



GEORGIANS FOR A
HEALTHY FUTURE



LEUKEMIA &
LYMPHOMA
SOCIETY®



Mental Health America
of Georgia



National
Multiple Sclerosis
Society
Georgia Chapter



THE CARTER CENTER
MENTAL HEALTH PROGRAM



The Arc
Georgia



May 27, 2020

John King
Commissioner of Insurance
Two Martin Luther King Jr. Drive
West Tower, Suite 704
Atlanta, GA 30334

Dear Commissioner King,

The undersigned organizations, representing thousands of Georgia adults and children who face serious, acute, and chronic health conditions, write to thank you for the strong actions you have taken to protect Georgians grappling with both the health and economic effects of the COVID-19 crisis. However, these critical consumer protections are currently set to expire on May 31, 2020. **We respectfully urge you to act immediately and extend protection against loss of health coverage due to inability to pay premiums, for 90 days after the end of the state's COVID-19 emergency declaration.**

As you are no doubt aware, Georgians with pre-existing conditions are at increased risk of infection and adverse health outcomes from COVID-19. This is why your decision to issue [Directive 20-EX-5](#) - New Actions To Protect Consumers and Industry During Coronavirus Disease (COVID-19) Situation - was so helpful to Georgians facing a sudden and unexpected loss of income and an inability to currently pay their premiums. We thank you for your quick, decisive action!

The COVID-19 job loss crisis is being felt acutely in Georgia, especially among the Hispanic and Black communities, and women-led households. More than 1.5 million Georgians have filed unemployment claims since March 14, 2020.¹ Georgia already had one of the highest uninsured rates in the country before this crisis began and extensive job losses are likely to accelerate that dynamic. We believe that by extending the health policy non-cancellation protections for 90 days beyond Georgia's public health emergency declaration will allow the additional time needed for businesses to reopen, jobs and income to return, and insured Georgians to resume

¹ Georgia Department of Labor statistics. Available: <https://twitter.com/GeorgiaDOL/status/1259942348819255296>

making premium payments. What's more, such an extension will protect adults *and children* who rely on health insurance for care of pre-existing conditions.

While the Federal government's pledge to provide coverage for COVID-related treatment provides some comfort, an absence of health insurance equates to an absence of services unrelated to the current crisis. Little to no access to cancer treatment, cardiac care, well-child visits, and life-sustaining prescriptions are but a few of the challenges faced by the uninsured. When coupled with the financial, physical and emotional impacts of the pandemic, the prospect of losing access to necessary care is frightening.

Again, we respectfully request an extension of **the protections against cancellation and non-renewal of health plans for 90 days beyond the end of the state's COVID-19 emergency declaration on June 12, 2020**. Additionally, in the event that the state's emergency declaration is extended beyond June 12, we ask that these protections be extended accordingly.

Thank you for taking action to protect vulnerable Georgia children and adults at the outset of this crisis and we stand at the ready to work with you going forward. If you have questions or would like to discuss further, please contact Laura Colbert, Executive Director, Georgians for a Healthy Future at lcolbert@healthyfuturega.org or 404-890-5804.

Sincerely,

Georgia Equality
Georgians for a Healthy Future
Leukemia & Lymphoma Society
National Multiple Sclerosis Society
Mental Health America of Georgia
Mercy Care
Presbyterians for a Better Georgia
The Arc Georgia
The Carter Center Mental Health Program
Voices for Georgia's Children

Cc: Governor Brian Kemp
Lieutenant Governor Geoff Duncan
Chairman Eddie Lumsden
Chairman Burt Jones