



PRESS STATEMENT: March 20, 2020

CONTACT: David Sklar, ICHS President | 317-501-9314 | dsklar@indyjcrc.org

Jessica Fraser, ICHS Public Policy Chair | 260-438-3659 | jfraser@incap.org

Indiana Coalition for Human Services Praises First Steps, Calls for Further Action to Protect Hoosier Families

Now more than ever, Hoosiers need to pull together and support one another. The COVID-19 pandemic and the steps needed to end its spread will undoubtedly deepen the financial challenges many households in Indiana were already experiencing, and will cast many others into crisis. **Making the right policy choices in this moment is critical.** We will need our state leaders and federal delegation to advocate for solutions that allow Hoosiers to meet their basic needs, stabilize their household, and rebuild toward financial well-being.

We want to commend the Holcomb Administration for acting quickly to put many important policies in place to protect Hoosier Families. In particular, we support the decisions to:

- Suspend all utility disconnects during the COVID-19 crises, including gas and electric, broadband, telecom, water and wastewater services.
- Ensure Hoosier workers have access to Unemployment Insurance due to COVID-19 related job losses.
- Suspend evictions and foreclosure proceedings, ensuring that at this critical time, Hoosiers do not lose their housing.
- Waive premium payments for those participating in the Healthy Indiana Plan and the Children's Health Insurance Program.
- Waive job search requirements for those applying for or receiving Temporary Assistance for Needy Families.
- Expand the ways in which telehealth services are being offered and paid for, including for mental health services.
- Waive licensing requirements for therapists so that Hoosiers can see out-of-state therapists without requiring that therapist to be licensed in Indiana.
- Delay renewal processing for Medicaid and HIP recipients.

- Waive work requirements for able-bodied adults without dependents on SNAP.
- Make all WIC appointments by telephone and issuing three months of benefits.

While we applaud these policy changes, we know that more policy changes at both the state and federal level will be critical if we are to keep Hoosier families safe, healthy, and financially stable. The policies outlined below are the ones that are still needed if we are to help our communities and our nation cope with and recover from this crisis.

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.

- Veto SEA 148 to prevent making law from dangerous, unvetted language that would worsen Indiana's affordable housing, eviction and homeless crisis.
- For those experiencing homelessness, provide supplemental financial assistance directly to housing authorities, housing assistance providers and homelessness service organizations. Free housing counseling services should be provided as well.
- 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.
- 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.

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.

- Temporarily **freeze CHIP redetermination** compliance.
- **Increase CHIP eligibility threshold** to 400% FPL ongoing to increase current access and mitigate future risks.
- **Open a nationwide Marketplace Special Enrollment Period** that allows for the uninsured and those with non-ACA plans to gain access to comprehensive coverage.
- 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.

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.

- **Restore access to all utilities**, including communications and water, to those households currently without service.
- **Provide access, through hot spots or other means, to broadband internet service** for those communities and households currently lacking access.

Food

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.

- Offer **automatic boosts in Supplemental Nutrition Assistance Program** payments through waivers for temporary, emergency CR-SNAP as well as for households with children who would otherwise receive free or reduced-price meals if not for school closures.
- **Streamline application processes and extend renewal processes for existing SNAP caseload.**
- Apply for USDA and other applicable waivers to **allow continued food service to children** and families affected by school closures.

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.

- **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.

- 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 by:**
 - 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.
- 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.
- Any stimulus to companies should be accompanied by expectations that they will keep workers employed and offer paid sick leave.

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.

- 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.
- 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.
- 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.

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, USCIS 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.

- 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.**

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.

- 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.
- **Freeze negative credit reporting** and require loan forbearance periods with no interest or fees.
- **Stop all debt collection activities**, including wage garnishments and repossessions.

For the Future

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.

###

ABOUT THE INDIANA COALITION FOR HUMAN SERVICES (ICHS)

ICHS is a nonpartisan coalition, of over 25 organizations, that educates decision makers and the community on fact-based human service policy which emphasizes quality outcomes for Hoosiers, and ultimately the State of Indiana. We invest in, protect and advocate for children, people with disabilities, senior citizens and hard-working families who are trying to make a better life for themselves.