

Prime	#	Proposed Action	Executive/Rulemaking	Statutory Changes	Policy Notes	Questions/Comments/Concerns from Committee
Time	Stability for Working Families – 90 days or length of the declaration, greater of.					
1	1.	<p>Housing:</p> <ul style="list-style-type: none"> • Moratorium on all for-cause residential evictions, except ones for violence, threats or physical harm. • Moratorium on commercial evictions related to inability to pay rent due to financial impact of the COVID-19 pandemic. • Must show an objective loss of income due to the COVID-19 pandemic. • Include payment plan requirements for those able to pay a portion of their rent. • Prohibition on late fees for inability to pay entire rent. • Must have objective demonstration of inability to pay due to COVID-19 response. • Validation that rental assistance is used for rental payment. 	Forthcoming executive action on residential.	<p>Yes – commercial moratorium.</p> <p>Parameters for payment plans for both residential and commercial need to be established in statute; complimentary to any executive action.</p>		<ul style="list-style-type: none"> • Protect small landlords - for example, use local housing authorities as a pass through to deliver funds to landlords – protect small landlords with an owner-carried loan or loans – protect small landlords that are seniors • Use voucher system, not cash, to ensure funds are used to pay for housing • Use existing infrastructure to deliver funds - no new programs • Need for multiple assistance models: one for immediate need, others for changed landscape in the future, over perhaps the next 90 days; follow-up with long-term models – layered with federal programs and private provisions
1	2.	<p>Housing:</p> <ul style="list-style-type: none"> • Increase access to residential rental assistance through Emergency Housing Assistance (EHA) through CAPs. <u>\$XX million</u> • Increase access to mortgage assistance through Hardest Hit program. <u>\$XX million</u> 		Yes.	Start with support for first 90 days (April/May/June).	<ul style="list-style-type: none"> • Consider a rent freeze or prohibit rent increases after March 9th. • Do current price gouging protections cover/apply in such situations?

1	3.	<p>Food:</p> <ul style="list-style-type: none"> • Provide additional support and flexibility to DHS to expedite SNAP benefits, TANF, and WIC. • Waive interviews where possible. • Expand certification periods. 	Some action taken.	Yes.	<p>DHS may need additional money to expedite processing.</p> <p>Can cancel in-person interviews and pause recertifications during declaration period.</p>	<ul style="list-style-type: none"> • Are schools offering drive-through lunch pick-ups for families, and if not, are there plans for accommodations for families if the need exists? An extension of this question is use of school buses for food drop off. • Whether schools could be used as delivery sites for food? Also, whether schools can provide food for the elderly and other populations in need? • How to manage populations that might be accessing SNAP or similar public services for the first time? Concern are families with no internet access, libraries have shut down, and the need for different means to communicate and provide information about services for populations without internet access)
1	4.	<p>Food:</p> <ul style="list-style-type: none"> • Support the state's food bank network to purchase food. Allocate <u>\$X Million.</u> 				<ul style="list-style-type: none"> • Concerns with social distancing guidelines at community food banks. • Whether there are guidelines, regulatory barriers, or statues that limit or impede the ability of businesses (e.g. restaurants) to donate food to the state's Food Bank network? Existence of liability protections for such businesses? • Whether and how to mobilize business that have closed to redeploy transportation vehicles to deliver food and pay a contract rate?
1	9.	<p>OFLA:</p> <ul style="list-style-type: none"> • Amend definition to cover leave for parents during statewide public health emergencies. 		Yes.	BOLI request.	<ul style="list-style-type: none"> • Is the Employment Department suspending the paid family leave rulemaking process? • What has BOLI concluded related to a public health emergency as qualifying under OFLA for employee taking leave from work to care for children not in childcare or school?

