



# **CLOSE THE COVER GAP**

## **CITY/LOCAL ADVOCACY TOOLKIT**

**CoverGA.org**

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# HOW TO USE THIS TOOLKIT

Nationwide, millions of adults are in the Medicaid coverage gap -- too poor to qualify for Affordable Care Act marketplace assistance, yet ineligible for Medicaid because their state hasn't expanded Medicaid. Georgia has refused to expand Medicaid, which leaves thousands of hard-working Georgians without access to meaningful health coverage.

We built this toolkit so that you could make your voice heard on how expanding health coverage would benefit communities across the state. No individual should be denied access to health care because of where they live.

This toolkit is an entry point to help you advocate for Medicaid expansion for those Georgians who are in need of and deserving of access to affordable health care. You can use this on your own, with family or friends, or in your community and in other advocacy groups.

We also want to offer our organization as a resource for you. If we can provide information, answer questions, present to your community group, or otherwise support your healthcare advocacy, please let us know. Contact Knetta Adkins, [kadkins@healthyfuturega.org](mailto:kadkins@healthyfuturega.org) or 404-400-2715 to learn how to better utilize this toolkit in your community.

Cover Georgia is a broad coalition of community stakeholders and advocates from all across our state. We are working together to create a pathway of health coverage for all Georgians.



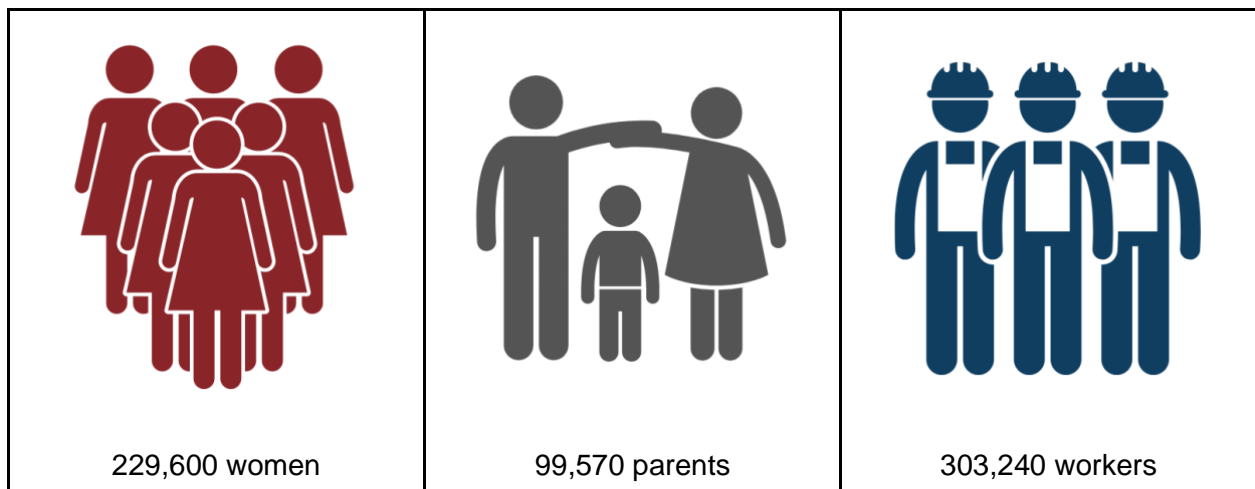
## What is Georgia's coverage gap?

Under the nation's health law, every person was supposed to have a way to get affordable, quality health coverage. People with low incomes (less than \$17,700 per year for 1 person or \$30,000 for a family of three) would get Medicaid as long as their state leaders agreed. However, Georgia is one of only 12 states where leaders have so far declined to extend health insurance to these adults. Now Georgians are left in a coverage gap, and there is no way for them to get health insurance.



### Georgians in the coverage gap

If Georgia allowed Medicaid health insurance to cover low-income adults, 452,600<sup>1</sup> uninsured Georgians would gain coverage. These Georgians are veterans and their spouses, young adults, parents, and low wage-workers.



Here in (county name), more than (##,###) of our friends and neighbors are uninsured and cannot go to the doctor when they need to. They could be covered if state leaders act to expand Medicaid.

