Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * Abella First Name * Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. For-profit insurance has no place in a modern capitalistic society because the demand is not elastic (there is no alternative to being sick or dying of preventable disease other than seeking treatment) and both the consumer (patient) and producer (healthcare provider) are separated from the profit-center (insurance).

Follow modern best-practices for lower healthcare costs and better patient outcomes. (character limit of 32,500)

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Thank you very much. (character limit of 32,500)

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I support a Georgia reinsurance program because it will help lower premiums.

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Comment Topic* General Comment / Other

Comments*

Healthcare should be a right, not a privilege. This move by Gov Kemp will put already vulnerable people at risk of being uninsured. Why doesnt our governor care about ALL Georgians? This seems like a no brainer but here we are.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much. (character limit of 32,500)

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I do not support the move from healthcare.gov to a privatized enrollment system. Because of the changes this state has made each year, my family and our small business that is empowering other small businesses has to yet again go through the challenges of selecting a new insurance that is inevitably more expensive with worse care.

It is not because of the market - its because of the work this state has done to hurt small businesses like ours. This system relies on for-profit insurance companies who will not act in my or familys best interest.

I support a Georgia reinsurance program because it will help lower premiums. Please read that sentence again-

Thank you very much. (character limit of 32,500)

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Dear Governor Kemp,

We are grateful for the opportunity to comment on Georgias proposal to waive federal rules under the Affordable Care Act (ACA). Mercy Care is a medical home to thousands who need access to high-quality, comprehensive, affordable healthcare services. We serve all who come to our clinics based on a sliding fee scale. So, patients pay what they can afford for our services which include integrated medical and mental health services, dental and vision care, HIV prevention and treatment, outreach programs and respite care.

While recent changes made to the 1332 waiver are understandable and an improvement, we do not understand why you still want to dismantle healthcare.gov and instead force Georgians to use insurance company websites, e-brokers, or agents to shop for coverage. The concern is insurance companies and brokers are regularly incentivized by commissions and may push consumers to plans that do not fit their health needs or financial situation. They are not obligated or incentivized to help qualified Georgians enroll in Medicaid or PeachCare or provide other safety net referrals. In addition, the 450,000 Georgians who bought insurance on the ACA marketplace in 2020 will no longer have one unbiased, neutral site to compare plans. This would disproportionately fall on our patients; consumers/families with low health literacy skills, people with limited English proficiency, and low-income Georgians.

And consider the cost of setting up our own system, when there is a perfectly good systemone that has already gone through the bumps and bruises of start-up years ago. The waiver application assumes that there will be no coverage loss resulting from the transition from healthcare.gov to these alternate enrollment pathways. Evidence from past transitions between federal and state marketplaces suggests that thousands of Georgians might lose coverage in the move away from healthcare.gov. In our view, the loss of coverage by Georgians violates the ACAs statutory coverage guardrail for 1332 waivers, making the Georgia Access model ineligible for approval by federal officials.

Like many healthcare providers we help our patients enroll in insurances plans for which they are eligible. So, we know they can already enroll in health plans through private insurers and web brokers in the existing enhanced direct enrollment program. We also know the struggles they have navigating complicated systems like the one you are proposing.

Please consider our patients and the thousands of other Georgians like them.

Sincerely,

Tom Andrews CEO, Mercy Care 678-843-8502 (character limit of 32,500)

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I am widely published science/medical/health journalist. I read research on health and medicine, including related health insurance issues, every day because of my work. What Gov. Kemp is doing is based on his political aspirations - NOT on what is best for Georgians' health. It is disgusting, it is foolish, it is ignorant and it is WRONG. He has already shown he cares little for the health of Georgians - by not listening to public health experts and opening the state too early, he is directly responsible for unnecessary suffering and deaths. His position on insurance and the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of all Georgians is vile, stupid and egregious and it will harm even more people.

I support a Georgia reinsurance program; it will help lower premiums and save lives. (character limit of 32,500)

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When I was in my 20s, I was uninsured, as were most of the people I knew. The people that age now can all get insurance. We need to keep access to the federal insurance, as it will keep prices lower than privatization will, and young people and disadvantaged

I do not support the move from healthcare gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much. (character limit of 32,500)

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Comment Topic * General Comment / Other

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REPRESENTATIVE DISTRICT 65 GAME, FISH & PARKS
POST OFFICE BOX 488 LEGISLATIVE & CONGRESSIONAL
RED OAK, GA 30272 REAPPORTIONMENT
Email: WAYS & MEANS
rep.sharonbeasleyteague@yahoo.com HUMAN RELATIONS & AGING
House of Representatives
COVERDELL OFFICE BUILDING, ROOM 509, Suite A
ATLANTA, GEORGIA 30334
(404) 656-0229 (direct)
(404) 656-9089 (F)

SHARON BEASLEY-TEAGUE STANDING COMMITTEES:

July 23, 2020 Ryan Loke c/o The Office of the Governor 206 Washington Street Suite 115, State Capitol Atlanta, Georgia 30334

The 1332 Waiver Will Insure Fewer People and Encourage Enrollment in Subpar Plans

The ACA 1332 waiver would change where and how consumers purchase health coverage. Georgia would privatize functions of the marketplace by preventing its residents from using HealthCare.gov while failing to create its own substitute platform, likely causing many Georgians to lose coverage. Contrary to the promise of expanded choices, this waiver would rob consumers of their only option for a guaranteed central source of unbiased information on the comprehensive insurance available to them. Instead, consumers could enroll in coverage only through private brokers and insurers, who already operate through HealthCare.gov and have a track record of failing to alert consumers of Medicaid eligibility and picking and choosing the plans they offer, often based on the size of their commissions.

The 1332 Waiver Will Insure Fewer People and Encourage Enrollment in Subpar Plans

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God Bless,

Sharon Beasley-Teague - State Representative , District 65

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I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. I support options that serve the underserved and are easily available to all citizens and work in the best interest of all citizens.

Thank you very much. (character limit of 32,500)

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Comment Topic * Georgia Access Model

Comments*

We need to be expanding health care. This model will decrease availability of insurance to the many people who are without insurance and those uninsured. The private model does nothing for our citizens. It only reinforces outdated practices. Healthcare should be just that and not based on ones ability to pay or navigate a system where someone is profiting from a gamble. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Berkman Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Comments

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Comment Topic* General Comment / Other

Comments*

I absolutely do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. For-profit health insurance is fundamentally immoral (not that the 'governor' cares about such things): its whole aim is to deny coverage and claims, while collecting the maximum premium possible. As such, it is not in my interest for this nonsense to continue, and even less in my interest for the "plan" to go forward.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much. (character limit of 32,500)

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Comment Topic * Georgia Access Model

Comments*

Ga needs the clarity of the Marketplace as a vehicle to understand insurance choices. Insurance companies intentionally try to sell confusing products. The marketplace is critical to being able to make an informed choice about the life and death decision a yr of healthcare. Protect GA and keep the Marketplace.

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Comments

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Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

This plan does not add any new ways for people to shop for health coverage. Instead, it only serves to shut off the most trusted and widely used path for Georgians purchasing their own coverage.

Thank you very much. (character limit of 32,500)

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Comments

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Comment Topic * General Comment / Other

Comments*

I am strongly and passionately opposed to Gov. Kemp's removal of our option to use healthcare.gov. The move to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

We were so thankful for healthcare.gov when we lost our health insurance in March due to COVID-19 layoffs. The site was incredibly easy to use, the customer service agent was extremely knowledgeable and held my hand every step of the way, there were a wealth of options, and we found affordable insurance for myself and my husband, and a separate plan for our 21 year old daughter who lives out of state.

Healthcare.gov works, is not influenced by for-profit motives, and has made a huge difference for tens of thousands during the COVID-19 crisis. Do Not Remove this well-tested and citizen-serving option from Georgians.

I do support the Georgia reinsurance program part of Gov. Kemp's bill because it will help lower premiums for some citizens.

Thank you.

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not act in my best interest. This proposal should be given a quiet funeral.

Thank you very much. (character limit of 32,500)

I support a Georgia reinsurance program because it will help lower premiums.

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This act is discrimination pure and simple. Health care is human Right. Please don't do this expand Medicare. Work requirements for people who are houseless, poor, no care for addicts. Those are the people who need it the most. Shame on you governor Kemp.

Comments*

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Please do not take health coverage away from folks who do not have the means to provide and pay for this themselves. It is simply

inhumane. Where are our ridiculous high taxed dollars going for goodness sakes? Thank you for listening.

Comments*

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Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Carter Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

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Comments

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Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Under this plan Georgia consumers would be the only people in the U.S. forced to go without this resource and instead rely on private entities for shopping and enrollment. As a small business owner who is responsible for my family's healthcare, I prefer a way to search for and obtain health insurance without being forced to interact only with for-profit insurance companies.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Chernova Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Choi Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

As a resident of the state of Georgia, I demand that the governor revoke his support towards moving the health insurance platform to a privatized one. During the time of a world pandemic, having insurance at a reasonable and affordable rate is something that all Georgians deserve. We are already paying extreme premiums for car insurance. We don't need to add healthcare to the list of travestities that plague this state.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * CLARKE Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Coletti Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No First Name * Last Name * Collett Email* Address City State Georgia Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Georgia Access Model

Comments*

Hello,

I've bought my health insurance through healthcare.gov since the website was created and absolutely want to keep using it. I totally disagree with any plan to prevent Georgians from using it in the future. The one-stop shopping and price comparison available through healthcare.gov is very valuable and taking that away would be a disservice to Georgians. Please do the right thing for Georgians and maintain our access to healthcare.gov and don't take away something that is working well and providing a valuable service.

Thank you.

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. The ACA made it possible for my family to survive and access the health care we desperately need for mine and my son's hemophilia. It is irresponsible to put a price tag on the lives of Georgians and allow insurance companies to take advantage of people in need. Georgia can and should do better for us all.

I support a Georgia reinsurance program because it will help lower premiums.

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This plan dismantles a powerful tool that gives many Georgians access to affordable health care. Georgians need the state to look out for their health and finances and this plan does the complete opposite.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Corey Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

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Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Cothran Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

We have recently endure the outcome of Georgia leadership "simplifying" voting in person and by Absentee Ballot. Please do not try to fix healthcare enrollment by making it confusing. Your plan is going to cause more harm than just frustration. Your plan likely will cause people to make selections they really do not want/need. Is this to benefit insurance companies who in turn offer assistance to political friends?