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Health Care System Needs – for duration of declaration						
1	11.	Establish any willing provider provision. Ensure balance billing protections apply.		Yes.	Concept: Give Insurance Commissioner the power to amend network standards to establish any willing provider networks; time limited; all claim initiation periods w/in declaration apply. Inpatient acute services only (not limited to Covid-19 and not more than hospital-level care).	<ul style="list-style-type: none"> • Whether this provision can specifically be limited to services related to COVID-19. Need to consider the potential issue of backfilling among providers. Specifically, when providers are redeployed during the crisis to other care settings and localities, and not working “in-network.” • How to ensure equity through the system across payer types: Medicare, Medicaid, and commercial. What does this look like? • Telehealth - federal government has created pay parity for Medicare, Medicaid; not sure what is going on with commercial insurers with respect to pay parity among commercial carriers for telehealth (regulated vs. unregulated segments of Oregon’s insurance market). • What about willing providers who have emptied their office out of precautions; want to provide telehealth but reimbursement and rates might not be there; important for small(er) and rural clinics. • Whether hospitals are asking the legislature to make sure they are reimbursed for services when they do not see a patient in-person or onsite as a hospital (e.g. telehealth). (Sen. ESH requested for information).
1	40.	<p style="color: red;">Prohibition on new “bed taxes” for Hospitals:</p> <ul style="list-style-type: none"> • Emergency beds added during the time of the executive order do not constitute an expansion or change of hospital status type for the duration of the declaration. • OHA may only leverage taxes or fees based on the number of permanent beds. 		Yes.		<ul style="list-style-type: none"> • Good idea • Others might be looking into it • Shield hospital from increased costs • Hospitals will not be re-classified by bed capacity for long term; will return to original classification after crisis • Need for 2-weeks of stability; relief for hospitals who are already struggling financially in immediate short term

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Short Term Employer Support						
1	17.	Unemployment Insurance: <ul style="list-style-type: none"> Direct OED to spread UI rate increase across the system for the claim increase penalties incurred during the declaration. 				<ul style="list-style-type: none"> Help the restaurant industry avoid drastic rate increases. Spread rate over time. Allow businesses to pay over time. Cap on rate? SAIF is looking for flexibility If UI inundated, will there be delay in receiving benefits? What are feds doing to adjust fed law? Concern about who is included, who is not. What are state reserves right now—how long can we function without fed help? Concerns about reemploying old employees. “Call back to work” feature? 30 days/90 days reinstate original features of UI system? What will sunset be? Reinstatement of incentives to look for work? Send notices of eligibility change when called back to work? Concerns about losing businesses because they don’t open again
1	19.	Repurpose flexible funds within Business Oregon to provide direct relief to certain impacted sectors. Allocate <u>\$XX million</u> .		Yes.	Funds should be directed to hardest hit businesses first, and not limited to traded sectors. Hardest hit defined as 25% or more of lost revenue.	<ul style="list-style-type: none"> Need to account for differences in sectors (e.g. tourism, recreation, sport industries – closing tourism closes supporting businesses) Commercial rent relief? Simple, flexible, straight-forward solution needed Can banks work in this arena? Would direct assistance be more helpful than a loan in first 30-45 days?
1	24.	Regulatory Relief <ul style="list-style-type: none"> Encourage the executive branch to pause all non-essential rulemaking and workgroups not related to the COVID-19 response. 		No.	Committee members could consider a recommendation to encourage the executive branch to pause non-essential rule-making, and non-essential task forces and workgroups.	<ul style="list-style-type: none"> A lot of this is already happening, tied to CV response Put a stop on the environment EO? Predictive v. flexible scheduling: did bill cover extreme circumstances like COVID-19? Maximum hours suspended? Relief on staffing requirements Blanket authority to the Governor: what can the Gov do by executive order? How can we provide her flexibility?

