Cover Georgia Waiver Commentary

Submitted At
2019-11-26 20:08:48

Email Address

First Name
Webster

Last Name

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid helps my community and has helped me with coverage when I worked a low income job.

Please tell us how these changes would impact you or people in your community.

I have no idea how low income folks will be able to afford healthcare

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I did not have health insurance for 12 years as an adult, until the ACA in 2014. I own my own business and this is what I must use for health care. I had an unexpected
need for surgery this year and I would not have been able to afford it if I had not been covered under the ACA. Because of the ACA my premium and deductibles are low and affordable in relation to my income.

Please tell us how these changes would impact you or people in your community.

I am already close to suicidal because of financial stress - I think any additional financial stress especially related to healthcare costs would cause me to commit suicide and/or become homeless. The US healthcare system is a disaster.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dddc0fd0fe208c6f5bb589
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Access to healthcare helps put people back to work. This has been proven in all states that have fully expanded Medicaid. Multiple studies have shown that states that have fully expanded Medicaid see people drop off of Medicaid rolls because they can get better jobs, but it also adds jobs to the state’s economy.
Please tell us how these changes would impact you or people in your community.

Why would the state of Georgia pay more money to cover only a tenth of what they could if we fully expanded Medicaid? This limited expansion will leave hundreds of thousands of Georgians without healthcare and it not help rural hospitals cover the costs that they need to stay afloat. It seems like a terribly inefficient use of taxpayer dollars.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I am a 2x cancer survivor. I need good insurance to cover my healthcare needs so I can see the same doctors I have been seeing and to protect me from future illness.

Please tell us how these changes would impact you or people in your community.

These changes to the healthcare market in Georgia will risk healthy people leaving more comprehensive healthcare plans in favor or cheaper, slimmer plans which will risk driving up costs for people like me who can’t take a chance on a skimpier plan because of my health history. We are paying a ridiculous amount of money already in health insurance. This change only stands to hurt healthcare consumers with serious pre-existing conditions like me.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Before I found full time work here in Georgia, I worked three different jobs in Ohio and was not offered health insurance. Medicaid allowed me to have health coverage in case I was sick or injured. Without this coverage, I would not have had access to medical care when I needed it and I would have paid exorbitant fees for routine medical care such as doctor's visits or trips to urgent care.
Please tell us how these changes would impact you or people in your community.

I am a teacher at a title 1 high school and I believe that the changes being made to Medicaid in this state would negatively affect my students and their families. While some families would still qualify for Medicaid, many others would lose coverage because their income is above the poverty line, but they still cannot afford private insurance. Many of these families would also have difficulty obtaining coverage due to the work reporting requirements as well as the inability to pay the premiums.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

Before obtaining health insurance benefits from my employer, I bought a plan through healthcare.gov. Without this website I would not have even known where to start to obtain health insurance. I also qualified for a subsidy which made my monthly premiums much more affordable. Without healthcare.gov and the subsidy I received, I do not think I would have been able to find affordable health coverage.

Please tell us how these changes would impact you or people in your community.

I think these changes would have an extremely negative impact on my community. For example, I believe that the cap on financial assistance for low and middle income families would cause many families to forgo health insurance because they cannot afford the monthly premium. I have also heard my students talk about their family's inability to afford mental health services. Eliminating the requirement for insurance companies to cover mental health services would even further exacerbate these issues. I think it is critical for everyone to have access to mental health services, but to block access to children, whose brains are still developing, is just cruel. I also believe that everyone deserves an unbiased source of information when it comes to choosing a healthcare plan. I think that the elimination of healthcare.gov in favor of a platform run by the insurance companies themselves would cause individuals and families to pay more than they need to for second-rate healthcare. As it is currently written, I believe that these changes benefit the insurance companies rather than the individuals and families who depend on these services.

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5de543190807da500078d342
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid covers many of my students and their families. These students have staggering challenges and medical needs. If these needs were not met, my wonderful students would not be alive today.
Please tell us how these changes would impact you or people in your community.

I currently do not have health insurance. I have a masters degree and work 60+ hours per week. If I can't afford it, all I can think of is how many others who don't have the advantages I have are in the same situation. It's time to do something that works for all who live in Georgia and the nation, not just a select few who happened to be born with certain advantages.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I'll share what I said to a family member upon being asked "so you don't have insurance?! What happens if you get really sick or hurt?!" Answer: I die. And so do millions of other Georgians. And in a state that just passed "pro life" legislation, that's a pretty sorry state of affairs. Almost seems as if "pro life" only applies to babies while they are in the womb...

Please tell us how these changes would impact you or people in your community.

Sure let's have the insurance companies have complete control over the price. In an industry where greed is most definitely a factor, oversight is necessary to make sure products are priced fairly and accessible to all who need it.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid covers thousands of low-income people across rural north GA, where I live. Our local hospital closed for a year and was only reopened by special intercession of a state senator and a deal cut with the local college - during its closure many people were forced to drive over 45 mins each way to get basic hospital and emergency services. We need to keep healthcare affordable and expand it to cover ALL.
Georgians - it's a fundamental human right.

**Please tell us how these changes would impact you or people in your community.**

Paying more, for less coverage, is absurd and affects quality of life for everyone in the State - including all taxpayers who are getting hit up for more money while getting less for it, and the poor and working poor who aren't getting the healthcare they need. Full Medicaid expansion with matching fed $ is a NO-BRAINER and what Georgians deserve!

**Do you oppose these changes to private insurance?**

Oppose these changes

**Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.**

My husband and I have our own business. He is a cancer survivor, our daughter has a chronic condition that requires lifelong expensive immunosuppresants - the ONLY way coverage is affordable for our family is via the Marketplace.

**Please tell us how these changes would impact you or people in your community.**

Gutting the ACA would be DISASTROUS for my family. Continuing to undermine it so it dies slowly by a thousand deaths is evil and inhumane. I CANNOT EXPRESS STRONGLY ENOUGH how stressful it is everytime politicians start talking about cutting out pre-existing conditions clauses and otherwise attempting to undermine the ACA, generally simply because it was put into place by the previous administration. Constant stress is in itself a chronic condition and we personally would be in dire straits without the affordable coverage and pre-existing conditions clause in the ACA. Stop fiddling with our healthcare - Georgians LOVE the ACA and demand it be fully implemented, along with full Medicaid Expansion, NOW!

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes
May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd7bbfe208201c15e179e
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

As a college teacher I see many smart young people beginning their careers or dynamic older people retraining for the changing job market. Such people often undergo a period of financial insecurity while they look for full-time employment. Medicaid helps cover such people while they can look for well-paying jobs that will allow them to give back. I also see many first-generation students and rural students
fighting their way up from poverty and hoping to build a way up for their entire families. We need to cover these young people's families so that the children can rise out of poverty themselves rather than being mired in full-time family support.

Please tell us how these changes would impact you or people in your community.

I'm concerned that students and recent graduates would not be able to keep up with the premiums and also that the program won't cover them during that all-important period of looking for full-time employment. Many of our students really do live dollar-to-dollar and would find the monthly premium unaffordable. Before the ACA, I saw several students drop out because they needed to work full-time to pay for family members' health care needs. I would hate to go back to those pre-ACA days. I think we need to cover everybody.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I have pre-existing conditions but thanks to the protections enshrined in current law I am currently able to live a productive life and to give back to my state, my community, and my country.

Please tell us how these changes would impact you or people in your community.

Without the protections for pre-existing conditions I am concerned that health insurance would quickly become unaffordable and even my employer-provided insurance wouldn't cover my needs. I'm worried that I wouldn't be able to afford my regular medication and would lose many days at work. The most alarming change to me, however, is the planned reduction in mental health care. As a college teacher, I see the epidemic of mental illness among young people first-hand. I also see the epidemic of prescription drug abuse, and these two items are often linked: many people take drugs illegally to "self-medicate" an undiagnosed mental health condition (depression, anxiety, mood disorder) because they can't afford -- or think they can't afford -- to see a mental health professional. We need to get people covered and to know that they ARE covered, so that they can get the help they need. We should not be wasting Georgia's talent -- and taxpayer money -- on these planned changes, just to score some sort of point.
May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5ddfc78c0807da380617f0f6
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

Medicaid expansion would cover nearly 500,000 Georgians, helping keep rural hospitals open and uncompensated care costs down. This plan only makes a tiny dent
in those problems. Full expansion isn't a cure-all but it does so much more.

Moreover, these work reporting requirements will not actually encourage work and will put an added cost burden on the state.

**Do you oppose these changes to private insurance?**

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

When in her early 40s, my mom was diagnosed with cancer. She was lucky; thanks to excellent health insurance she caught it early and treatment was speedy and effective. Unfortunately, once her treatment ended her cancer was considered a "pre-existing condition." Suddenly, the cost of her insurance soared. These costs got worse when my dad had a stroke caused by a blood clot formed during minor leg surgery a few years later.

During this time, my dad tried to focus on his own small business. This meant they no longer qualified for ESI, and had to pay for insurance out of their own pockets. There were times when, because they were overall healthy, they decided it wasn't worth the cost.

The ACA helped stabilize the cost of their insurance so that they could afford it yet again. It isn't perfect; although prices remain better for them, they have definitely risen again in recent years. In fact, my dad went back to working for other companies so he could get ESI and so my mom could go on his plan (she works part-time but does not qualify for ESI). That said, if even my very comfortable parents have struggled to afford care and made tough choices based on insurance costs, I can't imagine what other families in Georgia, those living in poverty or with chronic medical conditions or with kids still in the house, face.

Please tell us how these changes would impact you or people in your community.

This reinsurance program is an excellent step in reducing cost for families like mine around the state, but it's undermined by other provisions in this plan. Unfortunately, my parents need comprehensive coverage, so they can't get skinny plans. But by allowing other families to use financial insurance to purchase non-QHPs (and therefore incentivizing skinny plans and driving up their demand), the plan could cause my parents' rates to rise. Thankfully, they aren't at risk at being shut out due to the potential cap on financial assistance, but other families that need financial help could
struggle to afford coverage or not buy coverage at all if placed on a waitlist.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5de3f636fe208259852e34bb
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

As a Licensed Professional Counselor in the state of GA, working at a Community Service Board, I can personally attest to the literally hundreds of people whose lives are already absurdly difficult, and would be even more so if those same people did not at least have the help of their mental health support teams. By the service board’s definition of whom we serve, all of the people under my care would be affected by
your proposal which does not allow them the coverage they need. Of the 125+ people on my caseload, most have experienced some form of trauma: physical abuse, neglect, and sexual abuse are less the outlier than the norm. Understandably, the people who have these experiences often deal with anger; I have had more than a few people confide to me that it was the work we do together that stayed their hand from imposing their anger through violence on their community in the moment of their being triggered. They learn to acknowledge that though their anger is justified in response to their experiences, they cannot remain in that anger to inflict it upon others; it is through the course of our work together that they begin to heal and transform into or return to being productive and contributing members of our society.