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Cranford Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Public Comments for Waiver 1332 7/23/2020 Comment Date * On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) Yes ○ No First Name * Last Name * Cumbie Email* Address City State Georgia

Comments

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Comment Topic * Georgia Access Model

Comments*

Im not sure anyone cares, but as a working, single parent of 3 children. I'm working my hardest to support my children. I am and have been uninsured for over a year. I have thyroid issues, a recently diagnosed heart murmur, high blood pressure, and can't afford to see a dr or get an ekg. I know it's not your problem. I look at the cost to purchase insurance through similar market place options and it's all a joke. It's like a pipe dream, that I can never attain. It's scary when your health is failing, you have 3 children under age 8 that rely on you for everything, and you can't afford to do anything about being sick, like seeking a primary care physician or medication to treat what could easily be treated, could I afford it. There are no orget options, so i just don't get treated. I don't know what the answers are. However, I don't feel like anyone in government really cares about people like me because I don't have donation money or any money beyond paying the bills for our household. I've worked my entire life, didn't take food stamps for a very long time, even though we qualified, but didn't need them at the time. I don't want my children to see the government as something to just take advantage of. I want them to know that hard work is to be rewarded. It is. Everyone needs help in one form or another at some time and not necessarily monetarily. I am confident that because GA forgoes the federally funded Medicaid addition, that I can't qualify for Medicaid as a parent of my 3 children, like in FL for example. Praying that God really will be at the center of all decisions being made in the government of GA.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Dalbo Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* Please put our fellow Georgians ahead of the private Insurance Industry and their lobbyists. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes F No Last Name * First Name * Dave Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I strongly and passionately DISAGREE with the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

This would be a harmful, uncompassionate, and frankly completely idiotic move for the people of Georgia that are most suffering right now on top of the already strapped situation most average Georgians find themselves in.

I am a small business owner and moved to Georgia from California end of last year to live with my GF, and have been trying to establish my business here, which is already difficult but even worse with covid.

I can't afford to get a regular plan without subsidies at the moment. The healthcare.gov was essential for me to have decent health coverage and I am grateful for it, especially if I get sick or injured.

I also have an MPH and know the structural problems of our healthcare system and how this move that is proposed will only further the interest of the insurance companies and nobody else, ultimately costing everyone and creating suffering.

There are thousands of people who no longer have coverage from their employer due to no fault of their own, and this current coverage option we have is the only lifeline people have to not subject both themselves and their family from risking a thousand dollar bill or worse.

Before the ACA, medical bankruptcies accounted for 80% of bankruptcies! This helps nobody but the health insurance companies, but hurts the economy and creates unnecessary suffering.

With the ACA coverages, people had a little bit of safety net. Please don't take that away, not in this trying time.

I support a Georgia reinsurance program because it will help lower premiums.

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Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I have depended on insurance through healthcare.gov and the ACA from its inception, as I work for a small business, an Emanuel County attorney and State Court judge, who cannot afford to provide group health insurance to his three employees, and the options we have researched before would have cost us, as employees, far more than ACA coverage does, with less actual coverage. Healthcare gov provides a safe and reliable place to purchase ACA coverage without for-profit brokers costing us even more money, money we do not have. As one of my co-workers is a breast-cancer survivor, and both of us are middle-aged, we can't exactly choose to just go without insurance at all.

I do support a Georgia reinsurance program because it will help lower premiums, but that will only help a few, while the Georgia Access Model will cause harm to many like me and like my co-workers.

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I support a Georgia reinsurance program because it will help lower premiums.

and while we're at it, MAKE MASKS MANDATORY!

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Dillard-Wright Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Are you a Georgia Resident? (choose one) Georgia Resident* C Yes C No Last Name * Dobbins First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

This is a really unfortunate plan that would hurt people who greatly need access to healthcare through a system that is unbiased and is familiar to consumers and widely used.

Georgia really doesn't need to stand in a field by itself with a unhelpful enrollment system that would make it even confusing for folks and end up with fewer folks insured. The exact opposite of what we need, especially in light of the pandemic that has uncovered such deep inequities in health care in our state.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Sally Dobbins

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Doll Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

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Comment Topic * General Comment / Other

Comments*

July 23, 2020

Ryan Loke c/o The Office of the Governor 206 Washington Street Suite 115, State Capitol Atlanta, Georgia 30334

Dear Governor Kemp,

Thank you for the opportunity to comment on Georgia's proposal to waive federal rules under the Affordable Care Act (ACA). I am writing to express my deep concern about this waiver. Under the proposal, the state would opt out of the federal marketplace with no substitute central source of help for the 464,000 Georgians who currently enroll in the federally facilitated marketplace (FFM), known as HealthCare.gov, or for the thousands of Georgians who start the enrollment process at HealthCare.gov and are later determined eligible for Medicaid. This would likely cause many thousands of Georgians to fall through the cracks and lose coverage altogether – especially harming lower-income people and people of color.

I share your concern, outlined in the waiver, about Georgia's high uninsured rate. But the best solution to that problem is to join 37 other states and DC and adopt the ACA's expansion of Medicaid to low-income adults. I am distressed that you are instead continuing to pursue a Medicaid waiver that would, by your own estimates, cover just 50,000 of the hundreds of thousands of low-income, uninsured Georgians who would be covered through full expansion, because it would impose so many barriers to coverage. I strongly urge you to withdraw both the Medicaid and 1332 waivers and instead adopt Medicaid expansion, which would sharply reduce Georgia's uninsured rate, help us respond to the ongoing pandemic, and bring billions in additional federal funding into our state.

We are in a pandemic and Georgians are suffering with job losses, deaths and other unexpected life changes. This waiver will increase the uninsured rates and therefore worsen access to care. We as leaders should be exploring options that will assist the masses and not hurt them.

The 1332 Waiver Will Insure Fewer People and Encourage Enrollment in Subpar Plans

The ACA 1332 waiver would change where and how consumers purchase health coverage. Georgia would privatize functions of the marketplace by preventing its residents from using HealthCare.gov while failing to create its own substitute platform, likely causing many Georgians to lose coverage. Contrary to the promise of expanded choices, this waiver would rob consumers of their only option for a guaranteed central source of unbiased information on the comprehensive insurance available to them. Instead, consumers could enroll in coverage only through private brokers and insurers, who already operate through HealthCare.gov and have a track record of failing to alert consumers of Medicaid eligibility and picking and choosing the plans they offer, often based on the size of their commissions.

Brokers sometimes also divert consumers towards substandard plans, such as short-term plans, that leave people exposed to catastrophic costs if they get sick; that steering would increase under this waiver, when these plans could be presented alongside comprehensive insurance. Especially during this pandemic, instances of people being unknowingly diverted into subpar plans are common. People enrolled in subpar plans are subject to punitive pre-existing condition exclusions, benefit limitations, and caps on plan reimbursements that add up to potentially high out-of-pocket costs for consumers. A study of short-term plans in Atlanta earlier this year showed that even though people would pay lower premiums up-front, they could be responsible for out-of-pocket costs several times higher for common or serious conditions, like diabetes or a heart attack. The most popular plan in Atlanta refused to cover prescription drugs, mental health services, or maternity services, had pre-existing condition exclusions, and had a deductible three times as high as an ACA-compliant plan. Because it would likely increase the number of uninsured Georgians and leave many others with worse coverage, the ACA waiver fails to meet the statutory "guardrails" intended to ensure that people who live in states that implement an ACA waiver are not worse off than they would be without the waiver. Section 1332(b)(1) of the ACA requires that ACA waivers cover as many people, with coverage as affordable and comprehensive, as without the waiver. However, under the proposed waiver, the coverage that many Georgians would have would be less comprehensive, and more people would find themselves with less affordable coverage and out-of-pocket costs than would be the case without the waiver. And Georgia would likely see a reduction, rather than an increase, in coverage under the 1332 waiver. The waiver therefore does not meet the guardrails under federal law and is not approvable. In addition, despite the hugely consequential and harmful nature of this waiver, the state only provides Georgians 15 days to comment. This violates the spirit of 1332 waiver's public notice requirement.

Notably, the waiver also includes a proposal to establish a reinsurance program. Similar programs have been successfully implemented in other states, reducing premiums for unsubsidized consumers. Georgia could move forward with this proposal while dropping the harmful components of the waiver.

The 1115 Waiver Will Prevent Vulnerable People from Accessing Coverage

The 1115 waiver Georgia submitted along with an earlier version of the 1332 waiver would extend Medicaid coverage to residents with earnings below the poverty line only if they meet a burdensome work requirement and pay premiums. There would be no exceptions to the work requirement, meaning people who cannot work due to a disability, serious illness, or caregiving responsibilities could not get coverage. While the state estimates over 408,000 non-elderly uninsured adult Georgians with incomes below the poverty line are uninsured, Georgia projects that only about 50,000 will eventually enroll in Medicaid through the waiver, due to its burdensome requirements.

Upon the waivers' release, stakeholders also warned that the Medicaid proposal would fall short in addressing the problem of uncompensated care. It "does not significantly move the needle for the rural and safety net hospitals who care for the state's uninsured patients," according to the Georgia Hospital Association.

Georgia has the opportunity to expand coverage to hundreds of thousands of people that would result in significant benefits to the state's residents, including fewer premature deaths and improved access to care and financial security for people gaining coverage. It should do so, rather than upending the state's insurance market at great risk to consumers.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Dowd Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. Even better, we should fully expand medicaid so as many people as possible can be covered at the lowest cost.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Drew Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

While youre at it, please ask the governor to let Keisha Lance Bottoms lead her own jurisdiction. She represents us and he, being a small government guy should realize that it is beyond hypocritical to be against government intervention yet think the governor should have absolute power.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Driggers Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Comment Topic* Georgia Access Model

Comments*

Since ACA passed, I have used the exchange to purchase insurance, without subsidy. From the beginning, I have been able to purchase comprehensive coverage - without exclusion for pre-existing conditions. I enjoy the format presented to shop for plans facts lined up that allows me to easily compare policies. Insurance policies are complicated; even though I was educated at an elite university, it is still difficult to be certain I am choosing the best option for my situation. I am certain that the proposal to force me off the exchange and into the hands of for-profit insurers or brokers will benefit them and not me. There is no public benefit in tossing people like me off the exchange. Health care and insurance does not work in free market mode. Keep the Exchange.

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Public Comments for Waiver 1332 Comment Date * 7/17/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Dunnagan Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

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Comment Topic* General Comment / Other

Comments*

I have comments on the two main parts of Governor Kemp's plan for changes to private health insurance in Georgia.

I oppose the move from healthcare gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest, nor that of most Georgians. Such a change will be confusing and make it harder for people to navigate the process of buying coverage.

I support a Georgia reinsurance program because it will help lower premiums.

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. I turn 65 next year. PLEASE assist the American people. I have worked hard all my life, paid my taxes, and contributed to society.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Epstein Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I have mixed feelings about healthcare.gov. Not sure going to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I feel everyone should have a choice to decide what they can afford to pay for insurance, and choose the company they are buying from we do not need to monopolize this system we need to have as many choices as possible. Insurance coverage is very expensive and we can not let the BIG insurance companies dictate the coverages any more than they do so they can make more money.

*I have had to endure 3 different bouts with cancer in the alst 10 years and I am in remission, however without the insurance choices I had I would have been bankrupt, I am still paying for the last time I had to go through cancer almost 2 years ago. So please think about the people that cannot afford a regular insurance package.

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Public Comments for Waiver 1332 Comment Date * 7/13/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No First Name * Last Name * Evans Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

As a self-employed single person, I have benefitted from the ACA with lower premiums and better coverage. What has hurt is insurance companies pulling out of the market or not having contracts with local hospitals, such as Anthem BCBS with Wellstar or Piedmont.

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Comment Topic * General Comment / Other

Comments*

These reforms that seek to privatize the healthcare insurance market are going to lead to the degradation of the health of so many people not only in this state, but in this entire country. Attempting to limit the ACA's sad excuse for public options even further is a sick move to benefit insurance companies instead of people who need decent insurance. Gov. Kemp's interests solely lie in the pockets of corporations and he does not represent the people of Georgia who need the subsidies from the ACA. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes F No Last Name * First Name * Finney Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

Good afternoon Mr. Ryan Loke, I am a citizen of Georgia and I am concerned about the Governor's choice to move from the move from healthcare.gov to decentralized, numerous, privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest or any Georgia citizen.

