



The Take Responsibility for Workers and Families Act (H.R. 6379) *Ensuring Access to Affordable Health Care for Workers and Families*

As workers face the prospect of layoffs, furloughs, and reduced hours, we must take immediate steps to protect their access to care. *The Take Responsibility for Workers and Families Act* ensures that workers and their families maintain access to affordable health care throughout this public health crisis.

The *Take Responsibility for Workers and Families Act* ensures workers and families have continuous access to affordable coverage throughout this public health crisis so they can get the care they need.

- Requires health plans and insurers, including group health plans covered by ERISA, **to cover treatment for COVID-19 at no cost to patients.**
- Ensures that any COVID-19 vaccine is covered by private insurance at no cost **within 15 days** of recommendation for coverage by the Advisory Committee on Immunization Practice.
- **Provides a subsidy for workers who experience layoffs, furloughs, and reduced hours** to help them keep their job-based coverage through COBRA and maintain access to health insurance for workers.
 - Covers the full cost of COBRA premiums for workers who lose coverage during the COVID-19 crisis, ensuring stability and affordability for families.
 - Supports workers in sectors most severely impacted by the epidemic due to decreased demand for services, including construction, entertainment, and retail.
- **Protects consumers from “junk” plans** not subject to essential health benefits, pre-existing condition protections, and other requirements by reversing the Administration’s rule expanding short-term, limited duration insurance.

The *Take Responsibility for Workers and Families Act* strengthens support for older Americans who are particularly at-risk of serious illness from COVID-19.

- **Protects seniors who are quarantined or staying home** due to COVID-19 by ensuring they can receive home-delivered meals from federal food assistance programs.
- Ensures that long-term care ombudsmen – who advocate for the rights of seniors – can maintain contact (either in-person or through tele-visits) with patients in long-term care facilities throughout the duration of COVID-19 **to make sure that seniors continue receiving quality care.**