

ALLIANCE TO FIGHT FOR HEALTH CARE

OVERVIEW AND COVID-19 EMERGENCY RESPONSE POLICY PROPOSALS

Overview

The **Alliance to Fight the 40|Don't Tax My Health Care** is continuing its work to ensure that employer-provided coverage remains an option for Americans and their families during this time of global health and economic crisis. The coalition will rebrand as **The Alliance to Fight for Health Care** and will leverage its trusted voice to advocate for policies that will save the health care coverage of workers and their families and stabilize our health care system during this time of national crisis.

Employer-provided coverage must be protected amid mounting health and economic hardships due to COVID-19, providing certainty to 181 million Americans and their loved ones. This global pandemic is putting unprecedented strain on our health care system and we must come together to protect access to affordable health care while reducing stress on our public health infrastructure and supporting employers in continuing to provide coverage to workers including those who are newly furloughed or covered through COBRA due to unemployment or reduced hours. The Alliance's COVID-19 response will be a unified voice in advancing meaningful policy solutions to protect health coverage through the duration of the crisis.

Areas of Focus

- 1) Continuation of health care coverage:** The COVID-19 pandemic is making it difficult or impossible for some employers and employees to pay their share of premiums for health coverage, as many businesses have been forced to shutter operations or vastly scale down their business. According to a [survey](#) of business owners, some 24% of employers plan to downsize if the outbreak worsens; another [survey](#) found that 18% of adults have already been laid off or their hours have been cut. It is essential that access to care not be curtailed as a result of people losing their insurance due to such financial challenges. Employers are seeking policy solutions that prevent the loss of health coverage, protect against overwhelming Medicaid and safety net programs, and offer stability to our frontline hospitals and health care providers.
 - **COBRA subsidies:** The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows an eligible employee to continue health insurance coverage in the case that an employee loses his or her job or experiences a reduction of work hours. The Alliance will work with Congress to ask for federal subsidies to provide needed support to help pay for 90% of COBRA premiums for persons who lose their employer-sponsored health insurance due to the economic impact of COVID-19.
 - **Payroll credit:** The Alliance will work to secure a payroll tax credit for employers and multiemployer health funds in industries affected by COVID-19 that provide continuations of health coverage.
 - **Small business loan flexibility:** The Alliance will work to add “offering health care coverage” to the list of uses for newly available small business loans.
 - **New funds or business loans for health care:** Create funds or business loans to sustain health coverage provided by companies and health funds struggling to make premium payments.
 - **Support critical benefits:** Provide support to maintain important employee benefits including life and disability insurance.

- **Other ideas:** The Alliance will explore other policy proposals such as creating a federal reinsurance program and solutions to support special enrollment periods, including for employer plans, as well as supporting other flexibilities for employers to meet the public health needs throughout the duration of this crisis.
- 2) Stability for health care funds providing coverage for millions of workers:** In multiemployer plans, the amount of the employer's contribution is usually set by a collective bargaining agreement that specifies a contribution formula (such as \$X per hour worked by each employee covered by the agreement). The economic hardships incurred by multiemployer plans in the face of COVID-19 threaten fund solvency and worker coverage.
- **Support multiemployer fund solvency:** As work decreases, the Alliance will support policies that keep the funds solvent and workers covered.
- 3) Bolstering the health care delivery system:** We believe in supporting our frontline health care workers in any way we can, ensuring they have the resources needed to confront this epidemic and protect and care for themselves and their families. We must come together as a united front to strengthen the health care ecosystem, including ensuring that all Americans have access to testing and treatment for COVID-19.
- **Hospital supplies and capacity:** The Alliance will work to ensure hospitals have the supplies and capacity needed to confront this epidemic, including the provision of emergency funding and legislative and regulatory flexibilities to best serve those suffering with COVID-19 both in person and through innovative technologies.
 - **Support frontline workers:** The Alliance is extremely grateful for the men and women serving on the front lines of this epidemic and the sacrifices made by them and their families. We will support policies to ensure frontline workers have access to what they need to fight the epidemic and care for the health and wellbeing of their families.
 - **Testing and treatment for all populations:** The Alliance will support policies that enhance testing and treatment capabilities and payment for all populations – insured and uninsured – to ensure all Americans are provided adequate care and treatment amid this global scourge and bend the curve of transmission and suffering.
 - **Ensuring that a primary source of funding for our health care system, employer provided coverage, remains a functional source of care and funding.**

The **Alliance to Fight for Healthcare** is a broad-based coalition comprised of businesses, patient advocates, employer organizations, unions, local governments, health care companies, consumer groups and other stakeholders that support employer-provided health coverage – and we continue our work through an enhanced voice as a COVID-19 Response Team. The Alliance COVID-19 Response Team efforts are designed to ensure that employer-provided coverage remains an effective and affordable option for working Americans and their families, especially during times of global health and economic crisis.