						<ul style="list-style-type: none"> • Can Legislature adjust sunsets because of COVID-19 delay? What budget areas can afford to slow work? • How many contractors depending on policy package/task forces? If contract already let, continue working. • What can we move to online? (Access to courts? Documents like licenses, etc.) • Can we require business/agency to publish contact info. on home page? Suspend rules regarding electronic forms vs. hard copy?
1	38.	Permit Payments, other Renewal Fees <ul style="list-style-type: none"> • Encourage the executive branch to carry over deadlines for permit payments and renewal fees until after the pandemic. • Encourage clear guidance for agency payment plans for renewals or permits due throughout the declaration. 		No.	Committee members could consider a recommendation to encourage the executive branch to delay payments due until after the pandemic.	<ul style="list-style-type: none"> • Not intended for everybody; limit to those affected directly by COVID-19 (or all emergencies); pay as able • Set guidance on timelines, etc. • Relief on payment for fees/licenses but require businesses to keep licensing current? Identify industries that should be entirely exempt (i.e., restaurants) • Address license lapse issues
1	33.	Prohibit commercial and residential foreclosures for duration of the declaration.		Yes.		<ul style="list-style-type: none"> • What is happening at federal level; federal programs vs. private? Check in with Division of Finance & Securities. Track actions taken by Fannie Mae/Freddie Mac. • DCBS document about state regulated banks on OLIS • Moratorium on foreclosures during crisis; limit to those affected directly by covid19, don't want people to take advantage • Help businesses who need it; impacts on lender • Important to have one place for people to find information

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New Items that Fit “immediate” implementation framework.						
1 2	26.	CAT implementation: redraft HB 4009 (2020) to provide certainty to calculations and ag/farms. Delay Implementation of the CAT tax for at least a first quarter to protect cash flow for all businesses subject to the tax.	DOR is beginning a process to ease requirements for quarterly payments.	Yes.	This provision will have an E-91 clause.	<ul style="list-style-type: none"> • Delay: universally applicable? Or only delay for businesses affected by COVID-19? (e.g., Amazon and Walmart may not need delay) • Keep in mind businesses with revenue may not have cash • Importance of setting date. Defer until there is more certainty. • Be careful around pulling dollars from schools and requesting schools to repurpose • Importance of ensuring equitable outcomes, and fulfilling intent of the tax, particularly for communities of color • Efficiency of businesses retaining needed resources rather than tax collection and returning money • Post CAT summary sheet on OLIS • Need additional information from DoR to understand and identify options • Federal definition of small business needs nuance in Oregon; many family-owned businesses in OR struggling with cash flow
1	27.	Fund for those who are ineligible for UI. Allocate <u>\$XX million.</u>		Need agency home. Program and criteria to be developed attesting to income loss related to COVID-19. Percentage of benefit needs to be defined – perhaps by rule. Employment department.	Discussed in committee.	<ul style="list-style-type: none"> • Existing and proposed federal assistance to small business (provision for wages for freelancers/gig economy)? • Data from OED/DOR on the types and number of self-employed, freelancers, independent contractors, etc. • Description of the universe of positions ineligible for UI that will likely need support? • Relationship between this assistance to UI and WARN Act resources?

						<ul style="list-style-type: none"> • Contracting certain employees/businesses with the state to help with crisis (medical personnel) and does Governor have the authority to do that now? • LPRO background brief: OED overview of UI • Research on existing programs that can be implemented quickly to address a population that doesn't pay into any safety net • Federal government paid sick leave application to government (LFO/LRO)
1	29.	Physician Assistant Supervision: Permit PAs to practice within their scope without supervision requirements throughout duration of the declaration.		Yes.	Zoom+Care language would specify ORS 677.135 to 677.141 does not apply to physicians or physician assistants for the period of the duration.	<ul style="list-style-type: none"> • HB 4081 (2020) Physician Assistant bill • emergency rule change just occurred; need to follow up from Medical Board/Gov action • May temporarily need regulatory relief for other position types (i.e., EMTs). Health care work force is a top priority • EMTs – open scope for military folks? • Hope nursing board will follow suit
1	31.	Homeless Shelters: <ul style="list-style-type: none"> • Time limited super siting as listed in HB 4001, including amendment regarding church parking lots and car camping. 		Yes.		<ul style="list-style-type: none"> • Need information about how schools (or other facilities) can be used as emergency shelters, while ensuring social distancing • Statutory changes needed to repurpose schools, university dorms, county fairgrounds, churches, etc. for shelter? • What is the Governor's office already doing on the repurposing of facilities for shelter? • Need a brief summary of HB 4001 • Importance of targeting assistance for homeless youth. Are schools tracking and prioritizing this population?

