

2018 Public Policy Agenda



Protect Georgia utility customers from unchecked nuclear construction costs

State Senator Chuck Hufstetler is taking action to protect Georgia consumers from rising costs at Georgia Power's nuclear Plant Vogtle. Construction at Vogtle 3 & 4 is now more than five years behind schedule, the cost has nearly doubled to \$23.4 billion, and yet Georgia Power will profit an additional \$5 billion from the mismanaged project! In a December 2017 vote, the Public Service Commission failed to protect Georgia ratepayers from absorbing nearly all the impact of the delays and cost overruns. Due to 2009 legislation allowing Georgia Power to collect project financing costs during construction, customers have already paid more than \$2 billion, nearly half of which is the Company's profit. **Georgia Watch supports Senate Bill 355 to amend the Georgia Nuclear Energy Financing Act to limit collection of the Nuclear Construction Cost Recovery Tariff and limit Georgia Power's ability to profit from cost overruns and delays at Plant Vogtle.**

Close the coverage gap in Georgia

Georgia has not taken advantage of federal funds to provide health insurance coverage to low-income Georgians through Medicaid expansion or an 1115 Medicaid waiver. Approximately 240,000 Georgians remain stuck in the coverage gap because they are not eligible for Medicaid under current rules and do not earn enough money to qualify for financial assistance through the Affordable Care Act health insurance marketplace. **Georgia Watch supports closing this gap by expanding Medicaid coverage to all Georgians below 138 percent of the federal poverty level.**

Support Earned Income Tax Credit (Georgia Work Credit) legislation

Georgia is one of the few states that continue to levy an income tax on low-income families. Many states have used state EITC legislation to help working families with children move up the economic ladder and break the cycle of poverty. Providing a state-level work credit to low-income working Georgians would benefit Georgia families and our economy by putting more disposable income into the pockets of consumers, boosting local economies and businesses.

Georgia Watch supports legislation that creates a State Earned Income Tax Credit for low-income working Georgians who need an economic leg up.

Defend against title pawn and/or industrial loan industry legislation that would weaken existing usury limits

There are many dangerous small-dollar lending products out there, title pawn loans, that can easily ensnare people in a cycle of debt, destroying their credit and making the road to financial security a rough and lengthy one. Usury limits prevent lenders from charging extremely high interest rates. In 2016 and 2017, the title pawn industry introduced legislation loosening regulation on certain lending products to allow for longer and more expensive loans. Those bills failed. **If legislation to weaken existing usury limits is introduced again during the 2018 Legislative Session, Georgia Watch is ready to defend against it.**

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Ban live checks that amount to predatory loans

Predatory lending companies are mailing “live checks” to individuals, claiming to help pay bills. These checks deceive individuals into believing they are receiving money when in reality they are agreeing to a high-interest loan upon redemption of the check. Predatory lenders often target low-income Georgians struggling to make ends meet, pushing consumers further into debt. **Georgia Watch supports Senate Bill 198 banning unsolicited checks that amount to predatory lending.**

Establish state certification and training for community health workers in Georgia

Community Health Workers (CHWs) are front-line health workers who facilitate access to healthcare, connect patients to services in their communities, and reduce health disparities. Because CHWs have a trusted relationship and demonstrated knowledge of the communities they serve, they help improve the lives of patients all across the state. Georgia Watch wants to see formalized state recognition of this growing group of healthcare professionals. **Georgia Watch supports the creation of a standardized training and certification process for CHWs to grow and sustain the CHW workforce in Georgia.**

Support legislation that would curtail surprise out-of-network medicals bills and address insurance plan network adequacy

Health insurance plans with the lowest premiums are often a first choice for consumers, but these plans are commonly more affordable because of narrow provider networks. Although narrow networks can hold down the cost of health insurance and may provide adequate care, they can result in insufficient coverage for some conditions, inhibit continuity of care for some consumers, and lead to burdensome surprise medical bills if consumers unknowingly receive services from out-of-network providers. **Georgia Watch supports the development of comprehensive network adequacy standards and advocates for passing legislation that protects consumers from surprise out-of-network medical bills by placing limits on allowable out-of-network charges, setting disclosure and transparency requirements, and establishing a dispute resolution process that keeps patients out of the middle of billing disagreements between providers and insurance companies.**

Give Advanced Practice Registered Nurses Full Practice Authority

Georgia's Advanced Practice Registered Nurse (APRN) practice laws are some of the most restrictive in the nation. Georgia law requires that APRNs have a protocol agreement with a supervising physician and mandates additional supervision requirements. APRNs in Georgia cannot write prescriptions for Schedule II medications, and their ability to order diagnostic tests is also limited. **Georgia Watch supports enabling APRNs to better serve patients and fill gaps left by physician shortages by granting APRNs the authority to practice to the full extent of their education and training.**