

2016 PUBLIC POLICY AGENDA



Monitor HB 653 to ensure protections during residential tax lien transfers

House Bill 653 would amend the current statute to mandate that tax commissioners in Georgia transfer tax liens on properties to third-party lenders at the request of consumers on residential properties where the debt is greater than \$3,500. The lender would then pay off the tax debt owed to the county and establish loan terms with the delinquent taxpayer. The bill establishes fees on these payment plans and transactions. **Georgia Watch has provided testimony outlining concerns for consideration, and will continue to monitor the bill.**

Close the coverage gap in Georgia

Approximately 300,000 Georgians remain stuck in a healthcare coverage gap because they do not qualify for Medicaid under current rules and do not earn enough money to qualify for financial help through the Affordable Care Act's Health Insurance Marketplace. Georgia stands to lose billions of dollars if we refuse to accept the federal funds available to expand access to healthcare coverage. **Georgia Watch supports closing the coverage gap by making Medicaid available to all Georgians with incomes up to 138 percent of the federal poverty level.**

Oppose legislation that would permit abusive debt settlement practices

For the fourth year in a row, the debt settlement industry is attempting to pass legislation that would remove the current fee cap protecting consumers who use debt adjustment services. We will continue to work against passage of a bill that puts consumers at risk. **Georgia Watch opposes the debt settlement model contained in this legislation because it would permit UNLIMITED debt settlement fees. This model exploits the desperation of financially strained families, typically leaving them even deeper in debt.**

Introduce legislation to address tax preparation scams

Tax season is one of the largest financial events for consumers, especially low-income Georgians expecting to use their refund to pay off debts. As such, Georgia Watch would like to see legislation introduced that would provide a baseline of consumer protection by ensuring that all paid tax preparers have a certain level of training, continuing education, and are licensed with the state. **We believe this will help consumers across Georgia keep more of their refund and avoid unscrupulous practices, as well as increase transparency of preparation fees.**

Support legislation to ensure insurance plan provider directory accuracy

When consumers shop for health insurance and healthcare services, provider directories are the primary tool they use to identify the providers that are in-network with their insurance plans. Unfortunately, these directories are frequently inaccurate, making it difficult or impossible for consumers to accurately determine whether a healthcare provider's services will be covered as in-network by their health insurance plans. **Georgia Watch supports basic standards for provider directory accuracy and protections for the consumers who rely on them.**

Support legislation to address insurance plan network adequacy

When consumers enroll in a health insurance plan, they should have reasonable access to all covered services in the plan. Narrow provider networks are increasingly common. Healthcare consumers are at greater risk of not being able to access needed medical services and providers without going out-of-network and incurring additional costs. **Georgia Watch supports legislation that sets stronger network adequacy standards for insurance plans and improves access to care.**

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Support legislation to end surprise medical bills

A surprise medical bill can occur when an insured consumer inadvertently encounters out-of-network providers at an in-network facility during the course of their care. The consumer is then responsible for the excess medical costs - which can amount to thousands of dollars. Surprise bills often occur in a hospital or ambulatory care facility where anesthesiologists, surgical assistants, emergency room or other specialty care providers are frequently contracted. These providers do not necessarily participate in all of the same insurance plan networks as the facility in which they work. Consumers may not receive advance notice that they could encounter an out-of-network provider or an estimate of what the cost of that care might be.

When surprise out-of-network bills happen, consumers should not be held responsible for higher than expected costs.

Protect Georgia utility customers from cost overruns

In 2009, legislation allowed Georgia Power to use a Nuclear Construction Cost Recovery (NCCR) tariff to collect the financing costs from customers for the construction of two nuclear power units at Plant Vogtle. Construction is at least 39 months behind schedule, and current estimates forecast higher than expected costs of at least \$2.3 billion. Almost all the burden of these cost overruns will be borne by today's customers through that NCCR tariff. If Georgia Power had completed the project on time, the amount collected from ratepayers would have been \$2.1 billion, and the tariff collection would have ended in March 2017. However, the Company is now projected to collect \$3.5 billion from ratepayers through June 2020 due to the construction delay. Due to delay-related added fuel costs of \$600 million, the total impact on customers due to delayed Vogtle construction is now \$4.1 billion, rather than \$2.1 billion. **Georgia Watch supports amending the statute to limit collection of the NCCR tariff to protect today's utility customers from unfairly bearing the burden of cost overruns.**

Support revision of the Georgia garnishment statute

Senate Bill 255 provides much-needed improvements to Georgia's garnishment filing and notice procedures. **Georgia Watch proposes the following additional consumer protections in garnishment proceedings: (1)** increase in the basic wage protection to allow Georgians to remain self-sustaining; **(2)** establish a minimum threshold for protected funds in consumer bank accounts for the collection of consumer debts; and **(3)** address the issue of venue to ensure that consumers do not have to travel long distances and across many counties to protect their interests in court.

Support medical lien reforms to prevent unfair debt collection practices

When someone is injured in an accident, a third party may be responsible for the patient's injuries and healthcare costs. Under Georgia's medical lien statute, medical providers who treated the injured patient may place a lien on the "cause of action" or court case to recover costs for the care provided. Some healthcare providers proceed to file a medical lien on the cause of action case without first submitting a claim through the injured party's insurance provider. This may result in debt collection or credit reporting action against the patient before the case is resolved. We expect to see legislation introduced that will amend the current lien statute to add consumer protections. Once the patient provides the healthcare provider with his or her health insurance information, if a healthcare provider wishes to file a lien against that patient's case, the provider would be required to submit the patient's bills to the health insurer. **This bill would also prohibit medical providers from commencing debt collection or credit reporting action against the patient until a judgment, verdict or settlement determining liability for damages has been reached.**