I appreciate the Governor's plan and support a Georgia reinsurance program because it will help lower premiums. This is important and will be helpful.

Moving Georgia citizen's choices for healthcare, which are life or death choices, from one place, one entry point, to numerous websites - will lead to misunderstanding, bad choices or No choices at all. Citizens will find buying insurance difficult and will NOT buy at all and the reason this is being done will be lost.

Also this plan does that put in place safety measures that will stop insurance brokers from pushing citizens into plans that are NOT good for them and will NOT cover them. This same thing happened to my Mother that has Alzheimer's - a broker sold her insurance that did not cover her. This was deliberate and predatory. This should not happen to anyone.

Please continue to use Healthcare.gov, one site for citizens to buy health insurance and place guardrails on insurance brokers to protect Georgia Citizens so what happened to my Mother will NOT happen to anyone else.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Fisher Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. It has been an extremely beneficial tool for myself and many close to me. Please protect it!

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Fleischmann Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * Florio First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system. I believe that relying on for-profit insurance companies to act on my behalf is not in my best interest.

I will support a Georgia reinsurance program because it will help lower premiums.

Why do we want to become the ONLY state in America with what could be a confusing process and system? Why take the chance with people's health insurance that in all the confusion they may NOT get what the thought or-worst case-become so confused that the result is NO insurance at all!

Public Comments for Waiver 1332 Comment Date * 7/18/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Followill First Name * Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

Moving from healthcare.gov to a privatized enrollment system will work to the detriment of Georgians. Requiring consumers to enroll through profit-driven insurance companies and web brokers instead of the unbiased and trusted healthcare.gov platform will create confusion and make it harder for Georgians to find a suitable plan.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Followill Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I strongly oppose any move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. But KEEP healthcare.gov.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * **FORBES** Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Ford Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Ford Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Forde Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Frank Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This will leave citizens vulnerable to predatory insurance companies. My dad works for the military as a contract worker and we've been victim to horrible predatory private insurance companies.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Freeman Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Friedly Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Fruchtman Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

Better access to healthcare is an anti-racist policy. Therefore restricting access to healthcare is a racist policy.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Gable First Name * Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

RETAIN healthcare.gov as the enrollment system for GA residents who need healthcare. Do not dismantle a good thing that has worked. For profit companies are in it for the profit, bot the best interest of GA citizens.

I DO NOT support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I DO SUPPORT a Georgia REINSURANCE program because it will help lower premiums.

Thank you very much. Amanda C. Gable, Ph.D. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Gable First Name * Email* Address City State Comments

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Comment Topic* General Comment / Other

Comments*

I think breaking with the rest of our country by abandoning healthcare.gov for a privatized enrollment system that relies on for-profit insurance companies is a terrible idea.

Georgians should not be forced to trade a system consumers understand and trust to give them unbiased recommendations for an overly complicated model that's ripe for problems. Insurers and brokers would have financial incentives to steer our state's most vulnerable residents toward policies that might be less suitable but more profitable.

I do support a Georgia reinsurance program because it should help lower premiums. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Galimore Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in Georgias best interest.

I support a Georgia reinsurance program because it will help lower premiums.

In these trying economic times, amidst a pandemic, the last thing people need is extra costs with fewer protections. Please continue to lead with your heart and put the people of Georgia first!

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Gamboa Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Garcia Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Garmon First Name * Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

Brian Kemp has NO plan for the healthcare of Georgians....ALL he cares about is tax cuts and closing Hospitals... thousand have DIED for lack of Medicaid Expansion.... Kemp only cares about HIMSELF and his rich corrupt cronies ...

Kemp is a Domestic Terrorist and must be prosecuted for MURDER!!!

The rest of YOU POLITICANS are as evil as Kemp!

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/24/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Geoghegan Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Obviously it's supported by big insurance companies....

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/17/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * George Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

Even as a physician, I have found navigating health insurance confusing. PLEASE do not add to the massive headache of beurocracy surroudning healthcare by adding a confusing, decentralized enrollment system!

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/18/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Ghosh First Name * Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

I am completely opposed to the governor's move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies.

If this privatization goes ahead, Georgia will become the only state in the U.S. with a confusing, decentralized enrollment system that disempowers consumers like me. I will then be left at the mercy of the sales tactics of insurance companies. For many, it will be harder to find a plan that they feel good about. Others will get lost in the process altogether and unintentionally become uninsured.

I support a Georgia reinsurance program because it will help lower premiums. I do hope you will listen to your constituents like me. We number in the hundreds of thousands!

Public Comments for Waiver 1332 Comment Date * 7/16/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Gilbert Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * Gilbert First Name * Email* Address City State Georgia

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

No. Not under any circumstances. Already Kemp has shown that he doesn't listen to science or healthcare experts. Under no circumstances should you dismantle, modify, adjust or in anyway molest the ACA website opportunity for Georgians.

Instead elect to participate fully with the ACA and medicare and provide fair and reasonable healthcare for all Georgians.

Insurance companies already take way too much for too little of a benefit.

Patients who are healthier will be more productive, more engaged citizens in every way.

Help care for Georgia.

Keep the Affordable Care Act intact for the sake of everyone.

Sincerely, Dr Kenneth A Gilbert Decatur, GA 30033 404-325-7664

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * Gilkerson First Name * Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Myself and many of my friends and loved ones have used healthcare.gov to get insurance we we have found ourselves unemployed, underemployed, or starting our own businesses. Finding affordable health insurance is already a confusing and stressful process, the state of Georgia should not do anything to make the process even harder or more stressful.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Gold Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

In the midst of a global pandemic and massive job (and insurance) loss it is unconscionable to make it even harder for Georgians to access healthcare.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Goldman Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Gonzalez Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Goodman Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Goodstein Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Ge

General Comment / Other

Comments*

We need affordable healthcare for all Georgians. Instead, gov. Kemp's proposal is more of the same: Rather than meeting that need, it will prop up the profit-oriented system that keeps Americans paying so much more for so much less than citizens of other developed countries. In 2020 most of all we need to address the inequities and gaps—not ensure even more vast profits for insurance companies when people need protection.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Gotlieb Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I am so glad that our previous comments were considered and positively impacted the 1332 waiver! However, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Goyer Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* Hi there, As a lifelong resident of GA, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * **GRANT** Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Gravitz Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Gray-Grimes Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Green Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments*

We need healthcare.gov as the standard for health insurance purchases. I do not support the move from healthcare.gov to a

privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * Greenberg First Name * Email* Address City State Georgia

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* Georgia Access Model

Comments*

This act will harm Georgians by breaking with Healthcare.gov and the Affordable Healthcare Act marketplace. No other health related legislation has allowed more Georgians access to health insurance. More people have signed onto the Healthcare.gov marketplace, doubling the insured in Georgia, taking much of the financial burden off of medical clinics and hospitals. Tens of thousands of Georgians, including thousands of children gained access to healthcare because of the ACA and Healthcare.gov. The governor is aligning himself with the President who has made our health as Georgians a political issue. The President has made it his mission since he announced his candidacy to eradicate the previous President's ACA, even if it means millions would lose they and their children's health insurance.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Greenwald Email* Address City State Georgia Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* Georgia Access Model Comments* Nope. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Gregory Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Grimes Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Grossman Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Guthrie Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No First Name * Last Name * Hagin Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I have been dependent on healthcare.gov for the past 4 years as my employers have never offered me any health insurance of any kind.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Haltiwanger Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of patients.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hannah Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This has been voted and passed many years ago, and I, like many others, do not support this partisan divide over the health of those who are not able to utilize it.

Thank you.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Hardacre Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Hardin Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hardwick Email* Address City State Georgia 1849

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Reinsurance Program

Comments*

All health insurance should be private insurance as we are a Nation of free markets. By reopening healthcare to free market enterprise, healthcare quality will go up, while costs of healthcare will go down. Also this will create a plethora of healthcare choices for the public.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hardy Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Harmon Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Harper Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Harper Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Harrell Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Harris Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Harting Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * Haskell First Name * Email* Address City State Georgia

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Georgia Access Model

Comments*

Dear Governor Kemp and Georgia's leaders,

I do NOT support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I have had to use healthcare.gov to receive health insurance in the past. I needed to use the system because both of my parents were diagnosed with cancer, so I needed to leave my job to take care of them and my disabled sister. I've also used it in the past because I am a small business owner.

I have found the support and assistance from the staff at healthcare.gov to be very helpful. Without their help, I would have fallen into significant financial distress.

I am a lifelong Georgian and feel strongly in my opposition.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hayashi Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * Hayman First Name * Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Such a change would be confusing and would make choosing an appropriate plan more difficult. Healthcare.gov has provided a usable one stop system that makes obtaining health insurance manageable without the sales lingo and pitches of insurance brokers and companies. We need an easily navigable system to make sure everyone who is eligible can get and stay covered with health insurance.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Head Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hemmingway Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hemphill Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Healthcare.gov has allowed many Georgians to successfully purchase insurance through an unbiased and trusted site.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/13/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Henry Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Henry Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Hernandez Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Herrmann Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. I can say with the utmost confidence that healthcare.gov has saved my life, and I will move to another state if this option is no longer available to me as a Georgian.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hesselgrave Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Hicks Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Higgins Email* Address City State Georgia Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* Georgia Access Model Comments* It makes NO SENSE to bypass healthcare.gov except to confuse the average Georgian. WHY make it more difficult? (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Highland Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hill Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

It seems illogical

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hilliard-Yntema Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I would really wish for a system that truly protects vulnerable families.

Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Hinson First Name * Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I have depended upon coverage provided under the Affordable Care Act for years now. It has been reliable, providing good coverage and consumers KNOW what they're getting under the plans offered. While premiums are high they reflect the state of the overall insurance market and the cost of medical care. DO NOT CHANGE THE ENROLLMENT PROCEDURES.

I DO support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hogan Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * HolLand Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hopson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hudgin Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Humphries First Name * Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Insurance companies and brokers are regularly incentivized by commissions and may push consumers to plans that do not fit their health needs or financial situation. They are not obligated or incentivized to help qualified Georgians enroll in Medicaid or PeachCare or provide other safety net referrals.

Consider the cost of setting up our own system, when there is a perfectly good systemone that has already gone through the bumps and bruises of start-up years ago.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Hyatt Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Jackson Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who have a history of not acting in the best interest of consumers.

A Georgia reinsurance program is needed that will help lower premiums to make access to healthcare affordable. Access to healthcare should be treated as a basic right and not a privilege.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Jackson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/17/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Jain Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This plan will result in a confusing, decentralized enrollment system that disempowers consumers and will leave many uninsured, especially our most vulnerable populations who often require healthcare the most.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Jamison Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Jamison Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Jarrett Email* Address City State Georgia Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Georgia Access Model

Comments*

Georgia needs to continue to participate in ACA via the Federal marketplace online.

The. State needs to act in the best interest of specially those citizens who suffered grievously with Covid 19 fatalities because of inadequate health care & coverage. Providing lower cost but medically inadequate care is not a solution - it's only the hidden iceberg of a huge healthcare unresolved problem

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Jenkins Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Johnson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Johnson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Johnson Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I worry about the potential drawbacks of a new, decentralized website for registration. Moving away from healthcare.gov may sound smart in theory, however, if this new website is not easy to use and fully transparent for those searching for coverage, it will do much more harm than good. We are in the midst of the largest healthcare crisis of our lifetimes, you absolutely must listen to your constituents and make decisions that will not have a negative impact on those most marginalized by the current recession and the coronavirus.

