Office of Commissioner of Insurance and Safety Fire
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GEORGIA ACCESS

Health Insurance for Peace of Mind

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

Information for New Consumers

New to Georgia Access? Here is essential information you should know!

WHAT IS GEORGIA ACCESS?

Georgia Access is the state's program for all residents to find **quality, affordable health insurance.**

WHO CAN SHOP ON GEORGIA ACCESS?

- If you do not receive insurance through your employer or other government program, you can apply, shop, and **enroll into coverage through Georgia Access**.
- You must **live in Georgia and be a U.S. citizen, national, or lawfully present immigrant** to enroll.

WHEN CAN I ENROLL?

- You can enroll into coverage on Georgia Access for the upcoming calendar year during the annual Open Enrollment period.
- Outside of the Open Enrollment period, you must experience a Qualifying Life Event to enroll into health coverage.
- Examples of Qualifying Life Events include losing health insurance or having a baby. Visit our website to view the complete list.

KEY DATES FOR 2026 COVERAGE

- **October 1, 2025: Window shopping begins.** You can view available 2026 plans during this time.
- **November 1, 2025: Open Enrollment begins.** You can enroll into a plan for 2026.
- **December 15, 2025: Deadline for Jan coverage.** Last day to enroll into coverage starting 1/1/2026.
- **January 15, 2026: Open Enrollment ends.** Last day to enroll into coverage starting 2/1/2026.

WHAT TYPE OF PLANS CAN I GET?

Qualified Health Plans (QHP)

QHPs are health insurance plans that have been certified to meet both state and federal standards. They are offered by multiple insurance companies, providing a wide range of coverage options.

Stand-Alone Dental Plans (SADPs)

SADPs are plans that only include insurance coverage for dental benefits. You can enroll in an SADP together with a QHP or choose to enroll only in an SADP if you already have health coverage from another source.

Metal Level

Each QHP has a metal level that indicates how much of your medical costs the plan will pay for. There are four levels: **Bronze, Silver, Gold**, and **Platinum**.

Bronze plans
Lower monthly premiums but higher costs when receiving medical care.

Platinum plans
Higher monthly premiums but lower costs when receiving medical care.

Catastrophic Health Plans

Catastrophic health plans are high-deductible plans with low monthly premiums and higher out of pocket costs for medical care. These plans are only available if you're under 30 or if you qualify for an exemption.

Starting in 2026, the criteria for hardship exemptions has been expanded. You can apply for an exemption through Healthcare.gov and provide the exemption number on your Georgia Access application to enroll in a Catastrophic plan.

IS THERE FINANCIAL ASSISTANCE?

When you enroll on Georgia Access, you can also apply for financial assistance. There are two types.

Federal Subsidies

The federal government provides a Premium Tax Credit (PTC) for eligible consumers with household incomes between 100 - 400% of the FPL. These can be claimed at the end of the year on your tax return or provided in advance from the government to your insurance company to lower your monthly premium costs.

Cost Sharing Reductions (CSRs)

A CSR is a discount that lowers the maximum costs you are responsible for when receiving health care services under your insurance plan. To be eligible, you must have a household income between 100% - 250% of the FPL and enroll in a silver plan.

Medicaid

When you apply for financial assistance, Georgia Access first assesses if you and your family are potentially eligible for Medicaid and PeachCare for Kids®. If you might qualify, your application is automatically sent to the Medicaid agency. Consumers under 100% of the FPL are referred to Medicaid.

Use the table below to do an initial check of your household income to see if you may be eligible for financial assistance. Apply on Georgia Access for a full determination.

	2025 IRS Federal Poverty Level (FPL) Income Guidelines					
	FPL	100%	200%	250%	300%	400%
Household / Family Size	1	$15,650	$31,300	$39,125	$46,950	$62,600
	2	$21,150	$42,300	$52,875	$63,450	$84,600
	3	$26,650	$53,300	$66,625	$79,950	$106,600
	4	$32,150	$64,300	$80,375	$96,450	$128,600

HOW CAN I APPLY AND GET HELP?

- It's easy to shop for, compare, and enroll in health coverage.
- Georgia Access provides multiple certified enrollment options and resources to help you.
- No matter how you enroll in coverage, your eligibility and costs remain the same.

Visit the Georgia Access website for more information.

ENROLLMENT OPTIONS

Agents: Agents are licensed and certified to help you select and enroll in a plan that meets your healthcare needs and budget.

Web Brokers: Our certified web-brokers are private sector partners that provide a tailored shopping and enrollment experience through a self-service portal and contact center.

Consumer Portal: You can create an account, compare coverage options from all insurance companies, and enroll independently through our full-service online portal.

Insurance Companies: If you know the insurance company you want to enroll with, you can shop for plans and enroll directly through their website or contact center.

Local Assisters: Licensed and certified assisters from local community organizations are available to help you apply for coverage on Georgia Access, either in person or over the phone.

Contact Us

October 15, 2025

Georgia Access Contact Center:
888-687-1503 TTY Line 711 | Monday – Friday: 8 AM – 5 PM ET *(Excluding Holidays)*
WEBSITE: https://georgiaaccess.gov

GEORGIA ACCESS IS THE STATE'S PROGRAM FOR GEORGIANS TO SHOP FOR AND ENROLL IN HEALTH INSURANCE.