A Plan for Pennsylvanians: Relief, Reopening, and Recovery

The Wolf Administration has taken broad and far-reaching actions to help meet the short and long-term needs of individual Pennsylvanians in the face of this unprecedented pandemic. Ensuring that Pennsylvanians from all walks of life have access to the resources they need has been and will continue to be a top priority of the Governor.

To provide **relief** to individuals experiencing food insecurity, the Administration has:

- Worked with the U.S. Department of Agriculture to ensure that individuals seeking assistance from food banks and those critically in need of food no longer need to complete cumbersome paperwork and income verification to prove they are eligible for or in need of food.
- Extended Supplemental Nutrition Assistance Program (SNAP) certification periods for households that were scheduled to expire between March and May 2020 for six months to prevent SNAP case closures.
- Begun to issue emergency allotments to all SNAP households for March and April 2020, increasing the current monthly allotment for households across the board.
- Lifted burdensome requirements for the State Food Purchase Program to allow county governments, regional food banks, and emergency food providers flexibility in determining eligibility.
- Partnered with United Way PA 211 to make available a comprehensive list of COVID-19 specific food resources.
- Launched a partnership with Operation BBQ Relief and the Salvation Army to deliver more than 700,000 meals to all corners of the commonwealth.
- Boosted food bank supplies by directing $2.6 million to charitable food programs through the Neighborhood Assistance Program.
- Procured 750,000 shelf stable meals through the Defense Logistics Agency, which are being made available to food banks and senior home delivered meal programs.
- Worked to ensure that free school meal programs are transitioned into take-home or community distribution programs so the food and nutrition needs of students across the state continue to be met.
- The PA Department of Transportation (PennDOT) has repurposed staff to provide additional workforce capacity for food banks across the state that are struggling to attract volunteers.

To provide **relief** to individuals struggling with student loan debt:

- Federal student loan borrowers are automatically being placed in an administrative forbearance which temporarily stops monthly payments from March 13, 2020 through September 30, 2020. Payments can still be made if borrowers choose.
- This is in addition to action the federal government took to temporarily set the interest rate to 0% on defaulted and non-defaulted Direct Loans, defaulted and non-defaulted FFEL Program loans, and Federal Perkins Loans.
- In addition, for the American Education Services (AES) and commercial loan portfolio operated by the Pennsylvania Higher Education Assistance Agency (PHEAA), PHEAA is notifying borrowers that forbearance through September 30, 2020 is offered upon borrower request.

To provide **relief** to individuals who have been furloughed or laid off, or whose hours have been reduced:

- In addition to state Unemployment Compensation (UC) benefits, which provide roughly half of an individual's full-time weekly income up to $572 per week, the federal CARES Act expanded UC benefits through several new programs:
    - **Pandemic Unemployment Assistance** (PUA) expands benefits to gig-economy workers, independent contractors, and self-employed individuals who are otherwise ineligible for UC.
    - **Pandemic Unemployment Assistance** (FPUC) provides an additional $600 per week, on top of regular UC benefits, to all UC recipients.
    - **Pandemic Emergency Unemployment Compensation** (PEUC) provides an additional 13 weeks of UC benefits to individuals that exhaust their regular 26 weeks of benefits, for a total of 39 weeks of coverage.
- The UC program has also sent information to UC claimants on other financial resources and assistance they may benefit from, including paid leave provided by the Federal Families First Act, and assistance related to managing a debt, rent and mortgage, utilities and other household costs, food, child care, mental health and substance abuse, and accessing health insurance. The information also includes connections to organizations that can provide wraparound services, including County Assistance Offices, United Way PA 211, and PA CareerLink®. This information is also available on the UC website, in addition to emails sent to directly to UC claimants or mailed brochures for those without emails.

To provide **relief** to individuals who are uninsured or underinsured:

- Announced all major health insurers providing comprehensive medical coverage in the commonwealth will cover medically appropriate COVID-19 diagnostic testing and associated treatment for consumers and have committed to waive any cost-sharing for the testing.
- In addition, many auto and homeowners insurers are giving money back to drivers who are spending less time on the road and placing moratoriums on canceling policies, knowing some members are challenged to pay premiums in this difficult time.
- Made telehealth the preferred delivery method for medically necessary health care services for physical health, behavioral health, and substance use disorder services and explained that telephone only services may be used where video technology is not available. Additionally, all services delivered via telehealth in the Medical Assistance program are being reimbursed at the same level as in-person services.
- Established a 24/7 mental health crisis line that received more than 1,300 calls in the first 10 days.

