



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

Georgia Pathways to Coverage

Grant Thomas
Deputy Commissioner
Georgia Department of Community
Health

Date: September 5, 2024





GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

Our Mission

To provide Georgians with access to affordable, quality health care through effective planning, purchasing, and oversight. We are dedicated to *A Healthy Georgia*.





Agenda



Program History

[Slide 4](#)

Historical Uninsured Population Overview

[Slide 7](#)

2022 Uninsured Data Overview

[Slide 10](#)

2024 Marketplace Population Overview

[Slide 12](#)

Georgia Pathways Overview

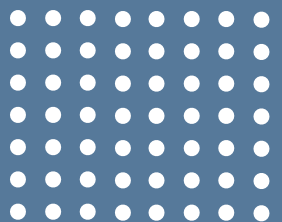
[Slide 14](#)



Program History



**GEORGIA DEPARTMENT
OF COMMUNITY HEALTH**





Background:

- Signed **March 27, 2019**
- Granted DCH the **authority to submit a Section 1115 waiver** to the Centers for Medicare & Medicaid Services (CMS)
- Granted the Governor authority to submit **one or more Section 1332 innovation waivers** to the Departments of Health and Human Services (HHS) and Treasury

Key Points:

- 1115 waiver must be submitted on or before **June 30, 2020**
 - Allowed increase in Medicaid eligibility to a **max of 100% of the Federal Poverty Level (FPL)**
 - Granted **authority to implement** the 1115 waiver
- 1332 waiver must be submitted on or before **December 31, 2021**
 - Granted **authority to implement** one or more 1332 waivers
 - Led to the establishment of a **reinsurance program** and a **State Based Exchange**



1a

Traditional Medicaid Coverage

A medical assistance program that provides **healthcare coverage to Georgians who meet specific eligibility** criteria, including limited income and resources.

Medicaid coverage may be available to different groups of individuals, including:

- Pregnant Women
- Children under 19
- Individuals 65 and over
- Legally Blind
- Individuals with a disability
- Individuals needing or receiving nursing home care
- Parent or caretaker with child under 19

1b

Georgia Pathways to Coverage

A category of Medicaid coverage for **low-income Georgians who meet qualifying activities requirements** and are not otherwise eligible for traditional Medicaid coverage.

Pathways coverage may be available to individuals who:

- Are between 19-64 years old
- Have a household income of up to 100% of the Federal Poverty Level (FPL). For example, in 2024, this equals:
 - \$15,060/year or \$1,255 on average per month for one person
 - \$25,820/year or \$2,151 on average per month for a family of three
- Are completing at least 80 hours of qualifying activities per month

2

Georgia Access

The State's program for Georgians to **shop for and enroll in** high-quality, comprehensive, and affordable health insurance.

Georgia Access is available to all Georgians, but is intended for individuals who:

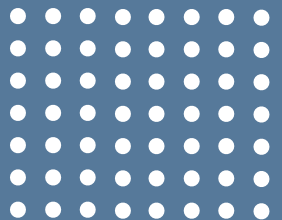
- Have a household income above 100% of the FPL
- Do not qualify for any type of Medicaid
- Do not already receive coverage through their employer or school



Historical Uninsured Population Overview



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH





2017 Uninsured Population Data



Key takeaways:

- As of the 2017 Census data, there were an estimated **1,471,840 (14.9%) uninsured Georgians**, of which 478,117 (32%) were under 100% of the FPL
- In 2017, the largest group of uninsured Georgians below 100% Federal Poverty Level (FPL) was between the age of 19 – 64.

Georgia Uninsured by Age Below 100% FPL (2017)	
Under 19 <i>Potentially eligible for traditional Medicaid</i>	66,117
19 – 64 <i>Potentially eligible for traditional Medicaid or Pathways</i>	408,381
65+ <i>Potentially eligible for traditional Medicaid and/or Medicare</i>	3,619
Total	478,117

Georgia % Uninsured by FPL (2017)		
Category	GA Uninsured Population	% of GA Uninsured Population
Potentially Medicaid Eligible		
Below 100% FPL	478,117	32%
Potentially Marketplace Eligible		
100% – 137% FPL	188,579	13%
138% – 399% FPL	649,984	44%
Above 399% FPL	155,160	11%
Total	1,471,840	100%



2019 Uninsured Population Data



Key takeaways:

- As of the 2019 Census data, there were an estimated **1,382,983 (13.4%) uninsured Georgians**, of which 345,336 (25%) were under 100% of the FPL
- In 2019, the largest group of uninsured Georgians below 100% Federal Poverty Level (FPL) was between the age of 19 – 64.

