

## **COVID-19 Messaging for State Advocates Focus on Racial Inequities**

Coronavirus disease (COVID-19) has exposed the vast shortcomings of our nation's health system and the critical importance of affordable health coverage and care for all people and families.

COVID-19 is not affecting everyone in the same way, and it is putting a spotlight on the deeply embedded racial and economic inequities that impact people's health and well-being.

To stem the virus's impact, we must give everyone a fair shot at getting through the crisis healthy and whole.

Looking forward, we need our elected officials to advance policies and programs that will make the country more equitable so everyone has what they need to stay healthy and lead the lives they want. We all do better when everyone does better.

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Coronavirus disease (COVID-19) has exposed the vast shortcomings of our nation's health system and the critical importance of affordable health coverage and care for all people and families.

People who are uninsured and people with low incomes are facing far more barriers to getting tested for COVID-19 than people who are wealthy and have influence. Even in a moment of public health crisis for our nation, inequities are stark.

- Because Black people are more likely to be uninsured and face unfair barriers to quality care, it is harder for them to access the testing and treatment needed for early intervention.
- One study showed Black people exhibiting symptoms for COVID were less likely to be referred for testing.

Access to quality care and treatment is often out of reach for people with low incomes, a reality the COVID-19 pandemic has made all too clear. Due to unfair barriers to economic security, people of color are more likely to have low incomes and less access to quality health care.

• The closure of more than 100 rural hospitals in recent years has left many rural residents, including those who are low income and people of color, without timely access to care just as the COVID-19 crisis is starting to hit those communities. In fact, the rural hospitals most likely to have closed in recent years – as a part of a broader trend of rural hospital closures – are those serving communities of color and low-income communities. This is a particularly stark reality as experts fear COVID-19 outbreaks in ill-prepared rural settings.

As people lose their jobs, they are losing their health insurance too – widening the coverage gap for people of color in this country.

- Even before COVID-19 hit, 29 million people in the U.S. lacked health insurance coverage, including <u>a disproportionate share</u> of people of color who face unjust and discriminatory barriers to health and economic security. For example, 11.5% of Black people are uninsured versus 7.5% of white people.
- With the COVID-19 pandemic already causing a 10% unemployment rate, it is estimated
  that 12 million people have lost their employer-sponsored insurance further
  exacerbating the underlying coverage gap for people of color.

COVID-19 is not affecting everyone in the same way, and it is putting a spotlight on the deeply embedded racial and economic inequities that impact people's health and well-being.

Black people are bearing the brunt of the crisis so far, dying at alarming rates from COVID-19 according to <a href="mailto:emerging data">emerging data</a>.

- "Of the virus victims whose demographic data was publicly shared by officials nearly 3,300 of the nation's 13,000 deaths about 42% were Black, according to an <u>AP</u> <u>analysis</u>. African Americans account for roughly 21% of the population in the areas covered by the analysis."
- Due to unfair and discriminatory health and economic barriers, Black people are more likely to have the chronic illnesses that put people at greater risk if they do get sick from COVID-19.
- The long-term impact of racist policies like redlining which segregated communities of color and undermined their access to safe neighborhoods, good schools, healthy foods that are critical to good health – have contributed to lower life expectancy for Blacks as compared to whites. The COVID-19 pandemic is compounding this.

People with low incomes and people of color are being hit harder by the COVID-19 pandemic. They are more likely to be exposed to the virus, more likely to receive bills for care they cannot afford, <u>less likely to have paid leave</u>, and more likely to <u>lose their jobs</u> as a result of the economic crisis COVID-19 has caused.

- People of color disproportionately work in <u>frontline industry jobs</u> from grocery stores
  to cleaning services to public transit that put them at greater risk of being exposed to
  the virus. People working these essential jobs, who are disproportionately people of
  color and immigrants, are often providing critical service to their communities without
  the protective gear they need to stay out of harm's way.
- In total, Black people are more likely to work in occupations that are essential and/or in which they cannot physically distance themselves from others or work from home.
- Undocumented immigrants face <u>discriminatory prohibitions</u> from health care safety-net supports even though they pay taxes to support public programs.
- People of color are also more likely to be impacted by job losses. A recent <u>Brookings</u>
   <u>Institution</u> report concluded that workers of color in mid-sized to very large metro areas
   are more likely to experience job losses. Those job losses are compounded by the
   underlying income inequality Black people face in this country as a result of historic
   racism.

Federal, state and local policymakers must do more for people who are being hardest hit so everyone gets a fair shot at coming through this crisis healthy and whole.

To better understand the racial disparities of COVID-19 cases and deaths, policymakers at all levels must immediately increase data collection so interventions can be targeted to those most at risk.

• At minimum, data should be broken down by race, ethnicity, sex and language to <u>track</u> <u>inequities</u> across regions, states, cities and towns.

Policymakers must provide more equitable access to testing, treatment and follow-up care for people of color, starting with the Medicaid program.

• As unemployment rises, more people will lose their employer-sponsored insurance, resulting in more Medicaid and Marketplaces enrollees, as well as a higher uninsured rate. [State level information also in THIS report.] The Medicaid program should be bolstered to absorb the new demand for health care. As states confront budget challenges, it will be even more critical that federal policymakers invest in Medicaid to ensure access to affordable coverage and care. That includes increasing the federal government's share of funding for the program, known as FMAP (federal medical assistance percentage).

- States that haven't expanded their Medicaid program should do so. <u>Medicaid expansion</u>
   <u>has been shown</u> to reduce health disparities and improve health outcomes for people of
   color.
  - Medicaid expansion is especially important for people of color. Black and Hispanic adults are more likely to live under 200% of the federal poverty level due to systemic barriers to economic opportunity. For example, 46% of Blacks and 36% of Hispanics are working and living in the 15 non-expansion states
- Congress, the Trump administration and state policymakers should work to protect people from unaffordable COVID-19 hospital bills and make ACA Marketplace plans more affordable and accessible.
  - The Trump administration should reverse course and create a special enrollment period (SEP) to maximize enrollment of uninsured people coupled with an increase in premium support to improve affordability for consumers.
     Governors in New Hampshire, Michigan, New Jersey, New Mexico and Pennsylvania have already requested a SEP for 60 days or more to allow uninsured and underinsured residents to enroll in healthcare.gov.
- Policymakers must establish <u>testing centers</u> in communities of color, and they must launch <u>central information hubs</u> where people can easily find reliable information in their language about the pandemic and their rights to testing, treatment, preventive care services and financial assistance.
- Policymakers must work to dismantle unfair barriers to coverage and care for undocumented immigrants. This includes, at the federal level, ending the Public Charge Rule, which cruelly forces immigrant families to choose between basics like housing and food and staying together with their families. At the state level, it should include ensuring undocumented immigrants have access to insurance programs.

It is critically important that policymakers provide economic support, support for housing and nutrition, and protect people from predatory debt collection. These policies are essential for people of color, who already face barriers to economic security and opportunity due to structural racism and other forms of discrimination.

- Policymakers must address <u>housing security</u> by barring evictions, foreclosures and utility shut off.
- They must prohibit hospitals from <u>sending people</u> to collection. Research shows that debt collection and garnished wages are higher in Black <u>communities</u>, while Black households earn <u>markedly less</u> than whites, leaving them less financially secure.
- They must provide additional support for SNAP and state food security programs. SNAP
  is a <u>proven tool</u> to both reach low-income households and provide state budgets needed
  fiscal relief.