To provide **relief** to students and families across our early childhood and K-12 education systems:

- In this time of unprecedented school closures, the Pennsylvania Department of Education (PDE) has worked with Intermediate Units (IUs) throughout the commonwealth to develop and implement continuity of education plans to ensure seniors graduate, students can be promoted to the next grade, and all students continue to have access to remote learning through the remainder of the academic year.

- The Pennsylvania Department of Education (PDE) has coordinated with rural communities across Pennsylvania to provide access to roving wifi buses to meet the internet and remote learning needs of students who lack access to the internet.
- PDE has also partnered with the statewide leads for the Public Broadcasting System (PBS) to offer communities with limited internet access use of free instructional programming that is being broadcast by all of Pennsylvania's PBS affiliates.
- The Office of Child Development and Early Learning (OCDEL) has worked with local communities to identify and stand up child care facilities for children of health care workers and first responders to ensure they can continue to respond to the COVID-19 disaster while knowing their children are being cared for.

With new case counts showing that these aggressive efforts have flattened the curve, the Governor and his administration will begin to plan for a **reopening** process that protects Pennsylvanians and helps to stabilize the economy.

To that end, the Administration will work with economic and public health experts to determine the metrics used for safe reopening by taking a regional, sector-based approach. In consultation with Team PA, the Department of Health, the Department of Community and Economic Development, the Department of Labor and Industry, the Pennsylvania Emergency Management Agency, and others, the Administration will develop guidance for businesses, local governments, workers, customers, and others and guide a safe reopening process.

Reopening Principles

1. Data
    - Pennsylvania is launching a modeling tool in conjunction with public health and economic experts to help provide decision makers with indicators that allow the decision to safely reopen. This will drive a targeted, evidence-based, regional approach to reopenings in Pennsylvania.

2. Guidelines, Recommendations, and Accountability
    - All organizations that reopen must follow guidance from the Department of Health and other commonwealth agencies. The guidance will be in place for employees, customers, building safety, and other interactions. Organizations must share the guidance with employees.
    - Employers that are allowed to reopen must have plans in place to provide for the support of quarantined cases as well the ability to follow Department of Health and CDC surveillance recommendations and sanitizing of facilities with which infected individuals have come into contact. That plan must be shared with employees, customers and be made available upon request to government entities, including law enforcement.
    - Employers that do not follow the guidance will not be able to open and employers that open and have significant COVID-19 exposures will not remain open.
    - Protections for vulnerable populations must remain steadfast throughout the reopening process, such as limitations on visitors to congregate care facilities and prisons.
    - Limitations on mass gatherings unrelated to occupations should remain in place for the duration of the reopening process.

3. Access to Protective Materials
    - Hospitals and health systems in areas that are reopened must have adequate bed space and supply of materials including PPE and ventilators. This must be certified by the Department of Health on an ongoing basis.
    - Businesses must provide employees and customers protective materials as outlined in guidance provided by the commonwealth.

4. Testing
    - A strong testing regime must be in place tests must be available for Pennsylvanians in areas that reopen.

5. Monitoring, Surveillance, and Response
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Developing a **recovery** framework and programs that make a difference for the people of Pennsylvania is paramount. That framework must include, at a minimum:

- Fair, family-sustaining wages for all Pennsylvanians.
    - Increase the minimum wage to $12 with a path to $15.
    - Provide additional hazard pay for essential, front-line workers during a public health emergency.
- Enactment of better worker protection standards.
    - Employees should not be discharged, penalized, or discriminated against if they isolate or quarantine related to COVID-19.
    - Employers must maintain safe and healthy environments.
    - Protections should also exist for employees who report workplace violations.
- Expansion of paid sick and family leave policies.
    - Expand paid sick and family and medical leave policies to ensure that workers can take care of their health and that of their family when needed.
- Expansion of safe, affordable, and high-quality child care.
- Strengthening of the Unemployment and Workers Compensation Insurance systems.
    - Expand Unemployment Compensation (UC) benefits for self-employed, gig economy workers, and independent contractors similar to the federal Pandemic Unemployment Assistance program.
    - Expand Workers' Compensation (WC) for health care workers, emergency responders, grocery store and food supply workers, and other essential workers at life-sustaining businesses that are at higher risk for contracting COVID-19 at work.

