

**In The Matter Of:**  
*Georgia Department of Coummunity Health*

---

*Hearing, PM Session*  
*November 21, 2019*

---

*Regency-Brentano, Inc.*  
*13 Corporate Square*  
*Suite 140*  
*Atlanta, Georgia 30329*  
*404.321.3333*



**REGENCY-BRENTANO, INC.**  
*Certified Court Reporters*

Min-U-Script® with Word Index

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

GEORGIA DEPARTMENT OF COMMUNITY HEALTH  
PUBLIC FORUM TO DISCUSS  
GEORGIA SECTION 1332 - DRAFT WAIVER

West-Rome Baptist Church  
The Well Building  
914 Shorter Avenue  
Rome, Georgia 30165

November 21, 2019

1:00 p.m. Session

-----

Reported by Jane P. Day  
CCR# 5722-2335-0164-6848

-----

Regency-Brentano, Inc.  
Certified Court Reporters  
13 Corporate Square  
Suite 140  
Atlanta, Georgia 30329  
404-321-3333

1 APPEARANCES

2 MR. MATTHEW KRULL, ESQ.  
3 HEALTH POLICY COUNSEL & GENERAL COUNSEL

4 MR. BLAKE FULENWIDER  
5 CHIEF HEALTH POLICY

6 ANGIE NIELSEN  
7 STEPHANIE BOYD  
8 ASL INTERPRETER

9 INDEX TO PROCEEDINGS

10 WELCOME AND PUBLIC NOTICE .....3

11 SECTION 1332 PRESENTATION .....4

12 PUBLIC COMMENTS .....12

13 MS. LAURA COLBERT .....13

14 MS. AMANDA PTASHKIN .....21

15 MR. JIM MOORE .....27

16 END OF PUBLIC COMMENTS & CLOSING .....30

17

18

19

20

21

22

23

24

25

## 1 GEORGIA 1332 WAIVER

2 BY MR. MATTHEW KRULL:

3 Good morning. I'm Matthew Krull, Health  
4 Policy Counsel at The Department of Community  
5 Health, in the office of General Counsel.

6 Today is November 21, 2019 and it is now 1:00  
7 p.m.

8 This is a public hearing on reinsurance and  
9 Georgia Access, Section 1332 State Relief Waiver.  
10 This public notice was issued by Governor Brian  
11 Kemp on November 4th of 2019. This notice is  
12 incorporated into these proceedings.

13 Pursuant to 31 CFR Section 33.112 and 45 CFR  
14 Section 155.1312, the State will provide a public  
15 notice and comment period prior to submitting the  
16 application for a new Section 1332 Waiver.

17 On November 4, 2019, the governor issued a  
18 press release opening the 30-day public comment  
19 period of this notice.

20 The public comment period will expire on  
21 December 3, 2019. Individuals wishing to provide  
22 written comments on or before December 3, 2019,  
23 may submit comments through an online web form  
24 located at [medicaid.georgia.gov/patientsfirst](https://www.medicaid.georgia.gov/patientsfirst), or  
25 mailed to the office of the governor, care of

1 Ryan Loke, 206 Washington Street, Suite 115,  
2 State Capitol, Atlanta, Georgia 30334. Comment  
3 letters must be postmarked by December 3, 2019, to  
4 be accepted.

5 At the conclusion of the comment period, all  
6 oral comments presented today will be transcribed  
7 and included in the final waiver application. If  
8 you wish to make oral comments, please sign the  
9 appropriate roster on the blue table in the back.

10 At this time, does anyone needs the services  
11 of the sign language interpreter?

12 You may be at ease.

13 At this time, I'd like to introduce Mr.  
14 Blake Fullenwider, Chief Health Policy Officer,  
15 from The Department of Community Health, to give  
16 an overview of the 1332 Waiver application.

17 BY MR. FULLENWIDER:

18 Great. Thanks Matt.

19 Good afternoon, ladies and gentlemen. Just  
20 to reiterate, if you would like to make comments  
21 today, please see Kirsten in the back of the room  
22 and she will get you added to the roster.

23 I want to thank all of you for being with us  
24 today. I first want to start by providing some  
25 background information on the Georgia Access

1 Waiver, what led up to this draft waiver that is  
2 before you today and what's gone into it.

3 As you may know, Senate Bill 106 was passed  
4 by the Georgia General Assembly and signed by  
5 Governor Kemp back on March 27, 2019. And this  
6 legislation, among other things, grants the  
7 governor authority to submit one more Section  
8 1332 innovation waivers to The Department of  
9 Health and Human Services and United States  
10 Treasury.

11 The 1332 Waiver or waivers must be submitted  
12 on or before December 31, 2021. And approval of  
13 one or more 1332 Waivers, Senate Bill 106  
14 authorizes the state to implement the waivers.

15 1332 Waivers waive provisions of the Patient  
16 Protection and Affordable Care Act otherwise  
17 known as ACA, to pursue innovative strategies  
18 that promote access to high-quality, affordable  
19 healthcare insurance. The legislation or, excuse  
20 me, the waivers themselves lay out four statutory  
21 guardrails, within which all waiver applications  
22 must meet, they must fulfill.

23 And the first is comprehensiveness, meaning  
24 that the 1332 waiver application must provide  
25 coverage to citizens at least as comprehensive as

1 would be provided absent the waiver.

2 Affordability: The waiver must provide cost  
3 sharing protections against excessive  
4 out-of-pocket spending and be just as affordable  
5 absent the waiver. Coverage must be  
6 comparable -- must include a comparable number of  
7 residents. And in terms of the federal spending,  
8 it must be deficit-neutral for the federal  
9 government.

10 So those are the four statutory guardrails  
11 within which we are seeking to operate.

12 The waiver process began in June of this  
13 year with the completion of two environmental  
14 scans, both of which are located on the DCH  
15 website and you can find those located under The  
16 Patients First Act tab. We looked at both the  
17 Georgia healthcare landscape, as well as the  
18 national healthcare landscape, to make sure that  
19 we have a comprehensive understanding of the  
20 individual health insurance marketplace in the  
21 state.

22 We then convened a workgroup of  
23 approximately 55 key stakeholders in July to  
24 review those environmental scans and begin the  
25 waiver development process.

1           Throughout the summer and into the fall, we,  
2           working with our consulting team, developed this  
3           Draft 1332 Waiver which we're calling Georgia  
4           Access and was issued for public notice on  
5           November 4, 2019, by Governor Kemp's office.

6           We have, along the way, consulted with The  
7           Centers for Medicaid and Medicaid Services at the  
8           Federal level and have appreciated their guidance  
9           as we have worked to develop these draft options  
10          for public comment.

11          Today is the fifth of six public hearings  
12          that we are holding across the state. We have  
13          been to Savannah, Macon, Bainbridge, Gainesville  
14          and today here in Rome, and then tomorrow will be  
15          in Kennesaw for public comment periods. And  
16          again, we will accept written comments either by  
17          mail or through a web link that will be provided  
18          later in the presentation. Again, through  
19          December 3rd of this year.

20          I want to touch on Georgia Access a little  
21          more specifically and identify core goals that we  
22          developed that we're seeking to address.

23          First was to reduce premiums, particularly  
24          in high-cost regions of the state. Georgia has  
25          16 insurance rating regions, and the premiums



1 that are established in each region have a great  
2 deal of variation depending on where you're  
3 located.

4 We wanted to incentivize carriers to offer  
5 plans in more counties across the state. Today,  
6 approximately 3/4 of Georgia counties only have  
7 one insurance carrier offering coverage to its  
8 residents. We wanted to foster innovation to  
9 provide better access to coverage, expand choice  
10 and affordability for consumers, attract  
11 uninsured individuals to the market, who today  
12 have chosen to remain uninsured for one reason or  
13 the other.

14 We wanted to maintain access to qualified  
15 health plans and catastrophic plans, and very  
16 importantly, we have sought to maintain all  
17 protections for individuals with pre-existing  
18 conditions.

19 And so while we are expanding the array of  
20 plans that may be marketed and made available to  
21 consumers, we are requiring that in all regions  
22 that plans with pre-existing condition  
23 protections be available to those who seek that  
24 coverage.

25 Key features of the program include phase

1 one, which is the establishment of a state-based  
2 reinsurance program with the goal of stabilizing  
3 what is now a volatile market. And we also  
4 believe that in stabilizing the market, the  
5 reinsurance program will have the affect of  
6 reducing premiums on average 10 percent  
7 statewide, and attracting and retaining carriers  
8 to markets particularly those in rural areas of  
9 the State, where only one carrier is offering  
10 coverage today.

11 In phase two, which would begin in plan year  
12 2022, we are seeking to waive Georgia's  
13 participation in the federally facilitated  
14 exchange or Healthcare.gov and transition  
15 Georgia's individual market to the Georgia Access  
16 Model, which would leverage commercial  
17 web-brokers and carriers who would assist with  
18 plan selection and enrollment process, and would  
19 make the state-based subsidy available to  
20 consumers who qualify.

21 Again, the reinsurance program would begin  
22 in 2021 under the terms of the draft waiver and  
23 the Georgia Access feature would begin in plan  
24 year 2022.

25 More specifically, as it relates to the

1 reinsurance program, we are seeking to establish  
2 a claims-based reinsurance model with the  
3 parameters as listed here.

4 The attachment point would be established at  
5 \$20,000. Meaning, once \$20,000 worth of claims  
6 for an individual have been accrued by a carrier  
7 control then the reinsurance program would then  
8 begin to take effect for subsequent claims.

9 There would be a cap of \$500,000 in incurred  
10 claims for the reinsurance program. And the  
11 tiered co-insurance rate is the amount of the  
12 payment from the reinsurance plan to the primary  
13 carrier, and it varies according to tier one  
14 through three rating region, from 15 percent, 45  
15 percent, and 80 percent.

16 Again, with a strategy to address the  
17 highest-cost regions in the state.

18 We are seeking, through this design, to  
19 target an average 10 percent reduction in  
20 premiums statewide.

21 In terms of Phase two of the Georgia Access  
22 Model, we are leaning on the private sector to  
23 assist consumers with shopping and comparing and  
24 purchasing private health insurance plans, as  
25 well as providing education, outreach and

1 customer service. The state would be responsible  
2 for certain back-end operations such as plan  
3 certification, subsidy eligibility calculations,  
4 payment of subsidies, and program oversight and  
5 compliance.

6 A couple of things that will remain the  
7 same. First is access to qualified health plans  
8 and high-deductible health plan options,  
9 protections for individuals with pre-existing  
10 conditions, subsidies to support affordability  
11 that mirrors the federal subsidies structure,  
12 for, at a minimum, plan year 2022.

13 We believe that the benefits of Georgia  
14 Access include the ability to have a wider array  
15 of plans for consumers to select what works for  
16 them, the ability to enroll and reenroll directly  
17 with carriers if they're happy with their  
18 coverage, expand consumer choice through  
19 eligible, non-qualified health plans, if that is  
20 what they choose to enroll in, and provide  
21 flexibility for the state to ensure that the  
22 program continues to meet the specific needs of  
23 the citizens of the State of Georgia.

24 Again, comment period is open and you are  
25 invited to submit written comments through

1 December 3, 2019 to:

2 Ryan Loke

3 Office of the Governor

4 State Capitol

5 206 Washington Street

6 Suite 115

7 Atlanta, Georgia 30334.

8 At this time, I'll turn it back over to Mr.  
9 Krull, who will begin our public comment period.

10 And I want to thank everyone for taking time out  
11 of your day to be with us today.

12 We look forward to your comments.

13 BY MR. KRULL:

14 Thank you, Blake.

15 At this time, I'll go down the roster and  
16 give each person who has signed up an opportunity  
17 to speak. Please limit your comments to 10  
18 minutes and keep your comments limited to the  
19 issues that directly relate to the proposed  
20 notice.

