The Take Responsibility for Workers & Families Act

*House Democrats’ more than $2.5 trillion bill boldly addresses the impacts of the coronavirus crisis on families, businesses, and communities by rebuilding our health care system to test and treat everyone and tightening the safety net to support families, shore up small businesses, and help governments maintain services.*

**Making health care affordable and accessible** – Eliminates cost-sharing for coronavirus treatments and vaccines for all patients, including the uninsured. To further ensure affordable health care, the legislation increases subsidies on the individual market, provides a new Open Enrollment period, protects access to health insurance for furloughed and newly unemployed workers, and provides new incentives for states to expand Medicaid.

**Bolstering the health care system** – Provides more than $150 billion to support America’s hospitals, Community Health Centers, and government medical programs as they treat coronavirus patients. To further support providers, the legislation offers an additional $80 billion in low-interest loans to hospitals, suspends the Medicare sequester, and takes other important actions to pump funding into the health care system.

**Protecting frontline response workers** – Requires health care facilities implement clear infectious disease protocols and provide necessary protective equipment to keep frontline health care workers safe. The legislation also provides child care assistance to health care workers and emergency personnel.

**Putting money in the pockets of individuals and families** – Provides Americans with a direct cash infusion: $1,500 of immediate assistance per individual, up to $7,500 for a family of five. This benefit would be available to anyone with an individual taxpayer identification number, as well as to our nation’s retirees and unemployed individuals.

**Enhancing unemployment compensation** — Creates a temporary Federal Pandemic Unemployment Compensation of $600 a week for any worker affected by COVID-19 and eligible for unemployment compensation benefits. Combined with existing benefits, this replaces 100 percent of wages for the average worker. The legislation also expands eligibility to self-employed workers, individuals whose contracts were cancelled, and new entrants to the job market.

**Expanding paid leave and family medical leave** – Builds on the Families First Coronavirus Response Act by expanding paid sick days and family medical leave to ensure nearly every worker has access to these crucial benefits.

**Ensuring food security** – Expands and funds additional Supplemental Nutrition Assistance Programs benefits, helping to ensure that families will be able to afford to eat during the coronavirus pandemic.

**Supporting small businesses** – Streamlines aid for small businesses and provides more than $500 billion in grants and interest-free loans, some with forgivable components, to help Main Street businesses as they cope with the economic disruption caused by the coronavirus pandemic.

**Assisting states and local governments** – Stabilizes the finances of states and local governments with $200 billion in stabilization funding for states and $15 billion to local governments through the Community Development Block Grant program, allowing them to maintain public services even as revenue falls because of the pandemic. The legislation also authorizes the Federal Reserve to purchase state and local government bonds intended to fight the Coronavirus outbreak.

**Standing with America’s students** – Pumps nearly $60 billion into schools and universities, with $50 billion directly provided to states to help them stabilize their funding for schools and nearly $10 billion to help alleviate the harm caused by coronavirus on higher education institutions, while providing them with added flexibility to continuing operating during the crisis. The legislation also helps current borrowers with their student debt burden.

**Upholding our Constitutional imperatives** – Ensures that states can carry out this year’s election with $4 billion in grant funding for states through the Election Assistance Commission and a national requirement for both 15 days of early voting and no-excuse absentee vote-by-mail, including mailing a ballot to all registered voters in an emergency.