- Broad funding flexibilities to support continuity of education and continued active distance learning (including planned instruction and enrichment) for all students. This should include a specific focus on increased flexibilities for students with disabilities who may have challenges learning remotely.
- Expand the authority of the secretary of education to mandate continuity of education and continued active distance learning (including planned instruction and enrichment) for all students during a public health emergency established by a gubernatorial disaster declaration.
- Require all educators to receive professional development on virtual teaching and online learning techniques; require all student teachers to be trained to develop and deliver online courses; allow student teachers to use online teaching to count toward some of their student teaching requirements.
- Accountability and transparency for spending and dispensation of federal, state, and local resources to address the COVID-19 pandemic.
- Expansion of student loan forgiveness and repayment programs, particularly focusing on debt relief for individuals who are the front lines of responding the COVID-19 disaster.
- Expansion of rapid re-employment programs to support businesses and workers, with an emphasis on businesses and individuals impacted by the business closure order and COVID-19-related layoffs based on Labor Market Information and UC data.

A Plan for Pennsylvania's Businesses: Relief, Reopening, Recovery

Pennsylvania's businesses are in an unprecedented position, many shuttered across the state to protect against the spread of the deadly coronavirus, others changing their entire business plans around to help meet the many needs of people across the state. Many businesses have had to furlough or lay off employees, and others that have relied on in-person transactions have had to move to remote platforms overnight. While the needs are varied among the business community, the severity of the impact of the coronavirus on the overall economy is, and will remain, unforeseen for some time.

The Wolf Administration has worked diligently with federal, state, and local government partners, the business community, and other critical external partners to ensure businesses can avail themselves of all the tools that are available to offer a modicum of **relief** in the face of this crisis.

- The Department of Revenue (DOR) has extended tax filing deadlines to assist with short-term liquidity for businesses.
- DOR has also worked to reduce or suspend enforcement actions including: liens filed will be reduced, bank attachment actions will not be taken, license inspections, revocations, and citations will be limited, and tax clearance requirements will be the more lenient debt collector standards. DOR is also providing flexible terms for new payment plans allowing up to $12,000 for up to a year.
- The Department of Community and Economic Development (DCED) made more than $60 million available for small businesses through the Pennsylvania Industrial Development Authority (PIDA) COVID-19 Working Capital Access Program. Although the funds were depleted in four days and the department received more than 900 applications, we are looking at ways to recapitalize the program given the need as a bridge to federal stimulus funds.
- DCED has also allowed for three-month loan payment deferrals for loans administered by the department.
- In alignment with federal CARES Act, Pennsylvania banks and mortgage servicers are implementing 60-day foreclosure moratoriums and 180-day forbearances on all federally backed loans. In addition, there is now a 120-day moratorium on evictions from properties with federally backed loans.
- The PA State Treasury, the PA Department of Banking and Securities, and the PA Housing and Finance Agency have come together to develop a series of relief recommendations and are working collaboratively with banks and other creditors to push for broad flexibilities and relief actions to assist businesses and consumers across the state.
- With the passage of the federal CARES Act, businesses of all shapes and sizes will be able to access billions of dollars in federal resources to assist with everything from payroll support, more favorable loan terms, and fully refundable tax credits for businesses that are trying to keep workers employed while keeping their doors shut to the public.

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While the plan for long-term **recovery** still lies ahead, there are already lessons learned from this disaster that allow us to put markers down for where we need to go once the disaster subsides.

There is still much we do not know, including when businesses can begin to reopen safely. But the broad contours of a policy agenda in the future must include the following:

- An evidence-based state innovation strategy that allows Pennsylvania to attract the best and brightest people and companies.
    - The Governor's 20-21 proposed budget includes a Pennsylvania innovation plan that proposes a $12.35 million funding increase to drive an evidence-based, statewide innovation strategy.

