



Health Coverage for Everyone During COVID-19

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Background

The coronavirus pandemic has exposed the tragic consequences of our broken, for-profit healthcare system. The gaps in the system are particularly deadly for people of color and immigrants. As [COVID-19 cases and deaths](#) continue to increase, it is clear this crisis is far from over. Long before this pandemic hit, about [87 million Americans](#) were already uninsured or underinsured. Over 40 million people have filed for unemployment, leaving millions without employer-sponsored healthcare or the means to pay a medical bill. While states turn down the opportunity for [Medicaid expansion](#) and [unemployment rates](#) continue to rise, [uninsurance rates](#) are skyrocketing. Now more than ever, everyone needs quality, affordable health coverage.

Congressional State of Play

Despite the dire need for universal health coverage, immigrants were left out of much of the [CARES Act](#). The CARES Act was signed into law on March 27, 2020 and provided \$2 trillion of relief. It provided approximately \$150 billion for healthcare, and on April 21, 2020 an interim relief package, [Paycheck Protection Program and Health Care Enhancement Act](#), which included an additional \$75 billion for hospitals and healthcare providers and \$25 billion for COVID-19 testing, was passed. However, undocumented people, mixed-status families, DACA recipients, Temporary Protected Status (TPS) holders, Deferred Enforced Departure (DED) recipients, and many other immigrants were excluded. In addition, despite hospital funding and coverage expansion, millions of people are still left uninsured, and unable to seek testing and treatment when they need it.

On May 12, 2020, House Democratic leaders introduced the fourth phase of coronavirus relief, [H.R. 6800](#), the Heroes Act. The Heroes Act would expand health coverage through Medicaid, Medicare, Medicare Advantage, group and individual market health plans, TRICARE, Veterans Affairs Healthcare, and Federal Employees Health Benefits Program (FEHB) to cover cost sharing for coronavirus treatment as well as \$100 billion in grants to reimburse hospitals and healthcare providers for expenses and lost revenue due to coronavirus. The Heroes Act also expands coverage for non-coronavirus treatment by covering the cost of COBRA premiums for individuals and families who have lost their employer-sponsored health insurance and establishes a special enrollment period (SEP) to sign up for health insurance through the Affordable Care Act's health insurance exchanges. Although this is another step in the right direction, it still falls short in ensuring everyone has affordable health coverage during this crisis.

The Problem

For-profit system. While more tests still need to be made available, testing costs have been waived by the federal government. However, COVID-19 treatment can cost tens of thousands of dollars. Waiving testing costs is not enough to control the virus if the people testing positive cannot afford the treatment. For uninsured people, including people who may already struggle with high medical bills and possible untreated underlying health conditions, COVID-19 treatment costs are not waived. Additionally, as unemployment rates rise, people are [losing](#) their employer-sponsored insurance and are left to decide between expensive plans that rely on private insurance companies through the [marketplace](#) and [COBRA](#). People with insurance who already struggle to pay their medical bills may be required to pay for any premiums, deductible and copays for COVID-19. [Rising](#) out-of-pocket costs make this nearly impossible for many families -- as of 2017 the average annual premium for employer-sponsored health insurance for an individual is \$6,690 and \$18,786 for a family. Although surprise billing is [banned](#) for COVID-19 related services, private insurance companies are [able](#) to bill for any out-of-pocket costs and plan to profit off this crisis.

Not everyone is covered. As previously stated, Congress took important steps to ensure that the costs of testing are covered for everyone. That, however, does not include any treatment for COVID-19 or for any other health emergencies that people may experience during this time. The uninsured are still not covered during this pandemic other than the \$1 billion the CARES Act allocated for [testing](#). Additionally, immigrants, both documented and undocumented, were excluded from the CARES Act. As of 2017, there were about [10.5 million](#) undocumented immigrants residing in the United States and about [5 million](#) immigrants including Legal Permanent Residents (LPRs), DACA recipients, and people with Temporary Protective Status (TPS) who were excluded from most of the programs within the CARES Act. When millions of people are shut out of health coverage during a pandemic, we are all at greater risk.

Importantly, the Heroes Act does include many immigrants in its proposed relief programs, but it does not go far enough. We will not be able to contain this virus if everyone experiencing symptoms cannot seek necessary testing and treatment.

The Solution: Health Care Emergency Guarantee Act

Senator Bernie Sanders (I-Vt.) and Congresswoman Pramila Jayapal (WA-07) introduced the [Health Care Emergency Guarantee Act on May 15, 2020](#). This bill empowers Medicare to cover all of the costs for uninsured people as well as cover all out-of-pocket costs for people with insurance for all medically necessary healthcare, including prescription drugs. Hospitals and providers will bill Medicare directly for the out-of-pocket costs for people with insurance and for all of the care for uninsured people.

Covers costs for insured people. Medicare will cover all cost-sharing for any healthcare needed during the crisis including copays, deductibles, and prescription drugs for those with public and private insurance.

Covers costs for all uninsured people. Medicare will fully cover all medically necessary costs including prescription drugs for any individual who is uninsured, including immigrants, during this crisis.

No surprise billing. Under the provisions of the Health Care Emergency Guarantee Act, providers will be prohibited from billing patients directly, relieving a major source of stress for millions of families. Additionally, qualified, licensed providers will be reimbursed for the medically necessary care they provide to patients. This means patients and their families can focus on healing instead of submitting paperwork.

Conclusion

This crisis has exacerbated the holes in our broken healthcare system. People with employer-sponsored insurance lose it as soon as they are laid off. For many people with health insurance, the premiums and out-of-pocket costs are too high. Most importantly, millions of people do not have any health coverage under the current system and that number continues to climb as more people lose their employer-sponsored health insurance due to the coronavirus pandemic. The Healthcare Emergency Guarantee Act will ensure everyone is fully covered for any medically necessary healthcare.