



Advocacy in Response to COVID-19 Pandemic

Erin Hemlin, Health Policy & Advocacy Director
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Agenda:

Access, Coverage and Affordability:

- COVID Impact
- Key Priorities
- What's Been Enacted: Families First & CARES Act
- HEROES Act
- What to Expect Next

YI's Programmatic Response:

- Consumer Education
- Paid Digital Ads

COVID-19: Impact on Health Coverage

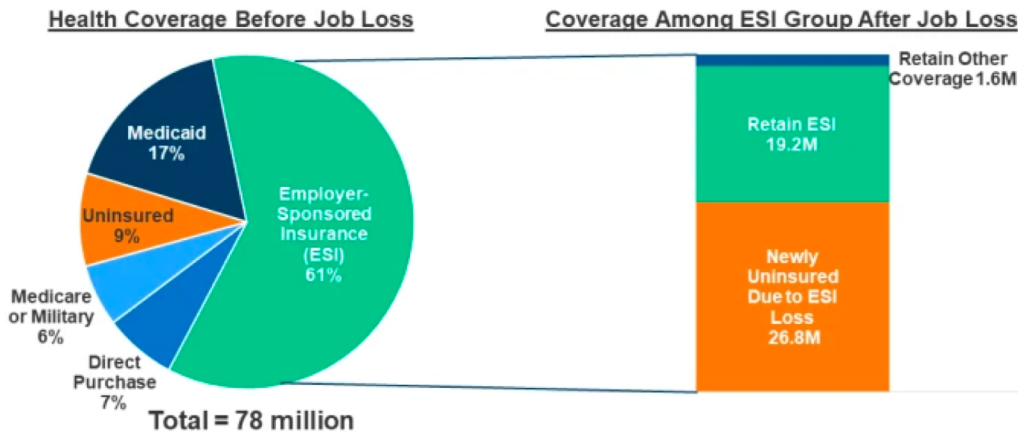
COVID-19 Pandemic: Coverage Losses

KFF Estimates:

- Nearly 78M people live in a family in which someone has lost a job
- Nearly 27M people could lose ESI & become uninsured
- Nearly 13M eligible for Medicaid, 8M eligible for marketplace

Figure 1

Health Insurance Coverage Before and After Job Loss Among People in a Family Experiencing Job Loss as of May 2, 2020



Notes: "Retain Other Coverage" refers to individuals holding multiple sources of coverage prior to family job loss.

"Retain ESI" refers to individuals in families with multiple workers accessing ESI through separate employment-based policies.

Source: KFF. Job Losses occurred March 1st through May 2nd, 2020. See Methods for more details.

Figure 1: Health Insurance Coverage Before and After Job Loss Among People in a Family Experiencing Job Loss as of May 2, 2020

Key Priorities

Key Priorities YI Has Advocated For: Congress

Immediately expand access:

- Increase federal Medicaid funding (FMAP) by at least 12% points, for the duration of the pandemic
- Incentivize non-expanded Medicaid states to expand their programs
- Create a federal SEP to allow all uninsured and otherwise eligible consumers to immediately enroll
- Fund outreach and enrollment activities
- Ban junk plans
- Allow DACA recipients to enroll in ACA coverage with APTCs
- Ensure everyone can access COVID testing & treatment w/cost-sharing
- Require data collection and reporting to address race and ethnicity disparities

Address affordability:

- Increase ACA subsidies
- End surprise billing
- Fix the “family glitch”
- Provide for additional protections from medical debt

Key Priorities YI Has Advocated For: HHS

Asks to HHS:

- Create a federal SEP
 - YI spearheaded an organizational sign on letter /200 orgs
 - Rep. Lloyd Doggett sent a letter w/100 Members
- Invest in outreach, advertising and marketing in multiple languages and accessibility formats
- Invest in HealthCare.Gov website & call center
- Fund the Navigator Program
 - YI organized a letter with Rep. Spanberger (VA)

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It's time to re-open the ACA Marketplace

While more than 17 million Americans have filed for unemployment in the last few weeks, millions are also losing their job-based health coverage. During this global public health crisis, everyone who needs health coverage should be able to get it, right now.

Those who have lost job-based coverage will have the option to transition to an Affordable Care Act (ACA) marketplace plan, but they will need to verify loss in coverage, filling out paperwork that will slow down the process.

The millions of those who did not have coverage through their jobs, primarily young workers, are losing their employment and income without having an option to gain coverage at all. **That's why we need to re-open the ACA Marketplace.**

Contact your representatives in Congress and tell them it's time to re-

Welcome Back!

