta, GA 30307

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**#630**

09/11/20

To Whom It May Concern

Alhtough I realize you and your party have well and beyond abandoned Americans, I still feel the need to tell you 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 very much.

Sincerely,  
CH  
Atlanta, GA 30316

---

**#631**

09/11/20

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 I support the ACA in full.

Thank you very much.

Sincerely,  
EW  
Norman Park, GA 31771

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**#632**

09/11/20

To Whom It May Concern

I have spent 25 years hard at work as a Georgia school teacher. I recently retired from teaching and I'm considered about my future health care options. 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, which I would very much appreciate.

Thank you very much.

Sincerely,

LL

Marietta, GA 30068

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**#633**

09/11/20

To Whom It May Concern

I have several preexisting conditions and I need that clause to remain in the healthcare plan. Using a privatized enrollment system will not save anyone any money. We need to not confuse people and we need to keep healthcare.gov. Everyone knows it by now.

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

Atlanta, GA 30307