21 At the end of your time and if you have not  
22 completed your presentation, I may ask for a  
23 brief closing statement. You'll be able to  
24 submit remaining comments in writing.

25 When you do make your comments, please come

1 down to the microphone.

2 With that said, I will call Laura Colbert.

3 BY MS. LAURA COLBERT, REPRESENTING GEORGIANS FOR A  
4 HEALTHY FUTURE:

5 Thank you. Good afternoon. My name is  
6 Laura Colbert, I am the executive director of  
7 Georgians for a Healthy Future.

8 As I mentioned this morning, our  
9 organization works for a day when all Georgians  
10 have access to the quality, affordable health  
11 care they need to live healthy lives and  
12 contribute to the health of their communities.

13 Our organization served as an enrollment  
14 assistor organization for three years at the  
15 beginning of the Affordable Care Act marketplace,  
16 as that was rolling out. We also publish,  
17 annually, the Getting Georgia Covered report,  
18 which compiles data from about consumer  
19 enrollment, plan availability and costs for  
20 marketplace plans and it combines interviews with  
21 enrollment assistors and marketplace enrollees to  
22 give, really a picture of what the consumer's  
23 experience is like within the ACA marketplace.

24 And that allows us to better understand what  
25 consumer experiences are, with respect to private

1 insurance and also, to help others understand  
2 what is happening in the marketplace, and how  
3 consumers can be better served by private  
4 insurance.

5 We've learned from these experiences and  
6 these conversations over a number of years and  
7 these are some of our biggest takeaways from  
8 consumers.

9 Number one is that the insurance is really  
10 to understand, it is, even with all of the  
11 improvements and progress that have been made  
12 over the last decade after the Affordable Care  
13 Act, insurance is complicated and often very  
14 difficult for the average consumer to to feel  
15 like they really comprehend how to use their  
16 coverage and what their coverage will cover.

17 Many are unaware that they, they or others  
18 in their community may be eligible for financial  
19 assistance through the affordable care act. We  
20 do hear from consumers outside the Atlanta area  
21 about the limited choice of insurance plans.  
22 Almost all consumers expressed that they want  
23 their plans to cover more, not less. They are  
24 often very disappointed or angry if their plan  
25 doesn't cover all the services they expected.

1           And many can really manage premiums  
2           especially those who are getting financial help  
3           on the marketplace but people really struggle  
4           with the combination of premiums and cost  
5           sharing. So when they have to pay that full  
6           deductible, especially if it's multiple years in  
7           a row, that can be a real struggle for folks.

8           The Georgia Access Plan attempts to address  
9           consumer costs with it's proposed reinsurance  
10          program. GHF is supportive of this part of the  
11          proposal and it's a positive step forward for the  
12          state. Unfortunately, the rest of the proposal  
13          undermines many of the benefits of the  
14          reinsurance program and really exacerbates some  
15          of the current challenges of consumers.

16          We are concerned about the elimination of  
17          healthcare.gov. This is a really powerful tool  
18          for consumers despite its rocky rollout. It's  
19          had some significant improvements over the last  
20          number of years. It remains the only unbiased  
21          platform with no financial state in selling one  
22          plan versus another. It is also one of the few  
23          places on the web where there is a standard  
24          presentation of plans, comprehensive plans, that  
25          makes it easy for consumers to compare apples to



1 apples.

2 By moving consumers to web-brokers or  
3 private insurance company websites, they will  
4 have to be able to discern comprehensive coverage  
5 from other plans; and we already know that those  
6 health literacy skills are not sufficient to be  
7 able to do this. This task is very challenging.

8 So many will struggle to understand what  
9 their choices are. Some will enroll in a plan  
10 that doesn't meet their needs and they will do  
11 that knowingly. And some will fall through the  
12 cracks, entirely, and I think that the state's  
13 proposal does not necessarily count for a rise in  
14 insured amount of people who are in the  
15 transition from Healthcare.gov to a more  
16 decentralized enrollment process.

17 The waiver further purposes to allow  
18 financial assistance to be applied to substandard  
19 plans that don't have to meet the minimum  
20 standards of the Affordable Care Act. This is  
21 likely to push up the cost for comprehensive  
22 coverage, as healthy Georgians enroll in skinny  
23 plans, leaving sicker Georgians to cover the full  
24 cost of comprehensive plans.

25 Because financial assistance is based on

1 premiums for comprehensive coverage, and then  
2 comprehensive coverage prices will rise,  
3 providing all eligible Georgians will cost more  
4 than what's budgeted currently in the proposal.

5 The state's purposed financial cap, if hit  
6 for this reason or any other reason, for example,  
7 a higher than anticipated enrollment, will mean  
8 some eligible Georgians won't get any financial  
9 help.

10 We did a little bit of secret shopper and  
11 for a consumer here in Rome, who makes 105  
12 percent of PL, so about \$13,000 a year, they will  
13 currently pay \$48 per month in premiums and have  
14 an \$84 deductible. If Georgia were to hit that  
15 cap and that consumer enrolled and was unable to  
16 financial assistance, their premium will jump  
17 \$506 a month with a \$3,000 deductible; and that  
18 would add up to 71 percent of their annually  
19 income.

20 The proposal is also unclear about how the  
21 restructuring of financial assistance will affect  
22 cost sharing assistance for consumers in the 100  
23 to 250 percent FPL income range, and if that cost  
24 sharing assistance is removed, many of those  
25 consumers will expect -- should expect to pay

1 much higher out-of-pocket costs.

2 In order to make these changes, of course  
3 the waiver proposes to waive a number of critical  
4 consumer protections, which we wanted to make  
5 sure to highlight in our comments. Some of those  
6 protections are a network adequacy. Georgia  
7 already has the narrowest provider networks in  
8 the country, and by eliminating the protections  
9 in the Affordable Care Act, the applied  
10 marketplace plans, consumers are at risk for  
11 even -- for reduced access to care, being more  
12 than they are already.

13 The waiver would also waive requirements  
14 around plan disclosure. Given that the state is  
15 proposing to move away from Healthcare.gov, we  
16 think it's very important to maintain strict  
17 requirements about what information is available  
18 to consumers in how that's presented, so that  
19 they can easily understand their choices.

20 Another protection waive is mental health  
21 parity, which of course, is the requirement that  
22 the mental health services are covered by  
23 insurers in the same way that physical health  
24 services are. Substandard plans already  
25 frequently leave out mental health services,

1 along with prescription drugs and maternity care.  
2 By waving parity, this would really compromise  
3 even comprehensive plans and allow them to cut  
4 corners in a way that would make accessing mental  
5 health and substance use recovery services.  
6 Treatment and recovery service is very difficult.

7 Further, by waiving the requirement for all  
8 plans to cover the 10 essential health benefits,  
9 we're really putting a certain category of  
10 Georgians at risk; those include those families  
11 with children, women, those who are and aren't  
12 pregnant and all people with pre-existing or  
13 chronic conditions. Despite the state's plan  
14 that it will maintain protections for  
15 pre-existing conditions, this really hinges on  
16 the waiver statement that QHPs will have to  
17 maintain those protections, and also, will be  
18 disallowed for medical underwriting, however this  
19 leaves a couple of unanswered questions, which  
20 are really important for answering in determining  
21 whether those pre-existing conditions -- or  
22 protections are really maintained.

23 One is, could plans have varied rates based  
24 on non-health factors, like gender or age?

25 Could plans omit entire benefit categories

1       like prescription drugs or mental healthcare and  
2       still be eligible for financial subsidies?

3               Will these substandard plans have to comply  
4       with nondiscrimination provisions of the  
5       Affordable Care Act, Section 1557?

6               Will insurers be required to maintain the  
7       comprehensive plan in all rating areas? And,  
8       will all comprehensive plans be available in all  
9       counties of the state?

10              These are all -- would be very important  
11       questions for people with pre-existing conditions  
12       and consumers in Georgia really deserve the  
13       answers to those questions before this waiver is  
14       approved.

15              I will also just note that the body seems to  
16       be in charge of deciding the answer to these  
17       questions, the office of health strategy and  
18       coordination does not yet exist and there's no  
19       guarantee that consumer representation or voice  
20       will be taken into account in this new office's  
21       activities or considerations.

22              Other than the few recommendations we, GHS  
23       as I mentioned, supports the proposed reinsurance  
24       plan. We recommend that the state move forward  
25       with that. We also recommend that the state

1 maintain the current financial assistance and not  
2 allow financial help to apply to substandard or  
3 non-QHPs. We recommend removing the cap on  
4 premium subsidies and maintaining a centralized  
5 enrollment through healthcare.gov. And finally,  
6 we recommend investing in targeted in-person,  
7 community based outreach and enrollment efforts.  
8 We know that there are a lot of eligible and  
9 uninsured Georgians who qualify for financial  
10 help, and qualify for ACA plans, who are not yet  
11 enrolled and that is largely because they are  
12 unaware.

13 And so an investment in outreach and  
14 enrollment assistance would be very valuable.

15 That's the end of my comments. I thank you,  
16 very much for the opportunity and we will submit  
17 in writing as well.

18 BY MR. FULLENWIDER:

19 Thank you, Laura.

20 BY MR. KRULL:

21 Thank you, Ms. Colbert, for your comments.

22 Next is Amanda Ptashkin.

23 BY MS. AMANDA PTASHKIN, REPRESENTING COMMUNITY

24 CATALYST:

25 Good afternoon and thank you for allowing me

1 the chance to speak. My name is Amanda Ptashkin  
2 I am the project manager for The Southern Health  
3 Partner's Project by Community Catalyst and a 10  
4 year resident of Georgia.

5 I would like to first, fully endorse the  
6 comments just submitted by Laura Colbert of  
7 Georgians for Healthy Future. Prior to my  
8 joining Community Catalyst, I was actually at  
9 Georgians for Healthy Future at the start of the  
10 Affordable Care Act of 2010. I was the first  
11 navigator for the organization in 2014, when the  
12 Healthcare.gov launched.

13 So that is to say that literally, on day  
14 one, I was helping consumers, when the website  
15 crashed, when the website worked, and helped to  
16 successfully bring people coverage that had not  
17 had it in the past. So this is a very personal  
18 issue for me and something I think is really  
19 important as we look towards making sure that  
20 people have access to affordable quality  
21 healthcare.

22 I would like to say, again, in relation to  
23 Laura's comments, I would applaud the state on  
24 the reinsurance plan. I definitely think that  
25 that is a step in the right direction, but also

1 to her point, the other, more concerning parts of  
2 the waiver can offset some of those benefits.

3 And that's what I would like to discuss.

4 The changes really do turn back the clock  
5 for Georgia consumers. The plan undermines  
6 protections for people with pre-existing  
7 conditions, including those with mental health  
8 disorders, makes it harder for people to shop  
9 comprehensive coverage and limits the amount of  
10 financial assistance available to them, to help  
11 Georgians lower their costs; which I understand  
12 is a very important aim and goal of this waiver.

