Heroes Act (H.R. 6800)


Maintaining Access to Affordable Health Coverage

The *Heroes Act* will allow millions of workers and their families to stay on their job-based health coverage by fully covering premiums owed by laid-off and furloughed workers, preserving their access to health insurance when they need it the most. The bill:

- Allows furloughed workers and workers who are eligible for COBRA coverage due to layoffs or reduced hours to stay on their employer-based plan premium-free through January 31, 2021.
  - Subsidies will cover the full cost of COBRA premiums, ensuring continuity of care and financial stability for millions impacted by the COVID-19 crisis.
  - Subsidies will also fully cover premiums owed by workers whose incomes have been cut due to furlough but are not eligible for COBRA.
- Expands choice by providing workers additional time to sign up for COBRA or alternative coverage through their employer and grants a Special Enrollment Period for consumers to shop for a plan through the ACA Marketplaces when the COBRA subsidy ends.
- Helps businesses retain their workforce during the economic crisis and provides full reimbursement to employers for premiums waived under the bill.

The *Heroes Act* requires that health plans cover the fully cost of COVID-19 treatment and vaccines. The bill:

- Removes cost barriers to care by prohibiting insurers from charging for COVID-19 treatment or vaccines.
  - This requirement applies broadly, including to private employment-based group health plans.

The *Heroes Act* improves information provided to consumers by their health plans. The bill:

- Requires health plans to notify consumers of the availability of advance refill of prescriptions during emergencies and improves the notifications provide to workers eligible for COBRA.

Strengthening Food Assistance Programs for Children and Families

The *Heroes Act* bolsters food assistance at a critical moment for vulnerable children and families. The bill:

- Provides emergency relief to help school meal and child and adult care food programs, which are in dire need of financial assistance, to continue serving children and families.
  - Provides $3 billion in additional child nutrition program funding to ensure the Department has sufficient resources to carry out these payments.
- Extends the Pandemic-EBT (P-EBT) program through the summer and until schools reopen so that low-income families will not lose out on food assistance during the summer months. Additionally, allows states to include children who would be receiving meals at childcare except for COVID-19 related closures.
  - Under P-EBT, states can provide emergency food assistance to families with children who would be receiving free or reduced-price school meals if not for school closures.
• Provides schools increased flexibility to provide children in low-income communities with fresh fruit and vegetable snacks through the Fresh Fruit and Vegetable Program.
• Nearly triples the value of the WIC Cash Value Voucher (CVV) for women and children through the end of fiscal year 2020.
  o Provides $1.1 billion for WIC to ensure funding is sufficient to cover any increased participation in the program, and to fund the increased CVV benefit.
• Ensures that commodity allocations and other calculations in the child nutrition programs are held harmless during the months impacted by COVID-19.
• Requires the Secretary of Agriculture to make publicly available all child nutrition waiver applications, approvals, and denials pursuant to the Families First Coronavirus Response Act in a timely manner.

Supporting Communities and Families

The Heroes Act provides critical health and economic support to communities and families. The bill:
• Supports domestic violence organizations by waiving matching requirements on all federal Family Violence Prevention and Services Act (FVPSA) funds for the duration of the COVID-19 pandemic.
  o Provides $50 million in additional funding for FVPSA programs.
• Ensures that all funding provided to the Community Services Block Grant (CSBG) Act programs can be allocated fairly and in a timely manner and raises the federal poverty line for CSBG programs to 200% through Fiscal Year 2022 so that more individuals and families recently impacted by COVID-19 can be eligible for benefits.
• Expands energy assistance for low-income families through the Low Income Home Energy Assistance Program (LIHEAP) and reduces barriers to LIHEAP participation during the COVID-19 emergency.
  o Provides $1.5 billion in additional funding for LIHEAP.
• Provides emergency aid to help low-income families facing high costs for drinking water and wastewater services to pay their bills and avert shut offs and late fees.
  o Provides $1.5 billion in additional funding for this initiative.

Supporting Older Adults and Individuals with Disabilities

The Heroes Act provides key resources to older adults and individuals with disabilities. The bill:
• Provides $85 million in funding for programs authorized under the Older Americans Act (OAA) and waives state matching requirements for OAA funds. Specifically:
  o $20 Million is provided for supportive services;
  o $20 Million is provided for OAA nutrition programs, including $1 million for Native American nutrition programs;
  o $20 Million is provided for the National Family Caregiver Support Program;
  o $20 Million is provided for evidence-based health promotion and disease prevention; and
  o $10 Million is provided for elder rights protection activities, including the State Long-Term Care Ombudsman Program, and $5 million is provided for senior legal services.
• Provides $10 million for activities authorized under the Developmental Disabilities Act.
• Provides $5 million for Assistive Technology Act programs.