

Temporary Relief for The Duration of Emergency Declaration Immediate Actions to be Taken by the Legislature by March 31st

Goal:

Help people stay in their homes and comply with public health guidelines. Experts tell us we must act now to prevent compounded growth in our infection rate. These recommendations are to help Oregonians get through the next 90 days. Longer-term recommendations will need to be identified by the committee as their work continues.

Rationale:

Short-term statutory and/or budget actions taken by the Legislature now will be done with the goal of slowing down or preventing the need for more costly, drastic actions later.

Priorities:

1. Stability for Individuals and Families (90-day plan)
2. Health Care System Needs
3. Short-Term Employer Support

Stability for Individuals and Families – 90 days or until emergency declaration is lifted, greater of.

Housing:

1. Moratorium on all for-cause residential and commercial evictions related to inability to pay rent due to financial impact of the COVID-19 pandemic:
 - Include payment plan requirements for those able to pay a portion of their rent.
2. Increase access to residential rental and mortgage assistance through Emergency Housing Assistance and other housing partners – allocate \$__.

Food:

3. Provide additional support and flexibility to DHS to expedite SNAP benefits.
4. Support the state’s Food Bank network to purchase food and employ the National Guard to distribute food – allocate \$__.

Utilities:

5. Increase financial assistance directly to utilities to help low-income households and small businesses. Require PUC oversight to ensure accountability for fund distribution and so dollars are directed at appropriate customers.

Health Insurance Premiums:

6. Establish a grace period provision for non-payment of insurance premiums for the duration of the emergency declaration (retroactive if possible). Require the acceptance of payment plans for those unable to pay their full commercial premium without fee or penalty.
 - Elongate grace period from 14-days to 30-days in all other circumstances outside of the declaration as proposed by HB 4110 (2020).

Unemployment Insurance:

7. Stabilize the UI fund by redirecting the current estimated corporate kicker for this biennium from the state school fund to the UI Fund.
8. Temporarily improve access to UI benefits:
 - Waive work search requirements.
 - Waive one-week waiting period.
 - Clarify existing “good cause” provision to account for COVID-19 related actions.
 - Provide unemployment benefits to workers who are forced to quit their jobs due to objective risk and in order to avoid exposure to the virus.
 - Permit use of UI for quarantined workers.
 - Allow UI for those taking care of family members affected by COVID-19 or primary mode of dependency has been altered by compliance with public health declarations.

Oregon Family Leave Act

9. Amend definition to cover leave for parents during statewide public health emergencies.

High-Risk Households (seniors, people with disabilities, people with underlying health issues):

10. Increasing ability of community partners to do outreach and respond to basic needs of self-quarantined individuals – allocate \$__.

Health Care System Needs – for the duration of the declaration.

11. Establish an “any willing provider” provision or similar strategy to eliminate out-of-network status for individuals seeking care and for providers seeking reimbursement for care provided. Apply this policy to all services related to COVID-19. Ensure balance billing protections for consumers apply.
12. Direct money to OHSU for the purpose of statewide bed coordination for the duration of the declaration – allocate \$__.
13. Establish Good Samaritan liability protections for the first-responder workforce.
14. Workforce requirements to increase available staffing throughout the declaration:
 - Privilege by proxy and credentialing across hospitals.
 - Maximize retired NPs and active National Provider Identifiers (NPI). Waive statutory barriers to reentry.
 - Open the workforce to out-of-state licensees. Waive statutory barriers to practice.
 - Ensure all practitioners who have a role in COVID-19 response are maximizing their licensure.
15. Increase child care specifically for first responders and essential personnel while schools are closed.

DRAFT

Short-Term Employer Support

16. Establish a 90-day pause on workers' comp payments for businesses paying for coverage through SAIF.
17. Waive UI charges to employers during the emergency.
18. Require all state-chartered banks/lenders to:
 - Accept interest-only payments for duration of the emergency declaration and 30-days after.
 - Prohibit defaults during declaration and mandate payment plans to cover principal unpaid during the emergency period.
 - Offer 0% interest loans for the period of the declaration and 30-days after.
 - Prohibit commercial and residential foreclosures.
19. Repurpose flexible funds within Business Oregon to provide direct relief to certain impacted sectors.
20. Improve access to child care:
 - Streamline regulatory requirements on substitute and family, friends, and neighbors (FFN) providers to cover provider shortages. Streamline background checks and training requirements for an emergency pool of FFN child care providers.
 - Authority to reduce licensure requirements to set up childcare in ad hoc facilities.
21. Cover businesses for non-continuity of operations through insurance policies:
 - Most property & casualty insurance policies only cover loss of property or loss of sales, but loss of sales is not covered by civil authorities closing establishments.
22. Permit liquor sales for *takeout* food orders to aide restaurant sales during dining room closures.
23. Permit businesses to suspend liquor liability insurance if not selling liquor due to adherence to public health declarations. Permit a business to retain an active liquor license while liability insurance is suspended.
24. Identify areas to streamline regulatory reporting and active rule-making during the declaration.
25. Establish a centralized resource for small businesses and employees who are trying to access the state's new and existing programs.