13 I would like to speak a little bit about the  
14 dismantling of Healthcare.gov and the move  
15 towards brokers and insurers as the  
16 (indiscernible) for people to get coverage. As I  
17 mentioned, as a navigator, I was an unbiased  
18 voice to help someone move through the process.  
19 I had no vested interest in one plan or another  
20 as to what they chose. I was not financially  
21 incentivized or otherwise paid because of their  
22 selection. And I really do think that that is  
23 valued by consumers and something that they  
24 didn't take for granted. I am very much  
25 concerned with moving away from Healthcare.gov,



1           into a place where people are financially  
2           incentivized to move someone from one plan or  
3           another. That is also to say that, in this new  
4           environment, new plans, skimpy plans, short-term  
5           plans, and other things are now available that  
6           have a very distinct look like a full  
7           comprehensive plan, but they aren't. And so my  
8           concern is that consumers are going to buy a  
9           product thinking it's one thing and then it is  
10          going to be too late when something happens in  
11          their life, car accident, a cancer diagnosis, et  
12          cetera. That would ultimately show them that  
13          they don't have care.

14                 What we see is a lot, actually, pop-up in  
15          the news. There was an article last week that  
16          specifically spoke about a Pennsylvania woman  
17          that had a back injury and thought she had  
18          something covered that wasn't. So that is a  
19          great concern. And again, when someone is  
20          incentivized towards a plan, I worry about the  
21          bias there and worry about people being upfront  
22          with what they're actually purchasing. And  
23          again, they'll find out too late to actually have  
24          any positive impact or opportunity to change  
25          that.

1           As Laura also mentioned the elimination of  
2           mental health parity is definitely of great  
3           concern. We've worked very hard over the last  
4           several years to make sure that mental health is  
5           treated on par as physical health issues are. In  
6           removing that and taking a step back is  
7           definitely setting us further back as a state.

8           Also to the point that Laura made: outreach  
9           and enrollment. What we have seen over the last  
10          several years prior to the 2016 election was that  
11          the insured rate was going down drastically in  
12          Georgia we were seeing close to 4,000 people get  
13          coverage through the exchange.

14          As of yesterday, I think the federal  
15          government sent out the latest enrollment numbers  
16          and we are about 13 percent lower than we were at  
17          the same time last year for open enrollment.  
18          That means people in Georgia are not going and  
19          enrolling, they're confused and they're not  
20          taking advantage what's already available to  
21          them, and I worry that this waiver will further  
22          complicate that issue.

23          Also to the point, we saw a great reduction  
24          nationwide in the outrage and enrollment efforts  
25          that were funded by the federal government,

1 including the navigator program. That has seen  
2 an 80 percent reduction over the last two years.  
3 So again, people aren't out there talking about  
4 what is available, people are falling through the  
5 gaps and further confusion is allowed to reign  
6 free.

7 And my final comment, really again, is  
8 related to something I said this morning related  
9 to the process of these comment collection  
10 hearings. I, again, very much appreciate the  
11 opportunity to be here and that my work allows me  
12 to take the time to do this, but this is not very  
13 much minded towards the average consumer, a  
14 provider, someone in the community that really  
15 wants to engage in this process because of the  
16 timing and location of these events.

17 I appreciate that the state has done six of  
18 them, or will be doing six by the end of the  
19 week, but a 9:00 o'clock and 1:00 o'clock time  
20 doesn't take into account people's real lives.  
21 And as I believe you really do want to engage  
22 people, I think the state needs to think harder  
23 about how that's done. And to Laura's point,  
24 again, about the creation of a new administration  
25 piece, how are consumers going to be at the table

1 and how do we make sure that those voices are  
2 heard.

3 Again, I thank you very much for the time  
4 and the opportunity to speak.

5 BY MR. FULLENWIDER:

6 Thank you, Amanda.

7 BY MR. KRULL:

8 Thank you, Ms. Ptashkin, for your comments.

9 Last person is Jim Moore.

10 BY MR. JIM MOORE, REPRESENTING NAMI:

11 Good afternoon. I want to read a -- well,  
12 my name is Jim Moore, my wife and I are residents  
13 of Rome. For the last 20 years we've been  
14 involved in an organization called NAMI, which  
15 stands for the National Alliance of Mental  
16 Illness. And we've been involved with this  
17 because of our youngest daughter having multiple  
18 mental illnesses. Thank God she has always been  
19 cared for through my insurance, being retired  
20 military. So I had insurance that she is able to  
21 hook that up with her Medicare.

22 I've been involved long enough to see that  
23 we are lucky compared to so many others who don't  
24 have access to any care. It kind of grieves my  
25 heart when I find out that one of our local

1           mental health providers that has programs  
2           recently declined accepting patients who had  
3           insurance because they are no longer able to do  
4           that. So when they're out looking for providers  
5           that accepted insurance, they have to look  
6           outside of our own community in the areas.

7           Let me give you an example of what happened  
8           personally to myself and my wife with our  
9           youngest daughter that picked up several mental  
10          disorders in the last few months, which was  
11          anorexia. Anorexia is very pervasive illness  
12          that is indeed a mental health diagnosis. She  
13          got down, and lost 20 pounds and we needed to do  
14          something.

15          We were unable to find any, anyone  
16          whatsoever, locally and then we started looking  
17          especially, when someone would accept Medicare  
18          and our secondary. We ended up going to Johns  
19          Hopkins in Baltimore to find help. There is no  
20          help around here.

21          So many of our providers refused to take any  
22          insurance, so they're paying out of pocket. So  
23          \$1900 a day and she was in a hospital for five  
24          weeks. We were a little bit beyond what my  
25          retirement check is.

1           So let me read you, if I can find it, a  
2           comment, because the last two presenters were  
3           right on target when they spoke about parity.  
4           You know, our nation probably went through 10  
5           years of discussion at the national capital,  
6           trying to make mental illness on par with,  
7           believe it or not, other physical disabilities.  
8           And we all know that we're in the business of  
9           mental health, it is physical disability. But  
10          unfortunately, for years it was not treated as  
11          such. And it's not fixed by any stretch of the  
12          imagination now, but with this new proposed  
13          change that the governor is working on, we wish  
14          it all the world.

15                 But let me just address this.

16                 "It is critically important that  
17                 mental health parity be a mandated  
18                 component of any of these health insurance  
19                 plans. We would like to see, in any  
20                 waiver proposal, Georgia move much more  
21                 decidedly and intentionally toward the  
22                 enforcement of the federal parity  
23                 legislation. Any loss of federal mandated  
24                 protection for those with mental illnesses  
25                 or families that are seeking mental

1 healthcare, make it harder for people to  
2 shop for comprehensive coverage. And of  
3 course, it limits the amount of financial  
4 assistance available to Georgians to help  
5 lower their cost."

6 "Implementation of parity here, in  
7 this state, will insure that families with  
8 mental health care needs access -- that  
9 they have access to care, that's equal to  
10 those who have physical health needs."

11 That completes my statement and thank you  
12 for your time. And we would love to be able to  
13 flood this building here with people like us and  
14 of the same interest but unfortunately, you see  
15 what we have here today.

16 Thank you.

17 BY MR. FULLENWIDER:

18 Thank you.

19 BY MR. KRULL:

20 Thank you, Mr. Moore, for your comments and  
21 being here.

22 At this time we would like to thank each of  
23 you for coming out today to provide oral  
24 comments. Let me reiterate that the public  
25 comment period for these proposed changes will

1 expire on December 3, 2019.

2 As I indicated earlier, written comments  
3 will be introduced into the official record, as  
4 well as the transcription of the oral comments  
5 that we've heard this afternoon.

6 Thank you, once again, for your attendance.  
7 There being no further person who wishes to make  
8 a comment, this public hearing is adjourned at  
9 1:34 p.m.

10 (Hearing adjourned at 1:34 p.m.)

11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25



1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
CERTIFICATE

STATE OF GEORGIA:

I hereby certify that the foregoing transcript was taken down, as stated in the caption, and the questions and answers thereto were reduced to writing under my direction; that the foregoing pages 1 through 31 represent a true and correct transcript of the evidence given.

I further certify that I am not of kin or counsel to the parties in the case; am not in the regular employ of counsel for any of said parties; nor am I in anywise interested in the result of said case.

This, the 30th day of November , 2019.



---

Jane P. Day, CCR  
5722-2335-0164-6848

	<b>add (1)</b> 17:18	<b>angry (1)</b> 14:24	<b>attachment (1)</b> 10:4	<b>biggest (1)</b> 14:7
<b>\$</b>	<b>added (1)</b> 4:22	<b>annually (2)</b> 13:17;17:18	<b>attempts (1)</b> 15:8	<b>Bill (2)</b> 5:3,13
<b>\$13,000 (1)</b> 17:12	<b>address (4)</b> 7:22;10:16;15:8; 29:15	<b>anorexia (2)</b> 28:11,11	<b>attendance (1)</b> 31:6	<b>bit (3)</b> 17:10;23:13;28:24
<b>\$1900 (1)</b> 28:23	<b>adequacy (1)</b> 18:6	<b>anticipated (1)</b> 17:7	<b>attract (1)</b> 8:10	<b>BLAKE (3)</b> 2:;4:14;12:14
<b>\$20,000 (2)</b> 10:5,5	<b>adjourned (2)</b> 31:8,10	<b>anywise (1)</b> 32:16	<b>attracting (1)</b> 9:7	<b>blue (1)</b> 4:9
<b>\$3,000 (1)</b> 17:17	<b>administration (1)</b> 26:24	<b>APPEARANCES (1)</b> 2:1	<b>authority (1)</b> 5:7	<b>body (1)</b> 20:15
<b>\$48 (1)</b> 17:13	<b>advantage (1)</b> 25:20	<b>applaud (1)</b> 22:23	<b>authorizes (1)</b> 5:14	<b>both (2)</b> 6:14,16
<b>\$500,000 (1)</b> 10:9	<b>affect (2)</b> 9:5;17:21	<b>apples (2)</b> 15:25;16:1	<b>availability (1)</b> 13:19	<b>BOYD (1)</b> 2:
<b>\$506 (1)</b> 17:17	<b>Affordability (3)</b> 6:2;8:10;11:10	<b>application (4)</b> 3:16;4:7,16;5:24	<b>available (10)</b> 8:20;23:9;19;18:17; 20:8;23:10;24:5; 25:20;26:4;30:4	<b>Brian (1)</b> 3:10
<b>\$84 (1)</b> 17:14	<b>Affordable (12)</b> 5:16,18;6:4;13:10; 15;14:12,19;16:20; 18:9;20:5;22:10,20	<b>applications (1)</b> 5:21	<b>Avenue (1)</b> 1:	<b>brief (1)</b> 12:23
<b>A</b>	<b>ability (2)</b> 11:14,16	<b>applied (2)</b> 16:18;18:9	<b>average (4)</b> 9:6;10:19;14:14; 26:13	<b>bring (1)</b> 22:16
<b>able (6)</b> 12:23;16:4,7;27:20; 28:3;30:12	<b>afternoon (5)</b> 4:19;13:5;21:25; 27:11;31:5	<b>apply (1)</b> 21:2	<b>away (2)</b> 18:15;23:25	<b>brokers (1)</b> 23:15
<b>absent (2)</b> 6:1,5	<b>again (14)</b> 7:16,18;9:21;10:16; 11:24;22:22;24:19; 23;26:3,7,10,24;27:3; 31:6	<b>appreciate (2)</b> 26:10,17	<b>B</b>	<b>budgeted (1)</b> 17:4
<b>ACA (3)</b> 5:17;13:23;21:10	<b>against (1)</b> 6:3	<b>appreciated (1)</b> 7:8	<b>back (8)</b> 4:9,21;5:5;12:8; 23:4;24:17;25:6,7	<b>Building (2)</b> 1:6;30:13
<b>accept (2)</b> 7:16;28:17	<b>age (1)</b> 19:24	<b>appropriate (1)</b> 4:9	<b>back-end (1)</b> 11:2	<b>business (1)</b> 29:8
<b>accepted (2)</b> 4:4;28:5	<b>aim (1)</b> 23:12	<b>approval (1)</b> 5:12	<b>background (1)</b> 4:25	<b>buy (1)</b> 24:8
<b>accepting (1)</b> 28:2	<b>Alliance (1)</b> 27:15	<b>approved (1)</b> 20:14	<b>Bainbridge (1)</b> 7:13	<b>C</b>
<b>Access (19)</b> 3:9;4:25;5:18;7:4, 20;8:9,14;9:15,23; 10:21;11:7,14;13:10; 15:8;18:11;22:20; 27:24;30:8,9	<b>allow (3)</b> 16:17;19:3;21:2	<b>approximately (2)</b> 6:23;8:6	<b>backbone (1)</b> 4:25	<b>calculations (1)</b> 11:3
<b>accessing (1)</b> 19:4	<b>allowed (1)</b> 26:5	<b>area (1)</b> 14:20	<b>Baltimore (1)</b> 28:19	<b>call (1)</b> 13:2
<b>accident (1)</b> 24:11	<b>allowing (1)</b> 21:25	<b>areas (3)</b> 9:8;20:7;28:6	<b>Baptist (1)</b> 1:5	<b>called (1)</b> 27:14
<b>according (1)</b> 10:13	<b>allows (2)</b> 13:24;26:11	<b>around (2)</b> 18:14;28:20	<b>based (3)</b> 16:25;19:23;21:7	<b>calling (1)</b> 7:3
<b>account (2)</b> 20:20;26:20	<b>Almost (1)</b> 14:22	<b>array (2)</b> 8:19;11:14	<b>began (1)</b> 6:12	<b>can (7)</b> 6:15;14:3;15:1,7; 18:19;23:2;29:1
<b>accrued (1)</b> 10:6	<b>along (2)</b> 7:6;19:1	<b>article (1)</b> 24:15	<b>begin (6)</b> 6:24;9:11,21,23; 10:8;12:9	<b>cancer (1)</b> 24:11
<b>across (2)</b> 7:12;8:5	<b>always (1)</b> 27:18	<b>ASL (1)</b> 2:6	<b>beginning (1)</b> 13:15	<b>cap (4)</b> 10:9;17:5,15;21:3
<b>Act (9)</b> 5:16;6:16;13:15; 14:13,19;16:20;18:9; 20:5;22:10	<b>AMANDA (5)</b> 2:13;21:22,23;22:1; 27:6	<b>Assembly (1)</b> 5:4	<b>benefit (1)</b> 19:25	<b>capital (1)</b> 29:5
<b>activities (1)</b> 20:21	<b>among (1)</b> 5:6	<b>assist (2)</b> 9:17;10:23	<b>benefits (4)</b> 11:13;15:13;19:8; 23:2	<b>Capitol (2)</b> 4:2;12:4
<b>actually (4)</b> 22:8;24:14,22,23	<b>amount (4)</b> 10:11;16:14;23:9; 30:3	<b>assistance (11)</b> 14:19;16:18,25; 17:16,21,22,24;21:1, 14;23:10;30:4	<b>better (3)</b> 8:9;13:24;14:3	<b>caption (1)</b> 32:7
	<b>ANGIE (1)</b> 2:5	<b>assistor (1)</b> 13:14	<b>beyond (1)</b> 28:24	<b>car (1)</b> 24:11
		<b>assistors (1)</b> 13:21	<b>bias (1)</b> 24:21	<b>care (16)</b> 3:25;5:16;13:11,15; 14:12,19;16:20;18:9, 11;19:1;20:5;22:10; 24:13;27:24;30:8,9

