

Recent Changes Will Increase Health Costs and Decrease Coverage in Georgia

Without Congressional action, eligible enrollees will pay on average **\$528** more per year for marketplace health coverage—and multiple times more per family. These costs could be even higher, given [preliminary projected increases](#) for most Georgia premiums for 2026 of **26 percent**. Georgia starting running its own Marketplace in 2025.

1,305,100 residents had health insurance marketplace coverage in 2024, **152 percent** more than in 2021. This includes:

- ~**259,955** residents ages 55-64
- ~**111,200** residents who are children

Additionally, the new reconciliation law will require **278,876** enrollees to file new paperwork to stay covered.

Counties Hardest Hit:

Highest average loss of premium tax credits:

- Oconee County: \$900 more per year
- Greene County: \$840 more per year
- Union County: \$792 more per year
- Morgan County: \$768 more per year
- Forsyth County: \$744 more per year

Highest number of enrollees that could be affected:

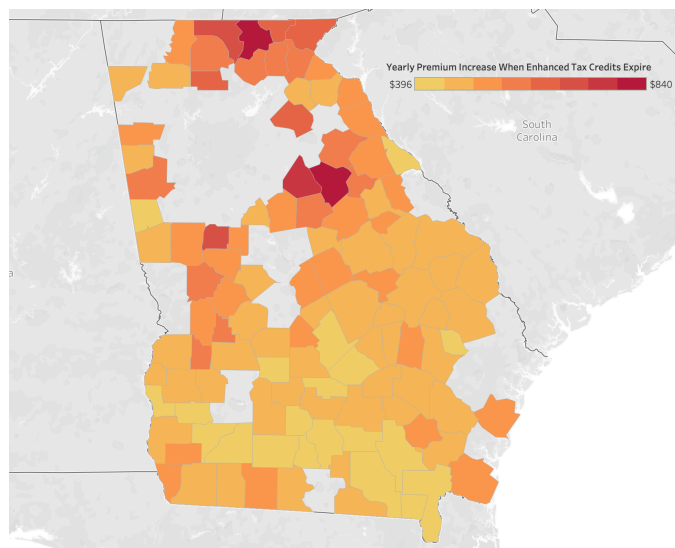
- Gwinnett County: 186,500
- Fulton County: 130,900
- DeKalb County: 111,200
- Cobb County: 90,400
- Clayton County: 53,300

Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average **\$512** more per year for marketplace health coverage—and multiple times more per family.

269,100 residents in rural counties had health insurance marketplace coverage in 2024, **222 percent** more than in 2021. This includes:

- ~**62,487** residents ages 55-64
- ~**14,367** residents who are children



Additionally, the new reconciliation law will require **60,475** enrollees in rural counties to file new paperwork to stay covered.

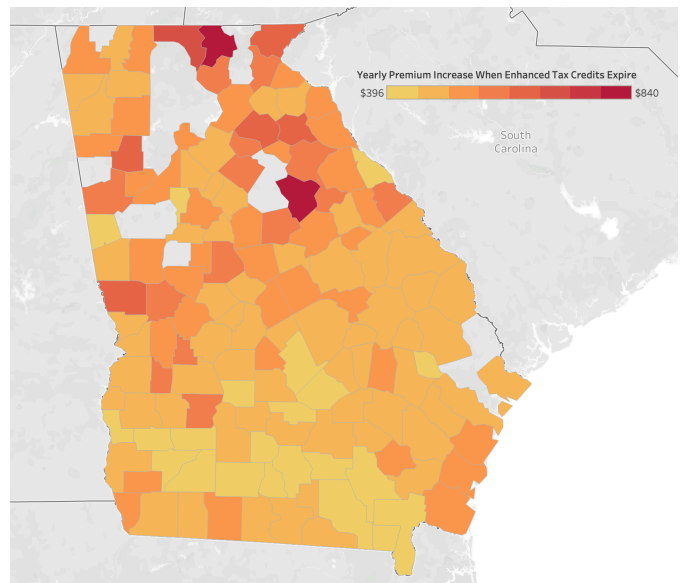
High Diabetes Rate Counties:

Without Congressional action, eligible enrollees in high diabetes rate counties will pay on average **\$504** more per year for marketplace health coverage—and multiple times more per family.

1,104,700 residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **163** percent more than in 2021. This includes:

- ~**216,953** residents ages 55-64
- ~**87,502** residents who are children

Additionally, the new reconciliation law will require **238,381** enrollees in high diabetes rate counties to file new paperwork to stay covered.



