DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201

CENTERS FOR MEDICARE & MEDICAID SERVICES
CENTER FOR CONSUMER INFORMATION & INSURANCE OVERSIGHT

July 30, 2026

VIA ELECTRONIC MAIL: jking@oci.ga.gov
Gen. John F. King
Commissioner
Georgia Office of the Commissioner of Insurance and Safety Fire
Two Martin Luther King Jr. Dr.
West Tower, Suite 702
Atlanta, Georgia 30334

Dear Commissioner King:

Thank you for your submission on June 1, 2026, of Georgia's waiver extension application for a State Innovation Waiver under section 1332 of the Affordable Care Act (ACA). I am pleased to send this letter from the Center for Consumer Information and Insurance Oversight (CCIIO) within the Centers for Medicare & Medicaid Services (CMS) under the Department of Health and Human Services (HHS), as well as on behalf of the Department of the Treasury (collectively, the Departments).

Georgia's currently approved waiver of the single risk pool requirement contained in ACA section 1312(c)(1)[1] allows the state to implement a state-based reinsurance program for the individual health insurance market from January 1, 2022 through December 31, 2026.[2] Georgia's waiver extension request seeks to continue the waiver of ACA section 1312(c)(1) and implement its state-based reinsurance program for an additional five years, for plan years 2027 through 2031. Georgia is not otherwise seeking to make changes to its section 1332 waiver state-based reinsurance program. Should Georgia seek to make changes to its waiver program during the extension period, the state would need to follow the procedures detailed in the terms and conditions in effect at that time.

Consistent with 45 CFR 155.1332 and 31 CFR 33.132, the processes and procedures for extension requests finalized in rulemaking,[3] and the next steps outlined in the Departments' February 10, 2026, letter responding to Georgia's waiver extension letter of intent,[4] the Departments have

[1] Georgia's currently approved waiver waives the individual market single risk pool requirement to the extent it would otherwise require excluding total expected state reinsurance payments when establishing the market-wide index rate.
[2] https://www.cms.gov/cciio/programs-and-initiatives/state-innovation-waivers/section_1332_state_innovation_waivers-/1332-ga-approval-letter-stcs.pdf
[3] See Patient Protection and Affordable Care Act; Updating Payment Parameters and Improving Health Insurance Markets for 2022 and Beyond; Final Rule, 86 FR 53412 at 53483 – 53486 (Sept. 27, 2021)
[4] https://www.cms.gov/cciio/programs-and-initiatives/state-innovation-waivers/downloads/1332-ga-waiver-extension-loi-and-response-letters-vf.pdf

conducted a preliminary review of the waiver extension application. The Departments have made a preliminary determination that Georgia's waiver extension application is complete.

As provided in the February 10, 2026, letter, and similar to the federal public notice and approval process for new section 1332 waiver applications outlined in 45 CFR 155.1308(d) and 31 CFR 33.108(d), the date of this letter marks the beginning of the 30-day Federal public notice and comment process and 90-day federal decision-making period. Public comments on Georgia's waiver extension application will be accepted by the Departments from July 30, 2026 through August 28, 2026. More information about the Federal public notice process and section 1332 waivers generally can be found on the CCIIO website.[5] The decision of the Departments regarding approval or denial of Georgia's waiver extension application will be issued within 90 days of this preliminary determination of completeness in accordance with section 1332(e) of the ACA.

We look forward to working with you on your waiver extension application and will be in touch if we need additional information. Please do not hesitate to contact us if you have any questions.

Sincerely,

Peter Nelson
Deputy Administrator and Director, Center for Consumer Information & Insurance Oversight,
Centers for Medicare & Medicaid Services

Cc: Kevin Salinger, Acting Assistant Secretary for Tax Policy, U.S. Department of the Treasury
The Honorable Brian P. Kemp, Governor, State of Georgia
Jeremy Betts, Executive Counsel, Georgia Office of the Commissioner of Insurance and Safety Fire (OCI)
Chad DaBella, Chief Financial Officer, OCI
Denim Grzesik, Reinsurance Program Analyst, OCI

[5] https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_state_Innovation_Waivers-.html