

## 2025 Georgia Access OE Report

### **Navigating Headwinds, Achieving Milestones, Proving the Model: The Inaugural Georgia Access Open Enrollment Report**

The launch of Georgia Access as a State-Based Exchange (SBE), spearheaded by the Insurance Commissioner for the State of Georgia, John F. King, was a resounding success, achieved despite the many challenges encountered along the way. In doing so, Georgia not only demonstrated that the Enhanced Direct Enrollment (EDE) model can work effectively for SBEs but also established itself as a leader by pioneering several other innovative strategies. The Exchange proved capable of safeguarding consumers while at the same time expanding the number of agents participating and strengthening the reach and accessibility of coverage. With this strong foundation, Georgia Access is well positioned to continue serving Georgians, ensuring robust oversight, and pursuing forward-looking innovations that reduce costs and enhance the customer experience.

#### **Creating the Georgia Access Exchange**

Securing approval to launch Georgia Access as a State-Based Exchange was not a straightforward process. The state faced intense scrutiny from the Centers for Medicare & Medicaid Services (CMS) to demonstrate compliance with federal requirements. Each step of the approval process required Georgia to prove it could ensure consumer protections, operate a financially sustainable program, and maintain the technical readiness to transition away from HealthCare.gov. This was made more complex by Georgia's prior pursuit of alternative waiver-based models, which heightened federal caution and created a politically charged review environment. CMS required multiple rounds of documentation, clarifications, and readiness checks before granting approval.

Georgia's Road to SBE Success	
Date	Event
<b>March 27, 2019</b>	Governor Kemp signs the Patients First Act authorizing the state to pursue innovative strategies to improve access to affordable health insurance.
<b>December 19, 2019</b>	Georgia submits application for a State 1332 Innovation Waiver of the Patient Protection and Affordable Care Act (PPACA).
<b>November 1, 2020</b>	The Centers for Medicare & Medicaid Services (CMS) grants approval of Georgia's 1332 Waiver providing authority to implement a Reinsurance Program and move off of the federal exchange.
<b>January 1, 2022</b>	Office of the Insurance and Safety Fire Commissioner (OCI) launches a Reinsurance Program aimed at lowering the cost of premiums and expanding coverage options for Georgians.
<b>November 1, 2022</b>	Georgia launches a Public Awareness Campaign to encourage Georgians to enroll in health coverage during Open Enrollment 2023.
<b>February 13, 2023</b>	Governor Kemp submits the <a href="#">SBE Letter of Intent</a> to CMS.
<b>February 14, 2023</b>	OCI Commissioner King submits the <a href="#">SBE Blueprint Application</a> and Readiness Letter
<b>May 2, 2023</b>	Senate Bill 65 signed into law by Governor Kemp.
<b>July 27, 2023</b>	<a href="#">CMS grants approval</a> for the State of Georgia to operate an SBE-FP Open Enrollment 2024 and an SBE Open Enrollment 2025
<b>August 3, 2023</b>	OCI Commissioner King responded to the letter from CMS granting conditional approval.
<b>November 1, 2023</b>	OCI launched Georgia Access as an SBE-FP ahead of Open Enrollment 2024.
<b>July 24, 2024</b>	Georgia submitted its <a href="#">final SBE blueprint</a> to CMS.
<b>November 1, 2024</b>	OCI launched Georgia Access as an SBE for Open Enrollment 2025.

Despite these hurdles, Georgia Access persevered. The organization's leadership and staff worked diligently to refine their Blueprint Application, strengthen their governance and oversight structures, and build confidence that the state could deliver a marketplace equal to or better than the federal platform. These challenges, though difficult, ultimately strengthened the Exchange's foundation - ensuring that when Georgia Access launched, it did so on a platform that was secure, compliant, and designed to put consumers first.

## The EDE Model: Leading the Way

Georgia Access is the first SBE to enable **EDE**, a private sector enrollment pathway allowing insurers, web brokers, and licensed health insurance agents and brokers to assist and enroll consumers directly, without having to go through the government exchange portal. This focus proved successful with **more than 70 percent of consumers** enrolling through the **18 EDEs** certified and operating in the marketplace. Whether Georgians apply and enroll through an EDE or through the state-run portal, a single enrollment and eligibility system is utilized to generate eligibility results and enroll Georgians, ensuring consistency of eligibility results and continuity for consumers.

Georgia Access helps to save taxpayer money by partnering with industry leaders like EDEs, which not only facilitate efficient enrollment in qualified health plans (“QHPs”) for eligible consumers but also provide consumer assistance, marketing, and post-enrollment support for insureds. EDE partners that are certified by Georgia Access deliver an end-to-end exchange application, shopping, and enrollment experience via self-service or by working with a certified agent. Web brokers offer direct enrollment in all available plans across many insurance companies, while other insurance companies offer direct enrollment plans only through their specific company.

Many Georgians find that using EDE partners - whether through consumer portals, directly through an insurance company, or through an agent using EDE partner tools—proves to be the best way to find the right health coverage for themselves and their families. As an added benefit, the more enrollees supported by EDEs, the lower the costs associated with the state-funded call-center and other operational costs compared with SBEs that do not leverage EDE.

