

NABIP Georgia

Legislative Update - June 10th

The Team



Don Bolia
Principal



Laura Norton
Vice-President



Tyler Lewis
Associate



Ky Gallagher
Associate

+ Jack Kronenberger (Junior Associate)

Georgia Insurance Affordability and Claims Integrity Act (HB 1344)

This past session achieved the passage of a felony case-running law that shuts down a significant pipeline trial lawyers have used for years to manufacture medical malpractice and other claims. This builds directly on last year's landmark tort reform win.

House Bill 1344, sponsored by Rep. Matt Reeves, was passed by the General Assembly and signed by Governor Kemp on May 12th, 2026. Codified at new O.C.G.A. § 33-1-9.2, it makes it a felony for any person to act as a "capper, runner, or steerer" who solicits patients or clients on behalf of an attorney, healthcare professional, or healthcare practice owner in exchange for compensation, and equally a felony for those practitioners to pay them. The bill also bars law enforcement officers, wrecker-service staff, emergency responders, physicians, hospital employees, and attorneys from soliciting, releasing, or selling motor vehicle accident information for personal financial gain, closing a data leak that has long fed solicitation operations. Violations carry up to ten years' imprisonment and a fine of up to \$200,000 per violation, with the law taking effect January 1, 2027.

Healthcare Legislation

HB 1122 - Rep. Demetrius Douglas: Did *not* pass, but the bill would have required certain benefits for peripheral artery disease screening tests for enrollees enrolled in health benefit policies

- Passed the House 167-2 on Friday, March 6th
- Placed in the Senate Insurance and Labor Committee, but no action was taken

SB 462 - Sen. Shawn Still: This bill, the “Surprise Billing Consumer Protection Act,” protects patients from unexpected out-of-network ambulance bills by requiring health plans to cover emergency ambulance services and limiting what patients can be charged. It sets minimum reimbursement rates for out-of-network ambulance providers and ensures patients pay no more than their normal in-network cost-sharing amounts.

- Passed out of the House Insurance Committee on Friday, March 20th and was pending in the House Rules Committee
- This bill was added onto HB 506, which was completely stripped and passed on Sine Die
 - HB 506 was signed by the Governor on Tuesday, May 12th

Individual Coverage Health Reimbursement Arrangement (ICHRA)

HB 1110 - Rep. Scott Hilton: *Did not pass*, Georgia Small Business Resiliency Act

- Income tax credit in the amount of \$600 per covered employee with a declining amount in the fourth and fifth years (\$400/\$200 respectively)
- Applies to small businesses of 50 or fewer employees that offer each covered employee at least ten paid days off for vacation and personal necessity, some form of paid parental leave, access to a health savings account, and an individual coverage health reimbursement arrangement (min. \$200/month).
- Capped at \$10M/Year
- This legislation contained significant changes from previous versions (HB 341 by Rep. Newton)
- NABIP Position:
 - Supportive of HB 1110's intent
 - Concerns with the Georgia Access platform: removes community-based independent agents after the initial employer consultation. These agents may only collect a limited pre-negotiated consultation fee and must hold a Georgia counselor license. They are otherwise excluded from: employee consultations, enrollment assistance, ongoing employer and employee servicing, navigating annual renewals
 - Recommendation: the Georgia Access for Business ICHRA platform must be revised to ensure that qualified Georgia community-based independent agents holding a Georgia resident accident and sickness license serve as the primary distribution channel for the platform and are fully authorized to participate in employer and employee education, plan selection, enrollment, servicing, and renewals

Major Tax Legislation

HB 1116 was the premier piece of property tax legislation this session. In a surprise turn, the bill failed in the Senate. Shortly after, the Senate amended SB 33 to include provisions from HB 1116 as well as additional property tax related initiatives. It was signed by Governor Kemp on Monday, May 11th.

Key details of **SB 33**:

- Mandates local governments to cap annual increases to homestead assessments at the rate of inflation or 3%.
 - Eliminates the “opt-out” provided for local governments in HB 581 passed in 2025
 - Allows for a new local homestead option sales tax (LHOST), a ten year 1% sales tax, as an alternative to floating local option sales tax (FLOST).
 - LHOST only provides tax relief on homesteaded properties; FLOST applies to all property taxpayers
 - Revises the dates which a special election may be held on a local government's increase in revenue. Essentially, the change is that referenda for local taxes can no longer be held in conjunction with a presidential preference primary.
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Major Tax Legislation, cont.