<b>cared (1)</b> 27:19	23:20	13:18	13:22	<b>customer (1)</b> 11:1
<b>carrier (4)</b> 8:7;9:9;10:6,13	<b>chosen (1)</b> 8:12	<b>completed (1)</b> 12:22	<b>continues (1)</b> 11:22	<b>cut (1)</b> 19:3
<b>carriers (4)</b> 8:4;9:7,17;11:17	<b>chronic (1)</b> 19:13	<b>completes (1)</b> 30:11	<b>contribute (1)</b> 13:12	<b>D</b>
<b>case (2)</b> 32:14,17	<b>Church (1)</b> 1:5	<b>completion (1)</b> 6:13	<b>control (1)</b> 10:7	<b>data (1)</b> 13:18
<b>CATALYST (3)</b> 21:24;22:3,8	<b>citizens (2)</b> 5:25;11:23	<b>compliance (1)</b> 11:5	<b>convened (1)</b> 6:22	<b>daughter (2)</b> 27:17;28:9
<b>catastrophic (1)</b> 8:15	<b>claims (3)</b> 10:5,8,10	<b>complicate (1)</b> 25:22	<b>conversations (1)</b> 14:6	<b>Day (7)</b> 1:14;12:11;13:9; 22:13;28:23;32:19,24
<b>categories (1)</b> 19:25	<b>claims-based (1)</b> 10:2	<b>complicated (1)</b> 14:13	<b>coordination (1)</b> 20:18	<b>DCH (1)</b> 6:14
<b>category (1)</b> 19:9	<b>clock (1)</b> 23:4	<b>comply (1)</b> 20:3	<b>core (1)</b> 7:21	<b>deal (1)</b> 8:2
<b>CCR (1)</b> 32:24	<b>close (1)</b> 25:12	<b>component (1)</b> 29:18	<b>corners (1)</b> 19:4	<b>decade (1)</b> 14:12
<b>CCR# (1)</b> 1:15	<b>CLOSING (2)</b> 2:15;12:23	<b>comprehend (1)</b> 14:15	<b>Corporate (1)</b> 1:20	<b>December (7)</b> 3:21,22;4:3;5:12; 7:19;12:1;31:1
<b>Centers (1)</b> 7:7	<b>co-insurance (1)</b> 10:11	<b>comprehensive (14)</b> 5:25;6:19;15:24; 16:4,21,24;17:1,2; 19:3;20:7,8;23:9; 24:7;30:2	<b>cost (8)</b> 6:2;15:4;16:21,24; 17:3,22,23;30:5	<b>decentralized (1)</b> 16:16
<b>centralized (1)</b> 21:4	<b>COLBERT (6)</b> 2:12;13:2,3,6; 21:21;22:6	<b>comprehensiveness (1)</b> 5:23	<b>costs (4)</b> 13:19;15:9;18:1; 23:11	<b>decidedly (1)</b> 29:21
<b>certain (2)</b> 11:2;19:9	<b>collection (1)</b> 26:9	<b>compromise (1)</b> 19:2	<b>COUNSEL (6)</b> 2:,,3;4,5;32:14,15	<b>deciding (1)</b> 20:16
<b>CERTIFICATE (1)</b> 32:1	<b>combination (1)</b> 15:4	<b>concern (3)</b> 24:8,19;25:3	<b>count (1)</b> 16:13	<b>declined (1)</b> 28:2
<b>certification (1)</b> 11:3	<b>combines (1)</b> 13:20	<b>concerned (2)</b> 15:16;23:25	<b>counties (3)</b> 8:5,6;20:9	<b>deductible (3)</b> 15:6;17:14,17
<b>Certified (1)</b> 1:19	<b>coming (1)</b> 30:23	<b>concerning (1)</b> 23:1	<b>country (1)</b> 18:8	<b>deficit-neutral (1)</b> 6:8
<b>certify (2)</b> 32:5,13	<b>comment (14)</b> 3:15,18,20;4:2,5; 7:10,15;11:24;12:9; 26:7,9;29:2;30:25; 31:8	<b>conclusion (1)</b> 4:5	<b>couple (2)</b> 11:6;19:19	<b>definitely (3)</b> 22:24;25:2,7
<b>cetera (1)</b> 24:12	<b>COMMENTS (24)</b> 2:11,15;3:22,23; 4:6,8,20;7:16;11:25; 12:12,17,18,24,25; 18:5;21:15,21;22:6, 23;27:8;30:20,24; 31:2,4	<b>condition (1)</b> 8:22	<b>course (3)</b> 18:2,21;30:3	<b>DEPARTMENT (4)</b> 1:1;3:4;4:15;5:8
<b>CFR (2)</b> 3:13,13	<b>commercial (1)</b> 9:16	<b>conditions (7)</b> 8:18;11:10;19:13, 15,21;20:11;23:7	<b>Court (1)</b> 1:19	<b>depending (1)</b> 8:2
<b>challenges (1)</b> 15:15	<b>communities (1)</b> 13:12	<b>confused (1)</b> 25:19	<b>cover (5)</b> 14:16,23,25;16:23; 19:8	<b>deserve (1)</b> 20:12
<b>challenging (1)</b> 16:7	<b>COMMUNITY (10)</b> 1:1;3:4;4:15;14:18; 21:7,23;22:3,8;26:14; 28:6	<b>confusion (1)</b> 26:5	<b>coverage (18)</b> 5:25;6:5;8:7,9,24; 9:10;11:18;14:16,16; 16:4,22;17:1,2;22:16; 23:9,16;25:13;30:2	<b>design (1)</b> 10:18
<b>chance (1)</b> 22:1	<b>company (1)</b> 16:3	<b>considerations (1)</b> 20:21	<b>Covered (3)</b> 13:17;18:22;24:18	<b>despite (2)</b> 15:18;19:13
<b>change (2)</b> 24:24;29:13	<b>comparable (2)</b> 6:6,6	<b>consulted (1)</b> 7:6	<b>cracks (1)</b> 16:12	<b>determining (1)</b> 19:20
<b>changes (3)</b> 18:2;23:4;30:25	<b>compare (1)</b> 15:25	<b>consulting (1)</b> 7:2	<b>crashed (1)</b> 22:15	<b>develop (1)</b> 7:9
<b>charge (1)</b> 20:16	<b>compared (1)</b> 27:23	<b>consumer (10)</b> 11:18;13:18,25; 14:14;15:9;17:11,15; 18:4;20:19;26:13	<b>creation (1)</b> 26:24	<b>developed (2)</b> 7:2,22
<b>check (1)</b> 28:25	<b>comparing (1)</b> 10:23	<b>consumers (23)</b> 8:10,21;9:20;10:23; 11:15;14:3,8,20,22; 15:15,18,25;16:2; 17:22,25;18:10,18; 20:12;22:14;23:5,23; 24:8;26:25	<b>critical (1)</b> 18:3	<b>development (1)</b> 6:25
<b>CHIEF (2)</b> 2:4;4:14	<b>compiles (1)</b> 10:23	<b>consumer's (1)</b>	<b>critically (1)</b> 29:16	<b>diagnosis (2)</b> 24:11;28:12
<b>children (1)</b> 19:11			<b>current (2)</b> 15:15;21:1	<b>difficult (2)</b> 14:14;19:6
<b>choice (3)</b> 8:9;11:18;14:21			<b>currently (2)</b> 17:4,13	<b>direction (2)</b> 22:25;32:8
<b>choices (2)</b> 16:9;18:19				<b>directly (2)</b> 11:16;12:19
<b>choose (1)</b> 11:20				
<b>chose (1)</b>				