### **Closing the coverage gap reduces health inequities**

Nearly 6 in 10 Georgians who fall in the coverage gap are Black, Latinx, or other people of color. Closing the coverage gap would reduce racial disparities in access to health care services, and health outcomes.

Nine rural hospitals have shuttered since 2013 across the state and many more Georgia hospitals are struggling because they treat so many patients who lack health insurance and

<sup>1</sup> Kaiser Family Foundation, Who Could Medicaid Reach with Expansion in Georgia?  
<https://files.kff.org/attachment/fact-sheet-medicaid-expansion-GA>

cannot afford high health costs. Expanding health insurance coverage opens an important revenue stream for hospitals and doctors to ensure that rural communities have access to care.

**Medicaid expansion improves the lives of Georgia families.**

More Georgia parents, workers, and other adults would be able to see a doctor and improve their health. All Georgians would be healthier because cancer, heart disease, and other life-threatening diseases could be identified and treated earlier.

Children also benefit when their parents gain access to health care because their parents are healthier and the family is more financially secure. With health insurance, parents are better able to pay for housing, healthy food, and school supplies, instead of big medical bills.

**Medicaid expansion would boost Georgia’s economy, especially in rural areas**

If Georgia closes the coverage gap, that could produce more than 64,000 jobs in Georgia and new federal incentives would bring more than \$1 billion dollars to the state.<sup>2,3</sup> This funding would more than cover the cost of closing the gap and leave extra dollars to address priorities like rural broadband and water infrastructure, public schools, and public safety. Rural residents and hospitals stand to gain the most!

**Who can fix the coverage gap?**

Our elected officials have the power to solve this problem. The Governor and lawmakers have so far rejected the money that is set aside to provide health coverage for Georgians in the gap. Even with the new \$1 billion federal incentives. When Georgia lawmakers reconvene for the legislative session they can agree to close the coverage gap by expanding Medicaid.

**Do you know someone in the coverage gap?**

Uninsured Georgians with these 2021 incomes are in the coverage gap		
Family size	Monthly income	Annual income
For adults who are not parents		
A single individual	\$0-\$1063	\$0-\$12,760
A married couple	\$0-\$1436	\$0-17,240
For parents		
1	\$361 -\$1011	\$4,332 - \$12,760

<sup>2</sup> Leighton Ku and Erin Brantley, *The Economic and Employment Effects of Medicaid Expansion Under the American Rescue Plan* (Commonwealth Fund, May 2021). <https://doi.org/10.26099/x6zp-g424>

<sup>3</sup> Laura Harker, *Georgia Health Care Budget Primer for State Fiscal Year 2022* (Georgia Budget and Policy Institute, June 2021). <https://gbpi.org/georgia-health-care-budget-primer-for-state-fiscal-year-2022/>

2	\$526 - \$1371	\$6,312 - \$17,240
3	\$638 - \$1732	\$7,656 - \$21960
4	\$758 - \$2092	\$9,096 - \$26500

How can you get involved?

- If you fall in the coverage gap or know someone who does, we want to hear from you! Your voice is a powerful tool to help others understand the need to close the coverage gap. **Share your story by visiting [coverga.org/story](http://coverga.org/story).**
- **Tell your state leaders to close the coverage gap.** Go to [coverga.org](http://coverga.org) to let your elected officials know that you support closing Georgia’s coverage gap.
- **Invite Cover Georgia to talk to you faith, community, civic, or professional group.** We are available to talk with you and your community about this issue. If you would like us to attend a meeting or event at your organization, please contact us at [coverga@healthyfuturega.org](mailto:coverga@healthyfuturega.org).

Cover Georgia works to ensure that all Georgians regardless of income get the health coverage and care they need. We want to expand our state’s Medicaid program to cover low-income Georgians as envisioned by the Affordable Care Act.

For more information on how Georgia can close the coverage gap, visit [coverga.org](http://coverga.org). Be part of the conversation by using [#CoverGA](https://twitter.com/CoverGA) and following [@healthyfuturega](https://twitter.com/healthyfuturega) on social media.

