



Closing the Coverage Gap Benefits Farmers

Up to 4,200 Georgia farmers and agriculture workers could gain access to health insurance by closing the coverage gap.

Health is critically important to farm work.

- 1 in 2 farmers report that they would have no one to run the farm in case of illness or injury.¹
- 2 out of 5 farmers report that they or a family member have health problems affecting their ability to farm.¹
- 3 out of 4 farmers report that health insurance is an important or very important risk management strategy in work that can sometimes be dangerous.²
- Farms of all sizes experience health insurance challenges. Small farm operations, similarly to small businesses in general, are less able to self insure. Contract farmworkers are an uninsured workforce.⁴

Health insurance helps protect against financial strain that could threaten farmers' livelihoods.

- Only 36% of farmers report that they are confident that they could pay for the costs of a major illness or injury without going into debt.¹
- 65% of commercial farmers identified the cost of health insurance as the most serious threat to their farm, more significant than the cost of land, inputs, market conditions, or development pressure.¹

Farmers and farm workers have already benefitted in states that have closed their coverage gaps.

- In states that closed their coverage gaps, 1 in 5 farmers were able to sign up for health insurance for the first time.¹
- Among farm workers, closing the gap is associated with a 12-percentage point increase in the likelihood of having health insurance, as well as a 9-percentage point increase in actual use of health care services.³
- Closing the coverage gap is also associated with a 15.6% increase in the number of hours employees worked at the farm.³ This is likely because workers could increase their hours and income without having to worry about losing access to their health insurance coverage.

Sources

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