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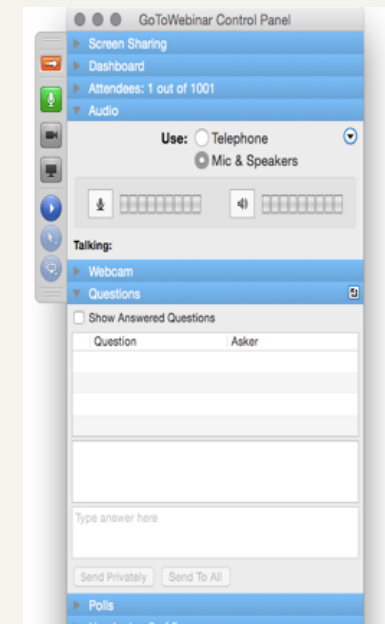
WEBINAR

Social Insurance: Its History and Enduring Relevance

July 22, 2020

Logistics

- Attendees in listen only mode.
- Questions welcome. Type question using “Question” function on control panel, and we will answer.
- Audio, technical issues during webinar, call GoToWebinar at 1-800-263-6317.
- Webinar replay and slides will be posted at <https://www.nirsonline.org/events>.



Speakers



Dan Doonan
Executive Director
National Institute on Retirement Security



William Arnone
Chief Executive Officer
National Academy of Social Insurance



Tyler Bond
Research Manager
National Institute on Retirement Security



Elaine Weiss
Lead Policy Analyst
National Academy of Social Insurance

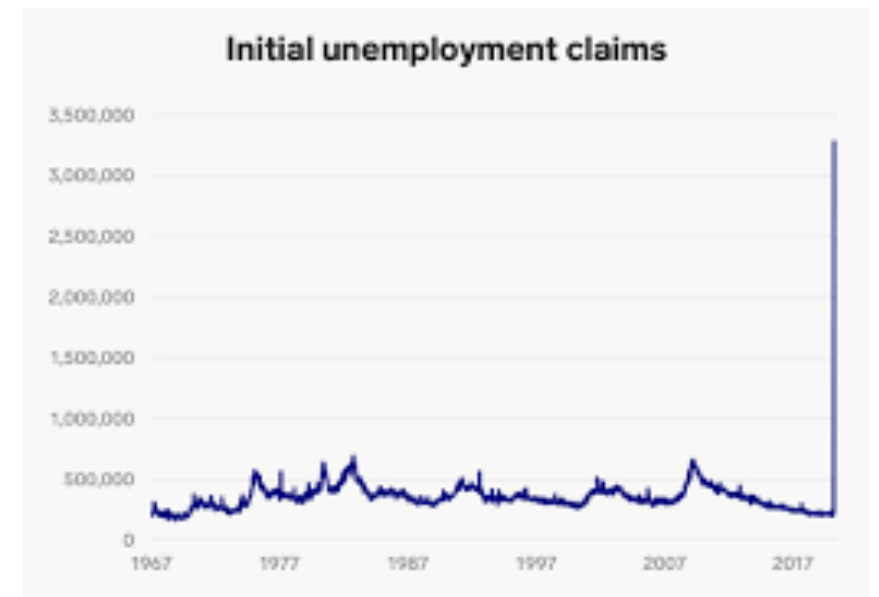
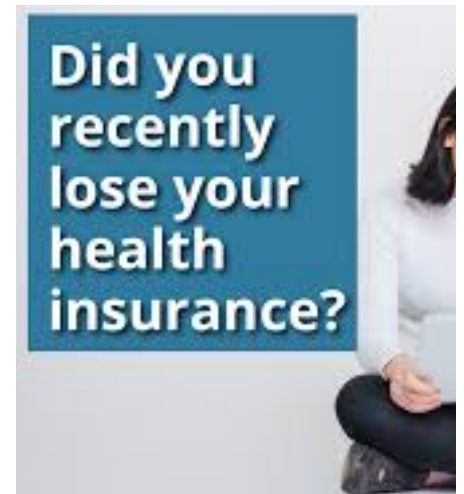
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Social Insurance and the Current Crisis

Bill Arnone, CEO, National Academy of Social Insurance

Elaine Weiss, Lead Policy Analyst, Income Security, National Academy of Social Insurance

Why Social Insurance is critical during COVID



How SI has supported families during COVID

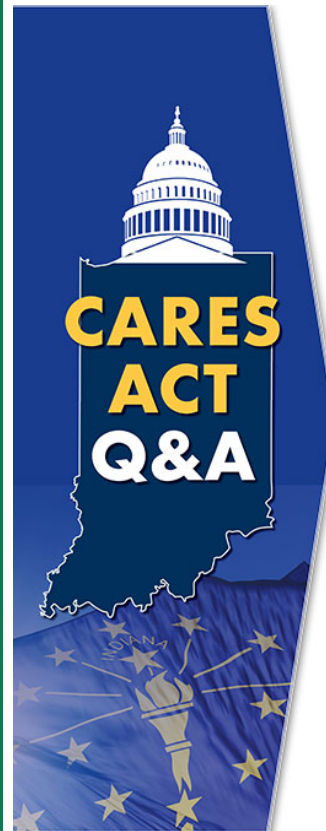
- Unemployment Insurance
- Medicare
- Social Security
 - Old Age
 - Disability
 - SSI
- Medicaid
- Workers' Compensation

Unemployment Insurance (UI)

Critical individual and societal cushion during economic downturns

Extended and expanded by Congress during COVID crisis

Reaching more workers, but still not nearly enough



Unemployment and the CARES Act: What Can PUA Offer?

