

2023 Legislative Priorities



During the 2023-2024 biennial legislative sessions, we are shining a light on critical consumer protection issues, calling for solutions to meet the urgent needs of Georgians to ensure all families have the opportunity to prosper and build thriving communities. Our efforts will include educating Georgians and their legislators on the need for policy reforms, including:

- A state certification process for Community Health Workers.
- Reforms to ensure statewide health system accountability to keep providers where they are needed and reduce disparities in access to care.
- Legislation to address insurance plan network adequacy and ensure mental health parity and access to services.
- Statewide regulation of car title lenders by the Department of Banking and Finance, making them subject to the state's small dollar lending consumer protections.
- A utility financing option called securitization to reduce the impact of Georgia Power rate increases.
- New wage and bank account garnishment protection rules that ensure families can meet their basic living needs.
- Creation of an equity impact tool to analyze potential impacts of proposed legislation on certain demographic populations.
- New protections of vulnerable adults from financial exploitation.

For additional information, see our detailed list of priorities below.

Support legislation for a state certification process for Community Health Workers in Georgia. A state certification for Community Health Workers (CHWs) would standardize training on core competencies and address assessment and continuing education needs to strengthen and sustain the CHW workforce connecting communities to care. CHWs choosing to participate in the state certification process would provide recognition for this growing group of health professionals and ensure reimbursement from third party payers for their services.

Support legislation to ensure adequate hospital presence in communities across the state. Hospital closures are a growing concern statewide, having a devastating impact on communities, leaving residents without access to vital medical care and emergency services, and causing strain on the surrounding health system. We are exploring a policy framework, including amendments to the Georgia Hospital Authority and Certificate of Need laws, to ensure statewide accountability to keep providers where they are needed, reduce disparities in access and prevent destabilizing closures such as the untimely closing of the Atlanta Medical Center by WellStar.



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Support Senate Bill 20 to address insurance plan network adequacy

and ensure mental health parity and access to services. Senator Kay Kirkpatrick (R-Marietta) introduced SB 20, the Consumer Access to Contracted Healthcare (CATCH) Act, to ensure consumer access to quality healthcare by setting adequacy standards for network plans offered by an insurer and to ensure that all consumers with insurance coverage have access to primary and specialty care, mental healthcare, substance use treatment, pharmacies, and laboratories based on geographic proximity and provider to patient ratios, among other comprehensive network adequacy criteria.

Support House Bill 342 to require regulation of car title lenders and make them subject to small-dollar lending protections.

Representative Josh Bonner (R-Fayetteville) introduced HB 342, the Motor Vehicle Title Loan Act, to require statewide regulation of car title lenders who prey on cash-strapped Georgia families, often trapping them in a cycle of debt. Many consumers turn to car title loans in times of crisis only to find out later that these high-interest loans spell big trouble. To protect Georgians, we support passage of HB 342 to:

- Require regulation of motor vehicle title lenders by the Department of Banking and Finance, which regulates all other lenders in the state.
- Make car title loans subject to small dollar lending interest rate caps and other consumer protections.
- Require lenders to return to the borrower any surplus obtained if the vehicle is repossessed and sold.

Support securitization in utility financing to help reduce the impact of pending rate

increases on Georgians. In 2022, the Georgia Public Service Commission approved a rate increase for Georgia Power Company that will cause customers' bills to go up nearly 12% over the next three years to pay for spending on grid infrastructure, coal ash cleanup, retiring coal plants ahead of schedule, and the Company's significant profits on these expenditures. Not included yet in these rate hikes are capital costs to build Plant Vogtle Units 3 & 4. Construction of the units is now more than six years behind schedule at more than double the original cost. Securitization is a low-cost capital option for investor-owned utilities like Georgia Power to replace higher-cost capital financing. It uses bond financing to lower costs for utility customers, saving customers hundreds of millions of dollars in the long run.

Support enhanced protections from garnishment of wages and bank accounts by debt

collectors. Wage garnishment by debt collectors may occur after a creditor goes to court and wins a judgment against a consumer, allowing the creditor to seize a portion of the consumer's wages or bank account savings to pay the debt. Currently, only \$217.50 of Georgians' weekly earnings per person are protected by law from garnishment, which risks destabilizing family finances and local businesses that depend on consumer spending. Even medical debt may be subject to garnishment. We support reforms of wage and bank account garnishment law to help Georgians pay off their debts while maintaining a livable wage and emergency savings.



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Support adoption of an “equity impact tool” to measure proposed legislation or regulation. The public health and economic crises tied to the COVID-19 pandemic shone a light on existing disparities affecting communities of color, economically distressed communities, and other demographic groups who have historically experienced disinvestment and barriers to opportunity. To adequately address existing disparities and prevent the emergence of new ones, Georgia legislators should have a tool to analyze the potential positive or negative effects of proposed laws or regulations. As they have been applied in at least nine states, equity impact tools are shown to be useful and practical resources that demonstrate the potential scope of the impact of pending legislation on certain demographic populations.

Support Senate Bill 84 to provide guidelines for protecting disabled or elderly adults when potential fraud is suspected. Financial exploitation of vulnerable adults is a serious issue that affects individuals who may be more susceptible to fraud. Perpetrators often use manipulative tactics to gain access to the individual's financial assets. SB 84, introduced by Senator Chuck Hufstetler (R-Rome), provides guidelines for protecting disabled or elderly adults from financial exploitation when potential fraud is suspected, by allowing broker dealers or investment advisors to hold disbursements if they have reasonable cause to believe there is fraud involved.

OTHER PRIORITIES. We will continue monitoring for and working on the following issues during this session.

Oppose legislation to permit for-profit credit repair, debt settlement and earned wage advance services in Georgia. Georgia's current laws protect consumers from abusive fees often charged by these services.

Oppose attempts at the State or Federal level to limit consumers' access to the civil justice system. This includes tort reform legislation seeking to cap damages, expand the use of mandatory arbitration, and limiting consumers' right to join in class action lawsuits against powerful special interests. We oppose any efforts to limit access to civil justice.

Support programs to reduce the energy burden for Georgia utility customers. Creating a more equitable Georgia means bringing comprehensive, accessible programs, like energy efficiency and solar, to utilities and EMCs throughout the state. With skyrocketing energy bills and the interests of utilities as firmly entrenched across the state as ever, the state must take steps to reduce power bills for struggling families.

ADDITIONAL ISSUES. We will continue supporting our partners' efforts around the following issues during this session.

Oppose work requirements and any efforts to limit Medicaid eligibility or reduce access to healthcare. Georgia legislators should not impose any work requirements that would lock



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Georgians out of healthcare coverage. Instead, Georgia should streamline enrollment to expedite coverage for eligible families and minimize administrative burden for overwhelmed eligibility workers.

Support state-level earned income tax credit (Georgia Work Credit) legislation to give an economic boost to low-income working families in Georgia. Georgia is one of the few states that continue to levy an income tax on low-income families. Many states have implemented state EITC legislation to help working families move up the economic ladder into the middle-class 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, infusing dollars into local economies, and boosting business.

Support measures to increase rural access and equity. Measures that would stimulate and incentivize rural access to healthcare include but are not limited to increasing the Medicaid provider reimbursement rate, physician student loan forgiveness, expanding rural broadband access for purposes of telemedicine, and increasing the state tobacco tax (including for vaping products) to provide funds for rural healthcare.