Please tell us how these changes would impact you or people in your community.

To fail to adopt Medicaid expansion and cover as many people as need the service, is to cut a vital resource that prevents chaos and violence from thriving in our collective community.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

As a previous associate licensed counselor, I also know personally of the difficulty of attaining insurance when at and just above the poverty line. I couldn’t see my gastrointestinal doctor for over a year because I could not afford the insurance that would cover the services; I was fully employed at the time and never worked less than 40 hours a week. Allowing insurance companies to offer second-rate plans is cruel.

Please tell us how these changes would impact you or people in your community.

I now have the best insurance the state can afford. As a practitioner of mental health, it is professionally recommended for me to receive my own mental health services, as it is recognized within my field that vicarious trauma is real, thus it is healthy for me and all of my colleagues who share this work to have the continuous coverage and preventative care we need to deliver the services we do at the most optimal level possible. Even having the best plan available, it is a struggle to get continuous mental health services because of the limitations of insurance, which is not even to speak of the undue burden placed on thousands of other Georgians who don’t have access to the best plan available. Letting insurance companies slack on providing full and
necessary coverage for mental health is downright insidious.

Protect ALL Georgians. Do Not decrease Mental Health funding or make it more difficult for those who are under and just above the poverty line to get coverage.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddfe76f0807da7ae924b192
Cover Georgia Waiver Commentary

Submitted At
2019-11-30 14:45:44

Email Address

First Name

Last Name
Fowler

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid has helped grandparents like my neighbor Evelyn who are struggling to raise their grandchildren on a limited income. Medicaid has helped families like my friends the Bovas care for their adult children with severe disabilities as they try to care for their other minor children who are still in school. It helped my cousin ensure continued health care for her and her daughter while she, an unsupported single mother,
finished her school. Medicaid has helped a dear friend with her tremendous health and personal care needs after recurrence of symptoms from childhood polio

**Please tell us how these changes would impact you or people in your community.**

I do not want my tax dollars used to cover a fraction of the people who need care. Georgia shamefully continues to be at the bottom in maternal care, childhood care, and elder poverty when we have the resources to lift our state out of this status. It is a matter of priorities, and I would rather see the tax cutting stop and the focus on Georgia's people increase. Uninsured children become sickly and unproductive adults. Grandparents who don't have help, with the grandchildren they raise (at enormous financial savings to the state) deplete their resources and become dependent on Medicaid for their own long-term care. Uninsured people land on the steps of hospital emergency rooms everyday for expensive care which taxpayers and the privately insured must pay for when a much, much smaller expenditure would have addressed their needs. Most tragically, our rural areas are losing all access to health care because Georgia continues to deny Medicaid coverage to its citizens, strangling the rural hospitals and providers of a revenue stream.

**Do you oppose these changes to private insurance?**

Oppose these changes

**Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.**

My brother, a cancer survivor from the age of 35, struggled for years to get insurance and then to pay for it. The ACA made his life so much easier and fairer. Guarantees of coverage despite pre-existing conditions is an absolute requirement as far as I am concerned. Next, making insurance more expensive for those who struggle to pay for it is cruel when we know the outcomes in other states. Lastly, suckering people into spending their resources on worthless coverage is a huckster move and not worthy of our elected officials who are supposed to be serving their constituents.

**Please tell us how these changes would impact you or people in your community.**

Without Medicaid coverage of mental health treatment (for a physical illness), we would see an increase in the number of Georgians not stable enough to keep a job. It could increase the number of homeless Georgians. I have been trying to help a homeless veteran this past year here in Athens with addressing his needs, and nothing works without the baseline of mental health treatment and medication.
May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5de2c6e8fe20825af21de019
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

This Medicaid proposal includes harsh, burdensome, ineffective, & quite frankly immoral work requirements. This is an ineffective and costly policy that will do far more harm than good to people struggling with the sky-high costs of healthcare in Georgia. According to the proposal, enrollees must be employed or in
education/training a minimum of 80hrs/month. Also, “individuals that do not meet the hours and activities will be provided information about workforce development resources”. Information is not enough.

Instead, why doesn’t the proposal commit to invest in a robust, aligned system of workforce referral services? What evidence suggests work requirements don’t work? Scores of evidence exist that show the unintended consequences of work requirements in public benefits programs. The proposal touts TANF as a successful model citing increase in wages for TANF participants. Research shows program’s work requirements do not significantly reduce chronic poverty. In fact, A 2018 study conducted by the Center for State and Local Finance at Georgia State University on Georgia’s own TANF program found most cash assistance recipients who find work are guided into ‘low-skill’ jobs that pay well below the poverty threshold. According to the report, “TANF leavers appear to graduate into the ranks of the working poor, and the very poor at that, with only 13-15 percent rising above the poverty line.” Georgia only spends 7% of it’s TANF block grant on work activities/supportive services. This is not the right model from both the program and investment perspective. Georgia’s top industries pay well-below livable wage. So to gain coverage, we’re forcing already poor Georgians who need Medicaid to fill jobs with low wages, inconsistent schedules and no benefits such as paid sick leave for a minimum of 80 hours a month.

Job training will also count as meeting the requirement, but training is limited to 12 months, unless enrolled in the “high demand career initiative”. Not sure if the state is not fully aware of the programs that exist, but HDCI is not a program. It is an initiative to get employer feedback about ‘hot careers’ in the state.

The lack of mobility in Georgia’s rural areas is particularly challenging for people subject to work requirements. A report from the United States Department of Agriculture on SNAP requirements found “participants often drop out b/c there is no public transportation in the area, and they do not have a reliable car.” For example, the nearest job training provider for someone seeking Medicaid and living in Crawfordville, GA (a place with a 21% uninsured rate and 6% unemployment rate - 2x the state’s average) is about one hour away.

The lack of accessible wraparound support signals again that the ‘activity’ criteria for evaluating Medicaid eligibility is a lost cause without investment in essential support services such as transit and child care for low-income workers. Even hospitals express deep disappointment in the proposal, which prioritizes work over health. According to the Georgia Hospitals Association, the plan “does not significantly move the needle for the rural and safety-net hospitals who care for the state’s uninsured patients”.

There is no evidence that taking away economic security because of challenges
completely out of their control helps people gain employment. In fact, the opposite is true. When people have affordable and quality healthcare, they are more likely to be equipped to find and keep employment. We must reject this proposal and fully expand Medicaid.

**Do you oppose these changes to private insurance?**

Oppose these changes

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5de540810807da4c2f631284
Cover Georgia Waiver Commentary

Submitted At
2019-11-29 09:15:04

Email Address

First Name

Last Name
Barbara n

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

My daughter lives in another state where she receives Medicaid because she doesn’t receive healthcare from her employer. It has been wonderful for her. For a brief period she went without health insurance and she got appendicitis. When she went to the emergency room they did not do a CT scan on her and sent her home with a misdiagnosis of a ruptured ovarian cyst. Three days later she was back to the hospital
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid is a crucial piece of the GA Safety Net and a program that provides for many children, the aged, disabled, etc. It is far past time that this coverage extend to individuals who make up to 138% of FPL, regardless of whether they are a parent or working or meeting some other draconian requirement to prove their worthiness. Health care is a right, not a privilege.
Please tell us how these changes would impact you or people in your community.

This waiver falls far short of providing comprehensive care and coverage to hundreds of thousands of Georgians. Instead, it spends more money to cover fewer people and erects barriers like work requirements, or more aptly named "paper work requirements" that serve one purpose: removing people from the Medicaid roles. People already have "skin in the game" and we don't need to put additional barriers between themselves and coverage.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

The Affordable Care Act did more for the health and well being of Georgians than any other major policy initiative in decades and ensuring those protections like essential health benefits and parity should be a top priority for the state. Instead, we are spending time and money to weaken our infrastructure and allow bad players access to consumers and opening up the state to great challenges ahead with regards to private insurance.

Please tell us how these changes would impact you or people in your community.

I served as a navigator during OE1 in 2014 and know first hand how to walk a consumer through the confusing world of health care. By removing healthcare.gov and allowing brokers and insurers to guide consumers, we are subjecting them to potentially harmful actors who are only acting in their own interest. Consumers need non-biased assistance and that will certainly not happen when the person enrolling a consumer has a financial stake in what plan they choose. People could be directed to plans that fall well short of the coverage they need any they may not realize until it is too late.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5de5523efe208225dc446b2e
Cover Georgia Waiver Commentary

Submitted At
2019-11-25 11:16:10

Email Address

First Name

Last Name
Armstrong

Street Address

City

State
Ga

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Do you oppose these changes to private insurance?

Oppose these changes

May we contact you to hear more about your story?

No
May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddbe4a0807da42b853ce94
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid could have helped my best friend but unfortunately it is too late. During the time when my friend was getting sick, the Supreme Court ruled that States could opt out of expanding Medicaid for which she qualified for. Having insurance, she could have gotten an early diagnosis and proper treatment. Because GA did not expand Medicaid fully, she gained her wings after being diagnosed with stage 4 cervical
cancer.

Please tell us how these changes would impact you or people in your community.

Under the proposed changes, it doesn’t make sense to spend 215 million dollars to cover 80,000 people when you can spend 213 million to cover 500,000. Health care is a human right.

Do you oppose these changes to private insurance?

Oppose

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcf0ea30807da7c6b21769c
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

While I personally don't qualify for Medicaid, I support full Medicaid expansion for Georgia.