The following summarizes the **CARES Act (H.R. 748)**, as passed by Congress and signed into law by President Trump on March 27, 2020.



PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)

Creates a temporary federal UI program for individuals not otherwise eligible for UI benefits (**self-employment, independent contractors, gig economy workers**).



TIME PERIOD

Authorizes up to **13 additional weeks** of federally financed UI benefits (from the normal 26 weeks) for individuals who exhaust state and federal UI benefits, through the end of December 2020.



ARE YOU ELIGIBLE?

Provides the **39 weeks of federally financed UI benefits** to unemployed workers who:

1. are ineligible for any other state or federal UI benefit;
2. meet conditions related to being unemployed, partially unemployed, or unable to work due to COVID-19;
3. are not able to telework and are not receiving any paid leave.



BENEFIT AMOUNT INCREASED

Increases UI benefit amount by **\$600** through July 2020.



[LEARN MORE Unemployment.IN.gov](https://www.unemployment.in.gov)

Workers' Compensation

Provides cash and medical benefits for injured, ill workers

BUT injuries vs. illnesses treated very differently

COVID poses new challenges, exposes existing ones



Medicare

Medicare beneficiary population is particularly vulnerable

Expansion of telehealth and home health services

Coverage of COVID-19 testing services



Medicaid

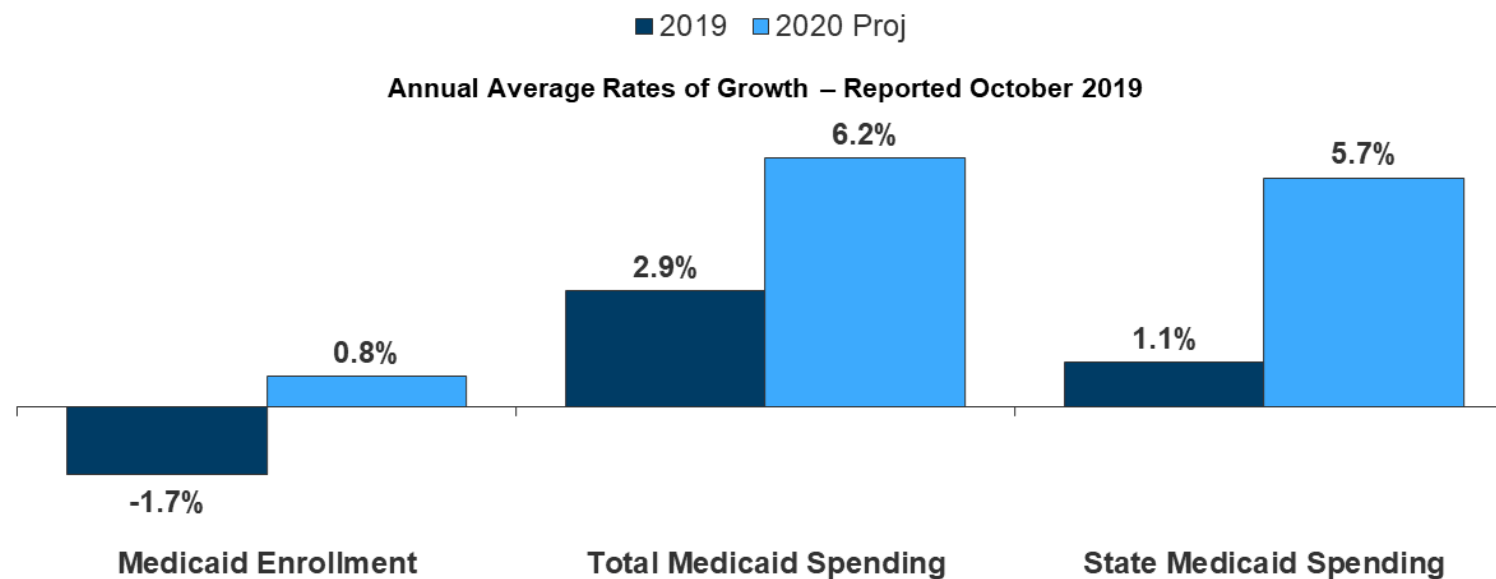
Increased enrollment

Coverage of COVID-19 related testing

6.2 percent point increase in the federal matching rate

Figure 2

Medicaid enrollment and spending growth in state fiscal year 2019 and projected for FY 2020



NOTE: Average annual percentage change from previous fiscal year. FY 2020 growth reflects projections in enacted budgets.

SOURCE: Enrollment growth for FY 2019 is based on KFF analysis of CMS, Medicaid & CHIP Monthly Applications, Eligibility Determinations, and Enrollment Reports. Other growth rates are from the KFF survey of Medicaid officials in 50 states and DC conducted by Health Management Associates, October 2019.

Weaknesses and Gaps in SI

- ***What's not working well***

- UI benefits insufficient, duration too short
- UI system outdated, hard to navigate, overwhelmed
- WC OD not well-suited to diseases like COVID
- Insufficient Medicaid funding

- ***What's missing***

- Paid leave – some available through CARES Act, but millions left out
- Child care – logistically difficult now, financially out of reach
- Long-term care
- Assured Income?

Academy Resources

- Visit [COVID-19 Impact: Social Insurance Responses](#) for additional resources and information on the role of social insurance programs during this crisis.

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Questions?