



# 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 11 Senate Democrats, today re-introduced the *Worker Health Coverage Protection Act*, a bill that would protect millions of unemployed or furloughed workers from losing their health insurance in the midst of the global COVID-19 pandemic. The bill would allow laid off workers to remain on their employer health plans, through the COBRA program, at no cost.

“Recent estimates have shown that millions of working Americans have lost their health coverage during this public health pandemic. 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. The bill I’m introducing today gives unemployed Americans peace of mind that they can maintain health insurance through this public health crisis,” Durbin said.

“Nevada’s hospitality, travel, and tourism sectors have been some of the hardest hit in the country due to the COVID-19 pandemic,” said Cortez Masto. “For millions of workers, the loss of a job has also resulted in losing life-saving employer-sponsored health care coverage, losses that have affected Black and Latino workers at disproportionate rates. That is why I’m proud to reintroduce this legislation to fully subsidize health insurance premium costs to ensure that laid-off or furloughed workers continue to have access to quality and affordable health care they need. From health care providers and consumer groups to the Culinary Worker’s Union and large employers, this bill gives the Silver State the resources we need to weather the ongoing global health crisis.”

Since the middle of March, millions of 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 660,000 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, more than \$1,750 per month for a family.

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

The following organizations have endorsed the *Worker Health Coverage Protection Act*: AFL-CIO, Illinois Hospital Association (IHA), International Alliance of Theatrical Stage Employees (IATSE), The Alliance to Fight for Health Care, American Federation of Teachers, NCCMP, AHIP, Families USA, UNITE HERE, UNITE HERE, Local 1, Council for Affordable Health Coverage, The Directors Guild of America (DGA), IL AFL-CIO, Chicago Federation of Labor, Actors' Equity Association, Alliance for Retired Americans, Association of Flight Attendants (CWA), BCTGM, Communication Workers of America, International Brotherhood of Teamsters, SAG-AFTRA, Culinary Workers Union, AFSCME, SMART, and Writers Guild of America.

“In the middle of a national health crisis, 14 million working people are in jeopardy of losing 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. Estimates suggest this policy could support 14 million Americans in these trying times.

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.