

# Georgia's Pathways to Coverage Program – The First Year in Review

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In July 2023, Georgia launched the Pathways to Coverage program, which offers health care coverage to adults with lower incomes who do not have access to affordable health insurance. To be eligible they must work, attend school, volunteer or complete another qualifying activity for at least 80 hours per month. The program covers the cost of many of the same medical services as traditional Medicaid, including doctor visits, hospital stays and prescriptions. This fact sheet provides policymakers and advocates with an overview of the program's first year and offers recommendations for improving upon the existing program design.

## Here are some key takeaways based on the program's first year:

### **Enrollment in the Pathways to Coverage program fell far short of expectations and need.**

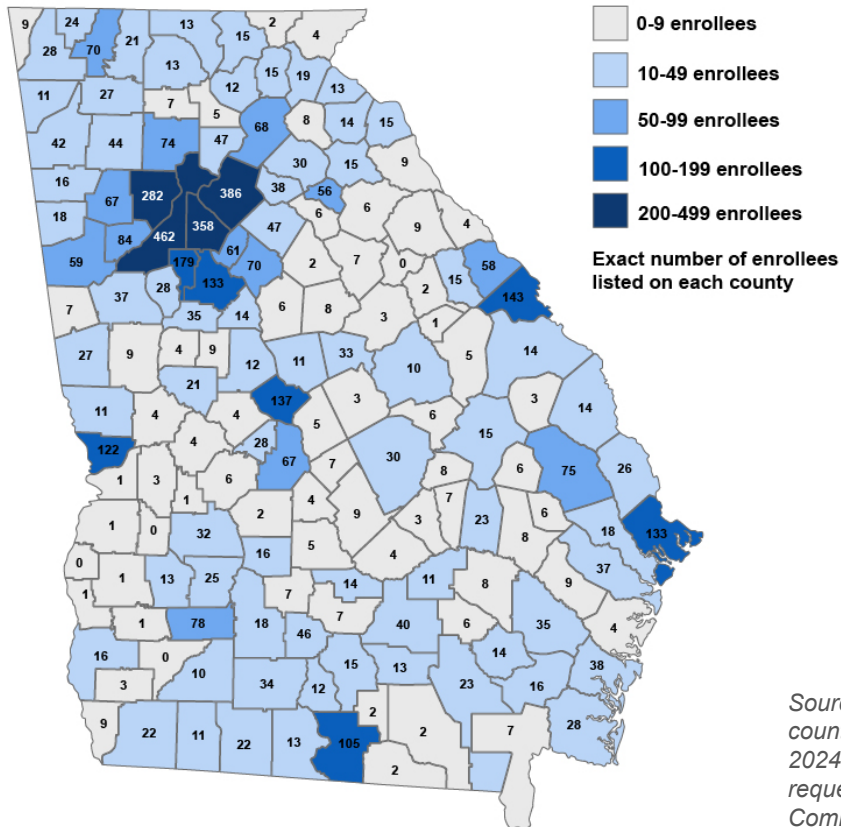
More than 40% of Georgia's counties still had fewer than 10 enrollees despite the state having one of the highest percentages of uninsured populations in the nation. If the state continues to enroll about 4,231 enrollees per year as it did in the first year and assuming no one is disenrolled, it will take more than 12 years to achieve the original five-year enrollment goal (52,509).

**A cumbersome enrollment process and restrictive eligibility criteria appeared to contribute to the program's low enrollment in the first year.** Potentially eligible Georgians face a steep "paperwork" burden – from completing a lengthy online or paper application to compiling documents to verify qualifying activities and hours. Only about half of individuals who showed initial interest in applying to the program submitted a complete application. Preliminary data also indicate that at least one in every five denials for those who do submit a complete application is due to failure to meet the qualifying hours and activities requirement.

**Pathways to Coverage is a costly program for Georgia taxpayers, and most spending through the end of the first year covered administrative expenses rather than health care benefits.** Since the program was approved through the end of the first year of implementation, a total of almost \$58 million in combined state and federal funds was spent on the program. That amounts to an average of \$13,000 per enrollee. Spending on upgrades to Georgia's online eligibility and enrollment system represents the largest proportion of total program costs and was almost five times higher than spending on healthcare benefits for enrollees.

For current enrollment and program cost data, please visit the Data Tracker page at [GeorgiaPathways.org](https://GeorgiaPathways.org)

### ***Pathways to Coverage, Cumulative Enrollment by County, July 2023 - June 2024***



Source: Pathways to Coverage cumulative county-level enrollment data as of June 30, 2024 obtained through open records request to Georgia's Department of Community Health

## Beyond Year One: Recommendations and Next Steps

With Pathways to Coverage up for renewal in September 2025, the state has an opportunity to leverage lessons learned from the first year to make the program more effective and less costly and to streamline the bureaucratic red tape that burdens both enrollees and state agency staff.

### Programmatic recommendations:

1. Eliminate monthly reporting and premium collection
2. Expand automated verification of qualifying hours and activities at initial application and yearly renewal using electronic data sources
3. Expand work requirement exemptions (in alignment with SNAP exemptions) to enable eligible veterans, full-time parents of young children, former foster youth and others to access the program
4. Make Pathways to Coverage an 'opt-out' versus an 'opt-in' program
5. Improve education and outreach for potentially eligible Georgians
6. Improve communication with applicants and enrollees

### System-level recommendations:

1. Modernize Georgia's public benefits eligibility and enrollment infrastructure
2. Increase transparency and public data reporting and open up opportunities for stakeholder engagement

For more context on each recommendation and for an additional list of transformational recommendations like full Medicaid expansion, please download the full report “Georgia’s Pathways to Coverage Program – The First Year in Review” from the Resources page at [GeorgiaPathways.org](https://georgiapathways.org).