Please tell us how these changes would impact you or people in your community.
At 48 years old, I find myself in a difficult position: my family of five is currently without medical insurance, despite both my husband and I working full-time. We simply cannot afford the premiums for our entire family, so we’re forced to gamble with our health. As someone who has worked since the day I turned 15 -- including while I was in high school and while earning my college degree -- it is extremely frustrating to be in a place where I have to choose between healthcare and other necessities, like food and our mortgage. It is especially galling to see that politicians are in essence withholding access to health insurance to millions of people in an effort to cause the ACA to collapse -- all while they, themselves, have insurance for themselves and their families at taxpayer expense. The American people deserve the same and I sincerely hope that Gov. Kemp will set aside trying to prove a political point and simply do what is right for hundreds of thousands of Georgians.

Do you oppose these changes to private insurance?

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

Two years ago my husband lost his job and we could not afford to continue the coverage via COBRA. While health insurance is technically available through my employer, the monthly premium to cover my family of five is more than I make in a paycheck. So, we go without. Last year, we signed up for a catastrophic plan, for which we paid over $10,000 and didn't use and didn't help us with any regular or normal annual visits, standard medications -- we would've been better off putting that $10,000 in the bank in case of an emergency where it could've earned interest. I do, however, live in fear of a car accident, an appendicitis attack, or a cancer diagnosis -- it will literally ruin my family. Possibly for generations. I would like to be able to purchase a health plan for my family of five via the ACA that would provide us regular doctor visits and standard medications and not bankrupt us.

Please tell us how these changes would impact you or people in your community.

At 48 years old, I find myself in a difficult position: my family of five is currently without medical insurance, despite both my husband and I working full-time. We simply cannot afford the premiums for our entire family, so we’re forced to gamble with our health. As someone who has worked since the day I turned 15 -- including while I was in high school and while earning my college degree -- it is extremely frustrating to be in a place where I have to choose between healthcare and other necessities, like food and our mortgage. It is especially galling to see that politicians
are in essence withholding access to health insurance to millions of people in an effort to cause the ACA to collapse -- all while they, themselves, have insurance for themselves and their families at taxpayer expense. The American people deserve the same and I sincerely hope that Gov. Kemp will set aside trying to prove a political point and simply do what is right for hundreds of thousands of Georgians.

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dcd599efe208228601e849e
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

The new Medicaid proposal will cost approximately $215 million to cover roughly 80,000 people. This is compared to about $213 million to fully expand Medicaid coverage to at least 490,000 people. It makes no economic sense to not take the Medicaid expansion.
In addition, the Medicaid expansion saves lives. According to the Center on Budget and Policy Priorities, the Medicaid expansion saved the lives of at least 19,200 from 2014 to 2017 in states that adopted it. In GA 1336 lives were lost because of the decision not to expand Medicaid. Cardiovascular disease and diabetes are the most consequential in terms of being responsive to medical care.

If GA accepted the Medicaid expansion, this would create new economic activity, increase employment and tax revenue and prevent the loss of more rural hospitals. Federal government funds would be used to pay for GA health coverage and rural hospitals. For every dollar the state spends, it could receive $9 from federal spending, 56,000 jobs could be created and the state’s economic output could be expanded by $6.5B annually.

Medicaid expansion is shown to improve lives in other ways as well: preventing evictions, improving quality of care, and expanding access to treatment for opioid use disorders.

Another troubling aspect of the new Medicaid proposal is work requirements for recipients. These work requirements for Medicaid could be a real burden for those in need: there are unpaid family caregivers, students, elderly or disabled, those with severe illness. It might be difficult to prove employment due to mental illness, intellectual disabilities, and physical limitations. It might be difficult to not only find work but to obtain work records, testimony from doctors, etc. Paperwork and red tape can be quite onerous, and schedules could make filing difficult. Work is a privilege that not everyone can achieve. To attach it to Medicaid benefits is unrealistic and cruel.

**Do you oppose these changes to private insurance?**

Oppose these changes

**Please tell us how these changes would impact you or people in your community.**

The affordable care act was finally passed in order to combat a critical problem with our health care system: the cost. The expense of health insurance had become more and more unaffordable for many of the citizens of our country and for even those lucky enough to have health insurance, the out of pocket expenses were skyrocketing, making illness a major cause of bankruptcy. The system that we had was not working. Private insurance was costly because it was a business designed to make a profit. Health insurance options were not adequate to cover most people and the out of pocket expenses were exorbitant.
The ACA was designed to be affordable for all of us as the federal government would subsidize those in need and the health insurance options were designed to make them cover the kinds of health challenges that most people have. Government run health care is designed to be a service not for profit. Health care is a right that all citizens should have, not just the privileged few. If we watch Governor Kemp enact his plan and withdraw from the ACA, it would radically overhaul the state’s health insurance market. Under it, Georgia would establish a reinsurance program, as other states have done, but it would also exit the HealthCare.gov platform without creating its own marketplace. Instead, consumers could enroll in coverage only through private web brokers and insurers. Consequently, we will go right back where we were where only those who can afford it will be able to be insured. The health insurance industry will be a business making huge profits, and bankruptcy will be the way to manage exorbitant health costs.

The state estimates that about 30,000 people will gain coverage through this change. But in reality, it’s more likely to reduce coverage overall. That’s because letting people use subsidies to buy substandard plans would create adverse selection, as healthy people enroll in lesser coverage and leave sicker people in ACA plans, causing premiums for those plans to rise. Because subsidies would continue to be based on ACA plan premiums, rising premiums would drive higher per-person subsidy costs as well. That means providing subsidies to all eligible people would almost certainly cost more than Georgia is budgeting, triggering the waiver provision that would cap enrollment in subsidies. Without subsidies, many low- and moderate-income people would be unable to afford coverage, causing them to become uninsured.

In addition, these wavers will allow insurers to sell cheaper plans that would not cover the benefits required by the ACA such as drugs, mental health care, or maternity. There is something wrong with that.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I would have been covered under Medicaid had GA expanded. Instead I had to go to emergency rooms to treat an unknown to me at the time condition that cost more in terms of healthcare costs and my personal health as well. Because I made such little money even working multiple jobs, the er costs were often covered under indigent care, we can do better than having to dip into those funds because of hatred for the
Affordable Care Act. Please keep fighting for us.

**Please tell us how these changes would impact you or people in your community.**

Medicaid expansion would change many folks lives overnight, the stress alone from having medical problems and no money to pay or take care of them can and has made people sick. No one should choose between medication and bills.

**Do you oppose these changes to private insurance?**

Oppose

**Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.**

The ACA is the only time in my life where I felt like I had good coverage. My premium was another bill, but it was AFFORDABLE, especially when combined with no co-pay and no prescription costs. I was also given a refund for the 80/20 rule that even as a solid Democrat I had no idea about. Why are we not making private insurance do this? Instead, now that I make just a bit more money (still not enough to push me over the poverty line) I have to get the insurance from my employer because since it is offered I can no longer afford the ACA because it took away my subsidies and tax credits which made it affordable. My premium just doubled and no improved services were offered. I literally took a paycut so that Humana could increase their profits at zero benefit to me and I have an autoimmune condition that requires biannual checkups, so I am stuck. It is robbery. Oh and did I mention I make less than 30K a year? So Now I really make a 1K less than that because of the increase.

**Please tell us how these changes would impact you or people in your community.**

above

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**
Yes

Submission ID

5dcc757cfe20820dbc0d815a
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I am a retired public health nurse with extensive experience serving the disabled and the financially struggling. Medicaid has helped young women who have been raped find medical care for delivery and newborn care, has provided assistive devices necessary for some with disabilities to contribute to community through productive work, helped people keep blood pressure under control before it became a more
serious and expensive condition for their families, and so much more. I'm glad you have not had to experience conditions like these, but these people are part of your constituency as well.

Please tell us how these changes would impact you or people in your community.

You know what would help us more? Join with other governors in demanding that pharmaceutical companies bring down the prices of the medicines (check out the tab on Prolia, for example), address other health care expenses, and convince insurance companies to find ways to cut costs instead of creating more obstacles for people who are already struggling to get by.

Do you oppose these changes to private insurance?

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

Our son works full time for a company that does not offer health insurance as a benefit (due to its expense). He has epilepsy, well controlled, but requires medication and more frequent monitoring. His insurance comes through the ACA, although even obtaining that was a difficult maze, and I know that he is not alone.

Please tell us how these changes would impact you or people in your community.

At a time when people on both sides of the aisle are proposing more mental health care as a way of preventing mass shootings, it seems a shame that it appears that you are trying to take away access.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes
Submission ID

5dcc1096fe208259e80c0a74
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I have several friends who are elderly, on disability and undergoing treatment for various illnesses, like cancer, recuperating from a heart attack and one friend has had several small strokes. They would either not have services or they would be bankrupt trying to pay for the treatments they are receiving. Medicaid must be expanded to protect as many people as possible. One day we all may need the protection that
Medicaid affords.

Please tell us how these changes would impact you or people in your community.

I dread finding out how changes that don't protect as many people as possible would affect me and my friends and family. We shouldn't have to fight for the right to receive medical care nor should we go bankrupt trying to pay for services.

Do you oppose these changes to private insurance?

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I am a retired teacher with Medicare and a supplemental plan from a private health care provider. I have rheumatoid arthritis and each of my 6-8 week treatment costs thousands of dollars which is largely paid by my insurance. My daughter is on an ACA plan and has Crohn's disease. She relies on medical treatment through her Kaiser plan.

Please tell us how these changes would impact you or people in your community.

I’m retired and on a fixed income. I have rheumatoid arthritis and anticipate that my medical costs will rise as I age. Paying for infusions is already almost too expensive for me even with private health care coverage. I can’t afford to have my out of pocket expenses rise.

My daughter is a contract health care employee and has medical coverage through ACA. She has Crohn's disease and her premium is already $500 month. It would be a terrible hardship for her to have higher costs and I fear that she would forego treatment. This would be devastating due to the chronic nature of her illness.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes
May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dcb1485fe20823c6c358f26
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

It was very helpful in the past for different medical needs.

Please tell us how these changes would impact you or people in your community.
Wouldn't be able to have proper healthcare coverage

Do you oppose these changes to private insurance?
Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.
The private insurance would never help low income participants.

Please tell us how these changes would impact you or people in your community.
The costs would be too expensive.