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Longer term conversations that require more exploration from the Committee.						
2	5.	Utilities: Increase financial assistance directly to private and consumer-owned utilities to help low-income households and small businesses. Require PUC oversight of private utility. <u>\$X million.</u>		Yes.	Suggest getting money to community action agencies or OHCS for distribution. The voluntary freeze on cut-offs will be met by a bill after pandemic.	<ul style="list-style-type: none"> • Is this intended for ALL utilities, or just those regulated by the PUC (Sen. Roblan indicated all) • Would it include municipal utilities like water and sewer? What about telecom? An affirmative list will help clarify the scope of the proposal. • Rural internet providers still need to pay their bills on time
2	10.	High-Risk Households Increasing ability of community partners to do outreach and respond to basic needs of self-quarantined individuals. <u>\$X million.</u>		Yes.	Direction to OHA to utilize existing community action partners. Best practices to be developed.	<ul style="list-style-type: none"> • Do we have an existing definition of high-risk households? • Look for a delivery model/mechanism that isn't presently overworked • How to implement training for Portland Metro area with respects to Meals on Wheels? Should there be legislative involvement or city involvement? • What is being done for seniors specifically? • Domestic violence victims and ability to self quarantine? Do we need to provide additional resources?
2	28.	Homelessness response: Provide assistance for homeless to self-quarantine in hotels. Allocate <u>\$X million.</u>		Yes.	Funds distributed to counties. Time limited.	<ul style="list-style-type: none"> • Mandate versus volunteer? • Uptick in domestic violence; any special sheltering considerations? • Beyond hotels, broader considerations of fairgrounds, college dormitories, schools • Use existing infrastructure; no new programs
2	30.	Mortgages: <ul style="list-style-type: none"> • Forbearing mortgage payments for 90 days from their due dates – or – offering mortgagors an additional 90-day grace period to complete trial 		Yes.	May only be applicable to state/community credit unions.	<ul style="list-style-type: none"> • What actions are the feds taking related to credit score protections?

		<p>loan modifications and ensuring that late payments during the pandemic do not affect their ability to obtain permanent loan modifications.</p> <ul style="list-style-type: none"> Require low-interest, no penalty repayment period. 				<ul style="list-style-type: none"> Does state have the authority and/or what authority is needed to prevent late payments from affecting credit scores? Clarify who is/not covered by emergency foreclosure/eviction prevention measures
2	34.	<p>Transient Lodging Tax: Some counties have discretion as to how to use their TLT funds. Permit all recipients to use funds flexibly to support businesses affected the pandemic.</p>		Yes.	E-91 May require more discussion.	<ul style="list-style-type: none"> Counties need flexibility to use TLT funds differently than required by statute, then revert/sunset post-pandemic Tax/revenue change: no emergency clause? (LRO working on this)
2	36.	<p>High school diplomas</p> <ul style="list-style-type: none"> If the public health pandemic extends into May or June, ODE should consider permitting seniors to graduate with current credits if they are under the credit minimum. 			May not require statutory action. Committee should hear from ODE in May if the pandemic continues.	<ul style="list-style-type: none"> What alternatives to classroom learning are occurring in Oregon and elsewhere? This should also apply to universities ODE should have some guidelines to continue education
2	37.	<p>Align state income tax deadline with federal deadline of July 15.</p>	DOR is beginning a process to review alignment.	See policy note.	E-91 – verifying. This will require an E-91 clause and will not take effect in time to offer relief. The committee instead should explore if DOR can do this within their own authority and hear from DOR about their plans.	<ul style="list-style-type: none"> Is there a consequence to moving the state income tax deadline? Department of Revenue working on this
2.	42.	<p>Training requirements, extensions on licensing, prohibitions on self-service gasoline service and various other policies should be suspended.</p>		Yes.		<ul style="list-style-type: none"> Can we waive some aspects of training for certain fields?
2	43.	<p>Reduce regulations/protections on workforce. Two-parts: First, suspend penalties and provisions of Oregon Fair Scheduling law; ensure employers aren't penalized when an employee is unable to work due to a declared emergency. Second, temporarily suspend the maximum hours provision for manufacturing workers</p>		Yes.	Fair/Predictive Scheduling Law may already allow for this type of flexibility	<ul style="list-style-type: none"> What are the specific rules of predictive scheduling? Limited time, limited scope, based on need. BOLI commissioner says she believes she has the authority to waive the requirements on a case by case basis right now.

