## Georgia Uninsured and Marketplace Population Data | August 2024



## **Uninsured Population Data**

| Georgia Uninsured by Age Below 100% FPL (2022) <sup>1</sup>              |         |  |
|--|---------|--|
| Under 19 Potentially eligible for traditional Medicaid                   | 37,278  |  |
| 19 – 64 Potentially eligible for traditional Medicaid or Pathways        | 240,485 |  |
| <b>65+</b> Potentially eligible for traditional Medicaid and/or Medicare | 2,733   |  |
| Total  | 280,496 |  |

The largest group of uninsured Georgians below 100% FPL is between the ages of 19 – 64

| Georgia % Uninsured by FPL (2022) <sup>1</sup> |                            |                                 |  |  |
|--|----------------------------|---------------------------------|--|--|
| Category                                       | GA Uninsured<br>Population | % of GA Uninsured<br>Population |  |  |
| Potentially Medicaid Eligible                  |                            |                                 |  |  |
| Below 100% FPL                                 | 280,496                    | 23%                             |  |  |
| 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%                            |  |  |

As of the 2022 Census data, there are an estimated 1,243,530 uninsured Georgians, of which 280,496 (23%) are under 100% of the FPL<sup>1</sup>

## **Marketplace Population Data**

| <u> </u> | Marketplace Plan Selection by Income (2024) <sup>2</sup> |           |             |  |
|----------|--|-----------|-------------|--|
| Eligible | Income (FPL)   | Count     | % of Total* |  |
| ⊞        | <100%  | 16,977    | 1%          |  |
| Premium  | 100% - 138%  | 709,984   | 54%         |  |
|          | 138% - 150%  | 124,074   | 10%         |  |
| rer      | >150% - 200%   | 195,566   | 15%         |  |
|          | >200% – 250%   | 87,098    | 7%          |  |
| \$0      | >250% - 300%   | 50,904    | 4%          |  |
|          | >300% - 400%   | 47,648    | 4%          |  |
|          | >400% or unknown   | 72,863    | 4%          |  |
|          | Total  | 1,305,114 | 100%        |  |

Of the 1.3 million Georgians receiving Marketplace coverage, 96% are receiving financial assistance

| If the consumer earns <sup>3</sup> : | 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   |

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

## **Data Sources**

- (2) CMS, 2024 Marketplace Open Enrollment Period Public Use Files (as of March 22, 2024)
- (3) ASPE 2023 Poverty Guidelines: 48 Contiguous States (all states except Alaska and Hawaii)
- (4) Health Insurance Premium Tax Credit and Cost-Sharing Reductions Updated February 14, 2024

<sup>(1)</sup> United States Census Bureau | American Community Survey: Health Insurance Coverage Status by Ratio of Income to Poverty Level in the Past 12 Months by Age