# Cover Georgia

## Medicaid expansion talking points

Updated: June 17, 2021

Theme	Messages
What is the coverage gap?	<ul style="list-style-type: none"> <li>● Half a million Georgians remain unable to get health coverage. These Georgians are veterans, working parents, and low-wage workers. They are our friends, family members, and neighbors.</li> <li>● <a href="#">Georgians in the coverage gap</a> do not qualify for Medicaid and do not make enough money to get financial help to buy private coverage through the Affordable Care Act. They are stuck in the coverage gap.</li> </ul>
How can we close Georgia's coverage gap?	<ul style="list-style-type: none"> <li>● The Affordable Care Act allows states to expand their Medicaid programs to cover adults with low incomes (less than \$17,775 yearly for an individual or \$36,570 for a family of four).</li> <li>● <a href="#">Thirty-eight (38) states</a> have expanded Medicaid to cover uninsured adults. Georgia is one of only 12 hold out states.</li> <li>● Medicaid expansion would cover about 500,000 Georgians, help keep rural hospitals open, and accelerate our state economy.</li> </ul>
Why is Medicaid expansion important to cities and counties?	<ul style="list-style-type: none"> <li>● Many cities and counties provide funding to their local or regional hospitals to cover the costs of care for uninsured residents who can't afford the medical bills. City and county taxes go towards those hospital payments. If more local residents were insured, city and county taxes could be put towards other community needs like improving the local school system, keeping parks clean, and fixing broken infrastructure.</li> <li>● Hospitals are the largest employers in some cities and counties. Medicaid expansion increases the need for doctors, nurses, and other jobs at local hospitals, increasing the number of good paying jobs available to local residents.</li> <li>● Medicaid expansion also creates good-paying jobs for local residents in other sectors like hospitality, real estate, transportation, and retail.</li> <li>● Medicaid expansion lowers the rate at which people with mental health, substance use, or other chronic health issues are jailed or return to jail because they can access the health services they need to stay healthy. This frees up local police,</li> </ul>

	<p>firemen, and other public safety officials to deal with other community needs.</p>
<p>Medicaid expansion improves health and quality of life for Georgians.</p>	<ul style="list-style-type: none"> <li>● Expanding Medicaid so that the thousands of low-wage workers in our state can sign up for free or low-cost health coverage will make our state healthier and financially stronger.</li> <li>● Medicaid expansion means that poor and low-income Georgians can go to the doctor when they get sick without worrying about unaffordable medical bills.</li> <li>● The majority of Georgians who would get health insurance by expanding Medicaid are <a href="#">working</a> but are often not offered health benefits through their job.</li> <li>● Many rural communities don't have the resources to fight COVID-19 but Medicaid expansion could help. Rural residents are more likely to be uninsured, they have higher rates of chronic disease, and local hospitals in these regions are closing at an alarming rate. Medicaid expansion could help to close these gaps for rural Georgia.</li> <li>● <a href="#">One-quarter of Georgians</a> who would get health insurance by expanding Medicaid have a mental illness or substance use disorder.</li> <li>● Closing the coverage gap would help address <a href="#">racial disparities</a> in health care access and outcomes. About 36 percent of Georgians in the coverage gap are Black, and 22 percent are Latinx.</li> <li>● <a href="#">Six hundred (600) studies</a> show that Medicaid expansion improves access to care, improves health outcomes. reduces housing instability, lowers debt and improves family finances, supports hospitals and health care providers, and does not negatively impact state budgets.</li> </ul>
<p>Medicaid expansion is a smart financial decision and saves local &amp; state dollars.</p>	<ul style="list-style-type: none"> <li>● The federal government pays 90 percent of the costs for Medicaid expansion, and Georgia only covers 10 percent.</li> <li>● Under the American Rescue Plan, the federal government is now offering <a href="#">extra money</a> to states like Georgia to close the coverage gap. Georgia could earn \$1.3 Billion if state leaders approve Medicaid expansion. <ul style="list-style-type: none"> <li>○ These new funds would cover the costs of Medicaid expansion for 2 years and leave Georgia with \$700 Billion to put towards other state priorities like fully funding schools, training workers, expanding broadband infrastructure, and protecting the environment.</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>● Expanding health coverage to all eligible Georgians would support Georgia hospitals, which are economic anchor institutions for communities across the state.</li> <li>● For every day that Georgia refuses Medicaid expansion, our state loses \$8 million meant to put health insurance cards in the pockets of Georgia families.</li> <li>● Georgia can't afford to keep waiting to expand health coverage.</li> </ul>
<p>Medicaid expansion is a full solution with complete coverage.</p>	<ul style="list-style-type: none"> <li>● Governor Kemp has proposed a limited Medicaid program that would extend Medicaid coverage to some poor adults in Georgia but leaves out thousands who would be covered under a full Medicaid expansion.</li> <li>● Fully expanding Medicaid as intended by the Affordable Care Act remains the best moral and economic option.</li> <li>● Gov. Kemp's Medicaid plan has too many holes in it. Only 60,000 Georgians would gain insurance under the Governor's plan, but Medicaid expansion could cover 500,000.</li> <li>● Full expansion will not only cover more Georgians, it will also help keep rural hospitals open, and fire up the economy.</li> </ul>