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dd896ed0807da3f274b20b3
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I know several people who have Medicaid coverage, none of whom can afford private insurance. Several of these individuals live solely on the money they receive from SS Disability, so they obviously need medical care,

Do you oppose these changes to private insurance?
Oppose these changes

**May we contact you to hear more about your story?**
Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**
Yes

**May we submit this comment on your behalf during the federal comment period?**
Yes

**Submission ID**
5ddbfe110807da427c7c28d8
Cover Georgia Waiver Commentary

Submitted At
2019-11-15 07:15:36

Email Address

First Name
Elsley

Last Name

Street Address

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

So many people in Georgia remain uninsured with hospitals closing across the state. The mortality rate for mothers of color is one of the worst in the country. We need the expansion enacted to change these dangerous trends and the bills put up for a vote will not change it down the better.

Please tell us how these changes would impact you or people in your community.

The number of people I know who are uninsured in their early 60’s is appalling. Most cannot qualify for the Obamacare plans because they either don’t earn enough or are unaffordable. This is an important time to seek medical care and they are suffering due to the politics of Georgia.
Do you oppose these changes to private insurance?
Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

Both my daughter and I have serious pre-existing conditions. We currently pay for Obamacare and it covers our medical costs including mental health to help deal with issues that arise from illness. If anything we need more not less protections such as RX limits and lower deductibles. Why not focus on better not worse coverage.

Please tell us how these changes would impact you or people in your community.

First my daughter would have to go on Medicaid instead of Obamacare which we pay for not the State. Her annual treatments cost approximately $250,000 per year. How many patients like her would it add to the new Medicaid rolls and kick off Their current insurance? This new plan would clearly one step forward and ten steps back.

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dce96e80807da72c8391509
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Do you oppose these changes to private insurance?

Oppose

May we contact you to hear more about your story?

No
May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcd55690807da275f23f691
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Do you oppose these changes to private insurance?

Oppose these changes

May we contact you to hear more about your story?

Yes
May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dd983d3fe20824c2b2b535b
Cover Georgia Waiver Commentary

Submitted At
2019-11-14 18:41:08

Email Address

First Name

Last Name
Anglehart

Street Address

City

State
Ga

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.
When it first rolled out, I had almost affordable health coverage. It helped me a lot staying healthy and alive in Atlanta.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID
5dcde614fe2082638c6b7205
Cover Georgia Waiver Commentary

Submitted At
2019-11-25 11:40:12

Email Address

First Name

Last Name
Hughes

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I know that the community benefits when more people have more access to basic healthcare coverage. People go into debt due to medical bills, that's a shame.

Please tell us how these changes would impact you or people in your community.

A healthier community means a more productive society. For example, the healthier someone is, the more they can work and contribute to society, leading to positive results economically and otherwise.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.
Between jobs last year, when I held a seasonal job that did not offer health insurance, I was able to afford a healthcare plan on the marketplace. If not for the stipends that made it possible for me to have coverage, I would have been in financial trouble for some unexpected trips to the doctor. There are so many people in worse situations who I can only imagine the difficulty and stress medical bills can have on themselves and family.

Please tell us how these changes would impact you or people in your community.

The more people who have coverage, the better. I believe that healthcare is a human right, and that the government should work to make it as easy, accessible and affordable as possible for everyone to have basic, primary healthcare. These proposed changes will make it harder for people in the state to acquire healthcare coverage. For example, the insurance companies would be able to discriminate against those with mental health expenses, pre-existing conditions, and those wanting to start a family. These proposed changes appear to benefit the private insurance companies more than the people of the state.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddc03ecfe20827b9f29e7a7
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

When I moved here 10 years ago from California, I was shocked to see the blatant disregard for Georgia’s most vulnerable citizens. Every day I am disgusted to live in a state that withholds access to healthcare from its tax-paying citizens. Why would you pass up on free money that would allow young people to access birth control, mothers
and fathers to receive the services they need to keep chronic illnesses in check, and seniors escape the torment of excruciating pain? It makes no sense.

Georgia has the opportunity to do just this and yet the states is electing to set up a new option that, according to the independent report by the Georgia Budget and Policy Institute (GBPI), is more costly and serves fewer people.

I can't believe I am called upon to spend my time and energy to respond to such preposterous proposals...but I am.

The Medicaid 1115 Waiver put forward by Governor Kemp fails to cover the coverage gap in Georgia. There are an estimated 490,000 Georgians who fall within this gap because they are not poor AND not disabled, pregnant, a child, or a severely poor parent. The proposal put forward by Governor Kemp only provides an option for roughly 80,000 of these people who earn less than $12,490. As a Georgia resident who is not comfortable living in a state where fellow residents must rely upon the emergency room when their condition is considered severe enough, this is unacceptable.

I am also deeply concerned about the prospect of my tax dollars going to fund this plan. Based on the GBPI report, it will cost the state $215 million to cover these 80,000 people when the state could cover all 490,000 Georgians by fully expanding Medicaid as per the Affordable Care Act (ACA) for only $213 million. It is ludicrous to spend this much money to only help a third of Georgians who lack the opportunity to receive free preventive services, a means to pay for their healthcare services, and the financial peace of mind that comes with having health insurance.

I also find it unacceptable for the state to require its residents to work and provide documentation that they work at least 80 hours a month. It is not worth the cost or administrative burden of having this process and it puts unnecessary stress on our already over-burdened healthcare agencies. Past state experiences demonstrate the burden of this approach. Tennessee had a similar reporting requirement that cost them $34 million a year to maintain. Arizona and Indiana just recently suspended this requirement and federal judges recently blocked this approach due to the impact it had on coverage. This requirement also does not serve our citizens, many of whom are working or may be struggling to work due to their health status. I imagine these residents may also lack access to a printer, scanner, or other technologies needed to send such documentation. It is a senseless requirement and it is too much to ask of financially disadvantaged citizens.

On top of all this madness, the proposal requires enrollees with annual incomes between $6,245 (50% of the FPL) and $12,490 (100% of the FPL) to pay a premium for
their healthcare coverage. Again, the administrative burden of this is not worth the small sum that may be paid by the enrollees. And I resent the fact that the enrollee should have to pay anything at all when the coverage would be provided without a premium if the state expanded Medicaid as per the ACA. Any while the payments are relatively low, they are funds that the enrollee cannot spend on food or housing.

Encompassing and exasperating the entire issue at hand, the health insurance benefits do not align with the essential health benefits that the rest of us are entitled to use. These non-disabled enrollees need the same comprehensive health benefits that qualified health plans offer today. This is especially true in Georgia given that we are in the stroke belt and have a disproportionate number of adults suffering from chronic conditions like heart disease and diabetes. If all this expense and administrative infrastructure is to be put into place, at the very least, ensure they are afforded quality health insurance that they may use to freely access the services that their health and wellbeing require. Anything short of this is fraud.

While my faith is waning, Georgia lawmakers still have the opportunity to choose a better path forward. One that amend the Patients First Act to allow for full expansion to cover as many Georgians as possible and receive more federal funding to fix the state’s health crisis.

As a public health professional who has a deeply rooted understanding of the ACA, I am also deeply concerned about the Governor’s 1332 waiver. There is no doubt it will unravel all the progress that has been made in helping all Americans access quality and comprehensive healthcare services at a cost they can afford, a task that other developed nations have achieved a long while ago.

It all makes no sense to me and I guarantee it makes no sense to the people I’ve met who are desperately seeking a means to access the health insurance they need.

A couple weeks ago I met a fellow Georgian named Joan who broke down in tears because of her frustration with Georgia’s broken health system. At the age of 60 she has explored every opportunity and she has no affordable health insurance options. Her kids keep telling her that she’s not looking hard enough, but she is. The bottom line is that Joan and 490,000 other Georgians are being withheld access to healthcare because our government officials are more consumed with politics than their service to Georgians.

It’s been a long and tearful journey, but I will not rest until Georgians like Joan get access to quality, comprehensive, and affordable health insurance they deserve. It’s simply not right and Governor Kemp’s 1115 and 1332 proposals just seem to make it more wrong.
Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

My boyfriend recently moved to Georgia from California. As an entrepreneur developing his own business, his only option for health insurance was to seek a plan via the Marketplace. It was a relief to know the health insurance plans that he would access through the Marketplace would be held to the essential health benefit standard and reviewed by the appropriate authorities to ensure the plan upholds the standard set by the ACA.

As an educated public health professional and patient advocate, I am well aware of the dangers of health insurance plans offering spotty coverage or for-profit organizations facilitating enrollment in certain plans. The essential health benefit standard and the review process is sooo critical. There is overall a lack of transparency in the health insurance market that I find criminal.

While he was perusing his health insurance options, I was also acutely aware of the fact that he was likely to need to use his health insurance to seek treatment for past trauma and back problems. Georgia is in crisis when it comes to access to mental health services. Every day there are people on the streets that have two options to receiving help: go to jail or go to the emergency room. Both of these options are costly and neither option puts the poor soul on a pathway to being well. It is for this reason that I find it most critical that mental health services be upheld to the same standard as physical health services.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

My mother has a disability. I take care of her because she is incapable of taking care of herself. She was diagnosed with Schizophrenia when I was four or five years old. Schizophrenia has been labeled a mental health issue but more and more, the research uncovers evidence that Schizophrenia is a brain disease that attacks the language and perceptual centers of the brain. Some research points to possible viral infections that damage the brain in the adolescent years. Although little is known about its origins, Schizophrenia affects individuals in much the same way as traumatic brain injuries do. There is no cure for Schizophrenia. Without her medication my mother is unable to successfully communicate with others, is tortured by auditory hallucinations, and is incapable of making the smallest of everyday decisions. Not only do the medications help with the issues mentioned above, the research proves that the medications protect her brain from further damage. MEDICAID has been a LIFE SAVER due to this and the expense of her care. I would go bankrupt just from the expense of the medications alone. People who work hard shouldn't have to go
bankrupt to take care of sick family members nor should they have to go without health care themselves. Having access to basic health care should not depend on how old you are, who you are, where you come from, or what type of work you do. Working people are the back bone of this state. We deserve the best chance at living because we are all human beings. We shouldn't have to beg to have quality of life and we certainly shouldn't have to beg to live. I believe that if we spent the money that we use to keep people from getting coverage on actually covering people, we would be able to cover many more. I wonder--how much does it cost in paper work alone?

Please tell us how these changes would impact you or people in your community.