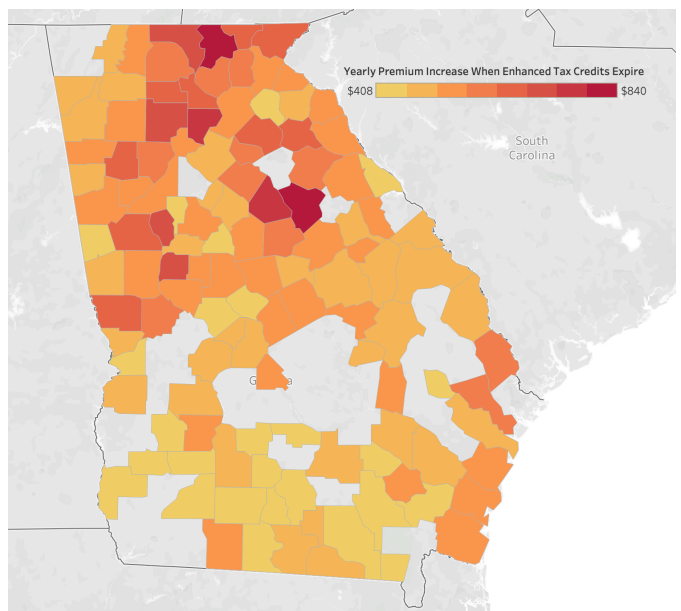
High Cancer Rate Counties:

Without Congressional action, eligible enrollees in high cancer rate counties will pay on average **\$529** more per year for marketplace health coverage—and multiple times more per family.

1,069,300 residents in high cancer rate counties had health insurance marketplace coverage in 2024, **152** percent more than in 2021. This includes:

- ~**214,571** residents ages 55-64
- ~**91,265** residents who are children

Additionally, the new reconciliation law will require **222,730** enrollees in high cancer rate counties to file new paperwork to stay covered.



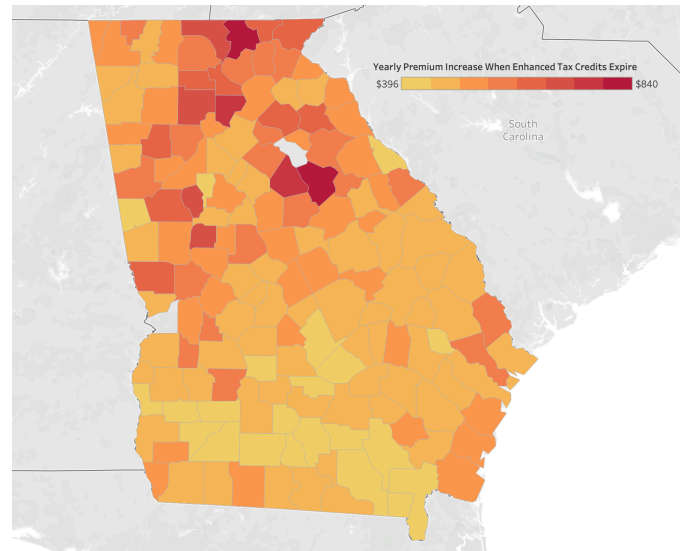
High Uninsured Rate Counties:

Without Congressional action, eligible enrollees in high uninsured rate counties will pay on average **\$524** more per year for marketplace health coverage—and multiple times more per family.

1,302,900 residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **153** percent more than in 2021. This includes:

- ~**259,335** residents ages 55-64
- ~**107,861** residents who are children

Additionally, the new reconciliation law will require **278,294** enrollees in high uninsured rate counties to file new paperwork to stay covered.



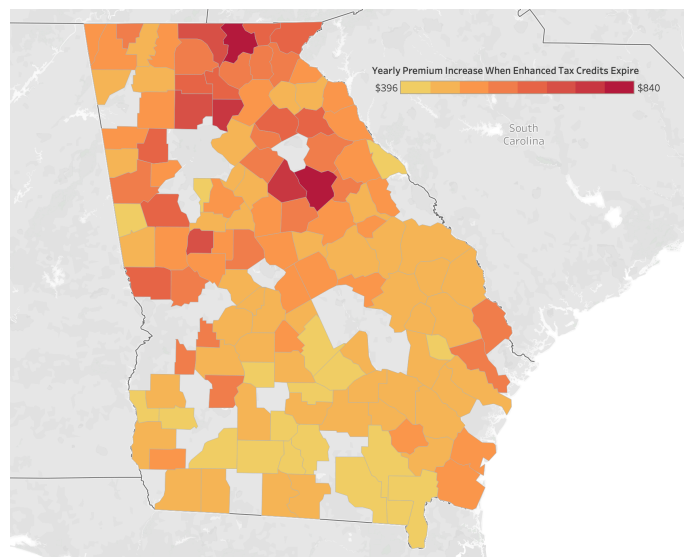
High Primary Care Ratio Counties:

Without Congressional action, eligible enrollees in high primary care ratio counties will pay on average **\$521** more per year for marketplace health coverage—and multiple times more per family.

788,100 residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **154** percent more than in 2021. This includes:

- ~**162,362** residents ages 55-64
- ~**67,850** residents who are children

Additionally, the new reconciliation law will require **161,353** enrollees in high primary care ratio counties to file new paperwork to stay covered.



County Characteristics Definitions:

- **Rural:** Counties are classified as rural if they meet the definition of “Fully FORHP Rural Counties” by the Health Resources and Services Administration (HRSA) [Federal Office of Rural Health Policy](#).
- **High Diabetes:** Counties with higher than the national average rates of diabetes.
- **Higher Cancer Prevalence:** Counties with higher than the national average prevalence rate of cancer.
- **High Uninsured:** Counties with a rate of people without health insurance above the national average.
- **High Primary Care Ratio:** Counties whose population to primary care physician ratio is above the national average, meaning fewer primary care providers per capita.