- Vigorous financial support for small businesses, both short term to limit the number of businesses that would otherwise have to close their doors for good while we shelter in place, and long term as small businesses restructure and recover in a post-COVID-19 economy.
    - Recapitalization of the COVID-19 Working Capital Access Program (CWCA) to provide relief to businesses that will still need working capital funds to reopen after the shutdown.
    - The creation of a grant program for our smallest businesses, which make no more than $3 million in gross annual receipts or employ up to 30 full-time employees.

- Economic development incentives to attract companies willing to create and retain good-paying jobs.
    - Creation of a construction job tax credit for manufacturing or processing facilities to receive a tax credit that is created during the construction phase.
    - Exploration of residential and commercial/business construction incentives to stimulate new development.

- Exploration of manufacturing tax credits for manufacturers who convert or retrofit their facilities or operations in order to produce personal protective equipment to help with the COVID-19 response.
    - Provide a tax credit for businesses that convert or retrofit their existing facility and operations to produce or aid in the production of PPE to assist with COVID-19 response.

- Investment, upgrade, and extension of Pennsylvania's broadband network to ensure all Pennsylvanians have access to the internet.
    - Governor Wolf's Restore Pennsylvania Proposal.

- Resources for students, families, workers and/or incentivizing businesses to expand access to broadband to support remote learning and job search activities (e.g. hot spots, grants for internet, etc.).
    - Develop a donation drive for laptops and mobile hotspots and repurpose excess state-owned hotspots to kick off the drive with a partnership between the Department of Community and Economic Development and the Department of Education. Encourage private and public partners to donate their unused or surplus of hotspot devices for

students in need.

- Investments in our diverse agriculture industry, robust food processing sector, farmers markets, and the many industries that support a safe food supply. While this industry is life-sustaining, it has suffered a severe disruption in its supply chain, and recovery must ensure the certainty and future of Pennsylvania's agriculture industry to continue to produce a safe, secure food supply.
    - Governor Wolf proposed full funding of $23.1 million for the historic PA Farm Bill in his FY 20-21 budget proposal, in addition to a $1 million increase to the PA Agriculture Surplus System (PASS) Program to improve food security while supporting PA agriculture. PA Farm Bill programs such as the Small Meat Processor grants, Urban Agriculture Infrastructure Grants and the Ag Business Development Center all help to increase processing infrastructure and strengthen local food systems, and provide tools to help producers bring more products to market and plan a path to recovery and resiliency.
    - Establish a food processing reimbursement fund through the Department of Agriculture that would cover the costs borne by food processing facilities to invest in worker safety measures.
    - Fund a state match for double up SNAP bucks. The USDA's Gus Shumacher Nutrition Incentive Program (former Double Up SNAP Bucks) is a program that increases the purchasing power of SNAP recipients by providing a dollar-for-dollar match to buy fresh fruits, vegetables, dairy, and meat products at participating grocery stores and farmers markets. Through USDA funding, a pilot program has been administered by the Food Trust in Philadelphia and Pittsburgh to a limited degree. A state-level investment million would allow DHS in consultation with PDA to develop and administer a statewide program to maximize the buying power of SNAP recipients to purchase additional Pennsylvania products at grocery stores and farmers markets. This investment would leverage additional federal dollars.
    - Fund and codify in statute the Pennsylvania Fresh Food Financing Initiative to provide grants and low-interest loans for the construction, rehabilitation, or expansion of grocery stores, farmers markets, and other healthy food retail establishments in low- to moderate-income areas in need and other underserved communities.
    - H2A employers and employees pay into the UC fund even though those workers aren't eligible for UC. Changing this requirement to pay into the state's unemployment fund would save money for our farm families and their seasonal H-2A employees.

- Robust funding for nonprofit organizations and local governments with less than 500,000 residents.

- Investment and upgrades for the commonwealth's mass transit systems, highway, and bridge infrastructure.

A Plan for Pennsylvania's Health Care System and Providers: Relief, Reopening, Recovery

The Wolf Administration has undertaken every possible effort to slow the spread of the novel coronavirus and ensure our health care system, and the providers that make up its fabric, can withstand the ramp-up, surge, and aftermath of this deadly pandemic.