I support a Georgia reinsurance program because it will help lower premiums, but I will not support anything that could cause Georgians to lose coverage in the middle of a global pandemic.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * johnson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/18/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Johnson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Johnston Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Johnston Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Jones Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Jones Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/19/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * Jones First Name * Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Unbiased information on health insurance coverage is what folks need in the state of Ga. They have enrollment support from assisters that they trust (be them navigators, or certified application counselors). The individuals and families that are looking for affodable coverage may not have all of their options made clear to them, with out this help.

Public Comments for Waiver 1332 Comment Date * 7/19/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Jones Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Jones Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Jones Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Jones Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Jones Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/16/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Jordan Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Julia Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will

not act in my best interest. People should be able to continue to use healthcare.gov, a site that they know and trust.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Kahl Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes F No First Name * Last Name * Kahn Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I write you as a primary-care physician who has practiced nearly 40 years. I cared for many inner-city residents who had Medicare or Medicaid or no form of insurance. In many instances, it was much harder to provide needed care when the patients had private insurance of dubious quality.

My wife and I have reached the age to qualify for our own Medicare coverage. Our experience as Medicare PATIENTS is far better than what we suffered under private policies.

Now that I have analyzed the macro-economics of US health care, it's clear that the major reason for our failures in national health coverage is the perpetuation and dominance of private, investor-based insurance plans. Such plans must be quickly removed from the big picture. Health care in our State and country will become affordable and effective only when care is provided within a UNIVERSAL, SIMPLIFIED, plan supported by progressive taxes.

For these reasons, I can NOT support a Georgia reinsurance program. Gov Kemp's revised proposal might or might not lower premiums. It will, however, introduce complexity and greater administrative overhead to our plan. It will tend to reinforce the existence and unnecessary roles of private, for-profit insurers. I want our State dollars to be spent on services for Medicaid patients, not for insurance-company overhead.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * First Name * Karwoski Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I could not get health insurance ever again for GYN, after a negative endometrial biopsy, from any health insurance company that served Georgia except 2. One said that, if I paid my premiums faithfully for 5 years (& didn't get sick), they would revisit the issue. The other company was Blue Cross, which I paid until I had no money left to pay them. Fortunately now I get Medicare.

I fear the for-profit insurance companies might forget to inform people that they may be eligible for Medicaid. My daughter was a Medicaid kid, thank heaven, so she had an operation on her mouth at age 12, without which she would have permanently lost the ability to enunciate. Now she's in graduate school after working for years & paying taxes.

It's not that for-profit insurance companies are evil, but I think they are human, and I feel that healthcare.gov provides an important check and balance for insurance companies.

I do support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Katz Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Katz Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. This s a waste of precious government money that should be used to cover more people in Georgia who need health care.

I support a Georgia reinsurance program because it will help lower premiums.

You should also expand Medicaid to cover all low income people who need it! Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * First Name * Kaye Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Healthcare is difficult to navigate for many Georgians, and moving away from a centralized enrollment system would create unnecessary confusion for many citizens. Insurance company sales language is not clear, and information about plan options will be difficult to parse. Healthcare.gov helps ensure everyone is able to find a health insurance plan they feel good about.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Keeler Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Kelly Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I am writing today to ask you to reject the move away from healthcare.gov and towards a privatized enrollment system. These privatized systems rely on for profit insurance companies that do not have the best interests of the people in mind. It is essential that we continue to provide the unbiased healthcare.gov enrollment platform that consumers know and trust.

Additionally, I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Kelly Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Kennedy Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Having to provide all of my family's insurance is hard enough as it is (both my husband and I are self-employed). Please don't hand this to private companies whose top interest is something other than the health of me and my family. We have to have this health insurance, and the cost is staggering as it is. Please don't take away the part of this that helps me know that the information I am using is trusted to be non-biased. Please do not penalize those who are self-employed, or small business owners.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Kent Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Kezh Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * kim Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Kimura Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Knight Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Knight Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Knight Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Knowlton Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums, but that is less important to me than leaving the poor and the less educated about medical care at the mercy of for-profit insurance companies.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Knowlton Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/13/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Knox Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Kobsa Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Kolka Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Kovacs Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Kreuter Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. This works for the insurance industry NOT for the people. The Governor should be working for Health for All!

I support a Georgia reinsurance program because it will help lower premiums.

Its time to expand for all.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Krewson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * LACONSAY First Name * Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

Brian Kemp has made it clear time and again that he does not care about the health and welfare of the people of Georgia. He only cares about money. Do not privatize our healthcare and while you're at it, resign immediately. Kemp, his supporters, and Trump are a selfish and dangerous plague on this country.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Lambert First Name * Email* Address City State

Comments

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Comment Topic* General Comment / Other

Comments*

As someone who is both married to a nurse and the daughter of a nurse, I dont support the move from healthcare.gov.

Behavior change takes a long time. People are just beginning to learn about and understand healthcare.gov. Why on Earth would we switch to a more confusing, decentralized hodgepodge of systems from private companies?

People HATE dealing with their insurance companies, and there is all kinds of research in tech around the user experience of going to multiple platforms to complete simple tasks (spoiler: Its bad.)

The governors job is to represent the interests of Georgians. I ask that he come up with something better. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Landy Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

By working together to protect accessible, unbiased ways to shop and enroll in affordable, comprehensive health coverage, we will ensure hardworking young people, parents, veterans, students, and many other Georgians have access to the health care they need when they need it.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Lansing Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Larson First Name * Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of the people of Georgia, including myself and my family.

During these chaotic and uncertain times given the COVID-19 pandemic, the last thing we should do is add to the confusion of Georgia consumers. The cost could be deadly.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Lauer Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Lee Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/18/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Lee-Szymanski Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Leggett Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Lehman Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Leno Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * lewis Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes F No Last Name * First Name * Lewis Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

Dear Governor Kemp,

Thank you for the opportunity to comment on Georgias proposal to waive federal rules under the Affordable Care Act (ACA).

I do not understand why you still want to dismantle healthcare.gov and instead force Georgians to use insurance company websites, e-brokers, or agents to shop for coverage. Insurance companies and brokers are focused on their commissions not what is good for consumers. Would they have any reason to enroll someone in Medicaid or PeachCare or provide other safety net referrals?

While I am blessed to have a job and healthcare at this time, I know many who rely on the ACA marketplace. They will no longer have one neutral site to compare plans. And I can't imagine how much money the state is going to spend duplicating a website they already have. Websites rarely are built without any hiccups, and they certainly are not cheap.

Those who have limited literacy skills will be at the mercy of those who are put in a position to either make more money or make less. It is too much of a risk to put families in harms way. The confusion alone of trying to navigate a new system will put families at risk.

Please consider moving forward with the system we currently have, the ACA marketplace.

Sincerely,

Diana Lewis Lawrenceville, GA 678-843-8509

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Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Lichtenfeld Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* Im grateful Im now on Medicare but having relied on Healthcare.gov for 3 years I do not support the move from healthcare.gov to a

privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/13/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * LICHTENSTEIN Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/13/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * LICHTENSTEIN First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Also, I believe there is already limited participation by private insurance agents in the healthcare.gov exchange and that it has been not a raging success (per an agent friend of mine). Apparently, too much work for too small a commission. I agree that sometimes the hidden hand of pure capitalism gives a good result, but in healthcare the private sector has had the chance to do this during all the history before ACA and it failed to deliver. See no reason it will do better now without being allowed to gouge consumers.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Lightner Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Lindbeck Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/17/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No First Name * Last Name * Lipscomb Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I wish for once the governor would put the health of Georgians first especially during a pandemic. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act on our best interest.

Lower premiums through a Georgia reinsurance program is what's needed to support Georgians who have been impacted by COVID and must worry about the health of themselves and their families.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Little First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I DO NOT support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

The insurance industry is an annual maze that is difficult to navigate, even for my single income family. Every year brings us a new and increasingly complex set of rules and plans from which to choose. I can't imagine this is any easier for lower income families, those not accustomed to the lexicon of insurance terms, and families struggling with our new current realities with the economy and Covid 19. Families are stressed enough without the hoops and hurdles all the private insurance marketing creates. We just want to take care of our families and stay healthy to be effective members i our communities.

I DO support a Georgia reinsurance program because it will help lower premiums. Again, each year brings new plans, with increased costs and reduced benefits. Georgia citizens need help!

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * Llaneras First Name * Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

Healthcare is a basic human right in modern society, and not only does privatization of the enrollment system makes things worse for the working class, it just postpones the only sensible and humane healthcare plan we have. We demand Medicare for All Now!

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

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Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I think about my patients and how hard they say it is to pick a plan. I would hate for them to be swayed by people just trying to get their money.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Loupe Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Love Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* Reinsurance Program Comments*

During a pandemic is not the time to change anything to do with how Georgians get their healthcare.

Stop making decisions that are killing people.

Open enrollment needs to happen as usual.

Mandate masks!

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Lovell Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Lovell Email* Address City State Georgia Comments

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Comment Topic * Georgia Access Model

Comments*

Georgia residents are better served via healthcare.gov than they would be via persons with a profit motive for what they are trying to sell. Healthcare.gov has been functioning well for several years, offers information translated into several languages, is non-partisan, and assures persons receive the variety of options available to them. The website can also link people needing personal assistance to persons licensed by the state to provide that assistance.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * lowery Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * MacLean Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Madan Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Maddux Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I don't understand the point when we have a tested Marketplace system that already has the bugs worked out. Let's not use our states resources reinventing the wheel!

I support a Georgia reinsurance program because it will help lower premiums.

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Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Marks Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

KEEP KEMP AWAY FROM HEALTHCARE.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Maude Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Comment Topic * General Comment / Other

Comments*

Many working Georgians have no other option than Heatlthcare.gov. Since our employers don't have to provide health insurance.

It's not free, the deductible is huge and our local hospitals don't accept most of it.

You have to come up with a much better plan than to cut off hard workingonly option for healthcare.

You seem very cold hearted.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * McCord Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I am very much in support of the Georgia reinsurance program proposed by Governor Kemp. I am opposed to the proposal to replace healthcare.gov with a privatized enrollment system. Thank you for your consideration, (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * McDaniel Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I also support expansion of Medicaid to help poor Georgians regardless of color or political affiliation.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * McDermott Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * mcdonald Email* Address City State Georgia Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other

This seems to benefit insurance companies and "the system" more than the citizens of Georgia. I'm sure health care CEOs support

this waiver but health care providers strongly disagree with it. Thank you

Comments*

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * mcedwards First Name * Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

If the COVID crisis has not taught you anything, what can be said about you? Please do not clutter-up the enrollment system. If we must improve what is there, do so incrementally and in a way that does not complicate the process for consumers.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * McFadden Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * McIntyre Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Life is hard enough living with a chronic illness like severe rheumatoid arthritis. Please don't make it any harder by going to your proposed system.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * McKagen Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * McNeill Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Medvedoff Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Merritt Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

Please do not eliminate healthcare.gov! It's the only place to find reliable information from insurance providers. A privatized enrollment system will add confusion with advertising rather than information. We know from long experience that for-profit insurance companies often do not act in the best interest of patients.

