Indiana Coalition for Human Services

Policy Responses Necessary to Protect Hoosiers from the Covid-19 Pandemic

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HOUSING

Hoosiers need to maintain safe, stable housing throughout the crisis. Indiana has multiple localities that, in normal circumstances, already lead the nation in terms of eviction. Loss of housing is always incredibly stressful, but in this moment it could also result in the spread of infection to shelters or other households.

01

VETO SEA 148
Prevent a dangerous, unvetted bill just passed by the General Assembly that would worsen Indiana’s affordable housing, eviction and homelessness crisis.

02

PROTECT THE HOMELESS
Provide supplemental financial assistance directly to housing authorities, housing assistance providers and homelessness service organizations. Free housing counseling services should be provided as well.

03

WAIVE FEES
Urge OCC and FDIC to require banks and other lenders to waive fees and work with distressed borrowers who need to skip or modify mortgage payments.

04

PREVENT HOUSING INSTABILITY
Urge Congress to include emergency assistance funding to help prevent housing instability and homelessness as a result of the coronavirus outbreak to any supplemental funding bill.
CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)
Temporarily freeze CHIP redetermination compliance and increase CHIP eligibility threshold to 400% FPL ongoing to increase current access and mitigate future risks.

HEALTH INSURANCE
Open a nationwide Marketplace Special Enrollment Period that allows for the uninsured and those with non-ACA plans to gain access to comprehensive coverage.

TELETHERAPY
- Require insurance companies to allow for teletherapy, which is not automatically covered by the changes that were announced recently by CMS.
- Allow teletherapy and pay for it even if it's only by phone. Many areas of the state don't have internet access and even in areas with service, individuals may not have internet access.

HEALTH CARE
Access to healthcare is essential for screening and treatment. For our most vulnerable populations, such as those with pre-existing medical conditions and the elderly, it is also necessary that they have access to healthcare that keeps them as healthy and resilient as possible. Medicaid expansion has given millions of Americans access to healthcare but those who remain uninsured, those who elected for non-ACA compliant coverage, and those who have burdensome requirements for retaining their coverage need further protection.
UTILITIES

As families attempt to navigate schooling and working from home, caring for children who are affected by daycare and school closures, or quarantining, access to communications and internet, natural gas, electricity, and running water will be even more critical.

01

RESTORE ALL UTILITIES
Restore access to all utilities, including communications and water, to those households currently without service.

02

INTERNET SERVICE
Provide access, through hot spots or other means, to broadband internet service for those communities and households currently lacking access.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

Access to nutritious foods is critical to health and well-being. Certain groups will be especially vulnerable as access to school meals and other services are shut down. Policymakers should take steps to ensure that no-one goes hungry and that Hoosiers can maintain their health through nutritious food options during the pandemic and beyond.

STREAMLINE ACCESS

Streamline application processes and extend renewal processes for existing SNAP caseload.

USDA WAIVERS

Apply for USDA and other applicable waivers to allow continued food service to children and families affected by school closures.

FOOD ACCESS

Access to nutritious foods is critical to health and well-being. Certain groups will be especially vulnerable as access to school meals and other services are shut down. Policymakers should take steps to ensure that no-one goes hungry and that Hoosiers can maintain their health through nutritious food options during the pandemic and beyond.
CONSUMER PROTECTION

Now more than ever, consumers are vulnerable to price gouging, predatory lending, and scams. Delayed and delinquent bills that appear on their credit reports could also cause serious and long-lasting harm to their ability to secure access to credit, jobs, housing, and insurance.

01 SCAMS
The Attorney General and other regulators should warn consumers about scams and predatory lending, encourage them to file complaints, and direct them to alternative resources. Create a centralized hub of resources and institutions willing to offer assistance and/or low-cost loans.

02 CREDIT REPORTING
Freeze negative credit reporting and require loan forbearance periods with no interest or fees.

03 DEBT COLLECTION
Stop all debt collection activities, including wage garnishments and repossessions.
UNEMPLOYMENT INSURANCE

Expand access to unemployment insurance to workers whose employers temporarily shut down, workers who are required to self-quarantine, parents or guardians who were forced to quit or take unpaid leave due to emergency school closures, and workers who have been forced to quit or take unpaid leave to care for loved ones affected by the virus.

PAID SICK DAYS

Enact an emergency paid sick days rule to cover workers in occupations with high public contact that often lack paid sick leave, such as leisure and hospitality, food services, child care, transportation, and home health.

EXPAND ACCESS TO TEMPORARY ASSISTANCE TO NEEDY FAMILIES (TANF)

- Suspending work requirements, placing a moratorium on sanctions and terminations.
- Considering only continuing income for eligibility and benefit amounts - we should not be taking into account lost wages as we calculate benefits and continuing eligibility.
- Providing a one-time additional payment to all TANF families to cope with added expenses, such as additional at-home meals for children, increased utility usage, and other needs related to COVID-19.

OTHER EXPENSES

Income matters to vulnerable families and at no time is this more true than during a public health crisis that is making going to work and work activities difficult. Hoosiers will need access to alternative sources of income as they take leave without pay, see shifts cut, or lose their jobs altogether. Hard-hit businesses will need support as well.

DIRECT & ROBUST STIMULUS

Provide direct, robust stimulus to working families, the self-employed, and small business owners. Prioritize forms of aid that will replace lost earnings, especially to those least likely to have savings, paid leave, or the ability to work from home.

ACCOUNTABILITY

Any stimulus to companies should be accompanied by expectations that they will keep workers employed and offer paid sick leave.
COMMUNICATION
Local law enforcement agencies, to the best of their ability, should maintain regular proactive communication with communities of color, immigrant communities, and minority faith communities.

BIAS CRIMES
Local law enforcement should continue, to the best of their ability, to maintain the reporting and tracking of bias-motivated crimes as a priority so that national law enforcement agencies know when and where support should be provided.

PREPAREDNESS FOR 501c ORGANIZATIONS
Congress should continue to support programs and federal grant opportunities for non-profit organizations to better secure their facilities and be better prepared for emergencies and emergency management.

CIVIL RIGHTS
National emergencies like the COVID-19 outbreak often lead to increases in antisemitic, xenophobic, and racist rhetoric and violence. Already, organizations like the Anti-Defamation League and the Southern Poverty Law Center are seeing hateful messages, memes and conspiracy theories proliferating online.
IMMIGRATION/
PUBLIC
CHARGE

It is incumbent that all individuals currently residing within the United States seek any and all medical attention that they believe they need without fear of retribution. On March 17, 2020, U.S. Citizenship and Immigration Services published guidance stating that all immigrants with symptoms that resemble COVID-19 should seek necessary medical treatment and that treatment would not negatively affect any immigrants’ future public charge determination, even if treatment that is provided is paid for by a public benefits program such as Medicaid.

COMMUNICATION

All elected officials should publicly share information regarding the USCIS determination on public charge and encourage all immigrants to seek any necessary medical treatment they may need.
This pandemic has brought into sharp relief many of the existing flaws in our public policy framework. Moving forward, leaders should look to create a policy environment that supports public health & financial stability by making housing and health care more accessible, boosting the quality of U.S. jobs, and enacting and enforcing strong civil rights and consumer protections.

We recognize that this list is by no means comprehensive, but represents some of the initial policy considerations from advocates who care about and are regularly engaged in safeguarding the physical and financial well-being of Hoosiers. We hope state officials will consider these recommendations. It is time for us to bring all available resources together and take care of each other.