While hospitals and health systems have been promised significant financial aid from the federal government, many are facing financial strain now and need **relief** before those dollars become fully available. The Wolf Administration has taken steps to provide that immediate relief including:

- Establishing the Pennsylvania Hospital Emergency Loan Program (HELP) to provide up to $450 million from the Pennsylvania Infrastructure Investment Authority (PennVEST) in critical working capital bridge funding at a very low interest rate to Pennsylvania's hospitals.
- Spreading the word about the federal government's expansion of the Accelerated and Advance Payment Program for Providers and Suppliers, which provides necessary funds when there is a disruption in claims submission or processing. The expansion of this program extends to a broader group of Medicare Part A providers and Part B suppliers. The federal government announced that they have approved over $51 billion for providers across the country in the first week of the expansion program.
- Worked closely with the General Assembly to transfer $50 million in state funds to purchase medical equipment and supplies for hospitals, nursing homes, and emergency workers to help fight the COVID-19 pandemic.
- Worked with the Centers for Medicare and Medicaid Services to allow for payments for direct-support providers to assist people with disabilities in hospital settings where they may need support beyond that provided by hospital staff.
- Signed an Executive Order that allows the state to load-balance personal protective equipment (PPE) and supplies should it become necessary as the coronavirus pandemic worsens. This action is intended to ensure that all health care providers have access to PPE and critical supplies and that if supplies need to be redistributed to meet the needs of communities hardest hit by the virus, it can be done efficiently and as quickly as possible.
- Supplied over 1.8 million N95 masks, 136,000 gowns, 912,000 procedure masks, 730,000 gloves, 990 goggles, and 147,000 face shields to health care workers.
- Waived requirements to allow for retired medical professionals to quickly reactivate their licenses in order to bolster the capacity of the health care workforce.
- Worked with medical schools across the commonwealth to allow Graduate Medical Trainees (GMTs) to obtain their GMT licenses upon graduation.
- Working to limit the scope of potential liability for health care providers resulting from the care of patients during the COVID-19 crisis.
- Contracted with ECRI, an independent, nonprofit health services research organization, to enlist experts in the field of infection control to help protect those in the state's long-term care facilities.
- Businesses across the commonwealth have pivoted from current business models to manufacture or produce personal protective equipment (PPE), gowns, masks, and other critical supplies meant to assist individuals and communities in responding to COVID-19.

- Collaborating with the Jewish Healthcare Foundation to support personal care homes and assisted living residences to provide information about infectious disease management protocols and resident care requirements.
- Partnering with university health systems to staff a phone line designed to answer specific COVID-19 related questions for these facilities and to provide real time support.

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The COVID-19 pandemic has shone a light on the fragmentations within our health systems. Pennsylvania has banned together to support and equip our hospitals and medical professionals with the tools they need to respond, but our **recovery** is dependent upon long-term policy change. A policy agenda to support the health and recovery of Pennsylvania's residents must include:

- Health care coverage for all Pennsylvanians that is affordable and transparent, and a system that allows for choice in coverage.
    - Ensuring the protections of the Affordable Care Act are in place at the state level, to ensure that people with pre-existing conditions, including Pennsylvanians recovered from COVID-19, can obtain full coverage and not worry about lifetime or annual caps on coverage should they need further care.
    - Making sure that patients who seek out in-network care aren't surprised with a bill for treatment by an out-of-network provider at an in-network facility.
    - Requiring transparency in short-term limited duration insurance products and protecting consumers who need to fill an unexpected gap in coverage.
- Further building on work the Administration has done to cut bureaucratic red tape and make it easier for new Pennsylvanians, including military spouses, with an out-of-state occupational license to work. Greater flexibility is needed in licensure requirements for a broad set of out of state practitioners interested in providing care in Pennsylvania.
- Continued telehealth expansion and adoption of telehealth as a primary mode of health care delivery for physical and mental health services as well as substance use disorder treatment. New telehealth policy should be inclusive of accessible modes of communication such as telephonic delivery when other means are unavailable. Additionally, telehealth services should be reimbursed at the same rates as if the services were delivered in person.
- Significant increases in housing services and investment in low-income housing development to reduce the number of Pennsylvanians unable to be safely discharged due to lack of shelter and to promote health and wellness in community settings.
- Continued prioritization of home and community-based services to reduce congregate placements for children, individuals with disabilities, and seniors.
- Increased and more formalized role for community-based organizations in health and wellness activities and health care delivery. This pandemic has made clear that health does not begin and end in the doctor's office, let alone in a hospital, and Pennsylvania's community-based organizations have an important role to play.