I do support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Mette Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Miles Email* Address City State Georgia Comments

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Comment Topic * General Comment / Other

Comments*

Kemp is not just dumb, he's also insane. If he removes GA from the healthcare marketplace, how will anybody discover all the offerings available to them or compare prices? It will take an army to do that sort of research. Georgians are SICK AND DYING of COVID. We need easy access to affordable healthcare now more than ever. LEAVE GA IN THE HEALTHCARE MARKETPLACE. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Miller Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who cannot be trusted to act in the best interest of Georgia citizens. There's nothing wrong with healthcare.gov; it works just fine and, more importantly, people trust it.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Miller Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Mims Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system, which relies on the for-profit insurance companies. Those companies do not act in the public's interests. This new plan does not allow any newer ways to shop for insurance.

I support the Georgia Reinsurance Program, because it will help to lower premiums starting in 2020.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Miness Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Missett Email* Address City State Georgia Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* Georgia Access Model Comments* Do not go ahead with the Georgia Access model. It will strip hundreds of thousands of Georgians of healthcare, during a pandemic. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Mittel Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Mixon Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Montgomery Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Montgomery Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Morecroft First Name * Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

The current health crisis makes proper health insurance even more important to those of us who live in Georgia! The honest and clear Information available on Healthcare.gov is vital so everyone will understand their insurance plans. Therefore, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes F No Last Name * First Name * Mormino Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

Dear Mr. Loke,

In 1992, my soon-to-be mother-in-law had a heart attack while only in her forties and with no preexisting conditions that she was aware of. As a consequence, she had to have multiple bypass surgery and lost both of her legs. That was when she and her husband -- who still had two teens at home -- discovered that they were under insured. After diligently paying into the system for years, they ended up half a million dollars in debt in just one month's time despite being insured.

My in-laws trusted that if they worked hard and paid their dues, they would have a safety net, but they did not. Insurance companies and brokers do not have the best interests of the public at heart. The public needs healthcare.gov, an unbiased clearinghouse that will only offer comprehensive plans and will let folks know what their best options are. It is unconscionable to prohibit Georgians from having access to this invaluable resource. I fervently ask Governor Kemp to remove the "Georgia Access model" -- which, in fact, affords less access -- from Georgia's healthcare plan.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Morrison Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Please, stop trying to impress your rich party members. Start acting like the leader of a state that is more than Atlanta and poor and disadvantaged.

I support a Georgia reinsurance program because it will help lower premiums.

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Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * Nesin First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Furthermore, as a U. S. citizen, I want Georgians to be able to continue to rely on healthcare.gov which is our national healthcare mechanism. The federal government has already invested the time and resources to develop and fine tune this mechanism for all Americans. Please keep healthcare.gov fully operating in Georgia.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Nettles Email* Address City State Georgia Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Georgia Access Model

Comments*

I am in favor of KEEPING healthcare.gov for Georgians to have access to health insurance that covers pre-existing conditions. Also for many Georgians, these plans are subsidized and that is more important now - during the coronavirus pandemic!

We also should expand Medicaid to cover MORE Georgians. We can do better by our citizens by keeping the ACA and expanding Medicaid.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Newton Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Its confusing. Healthcare should not be confusing at all!

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No First Name * Last Name * Neyman Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

We must keep healthcare.gov for the many Georgians who rely on this system for providing their insurance coverage - not for-profit insurance companies! I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Nguyen Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Nielsen Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No First Name * Last Name * Nist Email* Address City State

Comments

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Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

It would cost millions of taxpayer dollars to setup a new system and would add an extra step for the process that is unnecessary. We already have MASSIVE debt due to the coronavirus crises. This is a terrible waste of thinly stretched resources.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Niziolek Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Northcutt Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * O'Cleary Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes F No First Name * Last Name * O'Connor Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I have been a Georgia licensed volunteer Certified Application Counselor for several years helping low income Georgians navigate the healthcare.gov system and select an insurance policy. I am concerned that many people will go for a "cheaper" policy and will not be able to compare polices that don't meet the basic requirements of the ACA with those that do. How will premium tax credits be determined for eligible Georgians? IRS says: "The amount of the premium tax credit is generally equal to the premium for the second lowest cost silver plan available through the Marketplace that applies to the members of your coverage family, minus a certain percentage of your household income." If Georgia does not use the Marketplace, how will this be done? If Georgia Access can't do it, doesthat mean no Georgians will get a premium tax credit?

Similarly, under the Affordable Care Act, in addition to getting premium tax credit, some Georgians may also be eligible for "Cost-sharing reductions": lower deductibles, co-payments or co-insurance and out of pocket maximum. These cost sharing reductions only apply if the individual selects a Silver plan. How will that work with non-ACA compliant insurance plans? If each insurance broker has their own website, how will Gold, Silver, Bronze etc. policies be identified? Will non-ACA policies be clearly identified as such? I assume they will not be eligible for premium tax credits or cost-sharing reductions. Georgians need to know that before they select a policy.

I support a Georgia reinsurance program because it will help lower premiums if it is adequately funded..

Public Comments for Waiver 1332 Comment Date * 7/24/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Oliver Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Olson First Name * Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

Mr Kemp et al,

When will you guys stop trying to serve ONLY the well off; when will you serve those who really need help.

I do NOT support the move from healthcare.gov to a privatized enrollment system.

If you want to offer BOTH options, and let people choose, Great! Choice and competition keeps costs low and services high.

Switching to a non-competitive, for-profit only insurance alternative will not be in the best interests of most Georgians

The reinsurance program idea will actually lower premiums; so thank you.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * O'Neal Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * O'Sullivan Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Owen Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Owens Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I don't support GA's proposed move from the centralized healthcare.gov site to a privatized enrollment system. Kemp's idea relies on for-profit insurance companies; we need to care for people not profits.

I DO support a GA reinsurance program since it will help lower premiums, but more needs to be done. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Owens Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Paez Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Parris First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of my aging parents and myself.

I support a Georgia reinsurance program because it will help lower premiums. Healthcare.gov allows Georgians to shop for coverage with the assurance that all plans are comprehensive and will cover their health needs. Healthcare.gov also applies any available financial help, has been built to meet the needs of diverse audiences (those with disabilities, people whose first language is not English, etc.), and will notify shoppers if they may be eligible for Medicaid or other public coverage.

Insurance companies and brokers are regularly incentivized by commissions and may push consumers to plans that do not fit their health needs or financial situation. They are not obligated or incentivized to help qualified Georgians enroll in Medicaid or PeachCare or provide other safety net referrals.

Thank you.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Partington Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Pasackow Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * pasackow Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Pasackow Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Georgia Access Model

Comments*

by not using healthcare.gov, Georgia is eliminating an unbiased platform, making it harder for Georgians to compare and select healthcare plans. We do not need to rely on private healthcare companies. Why are we re-inventing the wheel and using precious taxpayer dollars in the time of a pandemic. I strongly urge the adoption of healthcare.gov as a proven platform to select plans. thank you.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Pasquarelli Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) € Yes € No Last Name * Patel First Name * Email* Address City State Georgia

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Georgia Access Model

Comments*

The federal health care exchange has done remarkably well in terms of helping people who previously could not get health insurance obtain access. As a physician I have seen that many of the people that utilize it are self employed individuals and small business owners that do not have access to employer provided health care. The health exchange has allowed them to get insurance that meets the same minimal qualifications that all health plans must meet. Altering these exchanges would only hurt these individuals and the state as well by forcing may to be uninsured again. Uninsured individuals still seek care but it costs everybody when they show up to the ER and require hospitalization. The current system is not perfect but it has made positive changes compared to whatever "system" we had before. Government is designed to protect its citizens and ensure that no subset of the population is taken advantage of anyway. Altering the current health exchange will certainly harm those who use it which is currently a sizeable number of Georgians.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Patel Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Patterson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Patterson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the Governors proposed Georgia Access model. This appears to be an attempt to garner favor with the insurance industry over the interests of Georgia consumers. It is more political than practical.

The healthcare.gov marketplace is working this fix is designed to break it.

Public Comments for Waiver 1332 Comment Date * 7/16/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Pattillo Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will

not act in my best interest. This plan is completely illogical and not in the best interest of consumers.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Payne Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Peera Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Pellerin Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Penix Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Perry Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Im the midst of a pandemic now is not the time for narrowing who can and cannot receive healthcare.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Perryman Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I also would like to note that the State of Georgia should have a health care plan for Native Americans/American Indians in the State of Georgia or assist NA/Al governments and non-profits in developing one.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Philip Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Pieraerts Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Pierson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * **PITTS** Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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not act in my best interest. This appears to be an attempt to provide another revenue stream to business at the expense of those in

need of healthcare.

Public Comments for Waiver 1332 Comment Date * 7/16/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Poland Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Pradhan Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. General Comment / Other Comment Topic*

Comments*

Kemp is trying to make awful changes to healthcare in ga- leaving thousands uninsured, harder for them to get insurance etc.. but will help insurance companies

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Comments

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Comment Topic * General Comment / Other

Comments*

Thank you for allowing my comments. The 1332 Waiver was conceived in 2019, before Covid-19. It is my belief that the waiver is no longer relevant in todays health care crisis climate. Even if Covid-19 was not an issue the waiver could cost Georgia even more money than if Medicare is extended. By removing healthcare.gov citizens are left on their own to choose the best coverage. Many of those citizens are not very knowledgeable when it comes to health care and are more likely to choose incorrect plans. Choosing incorrect plans will lead citizens to be underinsured which is unacceptable during a pandemic. Uninsured/underinsured plans will also end up costing the state more money. The cost of expanding medicare is the same, if not less expensive, than the waiver. And will cover around 500,000 citizens. While the waiver will cost Georgia more money, with a rise in subsidies, and will cover 50,000 people. This does not make economical sense. Leave more people uninsured or underinsured and end up paying more money? It seems like this waiver is benefiting insurance companies and not Georgia and its citizens. It could be a health care nightmare and economic disaster to have thousands of citizens without proper health care. Georgia needs to do better by it's citizens. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Price Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I dont support moving health insurance exchanges off of healthcare.gov. This is a known and trusted site that people rely on. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Prince-Farmer Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will

not act in my best interest. My family will rely on the ACA for healthcare in the near future and I do not want it privatized.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * prinzivalli Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

I also strongly believe that if the state feels it necessary to delay implementation of the 1332 waiver, it should seek to do the same with the harmful 1115 waiver that would enforce work requirements and other barriers for individuals trying to access care. With the millions who are out of work due to COVID, there is no reason the state should be pursuing this waiver with such fervor.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Pursley Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. As a three time cancer survivor with a genetic mutation I need the ACA or I will be broke and dead. The ACA Marketplace website is the best way for us to get our insurance. Leave it alone.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * Queen First Name * Email* Address City State Georgia

Comments

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Comment Topic* General Comment / Other

Comments*

This act will harm Georgians by breaking with Healthcare.gov and the Affordable Healthcare Act marketplace. No other health related legislation has allowed more Georgians access to health insurance. More people have signed onto the Healthcare.gov marketplace, doubling the insured in Georgia, taking much of the financial burden off of medical clinics and hospitals. Tens of thousands of Georgians, including thousands of children gained access to healthcare because of the ACA and Healthcare.gov. The governor is aligning himself with the President who has made our health as Georgians a political issue. The President has made it his mission since he announced his candidacy to eradicate the previous President's ACA, even if it means millions would lose they and their children's health insurance.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Quigley Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Rabinowitz Email* Address City State Georgia 1539 Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic * Reinsurance Program Comments* Obamacare is not perfect, but it is necessary until we find a better solution. Please do not take away peoples ability to access

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Radde Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

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Comments

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Comment Topic* General Comment / Other

Comments*

I have read about this and want you to have a good set of feedback. I agree with the following 2 statements. Can these 2 plans be considered separately from each other?