Getting sick can make or break (financially and mentally) working families. Some people will have to choose between health care services and housing or food if these changes are allowed to take affect. Even more people with mental health issues will end up on the streets.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I personally know people who have or had ACA coverage while working several part time jobs because part time employers do not offer coverage. Also, free birth control insured that I stayed on my birth control when I would have been tempted to skip it due to the co-pays. Twenty bucks may not seem like a lot to some but to others, it is an extra twenty dollars in food.

Please tell us how these changes would impact you or people in your community.

Based on what I shared above, mental health coverage is one of the most important types of coverage. The mentally ill are an extremely vulnerable population, no different than those with physical disabilities. In fact, as stated above, what we call "mental illness" is simply organic brain disease that we do not yet fully understand. It is our patriotic duty to protect this vulnerable population and their families. And as stated above, health care issues in general can make or break (financially and mentally) working families. Some people will have to choose between health care services and housing or food if these changes are allowed to take affect. Even more
people with mental health issues will end up on the streets.

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5ddc0d5d0807da64513198b3
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Most of my extended family lives below the poverty line, as well as some of my close family like my sister. Without Medicaid she wouldn't be able to get healthcare at all. My niece was born very underweight and has had many health problems, although none too severe. The cost of all those doctor visits would have added up if not for the healthcare they were receiving through Medicare. My niece is continuing to grow older
and is healthy most of the time. She is super smart and curious, and I want to see her continue to thrive.

Please tell us how these changes would impact you or people in your community.

It is unacceptable that people I love have to accept that they will be sick, or in pain, or in continual discomfort because they can't get the healthcare they need. It has become the norm for people in our country to be sick and broken. We should be ashamed of ourselves for leaving people behind to protect private health insurance companies, when the government's first responsibility should be to its people.

Do you oppose these changes to private insurance?

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

The best insurance I had was through Aetna which I received through my employer, which was more progressive than most organizations. I gave birth free of charge thanks to them. I didn't know or understand how lucky I was until I spoke to the hospital accountant who shared that women are often shocked when the bill comes.

Please tell us how these changes would impact you or people in your community.

People can barely understand their health insurance plans as it is. The EOBs are unclear, written in legalease, and I still am not sure why it is legal for them to claim that benefits have been explained when nothing is clear. The bottom line is that private health insurance companies are master evaders of paying out claims. For example, my EOB said routine check ups were allowed. My doctor offered me a test that he insisted was routine. I was charged for that test, including all the entities involved in processing that test. The insurance company said, 1) the test wasn't routine and therefore not covered; and 2) those other entities weren't in network. How am I supposed to know what the insurance company considers routine or not, especially if a doctor who I assume to be the expert says it is? Further, I don't control who the hospital contracts with for services. My point being these changes will make it easier to deceive people into thinking they have coverage they really don't and paying for subpar coverage.

May we contact you to hear more about your story?

No
May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcc34290807da75eb42295f
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

The new Medicaid proposal will cost approximately $215 million to cover roughly 80,000 people. This is compared to about $213 million to fully expand Medicaid coverage to at least 490,000 people. It makes no economic sense to not take the Medicaid expansion.
In addition, the Medicaid expansion saves lives. According to the Center on Budget and Policy Priorities, the Medicaid expansion saved the lives of at least 19,200 from 2014 to 2017 in states that adopted it. In GA 1336 lives were lost because of the decision not to expand Medicaid. Cardiovascular disease and diabetes are the most consequential in terms of being responsive to medical care.

If GA accepted the Medicaid expansion, this would create new economic activity, increase employment and tax revenue and prevent the loss of more rural hospitals. Federal government funds would be used to pay for GA health coverage and rural hospitals. For every dollar the state spends, it could receive $9 from federal spending, 56,000 jobs could be created and the state’s economic output could be expanded by $6.5B annually.

Medicaid expansion is shown to improve lives in other ways as well: preventing evictions, improving quality of care, and expanding access to treatment for opioid use disorders.

Another troubling aspect of the new Medicaid proposal is work requirements for recipients. These work requirements for Medicaid could be a real burden for those in need: there are unpaid family caregivers, students, elderly or disabled, those with severe illness. It might be difficult to prove employment due to mental illness, intellectual disabilities, and physical limitations. It might be difficult to not only find work but to obtain work records, testimony from doctors, etc. Paperwork and red tape can be quite onerous, and schedules could make filing difficult. Work is a privilege that not everyone can achieve. To attach it to Medicaid benefits is unrealistic and cruel.

**Do you oppose these changes to private insurance?**

Oppose these changes

**Please tell us how these changes would impact you or people in your community.**

The affordable care act was finally passed in order to combat a critical problem with our health care system: the cost. The expense of health insurance had become more and more unaffordable for many of the citizens of our country and for even those lucky enough to have health insurance, the out of pocket expenses were skyrocketing, making illness a major cause of bankruptcy. The system that we had was not working. Private insurance was costly because it was a business designed to make a profit. Health insurance options were not adequate to cover most people and the out of pocket expenses were exorbitant.
The ACA was designed to be affordable for all of us as the federal government would subsidize those in need and the health insurance options were designed to make them cover the kinds of health challenges that most people have. Government run health care is designed to be a service not for profit. Health care is a right that all citizens should have, not just the privileged few. If we watch Governor Kemp enact his plan and withdraw from the ACA, it would radically overhaul the state’s health insurance market. Under it, Georgia would establish a reinsurance program, as other states have done, but it would also exit the HealthCare.gov platform without creating its own marketplace. Instead, consumers could enroll in coverage only through private web brokers and insurers. Consequently, we will go right back where we were where only those who can afford it will be able to be insured. The health insurance industry will be a business making huge profits, and bankruptcy will be the way to manage exorbitant health costs.

The state estimates that about 30,000 people will gain coverage through this change. But in reality, it’s more likely to reduce coverage overall. That’s because letting people use subsidies to buy substandard plans would create adverse selection, as healthy people enroll in lesser coverage and leave sicker people in ACA plans, causing premiums for those plans to rise. Because subsidies would continue to be based on ACA plan premiums, rising premiums would drive higher per-person subsidy costs as well. That means providing subsidies to all eligible people would almost certainly cost more than Georgia is budgeting, triggering the waiver provision that would cap enrollment in subsidies. Without subsidies, many low- and moderate-income people would be unable to afford coverage, causing them to become uninsured.

In addition, these waivers will allow insurers to sell cheaper plans that would not cover the benefits required by the ACA such as drugs, mental health care, or maternity. There is something wrong with that.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes
Do you oppose these changes to private insurance?

No, Georgia should provide all Medicaid members with transportation assistance if they don’t have reliable transportation.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dc4b6320807da58a33a3369
Do you oppose these changes to private insurance?

No, Georgia should provide all Medicaid members with transportation assistance if they don’t have reliable transportation.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dc43f830807da51aa74296d
Cover Georgia Waiver Commentary

Submitted At
2019-11-08 20:41:03

Email Address

First Name

Last Name
Kovacs

Street Address

City

State
GA

Zip Code

Do you oppose these changes to private insurance?
No, Georgia should provide all Medicaid members with transportation assistance if they don’t have reliable transportation.

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dc6192ffe208277cf46b76d
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

There should be affordable healthcare for every human because its vital, life is hard because how the system is designed to have slaves to increase the wealthy. Its not fair.
Please tell us how these changes would impact you or people in your community.

I have no income I am eligible but yet they gave me pregnancy medicaid and I am not pregnant it only covers women issues. No dental nothing that pertains to anything major. This is ridiculous. It would help out alot if people that are eligible to get the benefits that they need especially children. ALL THIS REPORTING JOB INCOME IS EVEN MORE SEVERELY CHALLENGING.

Do you oppose these changes to private insurance?

Support these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

They don't help at all its horrible.

Please tell us how these changes would impact you or people in your community.

Its like your own nation is working against those who really deserve to be help and have some type of help to get to a more stable financial solution to there everyday NEEDS.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd916280807da4f3440f416
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid helps my community when we can go to the doctor when we need to instead of going to ER

Do you oppose these changes to private insurance?
Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

My family has benefitted by having access to mental health care.

Please tell us how these changes would impact you or people in your community.

Changes would take away access to mental health care. It is wrong and hurtful.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dce0e650807da413b421a21
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

It would be great if people in a healthcare crisis didn't have to also manage financial stresses concurrently.

Do you oppose these changes to private insurance?
Oppose these changes

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd7ffe0fe2082661a3671dd
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

The seniors and children have better care. Comfortable with the Doctors they choose. It helps not having worry about (what if my child or themselves get sick).

Please tell us how these changes would impact you or people in your community.
A slow form of genocide. The Seniors will die first, then the children. No one there to take care of them.

Parents working several minimum wage jobs just can afford to pay a premium and pay rent, utilities, clothing, food, etc.

**Do you oppose these changes to private insurance?**

Oppose these changes

**Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.**

Feeling safe and secure and a Human being, not just a number.

**Please tell us how these changes would impact you or people in your community.**

Fearful

**May we contact you to hear more about your story?**

No

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5ddc0ee10807da683431e74c
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Without Medicaid, most seniors could not afford nursing home care.

Please tell us how these changes would impact you or people in your community.
A full expansion would help 450,000 MORE Georgians than Gov. Kemp's proposal.

**Do you oppose these changes to private insurance?**

Oppose

**Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.**

Most of us have pre-existing conditions...the ACA protects us and insures we can still obtain insurance despite those conditions. The ACA also enabled me to cover my children until age 26.

**Please tell us how these changes would impact you or people in your community.**

Gov. Kemp's proposal will result in more Georgians not having access to healthcare because they are uninsured.

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dcc10fc0807da376710e5c3
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Do you oppose these changes to private insurance?

I am not eligible for Medicaid even though I have been deemed disabled by a judge. My husband receives $1200.00 a month in Social Security so we make too much for me to get Medicaid. The full expansion would ensure I have access to healthcare.
Oppose

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dca1beffe20827ac975a395
Cover Georgia Waiver Commentary

Submitted At
2019-11-22 20:18:35

Email Address

First Name

Last Name
Mann

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

Many working people cannot afford healthcare.

Do you oppose these changes to private insurance?
Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I was able to get coverage through the marketplace with a subsidy when I was unemployed even though I have a history of breast cancer.

Please tell us how these changes would impact you or people in your community.

