

Long before the COVID-19 pandemic, our nation was facing an affordable housing crisis that left people of color at greater risk of being evicted. [Structural racism and discriminatory housing and lending practices](#) are responsible for trends like the widening gaps in [homeownership rates](#) between white and Black households. In fact, Black households are [twice](#) as likely as white households to be renters, rather than homeowners. The COVID-19 pandemic and subsequent economic crisis have further exacerbated the issue of likely evictions, particularly among communities of color, as the country faces crippling [levels of unemployment](#). Trends have indicated that people of color are more likely to experience [financial risks](#) associated with COVID-19 by either becoming [unemployed](#) or experiencing a loss of income. This is largely due to higher rates of people of color in [frontline industry jobs](#) that have been affected by the pandemic.

With the rising levels of unemployment comes a marked increase in Medicaid enrollment as part of the [countercyclical nature](#) of Medicaid— during economic crises, people are more likely to become unemployed and lose their employer-sponsored health insurance, thereby making them newly eligible for Medicaid. Medicaid beneficiaries, as low-income earners, are especially susceptible to the impending housing crisis once the current eviction prevention measures and public health emergency (PHE) protections expire.

What COVID-19 Public Health Emergency Protections Are Currently in Place

1. **Eviction moratoriums put in place by federal, state and local governments.** In March 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which imposed a [federal moratorium](#) on evictions in most federally subsidized housing until July 24, 2020. This meant that it was “illegal to [evict tenants](#) who participate in federal housing assistance programs or who live in properties with federally backed mortgage due to the nonpayment of rent.” Of note, the restrictive coverage to federally subsidized housing meant that only [28.1 to 45.6 percent](#) of all renter households were protected by the CARES Act. The inadequate coverage and expiration of eviction protections under the CARES Act as well as the Senate’s refusal to pass another coronavirus relief package led some states and local governments to create a [patchwork](#) of eviction prevention measures, leaving many people out of such protections and ultimately causing confusion. In response, the Centers for Disease Control and Prevention (CDC) ordered a [nationwide temporary halt](#) to evictions due to nonpayment of rent until December 31, 2020, citing that housing displacement would lead to an increase in COVID-19 cases. It is important to note that tenants can still be evicted for reasons other than nonpayment of rent and that this order does not suspend rent obligations nor does it prohibit a landlord from charging penalty fees. In effect, this is a stopgap measure, by which renters who are making use of the CDC protections have accrued back-rent during the moratorium period, an amount that may be insurmountable and lead to a large volume of people facing eviction once the moratorium is lifted.

- 2. Medicaid Maintenance of Effort (MOE) requirements that ensure continuous coverage for Medicaid beneficiaries.** As part of the Families First Coronavirus Response Act (FFCRA), states received a [6.2 percentage point increase](#) in the federal share of certain Medicaid spending on the condition that they would provide continuous eligibility through the end of the month in which the PHE ends “regardless of any [changes](#) in circumstances or redeterminations at scheduled renewals that would otherwise result in termination.” Most relevant to the issue of housing, this means that if a person’s address were to change during the PHE period, they could maintain their benefits even if they had not notified their Medicaid office of such change.

What Could Happen When the Public Health Emergency Period Ends Without Additional Federal Action

While the incoming Biden administration has indicated that it will prioritize urgent executive action to address the housing crisis, there are concerns for the period between the end of the eviction prevention measures on December 31, 2020 and the presidential inauguration on January 20, 2021. During this period, it is anticipated that there will be a flurry of eviction proceedings and that the country will be in the midst of its latest and worst [surge](#) in COVID-19 cases since the start of the pandemic. The approaching end to the eviction prevention measures puts a projected [30 million people](#) at risk of losing their current housing.

Understandably, a person may not immediately think to report an address change to their designated Medicaid office if displaced from their home in the middle of a global pandemic and economic crisis. Prior to the COVID-19 pandemic, some states allowed Medicaid case workers to deny or discontinue an individual’s Medicaid eligibility after a single piece of [returned mail](#). Paperwork discrepancies like these have largely been manageable to date because of the continuous eligibility protections under FFCRA; however, these protections are set to expire at the end of the PHE period, jeopardizing Medicaid coverage for people who have been evicted, but who are still eligible based on their income. Notably, the disproportionate numbers of people of color affected by evictions correlates with who is ultimately affected by difficulties in maintaining Medicaid eligibility. If government officials fail to proactively consider additional provisions that would allow for a person to successfully transition from the existing PHE protections, we will almost certainly exacerbate the current racial inequities in health care access.

Achieving Equitable Health Care- and Housing-Based Solutions

It is imperative that state and federal governments pursue equitable solutions to ensure that millions of Medicaid beneficiaries do not lose their health care coverage and housing once the PHE ends. Here are a few solutions to consider:

- **12-month continuous eligibility for adults.** The incoming Biden administration could encourage states to apply for an [1115 waiver](#) that authorizes their state Medicaid program to implement 12-month continuous eligibility. 12-month continuous eligibility has been shown to reduce churn and improve continuity of care. This solution alleviates the burdens on beneficiaries to update their information outside of enrollment periods, a practice they have been unaccustomed to during the PHE, and could provide time for the Biden administration to consider permanent improvements to Medicaid such as policies that would enable 12-month continuous eligibility without an 1115 waiver.
- **Ex parte renewals.** States could utilize [various electronic sources](#) to locate a new address for an enrollee and subsequently renew enrollees' coverage without requiring them to fill out a renewal form or send in documents. These electronic databases include the [Supplemental Nutrition Assistance Program \(SNAP\)](#) and/or the US Postal Service's address databases. Utilizing such databases would "reduce agencies' workload, make it easier for [enrollees to stay covered](#), and reduce churn, while maintaining or improving the accuracy of the renewal process."
- **Emergency rental assistance and eviction prevention.** While there should be a national, uniform eviction moratorium, an eviction moratorium alone is not enough. The [National Low Income Housing Coalition \(NLIHC\)](#) asserts that without emergency rental assistance, renters are likely to face a financial cliff when the eviction moratorium is lifted and back-rent is owed. The House Democrats demonstrated a commitment to [equitable housing solutions](#) in their COVID relief bill, the [HEROES Act](#), which includes \$100 billion in emergency rental assistance and \$11.5 billion to assist people who are already experiencing homelessness. This funding could minimize the number of people "[living](#) in homeless encampments and congregate shelters and identify alternative space, including hotels, for isolation and self-quarantine." We urge Congress to prioritize the passing of the HEROES Act and prevent the housing crisis from worsening.