

# **Durbin, Cortez Masto, Senate Dems Introduce Bill To Protect Unemployed Workers' Health Insurance During Pandemic**

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WASHINGTON – U.S. Senators Dick Durbin (D-IL) and Catherine Cortez Masto (D-NV), together with 13 Senate Democrats, today introduced the *Worker Health Coverage Protection Act*, a bill that would protect millions of unemployed or furloughed workers from losing their health insurance by enabling them to access subsidized COBRA coverage and keep their insurance. The bill would provide a 100 percent subsidy of COBRA health insurance premiums owed by unemployed workers, in nearly all employment-based health plans, to ensure that they do not lose coverage due to the COVID-19 pandemic.

“Losing your health care coverage in this pandemic would be devastating. I know the pain of being a father with no health insurance when my child was very sick, and I don’t want others to experience that. Tens of millions of Americans are at risk of losing their health insurance along with their jobs. Congress has to step up to assist them as we’ve

done in the past. The bill I'm introducing today gives unemployed Americans peace of mind that they can maintain health care insurance through this public health crisis," Durbin said.

"Congress must ensure that Nevadans who have been laid-off or furloughed due to the coronavirus pandemic have access to comprehensive health coverage, whether it be through Nevada Health Link, Nevada Medicaid, or their employer," said Cortez Masto. "That's why I'm proud to introduce this legislation to fully subsidize health insurance premium costs under COBRA for Nevadans who are facing furlough or unemployment through no fault of their own. My bill has the support of a broad coalition of workers, including the Culinary Worker's Union, health care providers, consumer groups and large employers. They know this policy best meets the needs of Nevadans impacted by COVID-19 so they can continue to access quality, affordable health insurance."

Since the middle of March, approximately 57 million Americans have filed for unemployment benefits, with an estimated 10 to 15 million having also lost their employer-sponsored health insurance. In Illinois, more than 650,000 Illinoisans are claiming unemployment benefits—resulting in many also without health insurance during the pandemic. Many unemployed Americans would prefer to remain on their employer health plan, known as COBRA, but it is often prohibitively expensive—on average, \$1,700 per month for a family.

Joining Durbin and Cortez Masto in introducing today's bill includes: U.S. Senators Sherrod Brown (D-OH), Jeanne Shaheen (D-NH), Dianne Feinstein (D-CA), Michael Bennet (D-CO), Jack Reed (D-RI), Amy Klobuchar (D-MN), Tina Smith (D-MN), Jeff Merkley (D-OR), Richard Blumenthal (D-CT), Tammy Duckworth (D-IL), Debbie Stabenow (D-MI), Jacky Rosen (D-NV), and Bob Menendez (D-NJ).

The following organizations have endorsed the *Worker Health Coverage Protection Act*: AFL-CIO, UNITE HERE, UNITE HERE Local 1, National Coordinating Committee for Multiemployer Plans, Families USA, American Hospital Association, and Alliance to Fight for Health Care, Actors' Equity Association, Air Line Pilots Association, International (ALPA), Alliance for Retired Americans (ARA), American Federation of State, County and Municipal Employees (AFSCME), American Federation of Teachers (AFT), Communications Workers of America (CWA), Guild of Italian American Actors (GIAA), International Alliance of Theatrical Stage Employees (IATSE), International Association of Sheet Metal, Air, Rail and Transportation Workers (SMART), International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers (IBB), International Brotherhood of Teamsters (IBT), International Union, United Automobile, Aerospace and Agricultural Implement Workers of America (UAW), United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial & Service Workers International Union (USW).

“In the middle of a national health crisis, 12 million working people have lost our job-based coverage due to loss of work, leaving millions in a financial bind if someone in their family needs care. We thank Senators Durbin and Cortez Masto for introducing crucial legislation to support workers’ coverage, an essential element of the federal response needed for this emergency,” said Richard Trumka, President of the AFL-CIO.

The *Worker Health Coverage Protection Act* would allow workers who have been involuntarily terminated in nearly all employment-based health plans, including private sector plans covered by the Employee Retirement Income Security Act (ERISA), multiemployer plans, state and local government plans, and the Federal Health Benefits Program, to access subsidized COBRA coverage. Specifically, it would provide a 100 percent subsidy of COBRA health insurance premiums owed by unemployed workers to ensure that they do not lose coverage due to the COVID-19 pandemic. Furloughed workers whose health benefits continue while pay is suspended would also have their employee contributions 100 percent subsidized. These subsidies would not impact workers’ eligibility for unemployment benefits or other types of state or federal assistance.

This bill would also extend the period during which workers could elect COBRA coverage, and enable workers to access coverage even if they declined it before the subsidy was made available, thereby ensuring continuity of care amid the health and economic challenges of the COVID-19 pandemic. Employers and federal agencies would be required to conduct new notice and outreach activities to ensure workers are aware of the availability of the credit.