Protections for people with preexisting conditions would be weakened. If I lose my job again, I might not be able to afford insurance.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd888ebfe20822f6d7b9acc
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid has been the safety net for many friends who otherwise would go without medical care.

Do you oppose these changes to private insurance?
Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

When I recently got laid off I had the ACA as my only option for affordable health care.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd97e33fe20823f2c05c30e
Cover Georgia Waiver Commentary

Submitted At
2019-11-13 09:31:12

Email Address

First Name
James

Last Name

Street Address

City

State
g

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose

May we contact you to hear more about your story?
No
May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dcc13b0fe208262f710d50f
Cover Georgia Waiver Commentary

Submitted At
2019-11-06 14:04:10

Email Address

First Name
Jardine

Last Name
Jardine

Street Address

City

State
GA

Zip Code

Do you oppose these changes to private insurance?
No, Georgia should provide all Medicaid members with transportation assistance if they don’t have reliable transportation.

May we contact you to hear more about your story?
No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dc3192a0807da3b4a1f2008
Cover Georgia Waiver Commentary

Submitted At
2019-11-21 03:17:09

Email Address

First Name

Last Name
Williams

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

It is a national shame that we are the only developed country who allows families to be destroyed because of medical expenses. This has been the cause for many suicides and divorces as well. Any politician who claims to be pro-family and pro-life needs to support Medicaid for all who need it.
Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I was uninsured for seven years after my divorce until the ACA was created. I am so grateful that I can afford preventive care.

Please tell us how these changes would impact you or people in your community.

My father died at 31 and his sister at 60 from heart disease and they were very skinny -- not the typical apple-shaped heart patient. I am able to outlive them with proper care.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID
5dd648050807da0c0668b46e
Cover Georgia Waiver Commentary

Submitted At
2019-11-24 15:56:45

Email Address

First Name
Curtis

Last Name
Street Address
City
State
GA
Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.
My family can get health insurance because ACA eliminated pre-existing conditions

Please tell us how these changes would impact you or people in your community.

This change would be a disaster for many people in Georgia!

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddaee8d0807da62ca4e5836
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Do you oppose these changes to private insurance?

Oppose

May we contact you to hear more about your story?

No
May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcb240c0807da211737b8b8
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

We all win when our neighbors are healthy; no one wins when anyone loses access to medical care for any reason.

Please tell us how these changes would impact you or people in your community.
There are people who are bad with paperwork who deserve healthcare. There are people who are bad with paperwork who will become a threat to public health if they lose healthcare. Nothing about denying people healthcare makes sense, for anyone.

**Do you oppose these changes to private insurance?**

Oppose these changes

**Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.**

It's important that people who buy an insurance product really do get real, broad insurance. Partial coverage or misleading products endanger all of us.

**Please tell us how these changes would impact you or people in your community.**

They will endanger all of us, by making it easier for people to buy insurance that doesn't really protect their health.

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dd82938fe20824c3e6dfa7f
Cover Georgia Waiver Commentary

Submitted At
2019-11-11 19:02:37

Email Address

First Name

Last Name
Jordan

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.
It allows people in our community to have healthcare that would not be able to afford it.

Do you oppose these changes to private insurance?
Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

The ACA has allowed some of my family with pre-existing conditions to obtain insurance.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dc9f69d0807da1c424b6437
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how these changes would impact you or people in your community.
The people who live in Pickens and Dawson Counties are hard working people who make very little money. Why would you make their lives harder by making health insurance more of a burden for them. They voted for you!! You should take care of them...the cost is worth being borne by those of us who can afford insurance. We are our brothers' keepers.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dda895c0807da01df10610d
Cover Georgia Waiver Commentary

Submitted At
2019-11-22 19:01:13

Email Address

First Name
Kaba

Last Name

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose these changes

May we contact you to hear more about your story?
No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
Cover Georgia Waiver Commentary

Submitted At
2019-11-22 20:38:05

Email Address

First Name
Kadow

Last Name
Kadow

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Support these changes

May we contact you to hear more about your story?
No
May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd88d7d0807da27357c69ae
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

When I had lost my job years ago and a single mom raising my child without receiving child support I was so thankful we had Medicaid for the months I was out of work.

Please tell us how these changes would impact you or people in your community.
It would be devastating to those individuals who are not able to make ends meet because of situations that are not their fault such as soaring housing prices and rent, cost of living in general.

**Do you oppose these changes to private insurance?**

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I have a preexisting disease and would not be able to afford my medication.

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dcb9b88fe208219745bb244
Cover Georgia Waiver Commentary

Submitted At
2019-11-23 20:26:23

Email Address

First Name

Last Name
Karcher

Street Address

City

State
Ga

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Covering low income people

Please tell us how these changes would impact you or people in your community.
Not only providing health care, but helping keep rural hospitals open

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

ACA makes sure insurance covers what is needed. Cheap insurance is fine for premiums, until you need coverage. It tricks our people.

Please tell us how these changes would impact you or people in your community.

People in our country shouldn’t have to worry about healthcare. This would be the best, quickest way to ensure that.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd9dc3f0807da7954527d0f
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I work in higher education so I have seen how this type of coverage is beneficial for students
Please tell us how these changes would impact you or people in your community.

Students need to focus on school not concerns over receiving medical support

Do you oppose these changes to private insurance?
Oppose

May we contact you to hear more about your story?
No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dced5e80807da7c4d0c8427
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

My sister was afforded care during a degenerative condition.

Please tell us how these changes would impact you or people in your community.

Firstly, it would encourage preventative care & catch “early detection” illnesses.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.
We qualify for a modest supplement, but the coverage indeed saved us when I had an injury to my back.

**Please tell us how these changes would impact you or people in your community.**

Wellness & mental health + addiction treatment makes plain sense. In Left untreated, the long term ramifications are dire for families living w/ the fallout. Encouraging regular check up saves lives and costs of treating chronic disease later.

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dd827770807da400d4fa3c6
Cover Georgia Waiver Commentary

Submitted At
2019-11-06 21:05:32

Email Address

First Name
Kimbrell

Last Name
Kimbrell

Street Address

City

State
Georgia

Zip Code

Do you oppose these changes to private insurance?
No, Georgia should provide all Medicaid members with transportation assistance if they don’t have reliable transportation.

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dc37bec0807da1af04e0b6c
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid helps the most vulnerable among us. Federal dollars are available to support this expansion now as they have been in the past. To refuse that support just to spite the Democrats Affordable Health Act is to strike down the citizens of Georgia for petty partisan political reasons. The governor’s proposal will cost more to cover fewer people. Why would anyone go that route?!
Do you oppose these changes to private insurance?

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

One of my grown sons would have no healthcare if it were not for the ACA marketplace. To drop that venue and force people to navigate the purposefully deceptive websites of private insurance companies is hateful. The only people who stand to gain in the governor's proposal are the CEOs of insurance companies. But, that his goal, isn't it?

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcabc8f0807da6a725ecdc1
Do you oppose these changes to private insurance?

No, Georgia should provide all Medicaid members with transportation assistance if they don’t have reliable transportation.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dc972fbfe2082093203f882
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

No one should have to do without healthcare or medications. Access to our poorest citizens isn’t entitlement, it’s compassion. I’ve had many loved ones and friends experience true difficulty with their healthcare. It’s time to put compassion first and politics and profits second.
Please tell us how these changes would impact you or people in your community.

I’m living with a high cost medical condition and I worry regularly about where the next loophole in coverage or affordability will be. This is no way to live. Compassion > profit

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how these changes would impact you or people in your community.

I know all too well how awful this will be. Residents already have to choose between care/medicine over food or utilities. This is reprehensible for a nation as wealthy as ours. Compassion first, PLEASE.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd81e8dfe20823233191a33
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support this proposal

Please tell us how Medicaid has helped you, your family, or your community.

Not applicable

Please tell us how these changes would impact you or people in your community.
I have never had Medicaid, nor has my family. I am lucky enough to have 100% Veteran's Administration medical coverage and with Medicare A&B for & Tricare for Life as well as medical and dental insurance coming out of my Army retirement pay. But as a retired Combat medic instructor, I sometimes help neighbors and church members when there is illness. These friends cannot afford what's available now and I have to get help from others to pay their medical bills. These are "gap" people stuck between Medicaid and affordable Care. My son had to go to India to get treatment procedures no longer covered in the U.S.A. by insurance, and in this country costs 100 times more out of pocket, more than most homes. This is a ridiculous state of medicine in a country that is a leading force for for good in the world. We don't need higher costs. We need expanded care for lower middle class citizens. We help each other less than we help the world.

**Do you oppose these changes to private insurance?**

Oppose

**Please tell us how these changes would impact you or people in your community.**

I believe these proposed changes would be devastating to many of my neighbors and church friends. Instead of pouring money into weapons control, use that money to pay for the mental health of our friends and neighbors. Making mental health services available means less people out tgeir who want to use weapons against their fellow humans.

**May we contact you to hear more about your story?**

No

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dcd61620807da3fc816376b
Do you oppose these changes to private insurance?

No, Georgia should provide all Medicaid members with transportation assistance if they don’t have reliable transportation.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dc82ea90807da133a79c4d4
Cover Georgia Waiver Commentary

Submitted At
2019-11-25 10:12:42

Email Address

First Name
Solomon

Last Name

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.
It hasn’t yet but hopeful a full expansion will.

Please tell us how these changes would impact you or people in your community.
My father is in need and my mother was in need prior to her passing but instead, her medical expenses reduced my disposable income greatly.

Do you oppose these changes to private insurance?
Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.
My husband is an independent consultant and relies on ACA because when left on their own, pre existing conditions would disqualify him from insurance.
May we contact you to hear more about your story?
No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5ddbef6a0807da20c07fc188
Cover Georgia Waiver Commentary

Submitted At
2019-11-25 11:08:47

Email Address
[REDACTED]

First Name
Stauder

Last Name
Stauder

Street Address
[REDACTED]

City
[REDACTED]

State
GA

Zip Code
[REDACTED]

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose these changes

May we contact you to hear more about your story?
No
May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddbfc8f0807da3b5b6f1d59
Cover Georgia Waiver Commentary

Submitted At
2019-11-12 10:10:45

Email Address
[Redacted]

First Name
[Redacted]

Last Name
Sullivan

Street Address
[Redacted]

City
[Redacted]

State
GA

Zip Code
[Redacted]

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcacb750807da038c342ac3
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support this proposal

Please tell us how Medicaid has helped you, your family, or your community.

