

## High Out-of-Pocket Costs and Poor Access May Prevent Georgia Patients from Accessing Needed Care



### About James in Atlanta, Georgia

James lives in Atlanta, Georgia. Since 2014, James has been enrolled in on-exchange coverage. In 2016, he got a job at a small business that pays enough to make him ineligible for subsidies (\$50,000). However, his employer doesn't offer health insurance. In 2017, James selects a new on-exchange plan.

James has a variety of unexpected health complications in 2017. During the year, James's healthcare spending will reach his deductible – meaning he will need to pay the entire deductible amount out-of-pocket. His limited network means James will have to use out-of-network services, which don't count towards his deductible and require him to pay even more money out-of-pocket.

### What Barriers to Access Exist for James?

In Atlanta, James is faced with high premiums (since he no longer qualifies for subsidies), substantial deductibles and out-of-pocket costs, and access to in-network physicians. These factors create financial or structural barriers to accessing care.

## James Will Need to Spend Up to 15% of His Income on Premiums

**\$5,335**

Average Bronze Premiums

Percent of Income:  
**11%**

**\$5,663**

Average Silver Premiums

Percent of Income:  
**11%**

**\$7,529**

Average Gold Premiums

Percent of Income:  
**15%**

## James Faces High Up Front Costs to Use His Coverage, Even After Paying Substantial Premiums

**\$6,225**

Average Bronze Deductible

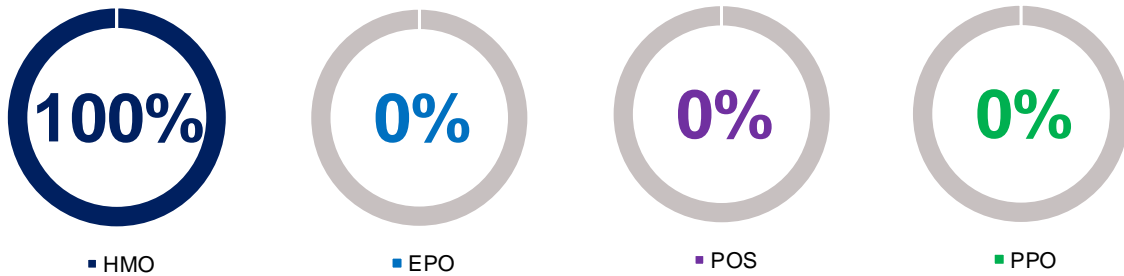
**\$4,214**

Average Silver Deductible

**\$1,380**

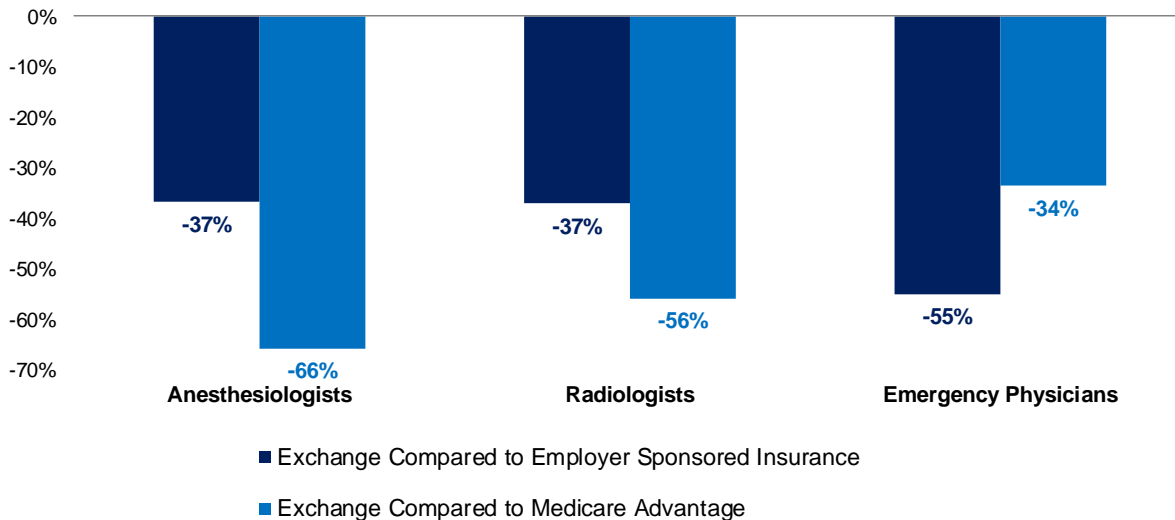
Average Gold Deductible

## James Will Have Limited to No Out-of-Network Coverage, with 100% of Plans Offered Being HMOs



## James May Find It Hard to Access to Needed Providers, With Fewer Included In-Network Compared to Commercial Coverage or Medicare

Percentage Difference in Number of Providers In-Network for Exchange Plans Compared to Other Markets, 2017



**Conclusion:** Patients like James in Georgia need additional protections to ensure he gets the care he needs. Georgia has the opportunity to promote regulations and legislation that ensure James has access to needed providers and affordable coverage in the coming years.