Georgia Access extends its public/private partnerships by engaging the industry leading vendor in SBE technology and call-center delivery and operations. This partnership, governed by a competitively procured, outcome-based contract, ensures the State is able to continually enhance its’ technology and call-center operations without incurring additional costs.

As a result of this partnership with the private sector, Georgia Access has made critical inroads in expanding the agent community. **19,164 certified agents** across the state are available to assist customers in navigating their options and enrolling in the plan that is right for them. Licensed agents possess extensive knowledge not only in helping consumers choose coverage but also in identifying and applying for appropriate premium tax credits.

### **Protecting Consumers by Combating Bad Actors – Now and in the Future**

Controlling and preventing fraudulent activity and improper enrollment remain a key focus of Georgia Access. A total of **562 agents** has been terminated or de-certified in 2025 for fraud or other infractions, with no spike in overall fraud rates compared with peer SBEs.

Because PY 2025 was Georgia Access's first year as an SBE, some pre-existing improper enrollments were automatically carried over through passive renewal before the state's new safeguards were in place. Georgia's active renewal rate increased by the end of open enrollment, positioning the state to surpass the SBE average (≈27 percent active re-enrollees) and approach the 60–70 percent levels observed in other EDE-heavy states, a best-practice safeguard for program integrity. Active enrollment reduces the chances that consumers have been enrolled or are continually enrolled without their knowledge as well as decreases the chances of subsidy overutilization.

Georgia Access coordinates complaint monitoring with OCI regulators, who quickly take action to revoke licenses or de-certify entire agencies if they fail to respond to consumer complaints. This robust oversight helps keep costs down for both taxpayers and insureds.

Some additional precautions the Georgia team has already adopted or is currently working to implement are listed below.

**Annual standardized consent forms** – Georgia Access has created a standardized consumer consent form, which all agents must use, and the consent must be newly obtained with each plan year.

**One Time Passcode** - All EDE partners must implement industry standard one-time-passcode protocols for all agent-initiated designation/consumer claiming. This safeguard was recently implemented on the Georgia Access state portal and is in various stages of implementation for each EDE.

**Medicaid or PeachCare for Kids® data sweeps.** Georgia Access will conduct data sweeps to check for ineligible enrollment in marketplace plans and will transition customers eligible for Medicaid or PeachCare for Kids® out of marketplace plans.

## Using State Data to Reduce Friction and Curb Costs

Verifying household income is a critical requirement for determining eligibility for Advance Premium Tax Credits (APTCs) and ensuring the integrity of subsidies within the Affordable Care Act marketplaces. Traditionally, state-based exchanges have relied on both federal and commercial data sources to validate consumer-reported income. However, within the past year or so, CMS began passing along the cost of commercial secondary verification services directly to states - costs that have continued to rise year over year.

By working directly with the Georgia Department of Labor (GDOL), the state tapped into timely, authoritative wage and employment data as a secondary verification source. This approach integrates seamlessly with the state's Health Insurance Exchange (HIX) system, allowing discrepancies to be resolved automatically and in-state, rather than outsourcing to expensive commercial vendors. We estimate that this integration reduced verification costs by **80%**. Georgia's model shows how state-based exchanges can leverage existing state data infrastructure to improve accuracy and lower costs while maintaining federal compliance.

## Georgia Access Delivers

The Open Enrollment period for Plan Year 2025 resulted in historic success for Georgia Access. More than **1.53 million** consumers enrolled in coverage, with over **200,000** of those being new to the marketplace. Among all state marketplaces, Georgia recorded the 3rd-highest year-over-year enrollment of new enrollees from Plan Year (PY) 2024 to PY 2025 with 227,569 - a year-over-year increase of **17** percent. Georgia ranked **1st** nationally in total growth among SBEs.

During that same time, Georgia Access answered around **176,000** incoming phone calls, placed roughly **150,000** outbound calls, and responded to just over **10,000** chats, while maintaining over a **95%** customer satisfaction score and average speed to answer of **11** seconds.

Georgia Access is proud of the amazing results it was able to accomplish during its first Open Enrollment Period and looks forward to what the next one brings.

## Summary

As Georgia Access reflects on a successful first year as a State-Based Exchange, it is clear that the foundation has been laid for continued progress. The launch demonstrated that Georgia could innovate, protect consumers, and expand access through a model that is both resilient and responsive to the state's unique needs. This first year proved that the EDE model can thrive in an SBE environment, while also advancing Georgia's leadership in agent engagement, consumer protections, and innovative strategies to lower costs.

Looking ahead, the health insurance landscape is anything but static. Enhanced federal subsidies are scheduled to expire, raising questions about affordability for many consumers. At the same time, new federal requirements remain in limbo, leaving states and insurers to prepare for multiple possible futures. In Georgia, issuers continue to tailor their offerings regionally, creating both challenges and opportunities for consumers seeking the right plan. These dynamics underscore the importance of a strong, locally governed exchange that can adapt quickly, provide oversight, and help Georgians navigate change. Georgia Access is well positioned to meet these challenges - continuing to increase enrollment, safeguard consumer interests, and seek out innovative solutions that ensure health coverage remains both accessible and affordable for all Georgians.