Use private insurance

Please tell us how these changes would impact you or people in your community.
No effect on my coverage

Do you oppose these changes to private insurance?
Support these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.
They allow us to have reliable health coverage

Please tell us how these changes would impact you or people in your community.
No effect on our family

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dd81d56fe2082321e0d431b
Cover Georgia Waiver Commentary

Submitted At
2019-11-13 20:17:36

Email Address

First Name
Walker

Last Name
Walker

Street Address

City

State
GEORGIA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

N/A

Please tell us how these changes would impact you or people in your community.
I am a baby boomer hoping to retire very soon. I will no longer have employee based health. I need Medicaid as my primary health insurance.

**Do you oppose these changes to private insurance?**

Oppose

**Please tell us how these changes would impact you or people in your community.**

Not being covered or having to pay higher fees for a comprehensive plan for pre-existing conditions, family planning, and mental health coverage would be devastating to people like me and the communities who pay taxes in this State.

**May we contact you to hear more about your story?**

No

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dccab300807da2a524c1f74
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Both of my parents were covered in a nursing home for the last months of their lives. We could not have made it without Medicaid.

Please tell us how these changes would impact you or people in your community.

The poor and elderly are dependent on it. Our county has a median income of only 20k. That's a lot of poor children.

Do you oppose these changes to private insurance?

Oppose these changes

May we contact you to hear more about your story?

Yes
May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dd824370807da39bb68dd8a
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

The principles of insurance rest upon a simple fact - when risk is spread over a large group of individuals, the cost of insuring against catastrophic expense for each
individual will be lower. Consider this when reading the above facts. Then add in the tens of billions of dollars of ACA subsidies that Georgia has failed to collect because it refuses to simply expand medicaid to all the half million Georgians who need insurance coverage. How can this be rationalized? Our Republican controlled state government has been consistent in its actions: they can be counted upon to minimize immediately- needed investments in an effort to keep taxes as low as possible, without considering the long term consequences to people, as long as those affected are poor and/or disadvantaged. When applied to health insurance coverage, this is akin to withholding health care and allowing these undesirables to die as soon as possible, thus freeing the rest of society from the inconvenience of their existences. Perhaps this is a bit overstated; however, consider, isn’t this the end result of their proposals?

I recently had the good fortune of attending a book review presentation by Preet Bharara of his new book “Doing Justice”. Each member of the legislature and the governor’s office should read this and then try it - that new feeling they get might feel good.

Paul H. Weisshaar, MD

**Do you oppose these changes to private insurance?**

Oppose these changes

**Please tell us how these changes would impact you or people in your community.**

The principles of insurance rest upon a simple fact - when risk is spread over a large group of individuals, the cost of insuring against catastrophic expense for each individual will be lower.

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes
Do you oppose these changes to private insurance?

No, Georgia should provide all Medicaid members with transportation assistance if they don’t have reliable transportation.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

_May we submit this comment on your behalf during the federal comment period?_

Yes

**Submission ID**

5dc31833fe2082685e3994e2
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Do you oppose these changes to private insurance?

Oppose

Please tell us how these changes would impact you or people in your community.
If mental illness is behind so much gun violence in our country/state, why would the governor not expand care for mental health coverage?

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcc42840807da0dbe378ab6
Cover Georgia Waiver Commentary

Submitted At
2019-11-22 12:18:50

Email Address

First Name
parker

Last Name
parker

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

it would help the people in my community tremendously.

Do you oppose these changes to private insurance?
Oppose these changes

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dd8187a0807da20105c19a9
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid has not helped me. I care about other people.

Do you oppose these changes to private insurance?

Oppose these changes
Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

When Obama included kids up to 26 years that was great. Including pre-existing conditions is important.

Please tell us how these changes would impact you or people in your community.

It would help I care about.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddc021bfe20827b1727d293
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

The proposed plans change who can enroll in Medicaid and how the private insurance marketplace works. If implemented, they will only cover about 80,000 more Georgians and cost the state $215 million to implement. Meanwhile, if Georgia fully expanded Medicaid to the extent allowed under federal law, the state would spend $213 million
to cover almost 500,000 more Georgians.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how these changes would impact you or people in your community.

These proposals all would limit healthcare for many Georgians, particularly those in most need and would allow insurance companies to create plans which harm the citizens of GA.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddbf3bafe208262bc06cb91
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I know that when citizens have the security of medical care they can be productive, contributing citizens. All Georgians benefit from healthcare security. I want the tax money I have sent to D.C. to come back to Georgia.

Do you oppose these changes to private insurance?
Support

May we contact you to hear more about your story?
No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dcb7b8afe208268791dd184
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Do you oppose these changes to private insurance?

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.
I strongly support Health care for all Georgians. My kids and I benefited from the ACA prior to age 27.

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dcaf623fe2082063e2c82cc
Cover Georgia Waiver Commentary

Submitted At
2019-11-23 16:07:12

Email Address
[Redacted]

First Name
Pollard

Last Name
Pollard

Zip Code
[Redacted]

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose these changes

May we contact you to hear more about your story?
No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
Cover Georgia Waiver Commentary

Submitted At
2019-11-24 23:29:03

Email Address

First Name
Cowie

Last Name
Cowie

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

The large number of people who need Medicaid access, but would not receive it, under this proposal is deeply concerning. The proposal does little to address the need yet would still cost the state more than full expansion. A better solution is needed and is available; full expansion of Medicaid would better serve the state and its citizens.
Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

The ACA protections kept my sister going as she dealt with cancer and then a heart attack. Without the ACA provisions, I don’t know what she or I would have done. Her experience showed me, in heart-wrenching details, the difference that having affordable insurance can make.

Please tell us how these changes would impact you or people in your community.

These changes will take us back to where people struggle because the coverage they thought they had wasn’t there and/or because of unpredictable and unmanageable bills. The real social benefits of the ACA are starting to accumulate. A waiver that allows removal of essential ACA protections will lead to poorer health and economic outcomes and take the state backwards.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddb588f0807da48804ee491
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Savannah has a near 25% poverty rate and I believe my neighbors living at the poverty line deserve basic health insurance, which Medicaid expansion would help provide.
Please tell us how these changes would impact you or people in your community.

There are nearly 25% of people in Savannah living at or below the poverty line, so Medicaid expansion could tremendously improve their ability to access healthcare.

Do you oppose these changes to private insurance?
Oppose

May we contact you to hear more about your story?
No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dcb0d9d0807da78bb689fd1
Cover Georgia Waiver Commentary

Submitted At
2019-11-15 18:00:38

Email Address
[REDACTED]

First Name
[REDACTED]

Last Name
Currie

Street Address
[REDACTED]

City
[REDACTED]

State
Ga

Zip Code
[REDACTED]

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

My senior mother depends on her Medicaid to help with her health care and being on a small and fixed income she cannot afford to pay for any kind of new expenses.

Please tell us how these changes would impact you or people in your community.
It would be devastating for my mother to lose or have to pay more for her health care.

**Do you oppose these changes to private insurance?**

Oppose

**Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.**

As a formerly leading country in the world we need to address the lame situation of a failure to provide decent health care for all Americans.

**Please tell us how these changes would impact you or people in your community.**

It would improve the quality of life for every American if they had access to affordable health coverage.

**May we contact you to hear more about your story?**

No

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dcf2e16fe2082379c45db0f
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose these changes

May we contact you to hear more about your story?
No
May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd8067ffe208276ba71dd7e
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid has been responsible for helping people I know regain their health so that they can return to work.

Please tell us how these changes would impact you or people in your community.
I volunteer at a medical free clinic. Although we can get patients into see specialists who will cooperate with our clinic, we can't get every specialty on board. Medicaid would allow people to see the specific type of specialist they need to see.

Do you oppose these changes to private insurance?

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

Poor people who work have received subsidies so that the cost of insurance is very low. That helps keep our workforce and families healthy.

Please tell us how these changes would impact you or people in your community.

Mental health and substance abuse are two areas where much more help is needed. Too many people are in jail because they could not get the mental health services they needed. These changes will only make things worse.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcf26ffe20822a03042c47
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I am a pediatric physician who serves underprivileged populations who rely on programs for access to health care. I have seen the impact that lack of health care access on medication compliance and overall health outcomes.

Do you oppose these changes to private insurance?
Support

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcaff7e0807da60ad289e7e
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

The legislature passed a law allowing the Governor's office to come up with a plan to address healthcare access without expanding Medicaid. The plan is poor. Where traditional Medicaid expansion would have covered ~500,000 people, this plan will
cover ~50,000 AND IT COSTS MORE! It will also roll back protections on things like maternity care and mental health coverage which is wrong.

Do you oppose these changes to private insurance?
Oppose these changes

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dd7c760fe20825f794c570e
Cover Georgia Waiver Commentary

Submitted At
2019-11-23 10:08:19

Email Address

First Name
Dini

Last Name
Dini

Street Address

City

State
Ga.

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose these changes

May we contact you to hear more about your story?
Yes
May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5dd94b63fe2082707a052fc7
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

Every Georgian should have health care coverage. If we don’t have a healthy population we can’t be a successful state.

Do you oppose these changes to private insurance?
Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

Health care, including mental health care, is incredibly important for our society.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddabe12fe2082561a3709b8
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

It has offset some of my wife's in-patient medical bills. Most importantly, it is not available to my adult children, so they are uninsured and at risk for catastrophic medical costs that would put them on the street.
Please tell us how these changes would impact you or people in your community.

Universal health care would help our adult children, who work in the service sector, have real health care instead of being preyed on by the medical industry for its profit. It would help the financially strapped neighbors get routine check-ups instead of going to the ER for routine services.

Do you oppose these changes to private insurance?

Oppose

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcf0693fe20825d9374b753
Cover Georgia Waiver Commentary

Submitted At
2019-11-23 19:25:57

Email Address

First Name

Last Name
Dragon

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

As rural hospitals close, more rural Georgians will have no place to assess needed medical care. Many in the rural area are small farmers who can not afford to leave their farms to come to the metro areas for medical care and find it too expensive to purchase insurance. More burden falls to the metro area to care for these folks and
they do not the capacity to absorb the costs of more uninsured patients. Nationwide companies do not want to place their companies in counties that have no medical care/hospitals for their workers so that GA does not attract jobs to our rural area.