**RESOLUTION OF THE CITY OF TKTGTK, GEORGIA TO REQUEST THAT THE  
GENERAL ASSEMBLY AND GOVERNOR OF GEORGIA**

**ACCEPT FEDERAL MEDICAID FUNDING AND IMPLEMENT THE FULL  
EXPANSION OF HEALTH INSURANCE COVERAGE AS PROVIDED BY THE  
AFFORDABLE CARE ACT**

WHEREAS, the City Council of TKTGTK, Georgia, represents all the citizens of TKTGTK, Georgia; and

WHEREAS, ### people in TKTGTK county do not have health insurance coverage and would be eligible if Georgia accepted federal Medicaid funding to expand coverage; and

WHEREAS, Georgia's Medicaid program has very restrictive eligibility criteria that currently excludes approximately 500,000 low-income Georgians from receiving comprehensive, affordable health insurance coverage to provide for personal wellbeing and financial stability; and

WHEREAS, expanding Medicaid would be good for Georgia's economy – creating 56,000 jobs in Georgia each year and boosting the state's economic output by \$6.5 billion by supporting the healthcare industry, jobs, and Georgia's overall economy, dwarfing future projected costs to Georgia<sup>i</sup>.

WHEREAS, Georgians are already paying federal taxes toward expanding Medicaid and state leaders have ignored billions of dollars meant to pay for Georgians' health coverage. The American Rescue Plan (ARP) Act passed in March 2021 makes the financial benefit to Georgia even greater. Through the increased federal match in the ARP for states that expand Medicaid, Georgia would receive enough money to have an excess of approximately \$700 million that it could reinvest in the state – no strings attached.<sup>ii</sup>

WHEREAS, expanding Medicaid would give Georgia's rural communities the lifeline they so desperately need. Expanding Medicaid could create 12,000 jobs and \$1.3 billion in new economic activity in Georgia's rural communities each year.<sup>iii</sup> Rural hospitals in Georgia are struggling because they treat so many patients who lack health insurance and cannot afford high out-of-pocket costs. Seven rural hospitals have closed since 2013 and more than half of the remaining hospitals are financially vulnerable to closure.<sup>iv</sup>

WHEREAS, expanding Medicaid would help the City of TKTGTK thrive. Medicaid expansion would increase the number of insured members of our community, improve the financial footing of health care providers and hospitals who treat our residents, and bring new economic activity to our city. The improved finances of local health care providers and hospitals acts as an economic multiplier, creating community-based jobs, and buoying the hospitality, retail, transportation, and real estate sectors of our local economy.<sup>v</sup>

WHEREAS, expanding Medicaid would help Georgia recover from the Coronavirus pandemic. Uninsured adults faced a higher risk of exposure to COVID-19 due to the types of jobs they are

more likely to hold.<sup>vi</sup> Many of these low-wage workers are not offered benefits from their employer but worked in essential front-line jobs that kept our community moving during the pandemic.<sup>vii</sup> Medicaid allows Georgians that are sick or have lost their jobs due to the pandemic to receive quality, affordable health care coverage they get back on their feet again. Medicaid expansion has been shown to re