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Healthcare.gov provides unbiased information that makes choosing a plan straightforward and ensures that I get what I need in the least confusing way.

I support a Georgia reinsurance program because it will help lower premiums.

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums. As I am disabled, I need all the help I can get to access healthcare.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Resnick Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Rhinehalt First Name * Email* Address City State Comments

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Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Georgia should support the marketplace available through healthcare.gov instead because it helps the health and finances of thousands of Georgians. The state should be investing in a health care plan that actually helps Georgians rather than one that focuses on putting millions of dollars in the pockets of insurance companies.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Richardson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. They are in it for the money. What is the benefit to me of moving to this private system? Insurance companies are a huge problem in our healthcare system!

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Robb First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

Just today my fiancé, who grew up in South Georgia, told me a story of a baseball game he was playing in high school. A woman drove up to the field in her truck and started screaming at her son that they cant afford for him to be injured. He got in the car and they drove away.

It is an absolute travesty that in the greatest and richest country in the world, as you politicians always say, breaking your leg could mean poverty.

And poverty means you cant risk breaking your leg or even something less severe because healthcare has ultimately become a privilege for the rich under these jackass policies that privilege profit over people. (character limit of 32,500)

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. The ability to compare and contrast plans on a neutral platform is an essential part of making sure Georgians get what they need. I ask you to reconsider.

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Comments*

I support the reinsurance measure which would help to lower premiums starting in 2022.

However, the Georgia Access Model is a bad idea. This would force consumers to enroll in coverage through profit-driven insurance companies and web brokers instead of the unbiased enrollment site that consumers know and trust (healthcare.gov). This plan does not add any new ways for people to shop for health coverage. Instead, it only serves to shut off the most trusted and widely used path for Georgians purchasing their own coverage.

I urge you to be sure to keep healthcare.gov as an enrollment platform as part of whatever changes are implemented. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/16/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Rosenthal Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Comment Topic * General Comment / Other

Comments*

Public Comments for Waiver 1332

People in the state of GA should be allowed to select and purchase health care. I don't understand why the state has to come up with another plan and exclude access to healthcare.gov. The Affordable Care Act is already in place and working. Why is it so difficult to allow people to get some kind of health care that provides coverage for basic health? The state of GA did not accept the funds for Medicaid expansion which would have resolved some of these problems. Rural hospitals are struggling and now with the pandemic are in dire need of support. Its time to recognize that health care is a right, like clean air and water. Forget about the waiver and think about making what we already have in place better and more accessible and affordable to all citizens of the state. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Saliba Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * Sanders First Name * Email* Address City State Georgia

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

Governor Kemp's proposal will harm Georgians by breaking with Healthcare.gov and the Affordable Healthcare Act marketplace. No other health related legislation has allowed more Georgians access to health insurance. More people have signed onto the Healthcare.gov marketplace, doubling the insured in Georgia, taking much of the financial burden off of medical clinics and hospitals. Tens of thousands of Georgians, including thousands of children gained access to healthcare because of the ACA and Healthcare.gov. The governor is aligning himself with the President who has made our health as Georgians a political issue. The President has made it his mission since he announced his candidacy to eradicate the previous President's ACA, even if it means millions would lose they and their children's health insurance. The administration should be looking for ways to ensure that more Georgians can obtain health insurance.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Sanders Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Comment Topic * General Comment / Other

Comments*

Governor Kemp, I appreciate your effort to address health care issues for all Georgians. The reinsurance program is a great idea to help lower insurance premiums.

However, I do not support the complete move from healthcare.gov to a 100% privatized enrollment system. At the least, combine the two programs and give people even more options to address their needs.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Schick Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Georgia Access Model

Comments*

As your constituent and a physician providing primary care at a center serving more than 17,000 patients in Atlanta, GA, I request that choosing coverage remain on the healthcare.gov platform. I have seen first hand the effects of COVID in hospital job layoffs, forcing many of our own healthcare system's employees to now be uninsured. One specifically said "I can;t afford COBRA to extend my coverage, it's too expensive!"

Governor Kemp has proposed a plan that would make it more difficult for Georgians to shop for and enroll in health coverage. The plan dismantles the most widely used and only unbiased place that consumers can shop for comprehensive coverage (healthcare.gov) and forces Georgians to use private brokers or insurance company websites to shop.

- o Healthcare.gov allows Georgians to shop for coverage with the assurance that all plans are comprehensive and will cover their health needs.
- 0 Healthcare.gov also applies any available financial help, has been built to meet the needs of diverse audiences (those with disabilities, people whose first language is not English, etc.), and will notify shoppers if they may be eligible for Medicaid or other public coverage.
- o Georgia would be the only state without this comprehensive comparison tool
- o More than 500,000 Georgia consumers have been using healthcare.gov for more than seven years to enroll in comprehensive coverage.
- o This move does not add any new ways for Georgians to shop for or enroll in coverage. It only takes away the most widely used and unbiased tool available.
- o The switch from healthcare.gov to the private model will mean some Georgians unintentionally become uninsured.

Georgia should put the brakes on this plan and instead focus on lowering premiums (with a successful reinsurance program) and expanding coverage to all low-income Georgians.

- o These changes are complicated, and the state has made no concrete commitments about how they will educate consumers.
- o The state has not set aside a budget for in-person enrollment or a major public awareness and marketing campaign. These strategies have proven necessary in other states that have made changes to their marketplaces.
- o Georgia would be the first state to try this plan, at the same time as it is rolling out other big health care changes and cutting its budget. If Georgia takes on too much at one time, it could fall short and risk people's health insurance in the process.

Respectfully,

Stacie Schmidt (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) Yes ○ No Last Name * First Name * Schofield Email* Address City State Georgia

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Reinsurance Program

Comments*

July 23, 2020

Ryan Loke C/o The Office of the Governor 206 Washington Street Suite 115, State Capitol Atlanta, Georgia 30334

Dear Governor Kemp,

Thank you for the opportunity to comment on Georgia's proposal to waive federal rules under the Affordable Care Act (ACA). I am writing to express my deep concern about this waiver. Under the proposal, the state would opt out of the federal marketplace with no substitute central source of help for the 464,000 Georgians who currently enroll in the federally facilitated marketplace (FFM), known as HealthCare.gov, or for the thousands of Georgians who start the enrollment process at HealthCare.gov and are later determined eligible for Medicaid. This would likely cause many thousands of Georgians to fall through the cracks and lose coverage altogether – especially harming lower-income people and people of color.

I share your concern, outlined in the waiver, about Georgia's high uninsured rate. But the best solution to that problem is to join 37 other states and DC and adopt the ACA's expansion of Medicaid to low-income adults. I am distressed that you are instead continuing to pursue a Medicaid waiver that would, by your own estimates, cover just 50,000 of the hundreds of thousands of low-income, uninsured Georgians who would be covered through full expansion, because it would impose so many barriers to coverage. I strongly urge you to withdraw both the Medicaid and 1332 waivers and instead adopt Medicaid expansion, which would sharply reduce Georgia's uninsured rate, help us respond to the ongoing pandemic, and bring billions in additional federal funding into our state.

As a person personally impacted by chronic disease, it is vital that people have health coverage that is accessible and affordable.

The 1332 Waiver Will Insure Fewer People and Encourage Enrollment in Subpar Plans.

The ACA 1332 waiver would change where and how consumers purchase health coverage. Georgia would privatize functions of the marketplace by preventing its residents from using HealthCare.gov while failing to create its own substitute platform, likely causing many Georgians to lose coverage. Contrary to the promise of expanded choices, this waiver would rob consumers of their only option for a guaranteed central source of unbiased information on the comprehensive insurance available to them. Instead, consumers could enroll in coverage only through private brokers and insurers, who already operate through HealthCare.gov and have a track record of failing to alert consumers of Medicaid eligibility and picking and choosing the plans they offer, often based on the size of their commissions.

Brokers sometimes also divert consumers towards substandard plans, such as short-term plans, that leave people exposed to catastrophic costs if they get sick; that steering would increase under this waiver, when these plans could be presented alongside comprehensive insurance. Especially during this pandemic, instances of people being unknowingly diverted into subpar plans are common. People enrolled in subpar plans are subject to punitive pre-existing condition exclusions, benefit limitations, and caps on plan reimbursements that add up to potentially high out-of-pocket costs for consumers. A study of short-term plans in Atlanta earlier this year showed that even though people would pay lower premiums up-front, they could be responsible for out-of-pocket costs several times higher for common or serious conditions, like diabetes or a heart attack. The most popular plan in Atlanta refused to cover prescription drugs, mental health services, or maternity services, had pre-existing condition exclusions, and had a deductible three times as high as an ACA-compliant plan.

Because it would likely increase the number of uninsured Georgians and leave many others with worse coverage, the ACA waiver fails to meet the statutory "guardrails" intended to ensure that people who live in states that implement an ACA waiver are not worse off than they would be without the waiver. Section 1332(b)(1) of the ACA requires that ACA waivers cover as many people, with coverage as affordable and comprehensive, as without the waiver. However, under the proposed waiver, the coverage that many Georgians would have would be less comprehensive, and more people would find themselves with less affordable coverage and out-of-pocket costs than would be the case without the waiver. And Georgia would likely see a reduction, rather than an increase, in coverage under the 1332 waiver. The waiver therefore does not meet the guardrails under federal law and is not approvable. In addition, despite the hugely consequential and harmful nature of this waiver, the state only provides Georgians 15 days to comment. This violates the spirit of 1332 waiver's public notice requirement.

Notably, the waiver also includes a proposal to establish a reinsurance program. Similar programs have been successfully implemented in other states, reducing premiums for unsubsidized consumers. Georgia could move forward with this proposal while dropping the harmful components of the waiver.

The 1115 Waiver Will Prevent Vulnerable People from Accessing Coverage

The 1115 waiver Georgia submitted along with an earlier version of the 1332 waiver would extend Medicaid coverage to residents with earnings below the poverty line only if they meet a burdensome work requirement and pay premiums. There would be no exceptions to the work requirement, meaning people who cannot work due to a disability, serious illness, or caregiving responsibilities could not get coverage. While the state estimates over 408,000 non-elderly uninsured adult Georgians with incomes below the poverty line are uninsured, Georgia projects that only about 50,000 will eventually enroll in Medicaid through the waiver, due to its burdensome requirements.

Upon the waivers' release, stakeholders also warned that the Medicaid proposal would fall short in addressing the problem of uncompensated care. It "does not significantly move the needle for the rural and safety net hospitals who care for the state's uninsured patients," according to the Georgia Hospital Association.

Georgia has the opportunity to expand coverage to hundreds of thousands of people that would result in significant benefits to the state's residents, including fewer premature deaths and improved access to care and financial security for people gaining coverage. It should do so, rather than upending the state's insurance market at great risk to consumers.