<p><b>director (1)</b> 13:6</p> <p><b>disabilities (1)</b> 29:7</p> <p><b>disability (1)</b> 29:9</p> <p><b>disallowed (1)</b> 19:18</p> <p><b>disappointed (1)</b> 14:24</p> <p><b>discern (1)</b> 16:4</p> <p><b>disclosure (1)</b> 18:14</p> <p><b>DISCUSS (2)</b> 1:2;23:3</p> <p><b>discussion (1)</b> 29:5</p> <p><b>dismantling (1)</b> 23:14</p> <p><b>disorders (2)</b> 23:8;28:10</p> <p><b>distinct (1)</b> 24:6</p> <p><b>done (2)</b> 26:17,23</p> <p><b>down (5)</b> 12:15;13:1;25:11; 28:13;32:6</p> <p><b>DRAFT (5)</b> 1:3;5:1;7:3,9;9:22</p> <p><b>drastically (1)</b> 25:11</p> <p><b>drugs (2)</b> 19:1;20:1</p>	<p><b>elimination (2)</b> 15:16;25:1</p> <p><b>employ (1)</b> 32:15</p> <p><b>END (4)</b> 2:15;12:21;21:15; 26:18</p> <p><b>ended (1)</b> 28:18</p> <p><b>endorse (1)</b> 22:5</p> <p><b>enforcement (1)</b> 29:22</p> <p><b>engage (2)</b> 26:15,21</p> <p><b>enough (1)</b> 27:22</p> <p><b>enroll (4)</b> 11:16,20;16:9,22</p> <p><b>enrolled (2)</b> 17:15;21:11</p> <p><b>enrollees (1)</b> 13:21</p> <p><b>enrolling (1)</b> 25:19</p> <p><b>enrollment (13)</b> 9:18;13:13,19,21; 16:16;17:7;21:5,7,14; 25:9,15,17,24</p> <p><b>ensure (1)</b> 11:21</p> <p><b>entire (1)</b> 19:25</p> <p><b>entirely (1)</b> 16:12</p> <p><b>environment (1)</b> 24:4</p> <p><b>environmental (2)</b> 6:13,24</p> <p><b>equal (1)</b> 30:9</p> <p><b>especially (3)</b> 15:2,6;28:17</p> <p><b>ESQ (1)</b> 2:2</p> <p><b>essential (1)</b> 19:8</p> <p><b>establish (1)</b> 10:1</p> <p><b>established (2)</b> 8:1;10:4</p> <p><b>establishment (1)</b> 9:1</p> <p><b>et (1)</b> 24:11</p> <p><b>even (3)</b> 14:10;18:11;19:3</p> <p><b>events (1)</b> 26:16</p> <p><b>everyone (1)</b> 12:10</p> <p><b>evidence (1)</b> 32:10</p>	<p><b>exacerbates (1)</b> 15:14</p> <p><b>example (2)</b> 17:6;28:7</p> <p><b>excessive (1)</b> 6:3</p> <p><b>exchange (2)</b> 9:14;25:13</p> <p><b>excuse (1)</b> 5:19</p> <p><b>executive (1)</b> 13:6</p> <p><b>exist (1)</b> 20:18</p> <p><b>expand (2)</b> 8:9;11:18</p> <p><b>expanding (1)</b> 8:19</p> <p><b>expect (2)</b> 17:25,25</p> <p><b>expected (1)</b> 14:25</p> <p><b>experience (1)</b> 13:23</p> <p><b>experiences (2)</b> 13:25;14:5</p> <p><b>expire (2)</b> 3:20;31:1</p> <p><b>expressed (1)</b> 14:22</p>	<p>14:18;15:2,21; 16:18,25;17:5,8,16, 21;20:2;21:1,2,9; 23:10;30:3</p> <p><b>financially (2)</b> 23:20;24:1</p> <p><b>find (6)</b> 6:15;24:23;27:25; 28:15,19;29:1</p> <p><b>first (7)</b> 4:24;5:23;6:16; 7:23;11:7;22:5,10</p> <p><b>five (1)</b> 28:23</p> <p><b>fixed (1)</b> 29:11</p> <p><b>flexibility (1)</b> 11:21</p> <p><b>flood (1)</b> 30:13</p> <p><b>folks (1)</b> 15:7</p> <p><b>foregoing (2)</b> 32:5,9</p> <p><b>form (1)</b> 3:23</p> <p><b>FORUM (1)</b> 1:2</p> <p><b>forward (3)</b> 12:12;15:11;20:24</p> <p><b>foster (1)</b> 8:8</p> <p><b>four (2)</b> 5:20;6:10</p> <p><b>FPL (1)</b> 17:23</p> <p><b>free (1)</b> 26:6</p> <p><b>frequently (1)</b> 18:25</p> <p><b>FULENWIDER (1)</b> 2:</p> <p><b>fulfill (1)</b> 5:22</p> <p><b>full (3)</b> 15:5;16:23;24:6</p> <p><b>Fullenwider (5)</b> 4:14,17;21:18;27:5; 30:17</p> <p><b>fully (1)</b> 22:5</p> <p><b>funded (1)</b> 25:25</p> <p><b>further (7)</b> 16:17;19:7;25:7,21; 26:5;31:7;32:13</p> <p><b>FUTURE (4)</b> 13:4,7;22:7,9</p>	<p><b>gaps (1)</b> 26:5</p> <p><b>gender (1)</b> 19:24</p> <p><b>GENERAL (3)</b> 2:;3:5;5:4</p> <p><b>gentlemen (1)</b> 4:19</p> <p><b>GEORGIA (31)</b> 1:1,3,7,22;3:1,9; 4:2,25;5:4;6:17;7:3, 20,24;8:6;9:15,23; 10:21;11:13,23;12:7; 13:17;15:8;17:14; 18:6;20:12;22:4;23:5; 25:12,18;29:20;32:3</p> <p><b>GEORGIANS (13)</b> 13:3,7,9;16:22,23; 17:3,8;19:10;21:9; 22:7,9;23:11;30:4</p> <p><b>Georgia's (2)</b> 9:12,15</p> <p><b>GHF (1)</b> 15:10</p> <p><b>GHS (1)</b> 20:22</p> <p><b>Given (2)</b> 18:14;32:11</p> <p><b>goal (2)</b> 9:2;23:12</p> <p><b>goals (1)</b> 7:21</p> <p><b>God (1)</b> 27:18</p> <p><b>Good (5)</b> 3:3;4:19;13:5; 21:25;27:11</p> <p><b>government (3)</b> 6:9;25:15,25</p> <p><b>Governor (8)</b> 3:10,17,25;5:5,7; 7:5;12:3;29:13</p> <p><b>granted (1)</b> 23:24</p> <p><b>grants (1)</b> 5:6</p> <p><b>Great (5)</b> 4:18;8:1;24:19; 25:2,23</p> <p><b>grieves (1)</b> 27:24</p> <p><b>guarantee (1)</b> 20:19</p> <p><b>guardrails (2)</b> 5:21;6:10</p> <p><b>guidance (1)</b> 7:8</p>	
<b>E</b>		<b>F</b>		<b>H</b>	
<p><b>earlier (1)</b> 31:2</p> <p><b>ease (1)</b> 4:12</p> <p><b>easily (1)</b> 18:19</p> <p><b>easy (1)</b> 15:25</p> <p><b>education (1)</b> 10:25</p> <p><b>effect (1)</b> 10:8</p> <p><b>efforts (2)</b> 21:7;25:24</p> <p><b>either (1)</b> 7:16</p> <p><b>election (1)</b> 25:10</p> <p><b>eligibility (1)</b> 11:3</p> <p><b>eligible (6)</b> 11:19;14:18;17:3,8; 20:2;21:8</p> <p><b>eliminating (1)</b> 18:8</p>	<p><b>facilitated (1)</b> 9:13</p> <p><b>factors (1)</b> 19:24</p> <p><b>fall (2)</b> 7:1;16:11</p> <p><b>falling (1)</b> 26:4</p> <p><b>families (3)</b> 19:10;29:25;30:7</p> <p><b>feature (1)</b> 9:23</p> <p><b>features (1)</b> 8:25</p> <p><b>federal (8)</b> 6:7,8;7:8;11:11; 25:14,25;29:22,23</p> <p><b>federally (1)</b> 9:13</p> <p><b>feel (1)</b> 14:14</p> <p><b>few (3)</b> 15:22;20:22;28:10</p> <p><b>fifth (1)</b> 7:11</p> <p><b>final (2)</b> 4:7;26:7</p> <p><b>finally (1)</b> 21:5</p> <p><b>financial (15)</b></p>	<p><b>Gainesville (1)</b> 7:13</p>	<p><b>happened (1)</b> 28:7</p> <p><b>happening (1)</b></p>		

