The Medicaid Coverage Gap in Georgia

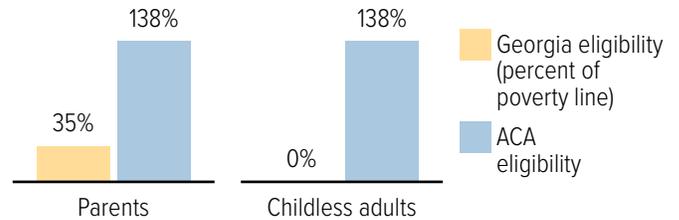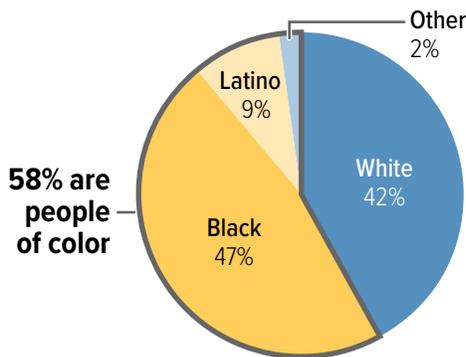**Center on Budget and Policy Priorities**

Nationwide, over 2.2 million poor, uninsured adults are in the Medicaid coverage gap — too poor to qualify for Affordable Care Act (ACA) marketplace assistance, yet ineligible for Medicaid because their state hasn't enacted ACA Medicaid expansion. In Georgia, some 275,000 uninsured adults in the coverage gap would become eligible if the state expanded Medicaid.

Expansion would provide coverage to Georgians who are now shut out of coverage. To qualify for Medicaid in Georgia, parents must earn less than 35% of the federal poverty line (or less than $7,686 for a family of three annually). Adults without dependent children are not eligible for Medicaid at all.
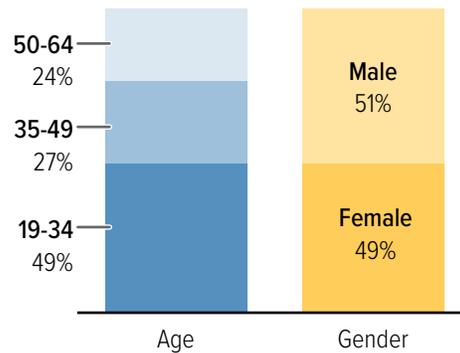

Georgia eligibility (percent of poverty line)
ACA eligibility

Parents: 35%, 138%
Childless adults: 0%, 138%

Who Is in the Coverage Gap in Georgia?

Race and Ethnicity

Other 2%
Latino 9%
White 42%
Black 47%
58% are people of color

Age and Gender

50-64: 24%
35-49: 27%
19-34: 49%
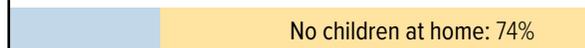
Male 51%
Female 49%

Age | Gender

Work and Family

63% are in families with at least one worker, and 26% are parents with children at home. 36% are women of reproductive age.

In a Family With at Least One Worker

At least one worker: 63% | No worker: 37%

Parents With Children at Home

No children at home: 74%
Children at home: 26%

Women of Reproductive Age

Other: 64%
Women of reproductive age: 36%

Industry

Many work in jobs that are crucial to the state's economy but often pay little. The most common industries for people in the coverage gap in Georgia are restaurants and other food services, construction, and grocery stores.
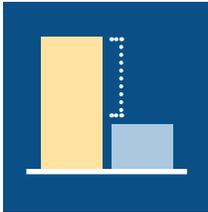

Restaurants and other food services: 34,000
Construction: 19,000
Grocery stores: 6,000

How Would Closing the Coverage Gap Help Georgians?

Improving access to care and health outcomes

- Expanding coverage increases the use of preventive care and reduces the utilization of emergency care.
- The state's decision not to expand Medicaid cost the lives of **1,336** Georgians aged 55-64 from 2014 to 2017 alone.

Reducing racial and ethnic disparities

- People of color make up 60% of the coverage gap population nationwide, and **58%** in Georgia.
- Closing the coverage gap is one of the most effective ways to reduce disparities in coverage and health outcomes.

Covering more children

- As newly eligible parents seek coverage, many will also enroll their children.
- Over 250,000 children, including **12,000** in Georgia, would have gained coverage if all remaining non-expansion states had expanded Medicaid in 2020.

Improving financial security

- People with coverage are less likely to face catastrophic medical costs, leave bills unpaid, or borrow money to pay for medical care.

Reducing uncompensated care costs and creating state savings

- Research shows that state costs of expanding coverage are largely or fully offset by savings in uncompensated care and other areas.
- The American Rescue Plan offers an additional **$1.5** billion to Georgia should it expand Medicaid, enough to cover the cost for **4.4** years.