NOW, THEREFORE, BE IT RESOLVED that the City Council of **TKTKTK**, Georgia calls upon the General Assembly and the Governor of Georgia to accept Federal Medicaid funds and fully expand insurance coverage pursuant to the Affordable Care Act during the next session of the General Assembly

<sup>i</sup> Harker, L. (2018) Georgia Ready to Close Coverage Gap. <https://gbpi.org/georgia-ready-close-coverage-gap/>

<sup>ii</sup> Rudowitz, R., Corallo, B., and Garfield, R. (2021). New Incentive for States to Adopt the ACA Medicaid Expansion: Implications for State Spending. <https://www.kff.org/coronavirus-covid-19/issue-brief/new-incentive-for-states-to-adopt-the-aca-medicaid-expansion-implications-for-state-spending/>

<sup>iii</sup> Harker, L. (2020). Fast Facts on Medicaid Expansion. <https://gbpi.org/fast-facts-on-medicaid-expansion/>

<sup>iv</sup> iVantage Health Analytics. (2016). Rural Relevance – Vulnerability to Value: A Hospital Strength INDEX Study. [https://www.chartis.com/resources/files/INDEX\\_2016\\_Rural\\_Relevance\\_Study\\_FINAL\\_Formatted\\_02\\_08\\_16.pdf](https://www.chartis.com/resources/files/INDEX_2016_Rural_Relevance_Study_FINAL_Formatted_02_08_16.pdf)

<sup>v</sup> National Assoc. of Counties. (2018). [Medicaid and Counties: Understanding the Program and Why it Matters to Counties.](#)

<sup>vi</sup> Tolbert, J. (2020). What Issues Will Uninsured People Face with Testing and Treatment for COVID-19? <https://www.kff.org/uninsured/fact-sheet/what-issues-will-uninsured-people-face-with-testing-and-treatment-for-covid-19/>

<sup>vii</sup> Alker, J., Corcoran, A. (2021). [A Profile of Georgia’s Low-Wage Uninsured Workers.](#)

## PRESS RELEASE TEMPLATE

Suggested use: Informing the local media outlets before and/or after a community event in support of Medicaid expansion is a good practice in building stronger, more transparent press relationships. Some cities/counties may choose to pass a resolution in support of Medicaid expansion, which is an important way to share the local show of support of a majority of the council. These should typically be sent to journalists and members of the free press, especially those members of your database for media contacts.

FOR IMMEDIATE RELEASE [date]	CONTACT: [Name of contact for media questions] [Contact's title] [Phone number] [Email address]
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### **[City/County] calls on Governor Kemp and Georgia General Assembly to expand Medicaid** *(Adapt headline as needed)*

*Medicaid expansion would cover [find # of uninsured for your county here] uninsured Georgians living in [County].*

**[City/County], Georgia--** Today, the [name of city/county governmental body (ex: the Macon-Bibb County Board of Commission)] approved a resolution urging state leaders to expand Medicaid to cover uninsured [city/county] residents, provide additional support to the [name of local hospital], and inject new tax dollars into our [city/county's] economy.

[Quote from a city/county leader. Ex: Expanding Medicaid is one of the most cost-effective tools our state can use to have a positive impact on the access to preventative care, the health status of our residents, and the cost predictability of health care. Georgia lawmakers' decision to close the coverage gap means all Georgians can now get more preventative care, which will ultimately advance health outcomes.]

Georgia is one of only 12 states that has not yet accepted generous federal funding to expand Medicaid. If Georgia expanded Medicaid coverage, a half million uninsured adults could gain health insurance, including [find # of uninsured for your county here] uninsured people in [County].

[Quote from another city/county leader, a doctor or nurse, an uninsured resident, or another stakeholder. Ex: Medicaid expansion is a way to strengthen the system and supports incremental improvements for those Georgia residents most in need of assistance. We've seen how a decline in health and population decline have decimating effects on rural hospitals and Georgia's health care system. Medicaid expansion will bring a significant boost to rural health care and providers.