Erin H.
Houston, TX 77096

[Wrong Information?](#)

Send Email

Dear Sen. Cornyn (and 2 others) ,

As your constituent, I am writing to ask you to support re-opening the ACA marketplace to all remaining uninsured constituents. In order to stop the spread of COVID-19, we need to ensure that everyone has health coverage and the ability to seek treatment if needed.

Millions are losing job-based coverage right now

Regards,

Federal Response

Health Coverage in the COVID Response

Health provisions in Families First Act & CARES Acts:

- COVID-Testing: Diagnostic testing covered without cost-sharing for those with private plans
- A future vaccine would be covered without cost-sharing within 15 days
- 6.2% increase in federal Medicaid funding (FMAP)
- Limited surprise billing protection: Out of network providers will be paid a cash price by insurer for COVID-testing

What's NOT included:

- Any expansion of coverage to the remaining uninsured
- Any funding for outreach or enrollment support to reach the newly uninsured
- No cost coverage for COVID *treatment*, in addition to testing
- Any increase in affordability for those with individual coverage or employer coverage

House Passes HEROES Act

- Federal SEP – 8 weeks
- 14% increase in FMAP funding
- \$25M in funding for outreach and enrollment activities
- Coverage w/no cost-sharing of COVID-19 vaccine and treatment by Medicaid & large group plans
- COBRA subsidies to cover full premiums through January 2021
- Medical debt protections
- Contact tracing and infrastructure funding
- Includes language on addressing health disparities

HEROES Act— What's Missing?

- Duration is for one year (bump) for Medicaid – the need will likely extend well beyond this time frame
- No incentives for Medicaid Expansion
- No improved subsidies in Marketplace/ does not address affordability
- Does not expand coverage for undocumented or DACA status individuals

Next Steps:

- Bill was passed without Senate Republican negotiations
- House leadership will need to work with Senate to come to agreement
- Senate GOP: “wait and see approach”

YI's Consumer Education & Digital Ads

Consumer Education

- *Young Adult (or anybody!) Comprehensive Guide to COVID Response & Resources*
 - Understanding direct stimulus payments, unemployment benefits
 - Options for health coverage
 - Student loan deferment and interest freeze
- *Updated Fact Sheets:*
 - Understanding SEPs
 - Mental Health Resources
 - Telehealth

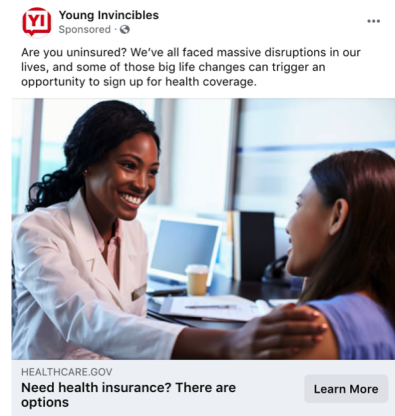
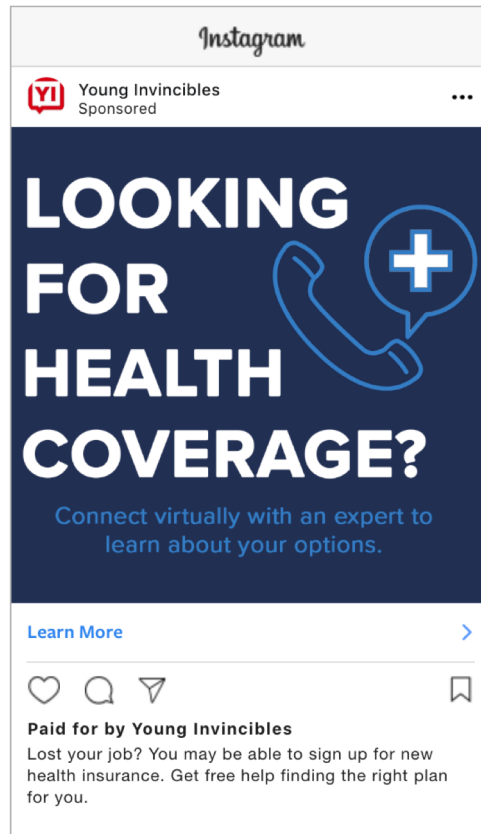
Paid Digital Ads

Best Performing Messages:

- Focus on “job loss”
- Connector/assister help
- General: “are you uninsured?”

Reach:

- 26,057 clicks
- 147,068 people; 618,113 impressions
- 2,700 clicks in NC



Thank You!

Erin.Hemlin@younginvincibles.org