



April 10, 2020

The Honorable Nancy Pelosi
Speaker of the House
U.S. House of Representatives

The Honorable Mitch McConnell
Majority Leader
U.S. Senate

The Honorable Kevin McCarthy
Minority Leader
U.S. House of Representatives

The Honorable Chuck Schumer
Minority Leader
U.S. Senate

On behalf of Young Invincibles (YI), a national organization dedicated to amplifying the voice of young adults and expanding their economic opportunity, I write to express our strong support for the below policy recommendations in a fourth-phase legislative stimulus package to combat the effects of COVID-19.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act stimulus package was an unprecedented federal investment into our economy to stabilize and buttress industry. Unfortunately, we are concerned those measures fall short in reaching individuals most impacted - low income, young people. We believe several critical needs must be met in any upcoming coronavirus-related relief legislation to provide a stronger framework for young people to weather this current public health and economic crisis:

Direct Payments to Individuals

- Remove dependent distinction for recovery rebate eligibility to include young people. Under the CARES Act, filers may only claim the additional \$500 for dependents for children under age 17. This provision excludes young adults with disabilities living with family members who help care for them. It also effectively excludes college students. There is no clear policy rationale for this choice, which denies tens of millions of dependents.
- Allow individuals with a social security number living in mixed-status households to receive stimulus checks. Although DACA recipients are eligible for a stimulus payment, they lose eligibility if they are in a mixed-status household.

Health Care

- Expand the Medicaid expansion federal match to 100% for the 14 states that have not yet expanded their Medicaid programs. Given the likelihood of an economic downturn, the number of uninsured and uncompensated care will increase, further exacerbating an already strained health care system.
- Increase the federal share of state Medicaid expenditures (FMAP), with the extent and duration of the increase tied to state-specific economic indicators.
- Create a 60-day Special Enrollment Period for the 38 HealthCare.Gov states so that all remaining uninsured people can access coverage. HealthCare.Gov should be immediately opened to allow everyone the ability to get covered. CMS should also be directed to reduce verification processes to streamline enrollment and remove unnecessary administrative burdens.
- Protect patients by ending surprise billing in all health care settings, including air and ground ambulances. Ending surprise billing practices will not only help patients who may need treatment for COVID-19 and fear an unexpected cost, but millions more who are at risk of unaffordable medical bills.
- Expand ACA subsidies beyond 400% FPL for all marketplace enrollees, and consider codifying CSRs to continue to expand help covering out of pocket costs. By codifying CSR payments, silver-loading should be taken into account to ensure payments are offset to provide immediate relief to all consumers.
- Fix the “Family Glitch” to allow access to subsidies for young families that are currently unable to receive them. This will drastically improve affordability for millions of families who are currently offered dependent employer coverage, but cannot afford it.
- Provide funding for the federal Navigator program to ensure consumer assistance is available for those who need it. The ACA’s Navigator funding should be restored to 2016 levels and increased as necessary to provide virtual enrollment assistance into Medicaid and marketplace coverage for the millions of newly uninsured individuals across the country.
- Require all COVID-related treatment to be covered without cost-sharing. Even for those who are insured, many consumers will avoid seeking care for fear of cost. Insurers should be required to cover COVID treatment as well as testing without cost-sharing to ensure that those who need treatment do not avoid it.

Food Assistance Programs

- Ensure that SNAP work requirements are suspended for all public programs, including student work requirements. While the CARES Act does allow for some flexibility

regarding participation and application requirements, the federal agencies that administer public benefit programs were not given the option to eliminate the work requirements other than for Able Bodied Adults Without Dependents in SNAP. Congress should not leave this action to federal agencies or require states to request waivers, thereby creating more work for federal agency workers.

- Increase the base-level SNAP benefit by 15%. Despite the expanded SNAP funding in the CARES Act, we believe the legislation missed a critical opportunity to serve the dual function of stimulating the economy and feeding hungry low-income young people by increasing the maximum SNAP benefit by 15% and increasing the minimum benefit to \$30.
- Relax provisions on summer SNAP for students. Students intending to continue their education in the fall may feel pressure to leave school to remain eligible for SNAP throughout the summer. SNAP availability for students in the summer could be temporarily expanded by using eligibility criteria outlined in the proposed College Student Hunger Act of 2019.
- Remove SNAP restrictions on online grocery shopping and delivery. USDA's SNAP Online Purchase Pilot makes it possible for SNAP participants to purchase grocery deliveries, but its availability is limited to only a few states that have requested waivers. Online SNAP restrictions are a major barrier to the health and well-being of young people, and must be removed to allow retailers, third-party processors, states, and the USDA to support more individuals.