The newly adopted American Rescue Plan Act gives Georgia an additional incentive to expand Medicaid. If Georgia opted into the program, the federal government would add 5% to the state's Medicaid funding formula for a two-year period. The funding increase would add up to \$1.3 Billion, which would more than cover the costs of expansion and give Georgia an additional \$710 million in savings which could be put towards other state spending.

**Background on Medicaid expansion:**

Georgia is one of only 12 states that have not yet extended health insurance coverage to adult residents with incomes of less than 138% of the federal poverty line (\$17,775 for an individual and \$36,570 for a family of four). An estimated 480,000-600,000 Georgians would be eligible for coverage under Medicaid expansion.

The federal government would pay at least 90% of the costs of the program in perpetuity and the state would cover the remaining 10% share. Georgia's estimated annual share of costs would be \$275 million.

By contrast, the [Governor's proposed Pathways waiver](#) is estimated to cover 60,000-269,000 Georgians and cost as much as \$651 million annually.

\*\*\*\*\*

**About [name of individual or organization that offered quotes for press release]:**  
(Include 1-3 sentences about the individual or organization)

**About [name of additional person or organization who offered a quote for press release]:** (1-3 sentences)

(Repeat "About" sections as needed)



# TELL YOUR HEALTH CARE STORY

**Your story is powerful!  
Stories help to put a human face to  
health care issues in Georgia.**

## HOW TO TELL YOUR STORY



**IN WRITING**



**INCLUDE  
PHOTOS**



**MAKE A VIDEO**



**MAKE A VOICE  
RECORDING**

**By submitting your story and images, you are giving members of the Cover Georgia coalition permission to publish it on websites and share across social media.**

**[COVERGA.ORG/STORY](https://coverga.org/story)**

# STORY TELLING TIPS

Have a beginning, middle, and end.

**Use simple, short sentences.**

Include the question in your response.

**Tell us:**

About the health care challenges, you are facing.

**How things were in the past.**

How they have changed, and your hopes for the future. Tell us how you are feeling.

**What you want state leaders to know about your experience with the health care system in Georgia.**

## QUESTIONS TO ANSWER

Are you uninsured?

**Do you have Medicaid?**

If you have health coverage, do you get it through your job, the health insurance marketplace ([healthcare.gov](https://healthcare.gov)), Medicaid, or another way?

**Are you in the coverage gap (that means you don't qualify for Medicaid and you don't make enough for financial help from the Affordable Care Act)?**

When was the last time you had health coverage?

**Do you have any health problems?**

How would/does having health coverage help you?

**What would you like others to know about being uninsured, the need for affordable health coverage, or your story?**

# **CONTENT CREATION TIPS**

## **PHOTOS:**

**If you are using a phone or tablet/ iPad, try and hold the camera as still as you can. Make sure you can be clearly seen. The light (like the sun, a lamp, or window) should always be in front of you, not behind you.**

## **VIDEO OR AUDIO RECORDING:**

**Make sure that the sound is clear. Try to record away from noisy or windy places. For video, use a tripod or prop up your recording device. Make sure you can be clearly seen. Use landscape/horizontal format.**

**Make it 5 minutes or less. Don't include music.**

# **SUBMITTING YOUR STORY**

**Visit ([coverga.org/story](https://coverga.org/story)) to fill in the online submission form.**

## **SUBMITTING VIDEO & AUDIO:**

**Make sure your video or audio file is no bigger than 2GB.**

**Upload your files to a free cloud service such as Google Drive, Dropbox, We Transfer. Then create a share link for the video OR Audio to copy and paste into the online submission form.**



**Cover Georgia works to ensure that all Georgians regardless of income get the health coverage and care they need. We want to expand our state's Medicaid program to cover low-income Georgians as envisioned by the Affordable Care Act.**

**Please join Cover Georgia as we fight for a pathway to health coverage for all Georgians by sharing your story, contacting your elected officials, and speaking out!**



**LOOKING FOR OTHER WAYS TO SHARE YOUR STORY AND BE A HEALTH ADVOCATE? CHECK OUT THESE VIDEOS:**

**"HOW TO USE SOCIAL MEDIA FOR ADVOCACY**

**MEETING YOUR STATE LEADERS**

**[COVERGA.ORG/STORY](https://coverga.org/story)**