

## **PEOPLE'S PLATFORM 2024**







Everyone deserves the care they need, when they need it. Yet, in the richest country in the world, delays and denials of care by for-profit insurance and other health care corporations result in prolonged pain, worsening illness, medical debt, or even death for too many people.

Insurance companies deny more than \$260 billion in claims annually—refusing our care to increase their profits. Racism worsens disparities in health outcomes, leading to worse outcomes for Black and Brown communities. Greedy executives at private health insurance corporations pad their profits by systematically refusing to pay for care when we need it most through claims denials, prior authorization denials, and reduced payments for out-of-network providers. Rural hospitals are shutting their doors entirely and point to claims denials by Medicare Advantage plans as a contributor.

We want to build a country where everyone of every race and place gets the care they need. To get there, Congress should enact Improved Medicare for All to shift power from greedy corporations and the ultra-rich towards public control of health care resources. In the interim, Congress and the administration should take steps to improve the quality and cost of health care for people. The full Care Over Cost policy platform is available at <a href="mailto:ppls.ac/COChandout">ppls.ac/COChandout</a>. We recommend the following policies for the 119th Congress.

#### **Legislative Recommendations:**

- Improve traditional Medicare by expanding coverage to dental, vision, and hearing, lowering the age of coverage to age 60, and lowering out-of-pocket costs.
- Pass a public Medigap plan that allows seniors and people with disabilities to choose to stay or return to traditional Medicare.
- Expand on recent wins and allow Medicare to negotiate the costs of all
  prescription drugs for all insurance plans and the uninsured.

- The Center for Medicare and Medicaid Services should create a pilot Medigap program to allow people who want to leave their Medicare Advantage program to return to traditional Medicare. The cost savings of returning to traditional Medicare would cover a Medigap program.
- The administration should take further regulatory and enforcement action to lower payments and stop wrongful claim denials in the Medicare Advantage program.
- End the ACO REACH program and stop creating programs to privatize Medicare.
- Collect and publish claims denial data by market, plan, state, geography, gender identity, age, ability and race/ethnicity.
- Increase regulation and enforcement of health care claims and prior authorization denials across health care plans.



Across the country, landlords are using inflation as an excuse to hike rents at unprecedented rates. Median rents in the U.S. have risen nearly 20% in the last two years alone.¹ Rent hikes disproportionately impact Black and Brown households, making this a pressing racial justice issue. Today, the rental market is more consolidated than ever before, with corporate landlords amassing properties across state lines and using price-fixing algorithms like YieldStar to raise prices. The federal government spends billions of dollars subsidizing these landlords via tax breaks, low-interest federally backed mortgages, and grants.

Homelessness is a national crisis plaguing urban, rural, and suburban communities across the country. The 2023 Annual Homelessness Assessment Report to Congress reported a 12% increase in homelessness and the largest number of people homeless since reporting began.

Along with tackling the crisis of affordability, we must act with urgency to re-house and provide stability for those living on our streets, in shelters and homeless encampments.

We need a Homes Guarantee that ensures safe, accessible, sustainable, and truly affordable homes for everyone. This means reinvestment in public housing, ending homelessness, strong tenant protections, and reparations for Black and Brown families hurt by racist housing policies.

<sup>1</sup> Veiga, Alex. March 2023. "US rent growth easing, but remains a burden for many tenants." Associated Press.



#### **Legislative Recommendations:**

- Congress should pass a National Tenants Bill of Rights drafted by tenants. The bill of rights should include rent regulation, good cause eviction protections, a ban on source of income discrimination, and a right to habitability.
- Congress should enact robust funding for emergency housing and long-term permanent supportive housing that provides wrap-around services for those struggling with substance use and behavior health issues.
- Congress should enact robust funding for public housing, social housing, and rural housing.
- Congress should pass legislation to pay reparations to Black and Brown communities impacted by decades of racist housing policy, the 2008 financial meltdown, and the COVID crisis.
- · Congress should enact regulations that end Wall Street real estate speculation.

- The Federal Housing Finance Agency (FHFA) must condition federally-backed mortgages from Government Sponsored Enterprises (GSEs) on a set of tenant protections including limits on rent hikes, good cause eviction, a right to habitability, a ban on source of income discrimination, and a publicly accessible rental registry.
- The White House/President must authorize the creation of an emergency task force dedicated to tackling our national homeless crisis. The task force will coordinate relevant federal agencies and programs impacting homelessness, develop national strategies, and support localities on how best to utilize federal resources.
- The Department of Housing and Urban Development must condition Community Development Block Grants on regulations of rent increases in jurisdictions awarded the grants.
- The Federal Trade Commission should initiate a market investigation into rental price setting and the use of price-setting software such as YieldStar.
- The Federal Trade Commission should ban all unnecessary or unavoidable rental fines and fees.
- The U.S. Department of the Treasury must establish a definition of "good cause" for eviction under the Low-Income Housing Tax Credit that specifies that good cause is required for lease non-renewals.