**Do you oppose these changes to private insurance?**

Oppose these changes

**Please tell us how these changes would impact you or people in your community.**

As a health care educators I am well aware of the loss of rural hospitals and the impact it has on the surrounding communities. We will always be a blighted state if we don't provide health care to all our citizens. With out medical access our population is sicker and less able to reach their full employment and therefore contribute taxes etc to the community. There is needless suffering and without treatment for chronic diseases early deaths and disability. Georgia has the financial well being to do better by its citizens and Gov Kemp's plan will not achieve this.

**May we contact you to hear more about your story?**

Yes

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dd9ce15fe20824046774d10
Cover Georgia Waiver Commentary

Submitted At
2019-11-22 16:58:26

Email Address

First Name
Forkner

Last Name
Forkner

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I hate to see rural hospitals closing because their funds do not cover care for all their indigent patients. I hate to see half the counties in Georgia without even one Ob/gyn. I hate to see similar doctor shortages for Family Care and Pediatricians. I hate to see a state that claims it is "for business" not provide basic services, such as health care, to all its citizens who will be the labor force in business, agriculture, mining and service
industries. It is ludicrous for prosperous business-oriented policies to deprive all the people who live in this state.

Please tell us how these changes would impact you or people in your community.

I'm not on Medicaid, yet. I don't believe that the governor's expensive and inadequate proposal is in the best interests of the vast majority of citizens, voters and residents.

Do you oppose these changes to private insurance?

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

No one in my family has used ACA; nonetheless, these heartless and punitive changes cannot help anyone.

Please tell us how these changes would impact you or people in your community.

Clearly these heartless and punitive changes would deprive hardworking families of medical care, and enrich the already massively over-protected insurance industry. Denying parity between physical and mental health care services is a violation of federal law.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd85a02fe208238b13bc6f3
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

Why would someone not choose to help as many people as you can, especially if it is more fiscally responsible to do so? Healthier kids do better in school, healthier adults are more productive at work.
Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

Mental health coverage is incredibly important to my family and even what there is currently is not nearly enough.

Please tell us how these changes would impact you or people in your community.

Healthcare is complicated and it is important to have honest, reliable sources of information.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd8066c0807da73e6515738
Cover Georgia Waiver Commentary

Submitted At
2019-11-25 11:33:16

Email Address

First Name

Last Name
mcdonald

Street Address

City

State
ga

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.
It has helped indigent people who would otherwise be forced to do without needed health care.

Please tell us how these changes would impact you or people in your community.
Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

I am better able to make an informed decision as to my insurance needs

Please tell us how these changes would impact you or people in your community.

reducing or eliminating coverage for some of our citizens would have a negative impact on all our lives.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5ddc024c0807da49f8746dba
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

I have struggled with finding a job that pays well enough to cover the high cost of insurance and a Medicaid expansion would be amazing.

Do you oppose these changes to private insurance?

Oppose

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcee650fe20821b7a257a46
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid has provided care for my sister-in-law during years when she was physically able but mentally unable to work.

Please tell us how these changes would impact you or people in your community.

She would have had to re-establish her mental disability again and again, which is demeaning to her.

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

It is a lot easier to shop for insurance when the products are standardized and
Please tell us how these changes would impact you or people in your community.

It is wrong to treat healthcare as just another consumer choice. There is no market for healthcare per se, one has to rely on plan sponsors to put together a bundle of services and providers. Without pre-defined standards, making a rational choice requires hours or days of investigation. The Obamacare approach of having 4 pre-defined standard bundles is reasonable and appropriate.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd972f6fe20823228738177
Cover Georgia Waiver Commentary

Submitted At
2019-11-22 20:41:35

Email Address

First Name
Howard

Last Name
Howard

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.
It provides invaluable physical and mental health services.

Please tell us how these changes would impact you or people in your community.

It severely limits the scope of who can be covered and costs Georgia more money than expanding Medicaid. This does not make fiscal sense. Our rural hospitals need the money provided by full expansion to remain open. Georgia has the highest maternal mortality rate in the nation, why aren’t we fully expanding care? People, in
Georgia, are dying everyday due to opioids, why aren’t we fully expanding care and saving lives? Medicaid has to pick the sickest babies to focus on - why not get extra resources to help all children and cover people so they don’t go in debt and end up homeless due to medical expenses?

**Do you oppose these changes to private insurance?**

Oppose these changes

**Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.**

I have friends that utilize the ACA and their families are healthy and thriving.

**Please tell us how these changes would impact you or people in your community.**

Our state is severely underfunded and lacking in terms of mental health and substance use services and you want to decrease that type of care and not increase it?? Why make hard working Georgians pay more for substandard insurance? All you are doing is making the case for Democrats about why we need a new governor that will expand Medicaid and actually take care of the constituents in our state as well as not financially burden us with worse coverage. You are making the case for Medicaid expansion when hospitals will have to close because people are either still not insured or pay more for terrible plans. Are you cutting the state budgets this year and next year to fund for your inability to provide adequate health care? And as you do, DFCS, DPH, DBHDD, Djj, DCH, DCS, the school system and many more agencies will be able to provide less which means Georgia suffers and DIE. Expand Medicaid and financially support Georgians, our businesses and residents. We’ll remember if you don’t.

**May we contact you to hear more about your story?**

No

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

Submission ID
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

My community As many people that need this level of assurance and coverage...

Please tell us how these changes would impact you or people in your community.
It will make people have easier access to their own health and their families help... School attendance work attendance and of course aging and illness will be better responded to

**Do you oppose these changes to private insurance?**

Oppose

**May we contact you to hear more about your story?**

No

**May we submit this on your behalf as a public comment to the State of Georgia?**

Yes

**May we submit this comment on your behalf during the federal comment period?**

Yes

**Submission ID**

5dcf09210807da6e450034aa
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid was an essential stop gap resource to me many years ago when I was underemployed and between Full time jobs I don’t know what I would’ve done without it it got me through a bad patch and it makes me sick that it’s not more available to more people
Do you oppose these changes to private insurance?
Oppose these changes

May we contact you to hear more about your story?
Yes

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?
Yes

Submission ID
5ddaf85fe20823dcf39ae33
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how these changes would impact you or people in your community.

I live in a semi-rural area. People will die without expansion. Many neighbors have diabetes

Do you oppose these changes to private insurance?
Oppose

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dce1f2ffe2082615a3f79ba
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

Medicaid expansion would go a long way to addressing the maternal mortality crisis in GA. It will also cover more hundreds of thousands more Georgians for less money than this terrible and fiscally irresponsible Kemp proposal.

Do you oppose these changes to private insurance?
Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

We get amazing coverage through the federal employee program. All people should be afforded the opportunity!

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcae81b0807da3679757915
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

By providing necessary and often lifesaving medical care to those unable to afford health insurance.

Please tell us how these changes would impact you or people in your community.
Deny coverage to hundreds of thousands of needy citizens

Do you oppose these changes to private insurance?

Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

Allowed us to get coverage in spite of pre-existing conditions.

Please tell us how these changes would impact you or people in your community.

Deny necessary coverage to needy citizens.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd9d2f90807da6abd00f63d
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose

May we contact you to hear more about your story?
No
May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcc8c5ffe208234ff294b47
Do you oppose these changes to private insurance?

No, Georgia should provide all Medicaid members with transportation assistance if they don’t have reliable transportation.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?
Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dc335ad0807da771d1f85c6
Cover Georgia Waiver Commentary

Submitted At
2019-11-22 14:33:20

Email Address

First Name
Walker

Last Name

Street Address

City

State
GA

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose these changes

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.
When I needed insurance for my newborn son because the insurance my job offers got very expensive, healthcare.gov was a simple and easy way to shop for coverage and offered a plan that lowered our premiums significantly.

Please tell us how these changes would impact you or people in your community.

When getting insurance is more complicated people just don’t do it, and if they do they are more likely to end up with the wrong plan.

May we contact you to hear more about your story?

No

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd838000807da63b33a6bbaa
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Please tell us how Medicaid has helped you, your family, or your community.

When I was young and broke, Medicaid covered my healthcare so that I could have healthy pregnancies and healthy babies, and enabled me to get the cardiac care I needed after carrying my younger daughter to term nearly killed me. After a few years, I was able to get a job which provided insurance and a way for me to cover my growing daughters.
Please tell us how these changes would impact you or people in your community.

Now that I'm older, self-employed, and disabled, and my daughters are nearing 30, I'd like to have health insurance again but the changes priced me out last year so I had to drop my plan. My younger daughter works full time but has no health insurance as her boss' only employee. My older daughter works as a temp and has insurance through the exchange with the help of the federal subsidy. If these changes go through, none of us will have health insurance or even a way to buy it.

Do you oppose these changes to private insurance?

Oppose

Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

In 2013, I had to leave my full-time job and work from home as a contractor, thanks to stress-induced health problems. From then on, I bought insurance through the federal exchange until Trump's changes priced me out of the market for 2019. My older daughter got her first health insurance not provided by me for herself through the exchange for 2019. Without the federal exchange or a comparable state exchange giving options and a thorough, fair way to compare plans which meet ACA requirements, we'll have no hope of getting insured.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcc9f9dfe20820a042dcc97
Cover Georgia Waiver Commentary

Submitted At

Email Address

First Name
Canfield

Last Name
Canfield

Street Address

City

State
Ga

Zip Code

Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?
Support full Medicaid expansion

Do you oppose these changes to private insurance?
Oppose

May we contact you to hear more about your story?
Yes
May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dcc275ffe208205913e19ac
Do you support this proposal or wish Georgia would go ahead and fully expand Medicaid?

Support full Medicaid expansion

Do you oppose these changes to private insurance?

Oppose these changes
Please tell us how the private insurance marketplace or other ACA protections have helped you, your family, or your community.

My preventative care is covered.

Please tell us how these changes would impact you or people in your community.

Cost me more than I'm already paying for insurance which is 10K a year.

May we contact you to hear more about your story?

Yes

May we submit this on your behalf as a public comment to the State of Georgia?

Yes

May we submit this comment on your behalf during the federal comment period?

Yes

Submission ID

5dd9b2fc0807da234d38e47b