14:2 <b>happens (1)</b> 24:10 <b>happy (1)</b> 11:17 <b>hard (1)</b> 25:3 <b>harder (3)</b> 23:8;26:22;30:1 <b>HEALTH (36)</b> 1:1;2:4;3:3,5;4:14, 15:5;9:6;20:8;15; 10:24;11:7,8,19; 13:10,12;16:6;18:20, 22,23,25;19:5,8; 20:17;22:2;23:7;25:2, 4,5;28:1,12;29:9,17, 18;30:8,10 <b>healthcare (6)</b> 5:19;6:17,18;20:1; 22:21;30:1 <b>Healthcaregov (8)</b> 9:14;15:17;16:15; 18:15;21:5;22:12; 23:14,25 <b>HEALTHY (6)</b> 13:4,7,11;16:22; 22:7,9 <b>hear (1)</b> 14:20 <b>heard (2)</b> 27:2;31:5 <b>hearing (3)</b> 3:8;31:8,10 <b>hearings (2)</b> 7:11;26:10 <b>heart (1)</b> 27:25 <b>help (10)</b> 14:1;15:2;17:9; 21:2,10;23:10,18; 28:19,20;30:4 <b>helped (1)</b> 22:15 <b>helping (1)</b> 22:14 <b>hereby (1)</b> 32:5 <b>high-cost (1)</b> 7:24 <b>high-deductible (1)</b> 11:8 <b>higher (2)</b> 17:7;18:1 <b>highest-cost (1)</b> 10:17 <b>highlight (1)</b> 18:5 <b>high-quality (1)</b> 5:18 <b>hinges (1)</b> 19:15 <b>hit (2)</b>	17:5,14 <b>holding (1)</b> 7:12 <b>hook (1)</b> 27:21 <b>Hopkins (1)</b> 28:19 <b>hospital (1)</b> 28:23 <b>Human (1)</b> 5:9  <b>I</b>  <b>identify (1)</b> 7:21 <b>Illness (3)</b> 27:16;28:11;29:6 <b>illnesses (2)</b> 27:18;29:24 <b>imagination (1)</b> 29:12 <b>impact (1)</b> 24:24 <b>implement (1)</b> 5:14 <b>Implementation (1)</b> 30:6 <b>important (6)</b> 18:16;19:20;20:10; 22:19;23:12;29:16 <b>importantly (1)</b> 8:16 <b>improvements (2)</b> 14:11;15:19 <b>Inc (1)</b> 1:18 <b>incentivize (1)</b> 8:4 <b>incentivized (3)</b> 23:21;24:2,20 <b>include (4)</b> 6:6;8:25;11:14; 19:10 <b>included (1)</b> 4:7 <b>including (2)</b> 23:7;26:1 <b>income (2)</b> 17:19,23 <b>incorporated (1)</b> 3:12 <b>incurred (1)</b> 10:9 <b>indeed (1)</b> 28:12 <b>INDEX (1)</b> 2:8 <b>indicated (1)</b> 31:2 <b>indiscernible (1)</b> 23:16 <b>individual (3)</b>	6:20;9:15;10:6 <b>Individuals (4)</b> 3:21;8:11,17;11:9 <b>information (2)</b> 4:25;18:17 <b>injury (1)</b> 24:17 <b>innovation (2)</b> 5:8;8:8 <b>innovative (1)</b> 5:17 <b>in-person (1)</b> 21:6 <b>insurance (17)</b> 5:19;6:20;7:25;8:7; 10:24;14:1,4,9,13,21; 16:3;27:19,20;28:3,5, 22;29:18 <b>insure (1)</b> 30:7 <b>insured (2)</b> 16:14;25:11 <b>insurers (3)</b> 18:23;20:6;23:15 <b>intentionally (1)</b> 29:21 <b>interest (2)</b> 23:19;30:14 <b>interested (1)</b> 32:16 <b>INTERPRETER (2)</b> 2:6;4:11 <b>interviews (1)</b> 13:20 <b>into (7)</b> 3:12;5:2;7:1;20:20; 24:1;26:20;31:3 <b>introduce (1)</b> 4:13 <b>introduced (1)</b> 31:3 <b>investing (1)</b> 21:6 <b>investment (1)</b> 21:13 <b>invited (1)</b> 11:25 <b>involved (3)</b> 27:14,16,22 <b>issue (2)</b> 22:18;25:22 <b>issued (3)</b> 3:10,17;7:4 <b>issues (2)</b> 12:19;25:5  <b>J</b>  <b>Jane (2)</b> 1:14;32:24 <b>JIM (4)</b> 2:14;27:9,10,12 <b>Johns (1)</b>	28:18 <b>joining (1)</b> 22:8 <b>July (1)</b> 6:23 <b>jump (1)</b> 17:16 <b>June (1)</b> 6:12  <b>K</b>  <b>keep (1)</b> 12:18 <b>Kemp (2)</b> 3:11;5:5 <b>Kemp's (1)</b> 7:5 <b>Kennesaw (1)</b> 7:15 <b>key (2)</b> 6:23;8:25 <b>kin (1)</b> 32:13 <b>kind (1)</b> 27:24 <b>Kirsten (1)</b> 4:21 <b>knowingly (1)</b> 16:11 <b>known (1)</b> 5:17 <b>KRULL (8)</b> 2:2;3:2,3;12:9,13; 21:20;27:7;30:19  <b>L</b>  <b>ladies (1)</b> 4:19 <b>landscape (2)</b> 6:17,18 <b>language (1)</b> 4:11 <b>largely (1)</b> 21:11 <b>last (11)</b> 14:12;15:19;24:15; 25:3,9,17;26:2;27:9, 13;28:10;29:2 <b>late (2)</b> 24:10,23 <b>later (1)</b> 7:18 <b>latest (1)</b> 25:15 <b>launched (1)</b> 22:12 <b>LAURA (8)</b> 2:12;13:2,3,6; 21:19;22:6;25:1,8 <b>Laura's (2)</b> 22:23;26:23	<b>lay (1)</b> 5:20 <b>leaning (1)</b> 10:22 <b>learned (1)</b> 14:5 <b>least (1)</b> 5:25 <b>leave (1)</b> 18:25 <b>leaves (1)</b> 19:19 <b>leaving (1)</b> 16:23 <b>led (1)</b> 5:1 <b>legislation (3)</b> 5:6,19;29:23 <b>less (1)</b> 14:23 <b>letters (1)</b> 4:3 <b>level (1)</b> 7:8 <b>leverage (1)</b> 9:16 <b>life (1)</b> 24:11 <b>likely (1)</b> 16:21 <b>limit (1)</b> 12:17 <b>limited (2)</b> 12:18;14:21 <b>limits (2)</b> 23:9;30:3 <b>link (1)</b> 7:17 <b>listed (1)</b> 10:3 <b>literacy (1)</b> 16:6 <b>literally (1)</b> 22:13 <b>little (4)</b> 7:20;17:10;23:13; 28:24 <b>live (1)</b> 13:11 <b>lives (2)</b> 13:11;26:20 <b>local (1)</b> 27:25 <b>locally (1)</b> 28:16 <b>located (4)</b> 3:24;6:14,15;8:3 <b>location (1)</b> 26:16 <b>Loke (2)</b> 4:1;12:2 <b>long (1)</b> 27:22
---	--	---	--	--

<p><b>longer (1)</b> 28:3</p> <p><b>look (4)</b> 12:12;22:19;24:6; 28:5</p> <p><b>looked (1)</b> 6:16</p> <p><b>looking (2)</b> 28:4,16</p> <p><b>loss (1)</b> 29:23</p> <p><b>lost (1)</b> 28:13</p> <p><b>lot (2)</b> 21:8;24:14</p> <p><b>love (1)</b> 30:12</p> <p><b>lower (3)</b> 23:11;25:16;30:5</p> <p><b>lucky (1)</b> 27:23</p>	<p><b>Matt (1)</b> 4:18</p> <p><b>MATTHEW (3)</b> 2:2;3:2,3</p> <p><b>may (6)</b> 3:23;4:12;5:3;8:20; 12:22;14:18</p> <p><b>mean (1)</b> 17:7</p> <p><b>meaning (2)</b> 5:23;10:5</p> <p><b>means (1)</b> 25:18</p> <p><b>Medicaid (2)</b> 7:7,7</p> <p><small>medicaidgeorgiagov/patientsfirst (1)</small> 3:24</p> <p><b>medical (1)</b> 19:18</p> <p><b>Medicare (2)</b> 27:21;28:17</p> <p><b>meet (4)</b> 5:22;11:22;16:10, 19</p> <p><b>mental (19)</b> 18:20,22,25;19:4; 20:1;23:7;25:2,4; 27:15,18;28:1,9,12; 29:6,9,17,24,25;30:8</p> <p><b>mentioned (4)</b> 13:8;20:23;23:17; 25:1</p> <p><b>microphone (1)</b> 13:1</p> <p><b>military (1)</b> 27:20</p> <p><b>minded (1)</b> 26:13</p> <p><b>minimum (2)</b> 11:12;16:19</p> <p><b>minutes (1)</b> 12:18</p> <p><b>mirrors (1)</b> 11:11</p> <p><b>Model (3)</b> 9:16;10:2,22</p> <p><b>month (2)</b> 17:13,17</p> <p><b>months (1)</b> 28:10</p> <p><b>MOORE (5)</b> 2:14;27:9,10,12; 30:20</p> <p><b>more (11)</b> 5:7,13;7:21;8:5; 9:25;14:23;16:15; 17:3;18:11;23:1; 29:20</p> <p><b>morning (3)</b> 3:3;13:8;26:8</p> <p><b>move (6)</b> 18:15;20:24;23:14, 18;24:2;29:20</p>	<p><b>moving (2)</b> 16:2;23:25</p> <p><b>much (7)</b> 18:1;21:16;23:24; 26:10,13;27:3;29:20</p> <p><b>multiple (2)</b> 15:6;27:17</p> <p><b>must (9)</b> 4:3;5:11,22,22,24; 6:2,5,6,8</p> <p><b>myself (1)</b> 28:8</p>	<p><b>NOTICE (7)</b> 2:9;3:10,11,15,19; 7:4;12:20</p> <p><b>November (6)</b> 1:9;3:6,11,17;7:5; 32:19</p> <p><b>number (5)</b> 6:6;14:6,9;15:20; 18:3</p> <p><b>numbers (1)</b> 25:15</p>	<p><b>organization (5)</b> 13:9,13,14;22:11; 27:14</p> <p><b>others (3)</b> 14:1,17;27:23</p> <p><b>otherwise (2)</b> 5:16;23:21</p> <p><b>out (11)</b> 5:20;12:10;13:16; 18:25;24:23;25:15; 26:3;27:25;28:4,22; 30:23</p> <p><b>out-of-pocket (2)</b> 6:4;18:1</p> <p><b>outrage (1)</b> 25:24</p> <p><b>outreach (4)</b> 10:25;21:7,13;25:8</p> <p><b>outside (2)</b> 14:20;28:6</p> <p><b>over (7)</b> 12:8;14:6,12;15:19; 25:3,9;26:2</p> <p><b>oversight (1)</b> 11:4</p> <p><b>overview (1)</b> 4:16</p> <p><b>own (1)</b> 28:6</p>
<b>M</b>		<b>N</b>	<b>O</b>	
<p><b>Macon (1)</b> 7:13</p> <p><b>mail (1)</b> 7:17</p> <p><b>mailed (1)</b> 3:25</p> <p><b>maintain (7)</b> 8:14,16;18:16; 19:14,17;20:6;21:1</p> <p><b>maintained (1)</b> 19:22</p> <p><b>maintaining (1)</b> 21:4</p> <p><b>makes (3)</b> 15:25;17:11;23:8</p> <p><b>making (1)</b> 22:19</p> <p><b>manage (1)</b> 15:1</p> <p><b>manager (1)</b> 22:2</p> <p><b>mandated (2)</b> 29:17,23</p> <p><b>Many (7)</b> 14:17;15:1,13;16:8; 17:24;27:23;28:21</p> <p><b>March (1)</b> 5:5</p> <p><b>market (4)</b> 8:11;9:3,4,15</p> <p><b>marketed (1)</b> 8:20</p> <p><b>marketplace (8)</b> 6:20;13:15,20,21, 23;14:2;15:3;18:10</p> <p><b>markets (1)</b> 9:8</p> <p><b>maternity (1)</b> 19:1</p>		<p><b>name (3)</b> 13:5;22:1;27:12</p> <p><b>NAMI (2)</b> 27:10,14</p> <p><b>narrowest (1)</b> 18:7</p> <p><b>nation (1)</b> 29:4</p> <p><b>national (3)</b> 6:18;27:15;29:5</p> <p><b>nationwide (1)</b> 25:24</p> <p><b>navigator (3)</b> 22:11;23:17;26:1</p> <p><b>necessarily (1)</b> 16:13</p> <p><b>need (1)</b> 13:11</p> <p><b>needed (1)</b> 28:13</p> <p><b>needs (6)</b> 4:10;11:22;16:10; 26:22;30:8,10</p> <p><b>network (1)</b> 18:6</p> <p><b>networks (1)</b> 18:7</p> <p><b>new (6)</b> 3:16;20:20;24:3,4; 26:24;29:12</p> <p><b>news (1)</b> 24:15</p> <p><b>Next (1)</b> 21:22</p> <p><b>NIELSEN (1)</b> 2:5</p> <p><b>nondiscrimination (1)</b> 20:4</p> <p><b>non-health (1)</b> 19:24</p> <p><b>non-QHPs (1)</b> 21:3</p> <p><b>non-qualified (1)</b> 11:19</p> <p><b>nor (1)</b> 32:16</p> <p><b>note (1)</b> 20:15</p>	<p><b>o'clock (2)</b> 26:19,19</p> <p><b>offer (1)</b> 8:4</p> <p><b>offering (2)</b> 8:7;9:9</p> <p><b>office (5)</b> 3:5,25;7:5;12:3; 20:17</p> <p><b>Officer (1)</b> 4:14</p> <p><b>office's (1)</b> 20:20</p> <p><b>official (1)</b> 31:3</p> <p><b>offset (1)</b> 23:2</p> <p><b>often (2)</b> 14:13,24</p> <p><b>omit (1)</b> 19:25</p> <p><b>once (2)</b> 10:5;31:6</p> <p><b>one (16)</b> 5:7,13;8:7,12;9:1,9; 10:13;14:9;15:21,22; 19:23;22:14;23:19; 24:2,9;27:25</p> <p><b>online (1)</b> 3:23</p> <p><b>only (3)</b> 8:6;9:9;15:20</p> <p><b>open (2)</b> 11:24;25:17</p> <p><b>opening (1)</b> 3:18</p> <p><b>operate (1)</b> 6:11</p> <p><b>operations (1)</b> 11:2</p> <p><b>opportunity (5)</b> 12:16;21:16;24:24; 26:11;27:4</p> <p><b>options (2)</b> 7:9;11:8</p> <p><b>oral (4)</b> 4:6,8;30:23;31:4</p> <p><b>order (1)</b> 18:2</p>	<p style="text-align: center;"><b>P</b></p> <p><b>pages (1)</b> 32:9</p> <p><b>paid (1)</b> 23:21</p> <p><b>par (2)</b> 25:5;29:6</p> <p><b>parameters (1)</b> 10:3</p> <p><b>parity (6)</b> 18:21;25:2;29:3,17, 22;30:6</p> <p><b>parody (1)</b> 19:2</p> <p><b>part (1)</b> 15:10</p> <p><b>participation (1)</b> 9:13</p> <p><b>particularly (2)</b> 7:23;9:8</p> <p><b>parties (2)</b> 32:14,16</p> <p><b>Partner's (1)</b> 22:3</p> <p><b>parts (1)</b> 23:1</p> <p><b>passed (1)</b> 5:3</p> <p><b>past (1)</b> 22:17</p> <p><b>Patient (1)</b> 5:15</p>