Higher Education

- Reduce outstanding loan balances by including the Student Loan Debt Relief Act. State funding levels of public institutions in many states never returned to their pre-Great Recession levels. Institutions, in turn, have placed a greater share of the cost of higher education on students and their families, exacerbating what has become a \$1.7 trillion student loan debt burden. The CARES Act suspends required loan payments through September 30, 2020, but with pervasive uncertainty about future economic and workforce conditions, potentially tens of millions of workers losing their jobs, and the already crisis-level burden of student loan debt endangering young people's financial stability, broad cancellation of student debt would provide direct relief to millions of borrowers. This legislation will bring peace of mind to millions of struggling families and help stimulate the economy by opening resources in the long term for young people to invest in homes, build wealth, and start small businesses that create jobs.
- Provide student loan repayment forbearance across all loan types. While the CARES Act provides suspension of student loan repayment of publicly-held debt, an estimated 9 million borrowers are still left out of the CARES Act forbearance period. While there are reports of some private lenders extending forbearance options, borrowers should have

access to a hold-harmless repayment suspension period, regardless of loan type, including a freeze on interest accrual. Student loan borrowers with commercially-held Federal Family Education Loan Program debt and debt held by institutions through the Perkins loan program should have equal treatment to borrowers with federal loans covered by CARES repayment forbearance over the coming months.

- Defer student loan payments for 2020 college graduates. With the unemployment rate for 20-24 year-olds climbing to 8.7% in March 2020, lawmakers must include soon-to-be college graduates entering the labor force. We urge Congress to include the bipartisan, bicameral COVID-19 Graduate Relief Act that allows any student who graduates college during the 2020 calendar year to defer their loans free of interest accrual for three years.
- Prevent emergency assistance funds from going toward compensation or investor profits at private for-profit institutions. Private for-profit institutions should have a requirement that those receiving State Education Stabilization funds from the CARES Act use 100% of this funding toward student instruction, emergency financial aid to students, and student support services central to the colleges' educational mission.
- Classify all student-based federal aid--including funds allocated by the CARES Act, under the Higher Education Act, and veterans benefits--as revenue on the 90% side of the equation for purposes of the 90/10 revenue test. This classification should be paired with increased protection against disproportionate predatory recruiting of veterans for the duration of the emergency.

Workforce and Infrastructure

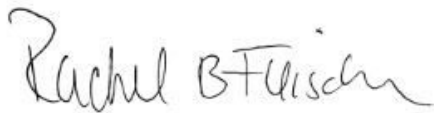
- Invest \$2.5 Billion in WIOA Title 1-B Youth Workforce Investment Activities. Now is the time to strengthen and support summer and year-round employment for youth, who are disproportionately affected by diminished labor market opportunities as a result of the economic consequences of the COVID-19 national emergency.
- Invest in broadband access and infrastructure. Abrupt college closures have necessitated rapid expansion in online course offerings for college students. However, millions of households lack access to broadband internet required for effective, extended online learning. Further, data show broadband access rates among the homes of Black and Latino students [trail those of White students](#). Facing the prospective need for continued online learning in alignment with social distancing requirements, as well as recognizing the long-term realities of teaching, learning, and the economy, Congress should include a significant investment in broadband for underserved rural and urban communities and narrow equity gaps for students forced online by the coronavirus pandemic.

Elections and Voting

- Strengthen voting resources to college students by including the Help Students Vote Act. Direct colleges to designate a campus administrator as “Campus Vote Coordinator” as the identified source for students with questions about voter registration. Ensure the campus is consistently communicating with students about registration deadlines and upcoming elections, and that voter registration forms are easily accessible. Allow public and private institutions of higher education to apply for federal grants to expand nonpartisan student voter engagement efforts.

We look forward to continuing our work with your leadership offices during this crisis for the health and wellbeing of people of all ages, as well as for our economy.

Sincerely,

A handwritten signature in cursive script that reads "Rachel B. Fleischer". The signature is written in black ink and is positioned below the word "Sincerely,".

Rachel Fleischer
Executive Director