

Georgia's Most Affordable Health Insurance Options in 2023

Thursday, September 7th, 2023.

Having good health insurance is really important to be prepared for life's unpredictability. In the state of Georgia for 2023, finding affordable health insurance options can be a challenging task. To assist you in this endeavor, we've compiled a list of some of the most budget-friendly health insurance plans available.



1. Aetna's Silver 2 Plan: This is the most economical Silver health insurance policy in Georgia for 2023. It's accessible in 7% of the counties across the state.

2. Ambetter Clear Silver Plan: Covering 73% of Georgia's counties, the Ambetter Clear Silver plan offers another cost-effective Silver health insurance option. However, please be aware that the availability of health insurance plans varies by county, and not all areas may have a wide range of options.

If you're on a tight budget, Georgia's state exchange may offer you access to reasonably priced health insurance plans. Additionally, depending on your household income, you may qualify for Medicaid.

Important Update: Friday Health Will Cease Offering Health Insurance in Georgia After July 31, 2023

To ensure continuous coverage, we recommend enrolling in a new plan before August 1. A special enrollment period is available until September 29 for obtaining coverage in 2023. Keep in mind that a new plan may require you to meet a new deductible before receiving full benefits.

Affordable Health Insurance Plans by Tier

- Catastrophic: SoloCare Catastrophic HMO 110023 - \$239 per month
- Bronze: SoloCare HMO Bronze Standardized - \$295 per month
- Silver: Silver 2: Aetna - \$371 per month
- Gold: Clear Gold - \$404 per month
- Platinum: SoloCare Platinum PPO Copay Plan - \$555 per month

The cost of health insurance varies primarily based on the selected tier of coverage. In Georgia, Bronze policies are generally 20% more affordable than Silver policies, while Gold policies are just 9% more expensive than Silver ones.

Selecting the Right Health Insurance Coverage in Georgia

The ideal health insurance plan for you will depend on your location. Availability of insurers and specific policies is determined by your county. Catastrophic and Platinum health insurance plans might not be available in all areas. Typically, Gold and Platinum plans are the preferred choices if you anticipate high or consistent medical expenses throughout the year. These plans have higher monthly premiums but lower out-of-pocket costs, including deductibles and copays.

In contrast, Bronze and Catastrophic health insurance policies are more affordable in terms of premiums but have higher cost-sharing components. They are suitable for individuals who are young and healthy and don't expect frequent medical visits. However, these plans should only be considered if you can handle the out-of-pocket expenses in case of an emergency.



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Short-Term Health Insurance in Georgia

Georgia allows the purchase of short-term health insurance, which follows federal regulations. These plans have a maximum duration of one year and can be renewed for up to 36 months. Short-term health insurance can be a practical option if you missed open enrollment or are in between jobs. It's important to note that short-term plans do not necessarily cover essential health benefits, so carefully assess your needs before selecting one.

Best Affordable Health Insurance Companies in Georgia

Georgia's health insurance exchange features nine insurance companies, although availability can vary by region. Ambetter stands out with the most affordable Silver plans in 82% of Georgia's counties. Aetna and Alliant Health Plans also offer competitively priced Silver plans in 11 counties each.

Finding Affordable Health Insurance by County

The county you reside in plays a crucial role in determining which insurers and health plans are accessible to you, along with their associated costs. For instance, Lincoln County offers the Ambetter Clear Silver plan at \$394 per month, making it the most affordable Silver plan in that area. In contrast, Carroll County's best-priced Silver plan, the SoloCare Silver No Referral HMO, costs \$410 per month. To help you make an informed decision, we've identified the most budget-friendly Silver plan in each county.



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Average Cost of Health Insurance Based on Family Size in Georgia

If you're seeking health insurance to cover your family, the cost will depend on the age of each covered individual. Children are typically priced at a flat rate until they reach 15 years old. For example, a 40-year-old couple with two children in Georgia would pay \$567 more per month for a Silver health plan that covers their family of four compared to covering just themselves. Each child adds an average cost of \$284 to a Silver health insurance policy.

Health Insurance Rate Changes in Georgia

Health plan premiums in Georgia are determined by individual health companies and are subject to approval by the Georgia Health Insurance Exchange. In 2023, the cost of a Silver health plan increased by an average of 20% compared to 2022. Platinum policies saw the smallest increase at 13%, while Bronze health insurance plans experienced the most significant price hike at 33%.

Frequently Asked Questions

- How can I obtain free health insurance in Georgia? You may be eligible for free or low-cost health insurance through Georgia Medicaid, provided you meet income requirements and other criteria.
- How do I apply for health insurance in Georgia? You can apply for health coverage in Georgia through the federal health insurance exchange at [HealthCare.gov](https://www.healthcare.gov).
- What's the best health insurance in Georgia? The best health insurance plan in Georgia varies depending on your individual needs and usage of insurance. Different tiers are available, including Catastrophic, Bronze, Silver, Gold, and Platinum, each with varying costs and coverage options.
- Is health insurance mandatory in Georgia? Health insurance is not mandatory in Georgia, and you won't face penalties for being uninsured. However, it's important to report your coverage status on your federal tax return.

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