Georgia's Medicaid Coverage Gap

Many Georgians are living without access to affordable health coverage. They can't get insurance through their jobs, can't afford private health insurance, and make **"too much"** to qualify for Georgia Medicaid. **They live in what is called the "Medicaid coverage gap."**

Because Georgia hasn't expanded Medicaid, nearly 360,000 residents are left without access to affordable health insurance – and without the care they need.[1]

40 states have expanded Medicaid. Georgia has not — and Georgia's families are paying the price.
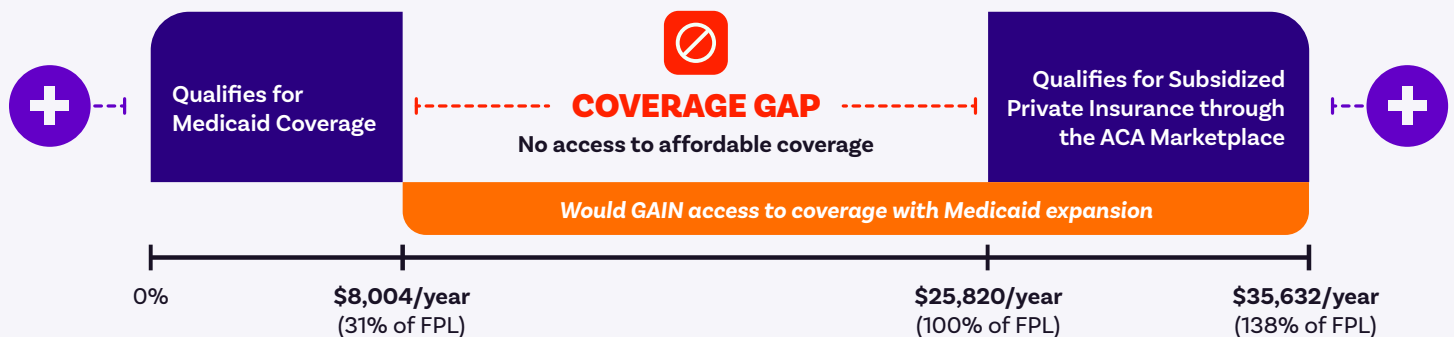
In Georgia, a family of three making $8,000 a year makes "too much" to qualify for Medicaid. [3]

Georgians over the age of 18 without children NEVER QUALIFY for Georgia Medicaid.

Georgia's Medicaid Coverage Gap

Qualifies for Medicaid Coverage	COVERAGE GAP No access to affordable coverage	Qualifies for Subsidized Private Insurance through the ACA Marketplace

Would GAIN access to coverage with Medicaid expansion

0% — $8,004/year (31% of FPL) — $25,820/year (100% of FPL) — $35,632/year (138% of FPL)

Data based on a family of three [3]   *FPL = Federal Poverty Level*

Many Georgians don't get health insurance through their jobs, even though these jobs are vital to our state's economy.

12,000 construction workers [3]

6,000 people working in grocery stores [3]

19,000 restaurant and food service workers [3]

32,000 veterans [2]

People who have affordable health insurance can:

Get regular check-ups and preventive screenings to stay healthy.

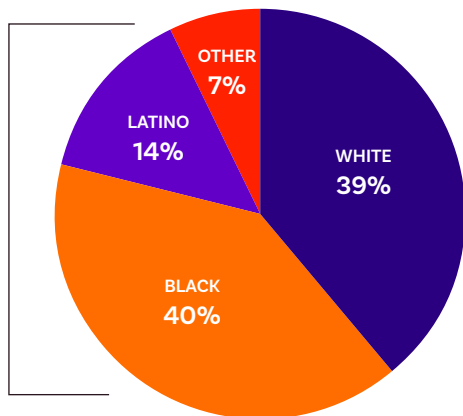Get the medications they've been prescribed to manage their health.

Treat chronic conditions so they can stay healthy and remain in the workforce.

We *cannot* achieve our vision of health equity without closing the Medicaid coverage gap.

Black and brown residents disproportionately fall into the Medicaid coverage gap. [1]

Race & Ethnicity Breakdown of Georgia's Medicaid Coverage Gap

OTHER 7%

LATINO 14%

WHITE 39%

BLACK 40%

61% are people of color [3]

Where you live *should not* impact whether you can get healthcare.

The Medicaid coverage gap is contributing to **our rural healthcare crisis**. Our hospitals are shutting down at an alarming rate. Expanding Medicaid strengthens our rural hospitals and ensures they stay open — creating good paying jobs and providing critical care in our rural communities.

Medicaid expansion is good for Georgia's state economy.

The federal government will cover 90% of the cost of expanding Medicaid. These federal funds would allow Georgia to expand affordable health coverage to those who need it, build a healthier workforce, keep rural hospitals open, and grow our economy. [1]

360,000 Georgians are being left behind without access to affordable health coverage. It's time for Georgia to expand Medicaid and close the gap.

[1] Drake, P., Tolbert, J., Rudowitz, R., & Damico, A. (2024, February 26). How Many Uninsured Are in the Coverage Gap and How Many Could be Eligible if All States Adopted the Medicaid Expansion? www.kff.org/medicaid/issue-brief/how-many-uninsured-are-in-the-coverage-gap-and-how-many-could-be-eligible-if-all-states-adopted-the-medicaid-expansion/

[2] Harker, L. (2019, January 17). Fast facts on Georgia's coverage gap. Georgia Budget and Policy Institute. gbpi.org/fast-facts-georgias-coverage-gap/

[3] The Medicaid Coverage Gap: State Fact Sheets. Center on Budget and Policy Priorities. (2024). www.cbpp.org/research/health/the-medicaid-coverage-gap