

Health Insurance for Georgia, by Georgia

Open Enrollment runs from **Nov. 1, 2025 to Jan. 15, 2026**

Information on 2025 Changes for Georgia Access Partners

Agents, Assistants, Enhanced Direct Enrollment (EDE) Partners & Issuers

In accordance with federal law and policy, the following changes are in effect for consumers shopping for and enrolled in plans on Georgia Access beginning August 25, 2025.

1. The SEP for <150% FPL is eliminated (effective 8/25/2025)

- *Description:* The Special Enrollment Period (SEP) for consumers with incomes below 150% of the Federal Poverty Line (FPL) is ending on August 25, 2025. Existing enrollments will not be impacted.
- *How to help consumers:* Confirm new consumers have a [Qualifying Life Event \(QLE\)](#) when applying for a [SEP](#).

2. DACA recipients are no longer eligible (effective 8/25/2025)

- *Description:* [DACA \(Deferred Action for Childhood Arrivals\) recipients](#) are no longer classified as lawfully present immigrants for the purpose of enrolling in coverage on Georgia Access. DACA consumers who were previously enrolled in 2025 coverage will be disenrolled at the end of September. Impacted consumers will receive an eligibility notice from Georgia Access.
- *How to help consumers:* DACA recipients may enroll in off-exchange plans, non-ACA health plans, or receive healthcare services through community centers.

3. Income DMIs must be resolved within 90 days (effective 8/25/2025)

- *Description:* The automatic 60-day extension which was previously granted after the 90-day deadline for income data matching issues (DMIs) will no longer be applied.
- *How to help consumers:* New consumers applying for a SEP in 2025 have less time than in the past to resolve the issue.

Contact Us

August 8, 2025



Georgia Access Contact Center

Partner Support: 888-312-4237 TTY Line 711 | Monday – Friday: 8 AM – 5 PM ET (Excluding Holidays)

Website: <https://georgiaaccess.gov>

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4. Income DMIs will be generated for consumers <100% FPL

(effective TBD)

- *Description:* Consumers who report income greater than 100% FPL, but for whom federal and state data sources show income less than 100% FPL will receive an income DMI. Consumers should be alert and respond in a timely manner to requests for income verification.
- *How to help consumers:* Ensure consumers accurately estimate their income and refer them to Medicaid if they fall below 100% FPL.

5. HDHPs may offer pre-deductible telehealth services

(effective Plan Year 2025)

- *Description:* High deductible health plans (HDHP) may offer telehealth and other remote services prior to a consumer meeting their deductible and keep their HSA compatibility.
- *How to help consumers:* Reach out to the issuer for questions on benefits and what services are covered before meeting deductible.

The following federal changes are not relevant to Georgia Access

Past Due Premium Payment Changes

The federal law permits issuers to deny coverage for unpaid past due premiums, subject to state law. This will not be applied to Georgia's market.

Agent Decertification Changes

HealthCare.gov is applying a new standard to terminate an agent or broker from the Exchange. There is no change for agents in Georgia. A preponderance of evidence has always been the policy for removing agents from Georgia Access.

To Learn More

- Visit [2025 Marketplace Integrity and Affordability Final Rule | CMS](#) to learn more about the Centers for Medicare & Medicaid Services (CMS) 2025 Marketplace Integrity and Affordability Final Rule.
- Visit [Text - H.R.1 - 119th Congress \(2025-2026\): One Big Beautiful Bill Act | Congress.gov | Library of Congress](#) to read H.R.1 – One Big Beautiful Bill Act.

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