Georgia Uninsured by Age Below 100% FPL (2019)	
Under 19 <i>Potentially eligible for traditional Medicaid</i>	50,629
19 – 64 <i>Potentially eligible for traditional Medicaid or Pathways</i>	290,232
65+ <i>Potentially eligible for traditional Medicaid and/or Medicare</i>	4,475
Total	345,336

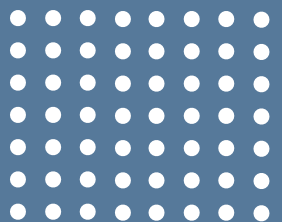
Georgia % Uninsured by FPL (2019)		
Category	GA Uninsured Population	% of GA Uninsured Population
Potentially Medicaid Eligible		
Below 100% FPL	345,336	25%
Potentially Marketplace Eligible		
100% – 137% FPL	158,124	12%
138% – 399% FPL	684,104	49%
Above 399% FPL	195,419	14%
Total	1,382,983	100%



2022 Uninsured Population Overview



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH





2022 Uninsured Population Data



Key takeaways:

- As of the 2022 Census data, there are an estimated **1,243,530 (11.7%) uninsured Georgians**, of which 280,496 (22%) are under 100% of the FPL
- In 2022, the largest group of uninsured Georgians below 100% Federal Poverty Level (FPL) was between the age of 19 – 64.

Georgia Uninsured by Age Below 100% FPL (2022)	
Under 19 <i>Potentially eligible for traditional Medicaid</i>	37,278
19 – 64 <i>Potentially eligible for traditional Medicaid or Pathways</i>	240,485
65+ <i>Potentially eligible for traditional Medicaid and/or Medicare</i>	2,733
Total	280,496

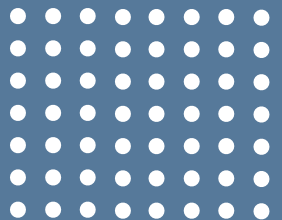
Georgia % Uninsured by FPL (2022)		
Category	GA Uninsured Population	% of GA Uninsured Population
Potentially Medicaid Eligible		
Below 100% FPL	280,496	22%
Potentially Marketplace Eligible		
100% – 137% FPL	134,018	11%
138% – 399% FPL	607,637	49%
Above 399% FPL	221,379	18%
Total	1,243,530	100%



2024 Marketplace Population Overview



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH





2024 Marketplace Population Data



Key takeaways:

- Of the 1.3 million Georgians receiving Marketplace coverage, 96% are receiving financial assistance.
- Consumers between 100% – 150% of the FPL are eligible for a \$0 premium silver plan on the Marketplace
- Consumers <100% FPL may still purchase a Marketplace plan, but are ineligible for premium subsidies

Marketplace Plan Selection by Income (2024)¹

\$0 Premium Eligible

Income (FPL)	Count	% of Total*
<100%	16,977	1%
100% – 138%	709,984	54%
138% – 150%	124,074	10%
>150% – 200%	195,566	15%
>200% – 250%	87,098	7%
>250% – 300%	50,904	4%
>300% – 400%	47,648	4%
>400% or unknown	72,863	4%
Total	1,305,114	100%

If the consumer
earns²:

Their expected premium contribution
is:

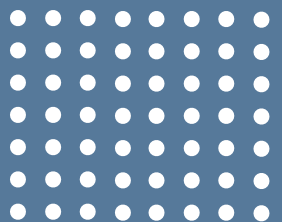
100 - 150% of FPL	0% of income (i.e., the benchmark plan will have no premium)
150 – 200% of FPL	0 - 2% of income
200 – 250% of FPL	2 - 4% of income
250 - 300% of FPL	4 - 6% of income
300 - 400% of FPL	6 – 6.5% of income
400% of FPL or higher	8.5% of income