						<ul style="list-style-type: none"> • Truly voluntary to go further than 60 hours, with no retaliation/ramifications against a worker saying no. • Balance between training needs and timelines, employer flexibility with skilled labor and business choices, many people needing work, and worker safety as a priority • Differences between perishable goods industries and others • Need for flexibility with PPE manufacturing • Clarification on no penalty pay for shift cancellation, last minute extra hour of pay, good faith estimate, food processor application v. acceptance • What are other essential industries? • Critical supply chains where we can leverage public procurement processes
2	44.	Financial relief: <ul style="list-style-type: none"> • Insulate employers from increased rates and penalties when employees make claims for unemployment due to reduced hours or business closures • Ask local governments to delay new tax measures until after the coronavirus outbreak • Suspend weight/mile tax 		Yes.	<p>Potential crossover with #17</p> <p>Will likely have an E-91 clause</p> <p>Potential issues with instructing locals to delay new local taxes – an LC question</p>	<ul style="list-style-type: none"> • Many truckers are employed right now; state wants to keep them rolling and paying into the trust fund that cares for road repairs • For some truckers, weight-mile is a cash flow issue • Encourage team-orientation in local governments
2	45.	Consider additional incentives for businesses: <ul style="list-style-type: none"> • Consider small business immediate loans for expanded FMLA and Emergency PSL • For employers under 500 • Covered employers will be required to front-load new PFML and Emergency Sick Leave to workers effective April 2nd • If large businesses choose to implement temporary emergency leave programs that are 		Yes.	<p>Would have an E-91 clause due to the tax credit provision for large employers</p>	<ul style="list-style-type: none"> • 2019 OR FMLA is nothing like the new federal bill: OR building own fund, and can't pay benefits until there's enough money in the bank; federal govt just tells employers to pay it, including childcare. • State does need to be a public-private partner and provide loan opportunities to businesses because state can't override federal

		comparable to the Expanded FMLA program the State should offer similar tax credit incentives and immediate loan options to cover the upfront cash demand.				<p>government, but challenging to estimate amount</p> <ul style="list-style-type: none"> • If we don't give relief, many businesses will close • Need to reassure local businesses that state will be a partner in the recovery to help mitigate effect of federal action
2.	46.	<p>Rent Relief for Small Commercial Businesses</p> <ul style="list-style-type: none"> • Consider providing rent relief for small commercial businesses. Allocate <u>\$XX Million.</u> 		Yes.	Helps reduce fixed costs for businesses forced to close	<ul style="list-style-type: none"> • Loans are challenging for a business to commit to because unsure they can stay in business to pay the loan • Businesses need certainty, stability and support in keeping their commercial space • Some offering security deposit be taken • Need to think about those businesses not structured in a traditional way. For example, some don't have EIN but file with SS#, but to be eligible for federal relief, must have an EIN. Or renting a space in a hair salon is different than a traditional lease but relief may be needed • Need discipline of putting together a plan; don't want to prop up already failing businesses; need accountability • Balancing act of state assisting individuals and businesses; recognition that business owners are individuals, too • Stay attuned to federal grants and other supports for small businesses
2.	47.	<p>Identify strategies to ensure the stability of the unemployment insurance fund including:</p> <ul style="list-style-type: none"> • Freeze UI rates to the January 2, 2020 amount • Forgive any penalties assessed upon an employer during the coronavirus outbreak 		Possibly.	Consider federal funding first.	<ul style="list-style-type: none"> • Rate reset following crisis. If selling business, can buyer keep the Jan. 2nd rate? • Some payments based on quarterly rates; Jan. 2nd reasonable for everyone • Need day to day, week to week analysis of funds coming into the system, and analysis of how long fund can support UI benefits

