

U.S. Sen. Baldwin: Introduces new legislation to support Americans who have lost health insurance during pandemic

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WASHINGTON, D.C. – Today, U.S. Senator Tammy Baldwin (D-WI) is introducing new legislation to help the more than six million American workers who have lost health insurance during the COVID-19 pandemic. As more Americans become uninsured due to job losses this year than ever before in our nation's history, Baldwin is introducing the *COVid Enrollment Response (COVER) Act* to invest in outreach and enrollment assistance to help more Americans find quality, affordable health insurance.

“Millions of Americans have lost their jobs and employer sponsored health insurance this year, and we must make sure that during this ongoing public health and economic crisis Americans are able to find the health care they need at a price they can afford,” **said Senator Baldwin.** “The Trump administration has done nothing but sabotage the Affordable Care Act and our health care system. We need to support enrollment assistance now more than ever before, especially given the number of people in need of comprehensive coverage, and the additional burdens in providing assistance due to COVID-19.”

Recent reporting has shown that the Affordable Care Act [has made it easier for people who lose their job and their employer-sponsored health insurance to find coverage.](#) Baldwin's legislation would build on that progress by investing in the existing ACA navigator program and supporting enrollment assistance and outreach

efforts, and would also make up for the significant funding cuts and continued sabotage from the Trump administration.

The COVER Act would:

- Provide \$600 million for intensive consumer assistance, including dedicated staff, one-on-one virtual meetings, and application completion assistance, that would build off the existing navigator program and help laid-off workers and their families obtain health coverage. This level of funding would replicate state-based-marketplaces' level of effort per uninsured consumer in 2014, and based on prior results achieved by such marketplaces, an estimated 11.4 million people could receive help applying for coverage.
- Ensure that every state qualifies for funding based on either the rate of uninsured individuals or the number of individuals receiving unemployment.
- Support existing navigator programs and organizations with a demonstrated capacity in successfully serving laid-off and furloughed workers, residents of rural areas, low-income individuals, and other historically underserved populations.
- Promote efforts to provide Americans with information on comprehensive health insurance that protects individuals with pre-existing conditions.

Baldwin's legislation is cosponsored by Senators Cory Booker (D-NJ), Catherine Cortez-Masto (D-NV), Tina Smith (D-MN), Jacky Rosen (D-NV), Richard Blumenthal (D-CT) and Jeff Merkley (D-OR).

"The COVID-19 pandemic has further exposed and exacerbated the deep structural flaws in our health care system," **said Senator Booker.** "Since the beginning of this pandemic, tens of millions of Americans have been laid off and furloughed, leaving many families without health insurance. It is both a public health and a moral imperative to do everything we can to ensure that those who have lost their health coverage due to COVID-19 are able to get new comprehensive coverage quickly, which is why I'm proud to partner with Senator Baldwin on this important legislation."

"Nevadans who have lost their health insurance due to layoffs or furloughs have the

opportunity to sign up for affordable coverage on the Silver State Health Insurance Exchange, but many are unaware of the resources and support available to them,” **said Senator Cortez Masto**. “While health insurance navigator programs run by state agencies and unions are working tirelessly to connect uninsured workers and their families with the resources they need to sign up for coverage, more support is needed in order to reach the millions of Americans impacted by the coronavirus pandemic. I’m proud to support legislation that would provide navigator programs with over \$600 million in funding to bolster their outreach efforts and ensure families can find the coverage and resources for which they’re qualified during this difficult time.”

“Health care is a basic human right—and while we’ve made big strides, we have a long way to go before every American has the high-quality, affordable coverage they deserve,” **said Senator Merkley**. “Especially right now, during an unprecedented public health emergency, we can’t give up on our fight to put critical health services within reach for all. This bill will help us allocate the resources we need to double down on those efforts, so we make sure that everyone can get care at a time when so many need it the most.”

“As millions of Americans lose health insurance— because they’re losing jobs— the COVER Act helps restore it,” **said Senator Blumenthal**. “This bill would provide targeted resources and support for the uninsured to find coverage, vital to peace of mind and health. It’s the least we can do for countless unemployed American families.”

Baldwin’s legislation is supported by American Cancer Society Action Network, Young Invincibles, Cancer Support Community, National Health Council, Citizen Action Wisconsin, National Hispanic Medical Association, Families USA, Cystic Fibrosis Foundation, Epilepsy Foundation, National Partnership for Women & Families, Western Wisconsin Health, American Lung Association, Protect Our Care, Asian & Pacific Islander American Health Forum (APIAHF), Association for Community Affiliated Plans, National Hemophilia Foundation, Children’s Community Health Plan, Human Rights Campaign, Leukemia & Lymphoma Society, Susan G. Komen, National Multiple Sclerosis Society, National Patient Advocate Foundation, National Organization for Rare Disorders, and the Wisconsin Office of the Commissioner of Insurance.

“Senator Baldwin’s COVER Act supplies the missing piece in the jigsaw puzzle of American health care. The bill would provide consumer assistance that helps struggling families sort through confusing choices, complete necessary paperwork, and finally obtain the health insurance they need to thrive in these challenging times,” **said Stan Dorn, Director of the National Center for Coverage Innovation at Families USA.**

“The COVER Act would provide critical consumer assistance funding to ensure that people who find themselves newly uninsured, who are unsure of where to go or how to enroll, get the resources they need to get covered. Millions of young workers lost their jobs because of the COVID pandemic, disrupting their access to coverage, and their ability to afford it. Meanwhile, the Trump Administration still refuses to adequately fund the Navigator program or marketing and outreach about ACA coverage. Senator Baldwin has been a longtime champion of outreach and enrollment support, and we applaud this latest effort through the COVER Act and urge the Senate to take it up for consideration immediately,” **said Erin Hemlin, Health Policy and Advocacy Director, Young Invincibles.**

“It doesn’t matter how much money we have, where we live, or what we look like; no one should be without health coverage during a pandemic. Unfortunately, we live in a country where millions of people’s health coverage is tied to employment, leaving them not only financially but also medically and physically vulnerable when they lose their jobs,” **said Robert Kraig, Executive Director of Citizen Action of Wisconsin.** “Universal health coverage is critical to stopping community spread of the virus. People must not be deterred from seeking needed care out of fear of cost. I thank Senator Baldwin for introducing the COVER Act which will invest significant resources into connecting people with the health coverage they desperately need.”

“President Trump and his Republican enablers in Congress have done nothing to help people who have lost coverage as a result of their fumbled coronavirus response. With this legislation, Senator Baldwin is taking concrete steps to help more Americans get the health care coverage they need as coronavirus continues to ravage the nation. Instead of playing politics and taking every opportunity to rip health care away from Americans, Mitch McConnell and Senate Republicans should work with Senator Baldwin to ensure people can get health care coverage in the

midst of a global pandemic,” **said Protect Our Care Executive Director Brad Woodhouse.**

“Across Wisconsin, we’ve seen too many workers and their families lose their health care coverage due to the economic impact of COVID-19. That’s why I applaud Senator Baldwin for her continued efforts to ensure that all Wisconsinites can get health care coverage, especially during this challenging time,” **said Wisconsin Insurance Commissioner Mark Afable.** “The Wisconsin Office of the Commissioner of Insurance stands ready to support enhanced consumer outreach and assistance efforts to help Wisconsin workers who need to find new health care coverage as a result of being laid-off or furloughed.”

More information on the COVER Act is available [here](#).

An online version of this release is available [here](#).