Georgia Pathways Overview

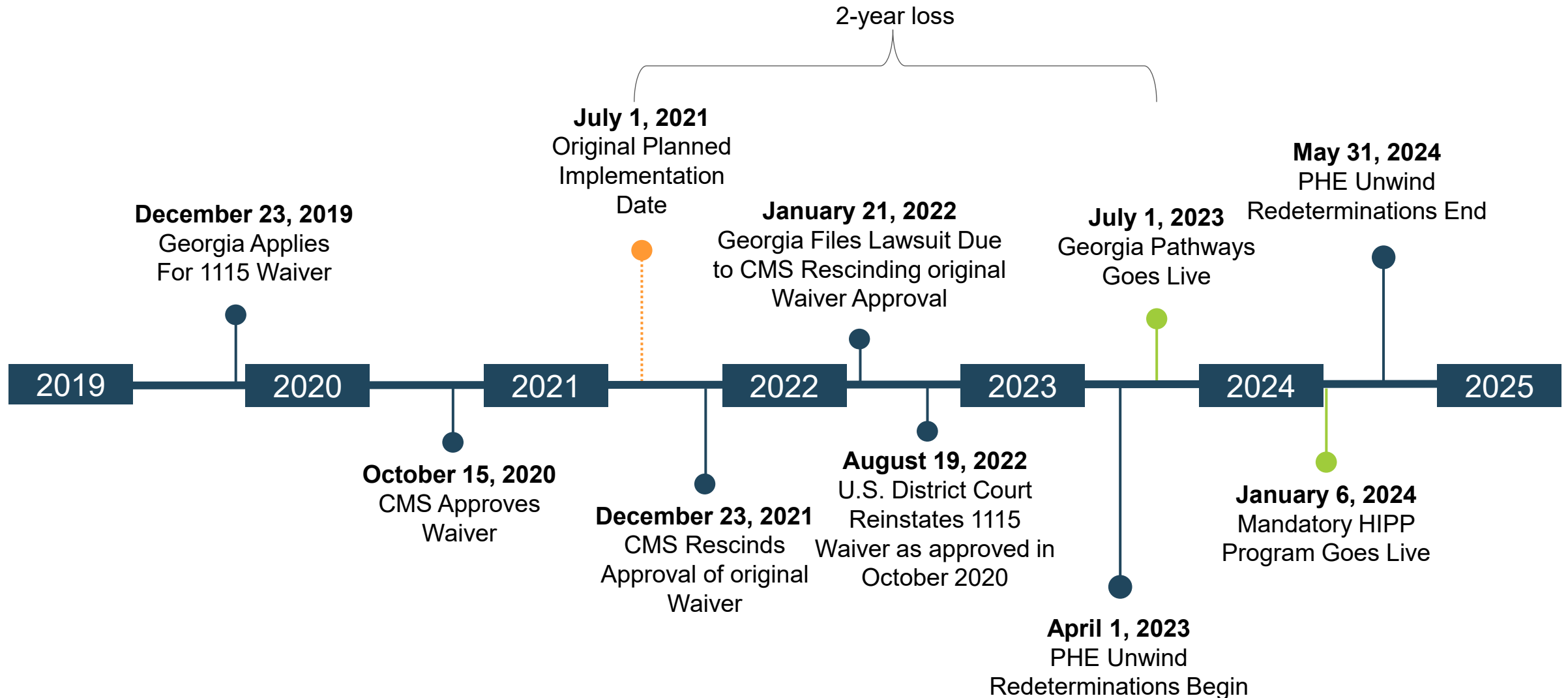
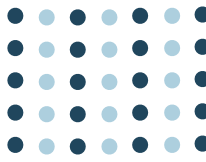


**GEORGIA DEPARTMENT
OF COMMUNITY HEALTH**





Pathways Program Timeline





Improve access, affordability, and quality of healthcare in Georgia with strategies to:

- **Improve the health of low-income Georgians** by increasing access to affordable healthcare coverage by encouraging work and other employment-related activities
- Reduce the number of **uninsured Georgians**
- Promote member transition to **commercial health insurance**
- **Empower Georgia Pathways participants** to be active participants and consumers of their healthcare
- Support newly eligible member enrollment in **employer-sponsored insurance**
- Increase the number of persons who become **employed**
- **Increase wage growth** for those who are employed
- Ensure the **long-term, fiscal sustainability** of the Medicaid program



Pathways is a **new program** that gives low-income Georgians, who are not eligible for other forms of Medicaid, **a new opportunity to gain access to healthcare coverage** through Medicaid. Pathways launched on **July 1, 2023**.

Pathways is designed for adults who meet the following eligibility criteria:



Ages 19-64



Household income up to 100% of FPL



Not eligible for other categories of Medicaid



Completing at least 80 hours/month of qualifying activities



Pathways applicants will need to attest and verify they are currently completing at least 80 hours/month at application of qualifying activities to be eligible for Pathways. Members can engage in more than one type of activity to get to a total of 80 hours per month.

Qualifying Activities include:

- ✓ Employment (including self-employment)
- ✓ On-the-job training
- ✓ Job readiness assistance
- ✓ Community service
- ✓ Higher education through enrollment in public and private universities and technical colleges
- ✓ Participation with the Georgia Vocational Rehabilitation Agency (GVRA)

Reasonable modifications are available for Pathways applicants and members who indicate that they have a disability. Reasonable modifications include an extra 90 days at application to come into compliance with the qualifying activities or a referral to GVRA.



The Pathways benefits package includes almost all of the services covered in traditional Medicaid:



Doctor visits



Hospital stays



Emergency services



Prescriptions



Laboratory and x-rays



Family planning services



Home health services

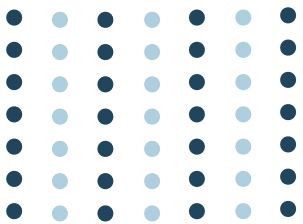


Preventive and wellness services



Chronic disease management services

Note: Pathways does not cover non-emergency medical transportation (NEMT)



GEORGIA DEPARTMENT
OF COMMUNITY HEALTH

Thank you!

Questions or
comments?