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Propose Taking off The Table – Many Committee Questions, or Questions about Implementation, or Executive Action has been Taken.					
6.	<p>Health Insurance Premiums:</p> <ul style="list-style-type: none"> Establish a grace period provision for non-payment of insurance premiums for the duration of the emergency declaration (retroactive if possible). Require the acceptance of payment plans for those unable to pay their full commercial premium without fee or penalty. Establish baseline 30-day grace period outside of declaration pursuant to HB 4110 (2020). 	<p>Insurance commissioner has executive authority to do this for a 30-day period and reauthorize every 30-days. Actively working with Insurers – may issue notice soon.</p>			<ul style="list-style-type: none"> What number of hours do employers require for employees to be eligible and how will this impact coverage? How to include provisions to protect workers whose employer-sponsored insurance requires a certain number of hours worked per week? Difference in terms of coverage impact when an employer furloughs staff vs. layoff? Consider language encouraging/incenting employers to keep furloughed employees on the employer-sponsored plan (assumption that group coverage is less expensive than coverage available on the individual market). What ability does the state have to intervene among employer-sponsored coverage, contracts among employers and carriers? What options exist for Oregon to use Medicaid presumptive eligibility to enroll individuals in OHP (commonly referred to as express lane eligibility) whom are eligible and/or enrolled in other programs (SNAP, TANP, National School Lunch Program (NSLP), or WIC). Need to ensure continued OEBC coverage for teachers or ensure rapid transition to OHP Expand age at which children could be included as a dependent for PEBC/OEBC (older than 26 years of age).

						<ul style="list-style-type: none"> • Modify Oregon’s Work Share program to ensure continued health care coverage
8.	<p>Temporarily improve access to UI benefits:</p> <ul style="list-style-type: none"> • Waive work search requirements. • Waive one-week waiting period. • Clarify existing “good cause” provision to account for COVID-19 related actions. • Permit use of UI for quarantined workers. • Allow UI for those taking care of family members affected by COVID-19 or primary mode of dependency has been altered by compliance with public health declarations. 	Yes.			<p>One-week waiting period waiver has implementation challenges. All others addressed by executive action.</p>	<ul style="list-style-type: none"> • What actions have been taken by the Oregon Employment Department in rulemaking? Are any statutory fixes necessary? • Can Oregon use paper claims to work around system limitations and eliminate the one week waiting period? • How do we get people resources while they wait for their first UI payment?
12.	<p>Direct money to OHSU for the purpose of statewide bed coordination for the duration of the declaration. Allocate <u>\$X Million</u>.</p>				<p>Committee members think this should be under unified command structure not legislatively directed; strong emphasis on OHSU’s system being used.</p>	<ul style="list-style-type: none"> • With an incident command system, you wouldn’t do this, this way. Funding would go to command team. • Why does Oregon have a lower rate of hospitals beds per capita?
13.	<p>Establish Good Samaritan liability protections for the first-responder workforce.</p>				<p>Already exists – providers asking for formal DOJ or OHA guidance to comfort providers and volunteers practicing at the top of their scope.</p>	<ul style="list-style-type: none"> • Several members wondered what the issue or intended objective is with this proposal? What issue is being addressed? <ul style="list-style-type: none"> ◦ One suggestion is child care providers were dismissing children of health care providers and no longer caring for these children at certain child care facilities. Concern is a child care provider who provides care for multiple children including children of “front-line”

