



Georgia Associations of Health Underwriters
Georgia's Benefit Specialists

July 23, 2020

Mr. Blake Fulenwider
Chief Health Policy Officer
Georgia Department of Community Health
2 Peachtree St. NW, 40th Floor
Atlanta, Ga. 30303

Re: 1332 Wavier

Mr. Fulenwider,

On behalf of the Georgia Association of Health Underwriters, I want to thank you for the opportunity to provide input in the public discussion of the 1332 Wavier and the subsequent implementation of Georgia Access.

First, I want to convey that we all are seeking the same end result, which is, to provide access to the citizens of Georgia, affordable, essential and quality healthcare in an efficient manner. With that being said, the desire to "streamline" the process by which consumers can access, view and enroll in health care plans in the proposed model, has unintentionally, omitted a key element in the process.

The "key element", is the role of the Independent Agent. The Agent fills the void of not having a trusted advisor, a resource that acts as a liaison to connect and explain the intricacies of understanding insurance coverage, exclusions and the financing of Health Care and assuring the customer that they have selected a plan that is custom tailored to their individual needs.

The proposed model of Georgia Access with the objective to streamline the process and help the under served and the most economically challenged in our community, may cause that very segment of the population the most stress in the process. It assumes that everyone has access to the internet and that everyone is computer literate. Most people that are economically challenged do not have access to a computer, the internet, in many instances they lack the experience and computer skills to navigate portals of Web- Brokers, accessing an Insurance Carrier's website, or that of the Georgia Department of Insurance. This is where an Independent Agent will be able to assist those individuals that are disadvantaged.

I emphasize the term, "Independent Agent" because it has been articulated that one proposed option is to direct consumers to the Carriers' website. An unintended consequence is that by having a consumer go directly to a Carrier's website and interacting with a Carrier Representative, the Carrier Representative's loyalty is with the company he/she represents. This could potentially remove the objectivity in the plan recommended. Independent Agents/Brokers represent several Carriers and are in a position the advise clients with the plan that is best suited for the client's need. In addition, the Independent Agent/Broker will provide customer service and conflict resolution on behalf of the client without any additional costs.

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It has been the experience of many seasoned professional Agents/Brokers, if a consumer decides to analyze and enroll in plans blindly, normally, there are negative repercussions and that is when they seek the advice and counsel of an experienced and knowledgeable Agent to intervene. However, you now have an Agent that has been alienated and left out of the process and is unwilling to assist. The consumer is now experiencing unnecessary aggravation and it all results in negative publicity of the total program.

The Agents/Brokers of the Georgia Association of Health Underwriters are often the most conscientious, educated, well trained and ethical in the industry. When undertaking a revamping of such an important system, such as, Health Care, it would behoove us all to partner with an Association and individuals whose goal is provide service and simplify an important task for the end user. This Partnership should occur on the front-end rather than the back-end.

The recommendation I am making is not unusual nor is it out of the ordinary, it is occurring all across the Nation in other states, in which, Agents/Brokers and or Associations such as the Georgia Association of Health Underwriters were a part of the process in the beginning. It is the position of the Georgia Association of Health Underwriters that our Agents/Brokers should be a Partner with Georgia Access and not just a silent Partner. We should be a Partner that is front and center and it should be conveyed to the public that we are a Key Element in providing health care to the citizens of Georgia. The Georgia Association of Health Underwriters want to be a catalyst for positive change in Health Care in the State of Georgia.

Sincerely,



Mychal H. Walker, Sr., CLTC
Immediate Past President
Georgia Association of Health Underwriters

cc: Matt Krull, Health Policy Counsel, DCH