Sincerely,

Rep. Kim Schofield State Rep. District 60 (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Schroeder Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. This sounds like a plan for Kemp to make money for his buddies rather than to support the healthcareand livesof Georgians.

I support a Georgia reinsurance program because it will help lower premiums. (character limit of 32,500)

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * First Name * Shockey Email* Address City State Georgia

Comments

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Comment Topic * Reinsurance Program

Comments*

It is extremely dangerous to remove Georgia from healthcare.gov. The protections for consumers are important to ensure that citizens are not taken advantage of by marketers for insurance companies. I am old enough to remember what that looks like when people had worthless insurance policies that left them without essential services and in debt for thousands and thousands of dollars.

By removing one state from the exchange it weakens the ACA overall which is bad for the entire country, not just Georgia. Instead of doing this, why not work to shore up protections for health care consumers? This aspect of this proposal makes no sense whatsoever.

It is also unclear what this would do to protect people with preexisting conditions. Weakening those protects again, leaves consumers at the will of companies whose only motive is to profit. I find that predatory. Do not let this stand. (character limit of 32,500)

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of the patient. My family will be paying for years after my spouse received a heart transplant in December. It is amazing how much the for-profit sector has inflated healthcare costs to the determent of American families. By moving healthcare.gov to a private company makes it a futile effort to help those who need it most.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Sitkin Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

My only option for health insurance is through the marketplace. I have preexisting conditions and need affordable insurance.

I support a Georgia reinsurance program because it will help lower premiums. Please support this and our Georgia communities.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Sivley Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will

not act in my best interest. I greatly prefer the existing enrollment website.

Thank you very much. (character limit of 32,500)

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Smith Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Smith Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the ending of enrollment for heath insurance through healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of the citizens of Georgia. Georgia citizens deserve one place to be able to see an unbiased and free comparison of health insurance offerings, such as healthcare.gov.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/17/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Smith Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I ALSO SUPPORT MANDATED MASKS STATEWIDE.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Smith Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/13/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Smith Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I care deeply about this issue. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Snyder Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Solomon Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Solomon Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * soriano Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* My family relies on health insurance from HealthCare.gov, our children have pre existing conditions! Please leave HealthCare.gov alone. It has been a Blessing to us! I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Southall Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No First Name * Last Name * Spann Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I am a lifelong Georgia resident with Type 1 Diabetes, and was able to finally leave my corporate job and start a business in Georgia with my own health insurance in 2016 because of healthcare.gov.

I do not support the move from healthcare.gov to a privatized enrollment system or any loss of access to healthcare.gov to Georgians because it may prevent Georgians with preexisting conditions from having the opportunity to be entrepreneurs.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Spitzner Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Spransy Email* Address City State

Comments

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Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Health insurance is already difficult to navigate, and having a centralized portal like healthcare.gov makes it easy for consumers to view all of their options in one place, and doesn't require them to reach out to for profit insurance companies to learn about their coverage options.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you for helping to ensure that Georgians have access to quality affordable care. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Steiner Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

(character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * Stephenson First Name * Email* Address City State Georgia

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* Georgia Access Model

Comments*

I don't think we should move away from healthcare.gov to view health insurance policies. I prefer the apolitical model we have now where no one private company can influence what the user sees or has access to.

And our federal tax dollars have already gone into that system, so I'm disinclined to switch away from it.

I'm also concerned about access for less tech literate people. With a nationwide system, we have a much larger sample size to see pressure points and the flaws in the system are more likely to be addressed sooner. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Still First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I have spent my entire carrier work in front offices for doctors and nursing facilities. I have helped many people chose the correct type of insurance that meets their needs. And after services to get their insurances to pay for needed services.

FOR PROFIT COMPANIES ARE NOT IN THE INTEREST OF INDIVIDUALS. These companies do not fit all individuals.

I support a Georgia reinsurance program because it will help lower premiums.

Please do not force consumers to enroll in coverage through profit-driven insurance companies and web brokers instead of the unbiased enrollment site that consumers know and trust (healthcare.gov). This plan does not add any new ways for people to shop for health coverage. Instead, it only serves to shut off the most trusted and widely used path for Georgians purchasing their own coverage.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No Last Name * Stolp First Name * Email* Address City State

Comments

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Comment Topic* General Comment / Other

Comments*

I have serious concerns about the 1332. If for-profit insurance companies manage the types of plans then the plans will be developed to serve their financial needs and not the healthcare needs of Georgians. I am most concerned about the impact this will have on the quality of plans that chronically ill patients so desperately need.

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Stovall Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Street Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

While reinsurance would help some middle- and high-income Georgia consumers by lowering premiums, the rest of the Governors plan is illogical and risky. The plan does not add any new ways for people to shop for health coverage. Instead, it only serves to shut off the most trusted and widely used path for Georgians purchasing their own coverage.

Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system that leaves consumers to translate the sales lingo of insurance companies and sort through conflicting information about their plan options. For many, it will be harder to find a plan that they feel good about. Others will get lost in the process altogether.

It is likely that some Georgians would end up uninsured because of the confusing, decentralized system, increasing Georgias 3rd in the nation uninsured rate.

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Public Comments for Waiver 1332 Comment Date * 7/17/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Syed Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Taylor Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments *

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

When making choices that will no doubt change lives, please ask yourself what you want your family to read about you years from now when learning about their ancestry.

The ability to read about your ancestry is increasing. Your life choices will no doubt be noted.

People want to find out what their family has done, etc.

What do you want to be remembered for? Saving lives or being a part of something that took them?

Please consider making life easier for all and be remembered for saving lives.

Namaste

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Teague Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to some make shift attempt at hurting people with more complicated methods of choice. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Thomas Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Thomason Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Tollefson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will

not act in my best interest, not in the best interest of so many Georgians.

Thank you very much. (character limit of 32,500)

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Trammell Email* Address City State Georgia Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * Georgia Access Model

Comments*

Dear Governor Kemp,

Thank you for the opportunity to comment on Georgia's proposal to waive federal rules under the Affordable Care Act (ACA). I am writing to express my deep concern about this waiver. Under the proposal, the state would opt out of the federal marketplace with no substitute central source of help for the 464,000 Georgians who currently enroll in the federally facilitated marketplace (FFM), known as HealthCare.gov, or for the thousands of Georgians who start the enrollment process at HealthCare.gov and are later determined eligible for Medicaid. This would likely cause many thousands of Georgians to fall through the cracks and lose coverage altogether – especially harming lower-income people andpeople of color.

I share your concern, outlined in the waiver, about Georgia's high uninsured rate. But the best solution to that problem is to join 37 other states and DC and adopt the ACA's expansion of Medicaid to low-income adults. I am distressed that you are instead continuing to pursue a Medicaid waiver that would, by your own estimates, cover just 50,000 of the hundreds of thousands of low-income, uninsured Georgians who would be covered through full expansion, because it would impose so many barriers to coverage. I strongly urge you to withdraw both the Medicaid and 1332 waivers and instead adopt Medicaid expansion, which would sharply reduce Georgia's uninsured rate, help us respond to the ongoing pandemic, and bring billions in additional federal funding into our state. Our House Democratic Caucus and I have consistently advocated for Medicaid Expansion in the General Assembly, and I am happy to work together with you to accomplish Medicaid Expansion in Georgia.

I am concerned that the 1332 waiver will insure fewer people and encourage enrollment in subpar plans. The ACA 1332 waiver would change where and how consumers purchase health coverage. Georgia would privatize functions of the marketplace by preventing its residents from using HealthCare.gov while failing to create its own substitute platform, likely causing many Georgians to lose coverage. Contrary to the promise of expanded choices, this waiver would rob consumers of their only option for a guaranteed central source of unbiased information on the comprehensive insurance available to them. Instead, consumers could enroll in coverage only through private brokers and insurers, who already operate through HealthCare.gov and have a track record of failing to alert consumers of Medicaid eligibility and picking and choosing the plans they offer, often based on the size of their commissions.

Brokers sometimes also divert consumers towards substandard plans, such as short-term plans, that leave people exposed to catastrophic costs if they get sick; that steering would increase under this waiver, when these plans could be presented alongside comprehensive insurance. People enrolled in subpar plans are subject to punitive pre-existing condition exclusions, benefit limitations, and caps on plan reimbursements that add up to potentially high out-of-pocket costs for consumers. A study of short-term plans in Atlanta earlier this year showed that even though people would pay lower premiums up-front, they could be responsible for out-of-pocket costs several times higher for common or serious conditions, like diabetes or a heart attack. The most popular plan in Atlanta refused to coverprescription drugs, mental health services, or maternity services, had pre-existing condition exclusions, and had a deductible three times as high as an ACA-compliant plan.

Because it would likely increase the number of uninsured Georgians and leave many others with worse coverage, the ACA waiver fails to meet the statutory "guardrails" intended to ensure that people who live in states that implement an ACA waiver are not worse off than they would be without the waiver. Section 1332(b)(1) of the ACA requires that ACA waivers cover as many people, with coverage as affordable and comprehensive, as without the waiver. However, under the proposed waiver, the coverage that many Georgians would have would be less comprehensive, and more people would find themselves with less affordable coverage and out-of-pocket costs than would be the case without the waiver. And Georgia would likely see a reduction, rather than an increase, in coverage under the 1332 waiver. The waiver therefore does not meet the guardrails under federal law and is not approvable. In addition, despite the hugely consequential and harmful nature of this waiver, the state only provides

Georgians 15 days to comment. This violates the spirit of 1332 waiver's public notice requirement. Notably, the waiver also includes a proposal to establish a reinsurance program. Similar programs have been successfully implemented in other states, reducing premiums for unsubsidized consumers. Georgia could move forward with this proposal while dropping the harmful components of the

Thanks for the opportunity to submit this comment.

Very truly yours,

waiver.

Bob Trammell (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Tunnell Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Turney Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * van den Berg First Name * Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I am opposed to the proposed legislation. It falls short of covering all adults with incomes up to 138% of the federal poverty line. The governor has chosen to pursue a more expensive plan that will cover fewer people. It would be more advisble to expand Medicaid as envisioned by the Affordable Care Act; we would maximze federal funding available to Georgia to provide health insurance and improve health outcomes. This legislation falls short of creating a pathway to health insurance to those Georgians who have been effectively locked out of the health care system.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Van Doren First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest or the best interest of my patients.

I support a Georgia reinsurance program because it will help lower premiums.

