

Texas 2021 Policy Priorities

Young Texans continue to struggle amidst the joint health and economic upheaval of the COVID-19 pandemic and are counting on the State legislature to act boldly and advance policies that meet the scale of the crisis. The record student debt and unemployment our state is currently facing, while exacerbated by the pandemic, come after a decade of state disinvestment in young people's future. Budget cuts to health care and higher education in 2011 hit communities of color especially hard, and it's time to make real investments in young people. That means accepting federal Medicaid dollars, using the Economic Stabilization (rainy day fund) to stabilize families, and listening to impacted communities mobilizing for racial justice.

Built upon our conversations and engagement with over 1,000 young adults in Texas during the last year, YI enters 2021 with a young-adult informed agenda centered on equity. We invite you to share this platform and join us.



HEALTH CARE



**HIGHER
EDUCATION**



WORKFORCE

Health Care

1. EXPAND MEDICAID

Get more young adults in Texas insured. Almost one third of young adults 18-34 do not have insurance coverage- the most of any age group. Medicaid expansion will help get more young adults in Texas insured and it will be more cost-effective than continuing to reimburse hospitals for uncompensated care.¹

Special Enrollment Period. Additionally, we recommend a Special Enrollment Period with broad eligibility for the uninsured. It's never been more important for every young adult to access health insurance.

2. EXPAND COLLEGE MENTAL HEALTH RESOURCES, ESPECIALLY COUNSELING.

We support initiatives that increase the number and diversity of counselors on postsecondary campuses.

Texas Postsecondary Mental Health Task Force. Create a state task force with student representatives, higher education administration, and mental health experts in order to identify best practice campus solutions, and problem solve steps for now and in the future to support post secondary student mental health.

Expand funding for the Mental Health Professionals Loan Repayment Program. We recommend increasing funding to the Mental Health Professionals Loan Repayment Programs to help reduce the mental health workforce shortage and increase mental health care access to Texans throughout the state.

Increase reimbursement rates. We recommend Texas Health and Human Services Commission consider increasing reimbursement rates to incentivize more mental health care providers to serve Medicaid patients.

Invest in postsecondary mental health providers. We recommend increasing funding for mental health staffing so that schools, colleges, and universities can meet the recommended staff-to-student ratio.

Enhance mental health services for all college students, including Telehealth services. We recommend enhancing mental health services for all college students with specialized preventive services for vulnerable populations. As well as offering a

¹ Edgar Walters, "A Federal Safety Net Funds Health Care for Uninsured Texans. Time Is Running Short to Negotiate Its Renewal," The Texas Tribune (The Texas Tribune, March 14, 2019), <https://www.texastribune.org/2019/03/14/texas-1115-waiver-set-expire-2021-prompting-health-care-concerns/>.

range of supportive programs and services in varied formats (peer support groups, self-care workshops, individual counseling, group counseling).

Relax licensing requirements. We recommend relaxing licensing requirements to allow clinicians to work across state lines if they have equivalent certifications. This recommendation would help many out-of-state students who lost access to their mental health campus resources.

3. MATERNAL AND WOMEN’S HEALTH CARE

Increase postpartum coverage through Medicaid up to one year. According to the Texas Maternal Mortality and Morbidity Task Force, nearly 60% of maternal deaths occur after 60 days following birth.

Keep and expand the Healthy Texas Women automatic enrollment process. We recommend keeping the automatic enrollment process for mothers whose coverage under Medicaid for Pregnant Women ends.

We recommend that institutions of higher education be required to inform students about free and low-cost women’s health and family planning programs through an electronic notification.

Establish post-enrollment verification for new mothers entering HTW after Medicaid for Pregnant Women expires. Moms could submit pay stubs or other required paperwork during a temporary period (90-day window) after she is enrolled in HTW.

Use the current auto-enrollment process to reach 19 year olds aging out of Children’s Medicaid and the Children’s Health Insurance Program (CHIP). Reduces barriers to preventive healthcare access by removing the burden of re-applying for a new program.

Higher Education

1. MAKE COLLEGE AFFORDABLE

particularly for students of color and first generation college students, including expanding state-based financial aid and open educational resources.

2. STRENGTHEN STUDENT SUPPORT SYSTEMS

for today’s students, such as connecting student parents to resources that equip them to thrive.

