

Senator Tammy Baldwin

The COVID Enrollment Response (COVER) Act

A bill to help those who have lost their health insurance due to a job loss during the COVID-19 pandemic obtain comprehensive health insurance.

Over six million American workers lost health insurance because of job losses between February and July of this year.¹ More adults have now become uninsured due to job losses during this time than have ever lost coverage in a single year.

In the past, efforts to help laid-off workers in response to economic downturns, through Health Coverage Tax Credits (HCTC) for trade-displaced workers in 2002 and COBRA subsidies under 2009 stimulus legislation, reached less than a third of eligible families. However, when unions and state agencies provided intensive individual assistance, enrollment rates more than doubled.

We need an investment in proven assistance efforts to make up for the cuts and continued sabotage from the Trump Administration, and an investment that reflects the scale of the ongoing pandemic and economic downturn.

The COVER Act would:

- Provide \$600 million for intensive consumer assistance, including dedicated staff, one-on-one virtual meetings, and application completion assistance, which would build off the existing navigator program and help laid-off workers and their families obtain health coverage. *This level of funding would replicate state-based-marketplaces' level of effort per uninsured consumer in 2014, and based on prior results achieved by such marketplaces, an estimated 11.4 million people could receive help applying for coverage.*
- Ensure that every state qualifies for funding based on either the rate of uninsured individuals or the number of individuals receiving unemployment.
- Support existing navigator programs and organizations with a demonstrated capacity in successfully serving laid-off and furloughed workers, residents of rural areas, low-income individuals, and other historically underserved populations. *This support is needed more than ever, especially given the additional burdens in providing assistance over the phone and online due to COVID-19.*
- Promote efforts to provide Americans with information on comprehensive health insurance that protects individuals with pre-existing conditions.

¹ <https://files.epi.org/pdf/206003.pdf>