HB 463 - Rep. Shaw Blackmon: Provides continued income tax rate cuts to follow those required by HB 134. The bill reduces the state's flat income tax rate from 5.19% to 4.99% starting in 2026, with further gradual reductions down to 3.99% by 2034 if revenue targets are met. Additionally, the bill exempts up to \$1,750 in tip income.

- Signed by Governor Kemp on Monday, May 11th
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Budget Disregards

- On Tuesday, May 12th, Governor Kemp's 40 day veto period ended
 - If bills were not directly signed or vetoed by this day, they would automatically become law
 - The FY 2027 budget (HB 974) was signed on the 12th, totalling to \$38.5 billion
 - Over \$300 million in new spending was vetoed to help cover the income tax cut brought forth by HB 463
 - Cut items include K-12 student transportation, airport infrastructure, school safety grants, outdoor recreation projects, legislator priorities, and more
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Special Session Announcement

On Wednesday, May 13th, Governor Kemp called General Assembly members back to the Gold Dome for a special session beginning on Wednesday, June 17th, the day after the June 16th runoff elections.

His memo outlined that lawmakers must address the issue of modifying the state's voting districts for the 2028 elections, a move that several other states across the country have already made.

The second goal outlined by the Governor was to work on changes to the state's electoral and ballot process in response to a 2024 law about paper ballots and QR codes. The special session could last a maximum of two weeks, but our best guess is that it will end on Friday, June 26th.

On Wednesday, June 3rd, Governor Kemp added a third topic to be addressed during the special session: property taxes. In its current state, SB 33 allows for a referendum on LHOST as early as November of 2027. Our understanding is that the Governor would like to push this date up to 2026 so LHOST can be on the ballot this upcoming November.

2026 Election Overview - Key Dates

- **Early Voting (Primary Election Runoff):** Monday, June 8th-Friday, June 12th
 - **Primary Election Runoff:** Tuesday, June 16th
 - **Early Voting (General):** Tuesday, October 13th-Friday, October 30th
 - **General Election:** Tuesday, November 3rd
 - **General Election Runoff:** Tuesday, December 1st
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2026 Primary Results

- US Senate
 - R: US Rep. Mike Collins (40.50%) and former football coach Derek Dooley (30.19%) head to June 16th runoff
 - D: Sen. Jon Ossoff (incumbent) ran unopposed and won renomination
 - Governor
 - R: Lieutenant Governor Burt Jones (38.36%) and healthcare CEO Rick Jackson (32.51%) advance to June 16th runoff
 - D: Former Atlanta Mayor Keisha Lance Bottoms avoided a runoff by winning outright with 56.22% of the vote
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2026 Primary Results, cont.

- Lieutenant Governor
 - R: Former State Sen. John F. Kennedy (27.30%) and State Sen. Greg Dolezal (23.11%) advance to June 16th runoff
 - D: State Sen. Josh McLaurin (41.41%) and Former State Sen. Nabilah Parkes (39.51%) advance to June 16th runoff
 - Secretary of State
 - R: State Rep. Tim Fleming (39.22%) and Former State Rep. Vernon Jones (27.29%) head to June 16th runoff
 - D: Former Judge Penny Brown Reynolds (42.34%) and Fulton County Commissioner Dana Barrett (35.22%) head to June 16th runoff
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2026 Primary Results, final

- State Sen. Brian Strickland (GOP) and State Rep. Tanya Miller (Dem) won their primaries for Georgia Attorney General
 - Incumbent Supreme Court Justices and Appellate Court Judges held off against their challengers
 - In addition to the aforementioned runoffs, several other races are also going to a runoff (State School Superintendent, Public Service Commission seats, lots of General Assembly Races, etc.)
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Questions?



Don Bolia

don.bolia@peachgr.com

404-314-4844

Laura Norton

laura.norton@peachgr.com

678-699-6426

Tyler Lewis

tyler@peachgr.com

912-223-1096

Ky Gallagher

kylynn@peachgr.com

912-713-0402

Jack Kronenberger

jack@peachgr.com

770-990-0577