

Pandemic Responder Service Award Act: Thanking the Health Workers Who Answered the Call for the Country

In recent months, millions of health care workers have risked their lives to protect Americans from COVID-19. While they have not seen combat on the battlefield in a military conflict, there's no question that the fight against COVID-19 is a war, and they are on the front lines.

While every American has made sacrifices as we work together to defeat COVID-19, health care workers have taken especially extraordinary risks. Our doctors and nurses are the most visible and obvious of our health care heroes, but others are playing vital roles as well, including certified nursing assistants, home health workers and others doing critical work to hold up our health care system and keep us safe.

In the same way that we demonstrated our gratitude to our service members after World War II, we need to show our thanks to the front line personnel who today are our soldiers in the fight against COVID-19 and take steps to care for them and their families. To that end, the Pandemic Responder Service Award Act proposes a framework of benefits, undertaken in the spirit of the GI Bill, to show our gratitude to front line health workers who fought against COVID-19.

Specifically, it proposes an award for front line health care workers who responded to the COVID-19 pandemic that can be used to pay off existing student loans, to obtain further education or to establish a savings account to help health care workers purchase housing, start a business, save for retirement or establish a children's savings account for their dependents. The annual award, available for 4 years, would be equal to the average cost of in-state tuition at a public institution of higher education, which in 2020 is \$10,000, but which would be subsequently adjusted for inflation. Award levels would also be adjusted based upon duration of service at risk.

- I. **Paying Off Existing Student Loan Debt:** Workers may use the award to pay off existing student loan debt, including both federal and private student loans. Awardees choosing to allocate funds toward paying off student loan debt may elect to take the award in a single lump sum.
- II. **Obtaining Higher Education and Training:** Workers may use the award to obtain additional education, including Associate, Bachelor and graduate education programs. Funds may also be used for vocational, technical training and other non-college degree programs. On-the-job, apprenticeship training and licensing and certification programs are also eligible uses, as are costs associated with studying for and taking testing programs such as the ACT, SAT, GRE, MCAT or GMAT.
- III. **Savings for the Future:** Workers may opt to use the award for qualified business startup and development expenses, home purchase or retirement savings. Up to \$1,000 a year may be withdrawn from the account for emergency purposes. Funds may also be transferred to children's savings accounts (established by this act) for direct dependents, available to children for the purposes of qualified business startup expenses, home purchase or retirement savings. Funds may be transferred to ABLE accounts at any time.

Awards are not taxable and benefits may be transferred to spouses or direct dependents.

Value of Award Based on Time Serving at Risk:

- 100 percent of benefit: 180 days or more
- 87.5 percent of benefit: 151 days to 180 days
- 75 percent of benefit: 121 days to 150 days
- 62.5 percent of benefit: 91 days to 120 days
- 50 percent of benefit: 61 days to 90 days
- 37.5 percent of benefit: 31 days to 60 days
- 25 percent of benefit: 7 days to 30 days
- 12.5 percent of benefit: Less than 7 days

Any qualifying worker hospitalized with COVID-19 will receive the full benefit. Workers who are sick but not hospitalized may continue to accrue time toward benefits for time while quarantined/isolated.

Distribution of Account funds:

- Treasury shall establish and maintain Pandemic Responder Accounts.
- Account holders may direct allocations to specified purposes as a share of award or a dollar amount.
 - Funds directed for education expenses shall be sent to the educational institution; in such time and manner as prescribed
 - Funds directed for the purposes of loan forgiveness shall be sent to the student loan servicer; in such time and manner as prescribed
 - Funds directed for the purposes of a home purchase may be distributed to the checking or banking account of such holder provided funds are disseminated for such purpose within 60 days.
 - Funds directed for the purposes of business start or development may be distributed to the checking or banking account of such holder provided funds are disseminated for such purpose within 60 days.
 - Funds directed to a child savings account will be distributed directly to such account.
 - Funds directed for the purpose of retirement savings will be deposited directly into the owner's retirement account.

Eligible Individuals: The service award is available to those who worked at greatest risk and with the most significant exposure to COVID-19, health care workers, including individuals who are engaged in the provision of—

- i. emergency medical services, as defined in Sec. 330J(e) of the Public Health Service Act;
- ii. health care and patient care at hospitals, including janitorial staff, transport staff and laundry and food services;
- iii. COVID-19 related health care at a doctor's office, health care center or clinic;
- iv. home health care, including any provision of care to individuals in their homes by direct service providers, personal care attendants and home health aides;

- v. behavioral health services, including mental health services and substance abuse counseling;
- vi. nursing care and residential care in nursing homes and other residential facilities, including community group homes, and including support staff; and
- vii. mortuary services.

To co-sponsor the Pandemic Responder Service Award Act please contact Julia Sferlazzo in the office of Senator Casey at Julia_Sferlazzo@casey.senate.gov