Establish Postsecondary Liaisons for Student Parents. We recommend establishing clear communications to student parents about supports available- such as academic, mental health, and career planning supports. We recommend that Texas collect data on student parents attending public colleges, and establish student parent liaisons at public colleges and universities.

3. LOWER STUDENT DEBT IN TEXAS

by providing clear ways for people to make payments and avoid default. Texas holds the second highest student loan debt in the nation,² now totaling more than \$100 billion.³ We will champion consumer protections for student loan borrowers to ensure those paying back their loans don't fall behind. We recommend the following Student Borrower Bill of Rights protections:

Appoint a student loan debt ombudsman who oversees consumer protections for student debt. A student loan ombudsman would be responsible for compiling and analyzing student loan data, tracking and investigating consumer complaints, tracking student loan forgiveness requests, and policy oversight efforts.⁴

Pause student loan debt collections until the end of the pandemic. There is no way to expect Texans - especially those who are unemployed or recently laid off- to continue making student loan payments. When CARES forbearance expires, we call on Texas lawmakers to make clear that loan servicers pause student loan payments, including private student loan payments. Those who are unable to pay their loans should not answer in collections during the pandemic.

Create servicer guidelines. Borrowers in our study did not express high confidence in repayment plans, and this was even more true for borrowers who were first generation college students. We must require student loan servicers to contact borrowers about income-based repayment and loan forgiveness options.

4. ENSURE ACCESS TO HEALTHY FOOD.

During the pandemic, we expect even more students to struggle with affording and accessing food. We call upon legislators to ensure SNAP access and usability for students. Colleges and universities must also ensure that on-campus food pantries remain open and are frequently advertised to students. If staffing during COVID-19 presents a challenge, consider leaving food pantries unlocked, while posting guidance for students to take only what they need.

Operate on-campus food pantries safely:

- Curbside pick-up
- Drive through distributions

² Tatham, Matt. (2019). Student Loan Debt Climbs to 1.4 Trillion in 2019. Experian. <https://www.experian.com/blogs/ask-experian/state-of-student-loan-debt/>.

³ Ibid.

⁴ Whitney Barkley-Denney and Yasmin Farahi, "States Move to Hold Student Loan Servicers Accountable," Center for Responsible Lending, October 2019, <https://www.responsiblelending.org/sites/default/files/nodes/files/research-publication/crlsteppingup-Studentloans-oct2019.pdf>.

- Appointments at pantries that limit number of people in and out and have things pre-packaged
- Connect students to distributions happening in their community since more distributions and pick-up sites have opened
- Set up a locker system for students to safely pick up food

Workforce

1. CONNECT YOUNG ADULTS TO IN-DEMAND JOBS

by expanding work-based learning opportunities and apprenticeships. Connect young adults to degree programs with on-the-job training, and ensure programs are designed to be equitable.

When considering the expansion of work-based learning or apprenticeship opportunities, create an equitable path to stability for Texans. For young adults who are seeking opportunities to upskill, yet are navigating homelessness, food insecurity or other barriers, it is imperative that they have access to support while entering a new field. Texas should utilize workforce development funds to help low- and no-income jobseekers afford the transportation, equipment, child care, and other costs that workers encounter when they enter internships, apprenticeships, and other work-based learning programs.

Increase awareness of career pathway opportunities among frontline workers with foster youth, youth emerging from the justice system and opportunity youth. Training these frontline workers on apprenticeships and other career pathways could improve vulnerable young adults' awareness of and connection to meaningful work. would be able to disseminate information and help connect young adults to resources to enter and thrive in the workforce. Apprenticeship navigators serve as key points of regional contact for apprenticeship programs and can help to identify apprenticeship sponsors, outreach opportunities and partner growth.⁵

Young adult voice: As the state convenes leaders together to move work-based learning forward, it is important that the voice of young people themselves be included in this leadership. Including the direct audience for those which such programs are geared towards will ensure that communication and outreach efforts are successful. We recommend that future committees and work groups on this issue include young adult voices, students and/or organizations representing young adults.

⁵ Young Invincibles and Chicago Jobs Council (2020). [The Third Pillar of Apprenticeship: Integrating Diversity Across Illinois' Apprenticeship System.](#)

Programs designed by and for student parents: Lastly, understanding the needs of working and student parents is critical for designing workforce solutions such as the aforementioned apprenticeship and work-based learning opportunities. We urge Texas to support initiatives that specifically focus on work-based learning opportunities for parents that seek a new career pathway, and to involve student parents in the planning of these programs.