					workers, then a child becomes sick with COVID-19, and child care provide is held liable. What types of liability protection is needed for child care providers?
14.	<p>Workforce requirements to increase available staffing throughout the declaration:</p> <ul style="list-style-type: none"> • Privilege by proxy and credentialing across hospitals. • Maximize retired NPs and active National Provider Identifiers (NPI). Waive statutory barriers to reentry. • Open the workforce to out-of-state licensees. Waive statutory barriers to practice. <p>Ensure all practitioners who have a role in COVID-19 response are maximizing their licensure.</p>	<p>Some action taken. More action is planned.</p> <p>Committee concerns to ensure employment of Oregonians is prioritized ahead of out-of-state workers has been emphasized to the Governor's office.</p>		<p>Members want clarification that in-state workers will be prioritized (elective providers brought in first, before out-of-state workers).</p>	<ul style="list-style-type: none"> • Washington State has already implemented provisions. • If it doesn't already exist in Oregon, how to ensure full reciprocity for any provider licensed in another state with good standing to be able to practice in Oregon during the crisis? Time limit any such reciprocity. • How to reimburse for services provided by a provider in other states delivered to an Oregon resident? • How to ensure culturally competent or equity among health care providers as the workforce is temporarily expanded? • Potential to use interns as a possibility to augment the state workforce. Also, include retired health care professionals and dentists. • Ensure financial assistance policies are in place among hospitals to allow for debt burden relief (expedited rulemaking around financial assistance policies HB 3075 2019; public charge HB 4029 2020).
15.	<p>Increase child care specifically for first responders and essential personnel while schools are closed.</p>	<p>Yes.</p>		<p>Committee members want executive branch to define "essential personnel" in a comprehensive way.</p>	<ul style="list-style-type: none"> • Creation of a statewide system of childcare for first responders and essential personnel, including who the providers will be, and whether there can be a single reference point for parents, such as a website?

						<ul style="list-style-type: none"> Distance learning and whether school districts and/or individual school sites can offer WiFi hotspots, devices, and packets that could be picked up and dropped off at school buildings by parents or guardians?
16.	Establish a 90-day pause on workers' comp payments for businesses paying for coverage through SAIF.				Business is working with SAIF on list of actions to provide targeted relief and support. Emerging preference is to take a targeted approach to relief.	None.
17.	Waive UI charges to employers during the emergency.				UI is looking into spreading employer rate increases for successful claims – there is some risk to stopping payments in whole.	None. (Other policy portion of #17 listed above)
18.	Require all state-chartered banks/lenders to: <ul style="list-style-type: none"> Accept interest-only payments for duration of the emergency declaration and 30-days after. Prohibit defaults during declaration and mandate payment plans to cover principal unpaid during the emergency period. Offer 0% interest loans for the period of the declaration and 30-days after. 		Yes.	Up to \$50k do we need to cap personal loans at lower amount? Consumer or all? All lenders? Origination fees? Interest free for duration of loan or declaration? Underwriting standards apply or everyone gets 0% interest?	None.	
20.	Improve access to child care: <ul style="list-style-type: none"> Streamline regulatory requirements on substitute and family, friends, and neighbors (FFN) providers to cover provider shortages. Ease background checks and training requirements for an emergency pool of FFN child care providers. Authority to reduce licensure requirements to set up childcare in ad hoc facilities. 	Yes.			None.	

21.	Cover businesses for non-continuity of operations through insurance policies: <ul style="list-style-type: none"> • Most property & casualty insurance policies only cover loss of property or loss of sales, but loss of sales is not covered by civil authorities closing establishments. 		Yes.	Needs time to unpack. At least one state was interested in and dropped pursuing this provision. Insurers raising constitutionality. Federal delegation has been asked for federal action.	None.
22.	Permit liquor sales for <i>takeout</i> food orders to aide restaurant sales during dining room closures.			Growing concern from health committee legislators re: drunk driving, overloading ERs by making alcohol more accessible.	None.
23.	Permit businesses to suspend liquor liability insurance if not selling liquor due to adherence to public health declaration. <ul style="list-style-type: none"> • Permit a business to retain an active liquor license while liability insurance is suspended. 			Need to unpack regulatory framework. May take time.	None.
25.	Empower the small business advocate within the Secretary of State's office to serve as the point person (a clearinghouse) for disseminating information and fielding concerns.		Yes.	Staff checking with SOS on needs.	No additional resources or statutory authority needed per SOS office.