Overall, I wish that our state government would stop wasting time, taxpayer dollars, and lives and simply expand Medicaid as the majority of other states have already done to their benefit. Please stop attempting to reinvent the wheel with more expensive plans that cover fewer people and simply use the existing framework that has led to savings, lower rates of uninsurance, and better health outcomes in so many other states.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Vasi Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * First Name * Vaughan Email* Address City State Georgia Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* Georgia Access Model

Comments*

I do NOT support Governor Kemp's plan to bypass the federal marketplace for insurance and for Georgian's to instead be forced to use the Georgia Access Plan. This version of the governor's plan denies Georgian's the freedom to enroll in coverage that is best suited to their health needs. Instead, they would be forced to engage private entities that may provide inadequate benefits. These private entities do not guarantee to select the best plan for an individual's health needs. This is just a plan for and by Georgia's republican leaders to circumvent the federal marketplace. The Georgia Access model will be yet another way to deny marginalized Georgians access to adequate health care. I stand in opposition to the plan.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Vaughan Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Verdell Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Vogt Email* Address City State Georgia Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* Reinsurance Program Comments* I would like people to have the option of signing up for insurance through public means rather than private companies. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Waddle Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

As a Registered Dietitian and clinical provider, I am urging you to consider my recommendations. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Wade First Name * Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interest of consumers. I work with families and children who rely on lower cost insurance to maintain their physical and mental health. In the wake of COVID-19, having health insurance is more important than ever so families can access the medical and mental health treatment they need to stay healthy.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Waggener Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) F Yes C No Last Name * First Name * Waggener Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

Enrollment in health care MUST be made available to all residents of Georgia. So many of us hospitality, retail and entertainment industry workers do not receive healthcare through our jobs. Those who do, but are suddenly out of work, are also out of luck. To force restaurants and stores to be open, in the midst of a global pandemic and a STEEP increase of local COVID-19 cases - just to provide people with luxury/nonessential goods and services - is unconscionable. To deny us protection from our customers by refusing to mandate masks is ignorant and cruel. There is absolutely NO excuse for keeping healthcare from us. The absolute least this state can do is allow us access to necessary, life-saving care when we do, inevitably, get sick as a result of these horrifically irresponsible policies.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Wagner Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Wakeley Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Walker Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No First Name * Last Name * Walker Email* Address City State Comments

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Comment Topic * General Comment / Other

Comments*

Please do not remove my options or access to healthcare.gov. We are looking to start a business in my family and are counting on the healthcare.gov options. Please consider the needs of voters like me rather than the profits of large insurance companies. Don't force me to us privatized enrollment systems where insurance companies profit off me and do not act in my best interest.

I do support the reinsurance program as this will help lower primiums. Thank you for this change. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Wallace Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes F No Last Name * First Name * Wallace Email* Address City State

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

Healthcare.gov allows Georgians to shop for coverage with the assurance that all plans are comprehensive and will cover their health needs. Healthcare.gov also applies any available financial help, has been built to meet the needs of diverse audiences (those with disabilities, people whose first language is not English, etc.), and will notify shoppers if they may be eligible for Medicaid or other public coverage.

Insurance companies and brokers are regularly incentivized by commissions and may push consumers to plans that do not fit their health needs or financial situation. They are not obligated or incentivized to help qualified Georgians enroll in Medicaid or PeachCare or provide other safety net referrals.

Consider the cost of setting up our own system, when there is a perfectly good systemone that has already gone through the bumps and bruises of start-up years ago.

The waiver application assumes that there will be no coverage loss resulting from the transition from healthcare.gov to these alternate enrollment pathways. Evidence from past transitions between federal and state marketplaces suggests that thousands of Georgians might lose coverage in the move away from healthcare.gov.

More than 500,000 Georgia consumers have been using healthcare.gov for more than seven years to enroll in comprehensive coverage.

These changes are complicated, and the state has made no concrete commitments about how they will educate consumers. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Walton Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

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Comment Topic * General Comment / Other

Comments*

I do not support Georgia's moving away from using the healthcare.gov enrollment site that has served consumers well and that they trust. Moving to a new enrollment system relying on for-profit insurance companies will not serve the best interests of Georgians, and will be confusing for consumers.

The proposed reinsurance program would help lower premiums for som people which is something I can support.

Thank you.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Watson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Webster Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Weisman First Name * Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in the best interests of my patients. Already I have patients with "samaritan" plans that do not cover preventive services or the medications I prescribe. These underinsured and uncovered plans not only hurt the individuals with these plans, they drive up costs for everyone else as hospitals and pharmaceutical companies seek to make up their losses on the backs of the insured.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Weisman Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Weisshaar Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/20/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Weisshaar Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Wells Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Wells Email* Address City State Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I am disappointed that Georgia so often and so callously continues to prioritize big business over the needs of the majority of its residents.

I support a Georgia reinsurance program because it will help lower premiums. Please let me know where you stand on this issue and why.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Wells Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple

topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* General Comment / Other

Comments*

I 100% do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies to present all the facts. Georgia is part of the United States of America, and I believe we should continue using the federal

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes F No Last Name * First Name * Werner Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

As a constituent living with MS, an MS activist, and an officer on the Board of Trustees at the National MS Society, I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my hest interest

The Georgia Access model would force consumers to enroll in coverage through profit-driven insurance companies and web brokers instead of the unbiased enrollment platform that consumers know & trust (healthcare.gov).

I support a Georgia reinsurance program because it will help lower premiums starting in 2022.

While reinsurance would help middle- and high-income Georgia consumers by lowering premiums, the plan does not add new ways for people to shop for health coverage. Instead, it shuts off the most trusted and widely used path for Georgians purchasing their own coverage.

Georgia would become the only state in the U.S. with a confusing, decentralized enrollment system that disempowers consumers, leaving them vulnerable to the sales tactics of insurance companies. For many, it will be even harder to find a plan that they feel good about. Others will get lost in the process altogether and unintentionally become uninsured.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * West First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

You should be ashamed of yourself. Because of your incompetence, GA hospitals are at capacity and we're having to route Georgians to KY for covid-19 treatment. While Georgians are dying on your watch, you try to gut our access to reasonable health care. This blood is on your hands.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * West Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Wheeler Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No First Name * Last Name * Whipple Email* Address City State

Comments

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Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I have used healthcare.gov in the past to buy health insurance and I found it very easy to use; it clearly explained my options and the prices. Putting this responsibility on an private corporate entity is very risky, as they do not have the interest of the public as a primary goal.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Whitley Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Whitney Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/13/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Wienert Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

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Public Comments for Waiver 1332 Comment Date * 7/15/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * wiles Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Please expand Medicaid. It will keep Hospitals open and provide health care in the least expensive manner.

healthcare .gov works well for those uninsured by their employers who do not meet requirements for Medicaid.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Wilkins Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Willard Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Williams Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much. (character limit of 32,500)

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Willis Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Wilson Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/22/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * wilt Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

Health care is a human right. Any person with morals should believe that. No one should have to question if they can afford medical care. With the current pandemic, the need for universal health care is more evident than ever.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Wimberly Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

Public Comments for Waiver 1332 Comment Date * 7/14/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes & No First Name * Last Name * Winecoff Email* Address City State

Comments

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Comment Topic* General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. As someone with a chronic illness, my finances have always been strained by the cost of my health services. I implore you to feel compassion towards the people rather than giving rights to insurance companies. Please don't force us to live under the foot of profit driven companies.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/17/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Winkler Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies. It is unwise to stop using healthcare.gov which has been performing adequately for many years.

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No First Name * Last Name * Winston Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* Save publically funded healthcare.gov!

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will

not act in my best interest.

Thank you very much. (character limit of 32,500)

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Wolff Email* Address City State Comments Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page. Comment Topic* General Comment / Other Comments* I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest. I support a Georgia reinsurance program because it will help lower premiums. Thank you very much.

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Public Comments for Waiver 1332 Comment Date * 7/23/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * First Name * Wood Email* Address City State Georgia

Comments

Select the topic area that applies to the comments being submitted and type comments into the field below. To submit comments on multiple topics select the "Click Here to Add Additional Comments" at the bottom of the page.

Comment Topic* Georgia Access Model

Comments*

I am not in favor of the revised Georgia Access waiver 1332 proposal. I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I have had absolutely no problems with the Healthcare.gov website, even in its first year. I SO appreciate having all of the plans that are available for me on display in a single location, presented without bias. There is a consistency of language across all vendors which provides clarity, with no "shades" of meaning that would trip you up. I like having the comfort of knowing that they will all cover the essential services. I like being able to toggle through the effects of the different metal quality ratings to see likely total costs for different levels of insurance usage.

The plan that is being presented will take Georgians back to the Wild West of insurance shopping during the pre PPACA days. We will have to navigate multiple biased channels, avoid the pitfalls of inadvertently selecting sub-par plans, and resist profit minded sales pitches. Insurance shopping will be vastly more confusing and I feel that it will provide an unnecessary barrier that many Georgians will not be able to overcome.

If Georgia truly wants to put Patients First and does not want to use the federal site, then they should make the commitment go all in and run their own central full service shopping site that allows direct, easy, unbiased comparison between offerings and usage scenarios. It should not merely be a portal to off site plans of brokers. A Georgia site should bring all information to it, not the other way around. The ramifications of placing the medical and financial fate of its citizens in the hands of a multitude of profit minded actors are just too severe. We need transparency and trust.

I see no benefit at all of Georgia running a mere portal to outside websites. Only the potential for harm.

If Georgia truly wants to put Patients First, they should also return support to the navigator outreach program that was removed in the prior administration. The people need someone that acts as an advocate for THEM.

When done correctly, my government, both state and federal, acts as a "union" to look out for its citizens' rights and will provide a bulwark against profit minded entities. I want to have one big collective voice rather than be a single individual at the mercy of the big companies.

(character limit of 32,500)

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Comment Topic *

General Comment / Other

Comments *

I understand that block grants for subsidy changes are not under discussion at this time due to financial costs of the current pandemic. But, I would hope that going forward, the realization of unforeseen situations such as pandemics and other major disasters would show the wisdom of leaving this funding in the hands of the federal government with the ability to deficit spend. (character limit of 32,500)

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Comment Topic *

Reinsurance Program

Comments*

I support a Georgia reinsurance program because it will help lower premiums.

Public Comments for Waiver 1332 Comment Date * 7/21/2020 On behalf of * I am commenting on behalf of.. (choose one) Georgia Resident* Are you a Georgia Resident? (choose one) C Yes C No Last Name * Woodward First Name * Email* Address City State

Comments

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Comment Topic * General Comment / Other

Comments*

Following my planned early retirement at 61 and unplanned divorce at 62 later that year, I was on Obamacare for the next three years. Selecting the best healthcare insurance was easy and affordable, despite Georgia's political leaders' many efforts to undermine it. Denying that same right to poor Georgians by not expanding Medicare in the middle of this pandemic in 2020 is cruel and heartless!

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

I support a Georgia reinsurance program because it will help lower premiums.

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Comment Topic * Reinsurance Program

Comments*

Please do not remove the use of healthcare.gov.

Georgians need more help, not less.

Medicaid expansion would be great.

We are not shiftless ignorant backwoods folk - we are the elderly, those with the bad luck to have horrible diseases like Muscular Dystrophy. Stand WITH the citizens, not against them.

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Comments

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Comment Topic * General Comment / Other

Comments*

I do not support the move from healthcare.gov to a privatized enrollment system that relies on for-profit insurance companies who will not act in my best interest.

My partner was laid off during covid and having the option to use healthcare.gov during this time has opened up our options. Now as she goes back to work as a full-time nanny this month, I want to let you know that we HEAVILY rely on services like this to make health care possible. If we didnt get discounts and credits based on income, we could be paying \$500+ a month just for one person to receive insurance. We deserve health care just like you and everyone high up in the Georgia government. This program just barely makes it possible for so many people, please dont take away our healthcare options during a pandemic. Especially as you have great healthcare coverage and have never had to worry you might have to go to a hospital for something as simple as a Urinary Tract Infection because your insurance requires a large deductible to pay upfront and no where would take you with payment.

I support a Georgia reinsurance program because it will help lower premiums.

Thank you very much for taking the time to read this. (character limit of 32,500)

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I support a Georgia reinsurance program because it will help lower premiums.

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