<b>Patients (2)</b> 6:16;28:2	13:20;14:21,23; 15:24,24;16:5,19,23, 24;18:10,24;19:3,8, 23,25;20:3,8;21:10; 24:4,4,5;29:19	6:12,25;9:18;16:16; 23:18;26:9,15	<b>pursue (1)</b> 5:17	<b>region (2)</b> 8:1;10:14
<b>pay (3)</b> 15:5;17:13,25	<b>platform (1)</b> 15:21	<b>product (1)</b> 24:9	<b>push (1)</b> 16:21	<b>regions (4)</b> 7:24,25;8:21;10:17
<b>paying (1)</b> 28:22	<b>please (4)</b> 4:8,21;12:17,25	<b>program (12)</b> 8:25;9:2,5,21;10:1, 7,10;11:4,22;15:10, 14;26:1	<b>putting (1)</b> 19:9	<b>regular (1)</b> 32:15
<b>payment (2)</b> 10:12;11:4	<b>pm (4)</b> 1:11;3:7;31:9,10	<b>programs (1)</b> 28:1	<b>Q</b>	<b>reign (1)</b> 26:5
<b>Pennsylvania (1)</b> 24:16	<b>pocket (1)</b> 28:22	<b>progress (1)</b> 14:11	<b>QHPs (1)</b> 19:16	<b>reinsurance (13)</b> 3:8;9:2,5,21;10:1,2, 7,10,12;15:9,14; 20:23;22:24
<b>people (18)</b> 15:3;16:14;19:12; 20:11;22:16,20;23:6, 8,16;24:1,21;25:12, 18;26:3,4,22;30:1,13	<b>point (5)</b> 10:4;23:1;25:8,23; 26:23	<b>project (2)</b> 22:2,3	<b>qualified (2)</b> 8:14;11:7	<b>reiterate (2)</b> 4:20;30:24
<b>people's (1)</b> 26:20	<b>POINT (4)</b> 2:,4;3:4;4:14	<b>promote (1)</b> 5:18	<b>qualify (3)</b> 9:20;21:9,10	<b>relate (1)</b> 12:19
<b>per (1)</b> 17:13	<b>pop-up (1)</b> 24:14	<b>proposal (6)</b> 15:11,12;16:13; 17:4,20;29:20	<b>quality (2)</b> 13:10;22:20	<b>related (2)</b> 26:8,8
<b>percent (10)</b> 9:6;10:14,15,15,19; 17:12,18,23;25:16; 26:2	<b>positive (2)</b> 15:11;24:24	<b>proposed (5)</b> 12:19;15:9;20:23; 29:12;30:25	<b>R</b>	<b>relates (1)</b> 9:25
<b>period (7)</b> 3:15,19,20;4:5; 11:24;12:9;30:25	<b>postmarked (1)</b> 4:3	<b>proposes (1)</b> 18:3	<b>range (1)</b> 17:23	<b>relation (1)</b> 22:22
<b>periods (1)</b> 7:15	<b>pounds (1)</b> 28:13	<b>proposing (1)</b> 18:15	<b>rate (2)</b> 10:11;25:11	<b>release (1)</b> 3:18
<b>person (3)</b> 12:16;27:9;31:7	<b>powerful (1)</b> 15:17	<b>Protection (3)</b> 5:16;18:20;29:24	<b>rates (1)</b> 19:23	<b>Relief (1)</b> 3:9
<b>personal (1)</b> 22:17	<b>pre-existing (8)</b> 8:17,22;11:9;19:12, 15,21;20:11;23:6	<b>protections (11)</b> 6:3,8;17,23;11:9; 18:4,6,8;19:14,17,22; 23:6	<b>rating (3)</b> 7:25;10:14;20:7	<b>remain (2)</b> 8:12;11:6
<b>personally (1)</b> 28:8	<b>pregnant (1)</b> 19:12	<b>provide (7)</b> 3:14,21;5:24;6:2; 8:9;11:20;30:23	<b>read (2)</b> 27:11;29:1	<b>remaining (1)</b> 12:24
<b>pervasive (1)</b> 28:11	<b>premium (2)</b> 17:16;21:4	<b>provided (2)</b> 6:1,7:17	<b>real (2)</b> 15:7;26:20	<b>remains (1)</b> 15:20
<b>phase (3)</b> 8:25;9:11;10:21	<b>premiums (8)</b> 7:23,25;9:6;10:20; 15:1,4;17:1,13	<b>provider (2)</b> 18:7;26:14	<b>really (19)</b> 13:22;14:9,15;15:1, 3,14,17;19:2,9,15,20, 22;20:12;22:18;23:4, 22;26:7,14,21	<b>removed (1)</b> 17:24
<b>physical (5)</b> 18:23;25:5;29:7,9; 30:10	<b>prescription (2)</b> 19:1;20:1	<b>providers (3)</b> 28:1,4,21	<b>reason (3)</b> 8:12;17:6,6	<b>removing (2)</b> 21:3;25:6
<b>picked (1)</b> 28:9	<b>PRESENTATION (4)</b> 2:10;7:18;12:22; 15:24	<b>providing (3)</b> 4:24;10:25;17:3	<b>recently (1)</b> 28:2	<b>report (1)</b> 13:17
<b>picture (1)</b> 13:22	<b>presented (2)</b> 4:6;18:18	<b>provisions (2)</b> 5:15;20:4	<b>recommend (4)</b> 20:24,25;21:3,6	<b>Reported (1)</b> 1:14
<b>piece (1)</b> 26:25	<b>presenters (1)</b> 29:2	<b>PTASHKIN (5)</b> 2:13;21:22,23;22:1; 27:8	<b>recommendations (1)</b> 20:22	<b>Reporters (1)</b> 1:19
<b>PL (1)</b> 17:12	<b>press (1)</b> 3:18	<b>PUBLIC (16)</b> 1:2;2:9,11,15;3:8, 10,14,18,20;7:4,10, 11,15;12:9;30:24; 31:8	<b>record (1)</b> 31:3	<b>represent (1)</b> 32:9
<b>place (1)</b> 24:1	<b>prices (1)</b> 17:2	<b>publish (1)</b> 13:16	<b>recovery (2)</b> 19:5,6	<b>representation (1)</b> 20:19
<b>places (1)</b> 15:23	<b>primary (1)</b> 10:12	<b>purchasing (2)</b> 10:24;24:22	<b>reduce (1)</b> 7:23	<b>REPRESENTING (3)</b> 13:3;21:23;27:10
<b>plan (22)</b> 9:11,18,23;10:12; 11:2,8,12;13:19; 14:24;15:8,22;16:9; 18:14;19:13;20:7,24; 22:24;23:5,19;24:2,7, 20	<b>prior (3)</b> 3:15;22:7;25:10	<b>purposed (1)</b> 17:5	<b>reduced (2)</b> 18:11;32:8	<b>required (1)</b> 20:6
<b>plans (31)</b> 8:5,15,15,20,22; 10:24;11:7,15,19;	<b>private (5)</b> 10:22,24;13:25; 14:3;16:3	<b>purposes (1)</b> 16:17	<b>reducing (1)</b> 9:6	<b>requirement (2)</b> 18:21;19:7
	<b>PROCEEDINGS (2)</b> 2:8;3:12	<b>Pursuant (1)</b> 3:13	<b>reduction (3)</b> 10:19;25:23;26:2	<b>requirements (2)</b> 18:13,17
	<b>process (7)</b>		<b>reenroll (1)</b> 11:16	<b>requiring (1)</b> 8:21
			<b>refused (1)</b> 28:21	<b>resident (1)</b> 22:4
			<b>Regency-Brentano (1)</b> 1:18	<b>residents (3)</b> 6:7;8:8;27:12
				<b>respect (1)</b> 13:25
				<b>responsible (1)</b>

<p>11:1 <b>rest (1)</b> 15:12 <b>restructuring (1)</b> 17:21 <b>result (1)</b> 32:17 <b>retaining (1)</b> 9:7 <b>retired (1)</b> 27:19 <b>retirement (1)</b> 28:25 <b>review (1)</b> 6:24 <b>right (2)</b> 22:25;29:3 <b>rise (2)</b> 16:13;17:2 <b>risk (2)</b> 18:10;19:10 <b>rocky (1)</b> 15:18 <b>rolling (1)</b> 13:16 <b>rollout (1)</b> 15:18 <b>Rome (4)</b> 1:7;7:14;17:11; 27:13 <b>room (1)</b> 4:21 <b>roster (3)</b> 4:9,22;12:15 <b>row (1)</b> 15:7 <b>rural (1)</b> 9:8 <b>Ryan (2)</b> 4:1;12:2</p>	<p><b>seek (1)</b> 8:23 <b>seeking (6)</b> 6:11;7:22;9:12; 10:1,18;29:25 <b>seems (1)</b> 20:15 <b>select (1)</b> 11:15 <b>selection (2)</b> 9:18;23:22 <b>selling (1)</b> 15:21 <b>Senate (2)</b> 5:3,13 <b>sent (1)</b> 25:15 <b>served (2)</b> 13:13;14:3 <b>service (2)</b> 11:1;19:6 <b>services (8)</b> 4:10;5:9;7:7;14:25; 18:22,24,25;19:5 <b>Session (1)</b> 1:11 <b>setting (1)</b> 25:7 <b>several (3)</b> 25:4,10;28:9 <b>sharing (4)</b> 6:3;15:5;17:22,24 <b>shop (2)</b> 23:8;30:2 <b>shopper (1)</b> 17:10 <b>shopping (1)</b> 10:23 <b>Shorter (1)</b> 1: <b>short-term (1)</b> 24:4 <b>show (1)</b> 24:12 <b>sicker (1)</b> 16:23 <b>sign (2)</b> 4:8,11 <b>signed (2)</b> 5:4;12:16 <b>significant (1)</b> 15:19 <b>six (3)</b> 7:11;26:17,18 <b>skills (1)</b> 16:6 <b>skimpy (1)</b> 24:4 <b>skinny (1)</b> 16:22 <b>someone (5)</b> 23:18;24:2,19; 26:14;28:17</p>	<p><b>sought (1)</b> 8:16 <b>Southern (1)</b> 22:2 <b>speak (4)</b> 12:17;22:1;23:13; 27:4 <b>specific (1)</b> 11:22 <b>specifically (3)</b> 7:21;9:25;24:16 <b>spending (2)</b> 6:4,7 <b>spoke (2)</b> 24:16;29:3 <b>Square (1)</b> 1:20 <b>stabilizing (2)</b> 9:2,4 <b>stakeholders (1)</b> 6:23 <b>standard (1)</b> 15:23 <b>standards (1)</b> 16:20 <b>stands (1)</b> 27:15 <b>start (2)</b> 4:24;22:9 <b>started (1)</b> 28:16 <b>State (26)</b> 3:9,14;4:2;5:14; 6:21;7:12,24;8:5;9:9; 10:17;11:1,21,23; 12:4;15:12,21;18:14; 20:9,24,25;22:23; 25:7;26:17,22;30:7; 32:3 <b>state-based (2)</b> 9:1,19 <b>stated (1)</b> 32:6 <b>statement (3)</b> 12:23;19:16;30:11 <b>States (1)</b> 5:9 <b>state's (3)</b> 16:12;17:5;19:13 <b>statewide (2)</b> 9:7;10:20 <b>statutory (2)</b> 5:20;6:10 <b>step (3)</b> 15:11;22:25;25:6 <b>STEPHANIE (1)</b> 2: <b>still (1)</b> 20:2 <b>strategies (1)</b> 5:17 <b>strategy (2)</b> 10:16;20:17</p>	<p><b>Street (2)</b> 4:1;12:5 <b>stretch (1)</b> 29:11 <b>strict (1)</b> 18:16 <b>structure (1)</b> 11:11 <b>struggle (3)</b> 15:3,7;16:8 <b>submit (5)</b> 3:23;5:7;11:25; 12:24;21:16 <b>submitted (2)</b> 5:11;22:6 <b>submitting (1)</b> 3:15 <b>subsequent (1)</b> 10:8 <b>subsidies (5)</b> 11:4,10,11;20:2; 21:4 <b>subsidy (2)</b> 9:19;11:3 <b>substance (1)</b> 19:5 <b>substandard (4)</b> 16:18;18:24;20:3; 21:2 <b>successfully (1)</b> 22:16 <b>sufficient (1)</b> 16:6 <b>Suite (3)</b> 1:21;4:1;12:6 <b>summer (1)</b> 7:1 <b>support (1)</b> 11:10 <b>supportive (1)</b> 15:10 <b>supports (1)</b> 20:23 <b>sure (5)</b> 6:18;18:5;22:19; 25:4;27:1</p>	<p><b>team (1)</b> 7:2 <b>terms (3)</b> 6:7;9:22;10:21 <b>Thanks (1)</b> 4:18 <b>thereto (1)</b> 32:7 <b>thinking (1)</b> 24:9 <b>thought (1)</b> 24:17 <b>three (2)</b> 10:14;13:14 <b>Throughout (1)</b> 7:1 <b>tier (1)</b> 10:13 <b>tiered (1)</b> 10:11 <b>timing (1)</b> 26:16 <b>Today (13)</b> 3:6;4:6,21,24;5:2; 7:11,14;8:5,11;9:10; 12:11;30:15,23 <b>tomorrow (1)</b> 7:14 <b>tool (1)</b> 15:17 <b>touch (1)</b> 7:20 <b>toward (1)</b> 29:21 <b>towards (4)</b> 22:19;23:15;24:20; 26:13 <b>transcribed (1)</b> 4:6 <b>transcript (2)</b> 32:6,10 <b>transcription (1)</b> 31:4 <b>transition (2)</b> 9:14;16:15 <b>Treasury (1)</b> 5:10 <b>treated (2)</b> 25:5;29:10 <b>Treatment (1)</b> 19:6 <b>true (1)</b> 32:10 <b>trying (1)</b> 29:6 <b>turn (2)</b> 12:8;23:4 <b>two (5)</b> 6:13;9:11;10:21; 26:2;29:2</p>
<b>S</b>				
<p><b>same (4)</b> 11:7;18:23;25:17; 30:14 <b>Savannah (1)</b> 7:13 <b>saw (1)</b> 25:23 <b>scans (2)</b> 6:14,24 <b>secondary (1)</b> 28:18 <b>secret (1)</b> 17:10 <b>SECTION (8)</b> 1:3;2:10;3:9,13,14, 16;5:7;20:5 <b>sector (1)</b> 10:22 <b>seeing (1)</b> 25:12</p>				
			<b>T</b>	
			<p><b>tab (1)</b> 6:16 <b>table (2)</b> 4:9;26:25 <b>takeaways (1)</b> 14:7 <b>talking (1)</b> 26:3 <b>target (2)</b> 10:19;29:3 <b>targeted (1)</b> 21:6 <b>task (1)</b> 16:7</p>	
				<b>U</b>



<p><b>ultimately (1)</b> 24:12 <b>unable (2)</b> 17:15;28:15 <b>unanswered (1)</b> 19:19 <b>unaware (2)</b> 14:17;21:12 <b>unbiased (2)</b> 15:20;23:17 <b>unclear (1)</b> 17:20 <b>under (3)</b> 6:15;9:22;32:8 <b>undermines (2)</b> 15:13;23:5 <b>underwriting (1)</b> 19:18 <b>Unfortunately (3)</b> 15:12;29:10;30:14 <b>uninsured (3)</b> 8:11,12;21:9 <b>United (1)</b> 5:9 <b>up (7)</b> 5:1;12:16;16:21; 17:18;27:21;28:9,18 <b>upfront (1)</b> 24:21 <b>use (2)</b> 14:15;19:5</p>	<p>5,12,25;7:3;9:22; 16:17;18:3,13;19:16; 20:13;23:2,12;25:21; 29:20 <b>waivers (6)</b> 5:8,11,13,14,15,20 <b>waiving (1)</b> 19:7 <b>wants (1)</b> 26:15 <b>Washington (2)</b> 4:1;12:5 <b>waving (1)</b> 19:2 <b>way (3)</b> 7:6;18:23;19:4 <b>web (3)</b> 3:23;7:17;15:23 <b>web-brokers (2)</b> 9:17;16:2 <b>website (3)</b> 6:15;22:14,15 <b>websites (1)</b> 16:3 <b>week (2)</b> 24:15;26:19 <b>weeks (1)</b> 28:24 <b>WELCOME (1)</b> 2:9 <b>West-Rome (1)</b> 1:5 <b>what's (3)</b> 5:2;17:4;25:20 <b>whatsoever (1)</b> 28:16 <b>wider (1)</b> 11:14 <b>wife (2)</b> 27:12;28:8 <b>wish (2)</b> 4:8;29:13 <b>wishes (1)</b> 31:7 <b>wishing (1)</b> 3:21 <b>within (3)</b> 5:21;6:11;13:23 <b>woman (1)</b> 24:16 <b>women (1)</b> 19:11 <b>work (1)</b> 26:11 <b>worked (3)</b> 7:9;22:15;25:3 <b>workgroup (1)</b> 6:22 <b>working (2)</b> 7:2;29:13 <b>works (2)</b> 11:15;13:9 <b>world (1)</b></p>	<p>29:14 <b>worry (3)</b> 24:20,21;25:21 <b>worth (1)</b> 10:5 <b>writing (3)</b> 12:24;21:17;32:8 <b>written (4)</b> 3:22;7:16;11:25; 31:2  <b>Y</b>  <b>year (8)</b> 6:13;7:19;9:11,24; 11:12;17:12;22:4; 25:17 <b>years (10)</b> 13:14;14:6;15:6,20; 25:4,10;26:2;27:13; 29:5,10 <b>yesterday (1)</b> 25:14 <b>youngest (2)</b> 27:17;28:9</p>	<p><b>2</b>  <b>20 (2)</b> 27:13;28:13 <b>2010 (1)</b> 22:10 <b>2014 (1)</b> 22:11 <b>2016 (1)</b> 25:10 <b>2019 (12)</b> 1:9;3:6,11,17,21, 22;4:3;5:5;7:5;12:1; 31:1;32:19 <b>2021 (2)</b> 5:12;9:22 <b>2022 (3)</b> 9:12,24;11:12 <b>206 (2)</b> 4:1;12:5 <b>21 (3)</b> 1:9;2:13;3:6 <b>250 (1)</b> 17:23 <b>27 (2)</b> 2:14;5:5</p>	<p>3:13;10:14 <b>4th (1)</b> 3:11  <b>5</b>  <b>55 (1)</b> 6:23 <b>5722-2335-0164-6848 (2)</b> 1:15;32:  <b>7</b>  <b>71 (1)</b> 17:18  <b>8</b>  <b>80 (2)</b> 10:15;26:2  <b>9</b>  <b>9:00 (1)</b> 26:19 <b>914 (1)</b> 1:</p>
<p><b>V</b></p>	<p><b>valuable (1)</b> 21:14 <b>valued (1)</b> 23:23 <b>variation (1)</b> 8:2 <b>varied (1)</b> 19:23 <b>varies (1)</b> 10:13 <b>versus (1)</b> 15:22 <b>vested (1)</b> 23:19 <b>voice (2)</b> 20:19;23:18 <b>voices (1)</b> 27:1 <b>volatile (1)</b> 9:3</p>	<p><b>1</b>  <b>1 (1)</b> 32:9 <b>1:00 (3)</b> 1:11;3:6;26:19 <b>1:34 (2)</b> 31:9,10 <b>10 (6)</b> 9:6;10:19;12:17; 19:8;22:3;29:4 <b>100 (1)</b> 17:22 <b>105 (1)</b> 17:11 <b>106 (2)</b> 5:3,13 <b>115 (2)</b> 4:1;12:6 <b>12 (1)</b> 2:11 <b>13 (3)</b> 1:20;2:12;25:16 <b>1332 (12)</b> 1:3;2:10;3:1,9,16; 4:16;5:8,11,13,15,24; 7:3 <b>140 (1)</b> 1:21 <b>15 (1)</b> 10:14 <b>155.1312 (1)</b> 3:14 <b>1557 (1)</b> 20:5 <b>16 (1)</b> 7:25</p>	<p><b>3</b>  <b>3 (6)</b> 2:9;3:21,22;4:3; 12:1;31:1 <b>3/4 (1)</b> 8:6 <b>30 (1)</b> 2:15 <b>30165 (1)</b> 1:7 <b>30329 (1)</b> 1:22 <b>30334 (2)</b> 4:2;12:7 <b>30-day (1)</b> 3:18 <b>30th (1)</b> 32:19 <b>31 (3)</b> 3:13;5:12;32:9 <b>33,112 (1)</b> 3:13 <b>3rd (1)</b> 7:19</p>	<p><b>9:00 (1)</b> 26:19 <b>914 (1)</b> 1:</p>
<p><b>W</b></p>	<p><b>waive (5)</b> 5:15;9:12;18:3,13, 20 <b>WAIVER (27)</b> 1:3;3:1,9,16;4:7,16; 5:1,1,11,21,24;6:1,2,</p>	<p><b>1</b>  <b>1 (1)</b> 32:9 <b>1:00 (3)</b> 1:11;3:6;26:19 <b>1:34 (2)</b> 31:9,10 <b>10 (6)</b> 9:6;10:19;12:17; 19:8;22:3;29:4 <b>100 (1)</b> 17:22 <b>105 (1)</b> 17:11 <b>106 (2)</b> 5:3,13 <b>115 (2)</b> 4:1;12:6 <b>12 (1)</b> 2:11 <b>13 (3)</b> 1:20;2:12;25:16 <b>1332 (12)</b> 1:3;2:10;3:1,9,16; 4:16;5:8,11,13,15,24; 7:3 <b>140 (1)</b> 1:21 <b>15 (1)</b> 10:14 <b>155.1312 (1)</b> 3:14 <b>1557 (1)</b> 20:5 <b>16 (1)</b> 7:25</p>	<p><b>4</b>  <b>4 (3)</b> 2:10;3:17;7:5 <b>4,000 (1)</b> 25:12 <b>404-321-3333 (1)</b> 1:23 <b>45 (2)</b></p>	<p><b>9:00 (1)</b> 26:19 <b>914 (1)</b> 1:</p>