# PEOPLE & PLANET FIRST

## Everyone deserves the right to live and thrive in a clean and healthy environment.

But undemocratic and profit-driven utilities keep this out of reach. They treat our utilities as commodities and they raise our bills. Our electric grids rely on centralized dirty energy sources that pollute our air, water, and climate. These impacts fall heaviest on low-income communities and on Black, Brown, and Native communities. The U.S. must meet International Greenhouse Gas Reduction Targets and timelines as embodied in the **Green New Deal Resolution**.

People's Action member organizations are running People and Planet First campaigns in the states that center directly impacted people as leaders in the climate and environmental justice movements, fight back against polluters, and win policies that advance climate, jobs, and justice. Congress should build upon the historic investments in the Inflation Reduction Act to continue to make a Green New Deal a reality. That means ending environmental racism and pollution, ensuring clean air and water, and investing in healthy homes and family-sustaining union careers.

#### **Legislative Recommendations:**

- Enact the Environmental Justice for All Act. Invest more money in grants for environmental justice communities.
- Enact and fund a Whole Homes Repair law that would provide funding to repair, weatherize and electrify the old housing stock in the U.S.
- Enact the Clean Energy Minerals Reform Act.
- Enact the Green New Deal for Public Schools, the Green New Deal for Cities, and the Green New Deal for Public Housing.
- Permanently authorize and robustly fund the Community Development Block Grant - Disaster Recovery Fund.
- Enact the Climate Resilience Workforce Act offering funding to governments and workforce development programs and removing immigration barriers to climate resilience jobs.
- Enact a federal heat standard with robust enforcement.
- Fully fund the American Climate Corps and other green jobs with familysustaining wages ensuring pathways to union jobs.
- Fully fund and expand upon President Biden's international climate aid and financing commitments to the Global South.

- Issue an executive order declaring a climate emergency.
- Issue a moratorium on carbon dioxide pipelines.
- Exclude incinerators from IRA clean energy tax credits.
- End new oil leases and drilling on public lands and waters.
- Pursue aggressive rulemaking to accelerate clean electricity transmission and achieve the President's emissions-reduction goals through the Federal Energy Regulatory Commission (FERC). Appoint FERC Commissioners who are truly committed to transitioning the U.S. off of fossil fuels as quickly as possible.
- Ensure continued funding for agencies responsible for implementation of the Infrastructure Investment and Jobs Act and the Inflation Reduction Act.
- Expand upon the American Climate Corps, ensuring family-sustaining wages and strong worker protections and strong and robust workforce development opportunities to further build out a Green Jobs Infrastructure.

#### **DIGNITY FOR IMMIGRANTS AND REFUGEES**

U.S. foreign policy, including forced neoliberalism and extraction by U.S.-based corporations, has played a major role in creating the conditions that force people to migrate from their home countries. The United States' oversized contribution to climate change will also continue to displace people locally and globally in the foreseeable future. Our immigration, asylum, and foreign policies must take into account

these factors while acknowledging that immigrants are integral to the fabric of the U.S.culturally, politically, socially, and economically. We need to build a just immigration system that welcomes people from all nations and faith traditions to our country, building upon and expanding existing pathways to permanent status and citizenship and further integration policies where we all thrive together.

#### **Legislative Recommendations:**

- Pass a pathway to citizenship for all undocumented people, including Dreamers and their parents as well as to TPS (Temporary Protected Status) and DED (Deferred Enforced Departure) recipients and safe haven policies for refugees and asylum seekers. Example: The Renewing Immigration Provisions of the Immigration Act of 1929 which would update the registry statute.
- Congress should fund USCIS to speed up applications for status and citizenship
- Enact the Fairness to Freedom Act guaranteeing legal representation for indigent people in immigrant removal proceedings, making the immigration process fairer and far more efficient.

- Continue to disentangle our immigration system from the criminal justice system, starting with an end to the coordination between local law enforcement and ICE (Immigration and Customs Enforcement).
- Protect the right to asylum through robust due process and humanitarian protections at ports of entry. Continue to use parole authority to allow people fleeing violence and climate disasters into the country and get work authorization. Prioritize humane treatment of people and families at our border through demilitarization and investment in speeding up processing of applications and adjudications.
- The president should increase the refugee admissions number each year in office.
- U.S. Citizenship and Immigration Services should speed up processing times, clear backlogs for all types of applications and lower fees for people based on their ability to pay.
- Continue redeterminations of Temporary Protected Status and create new programs to offer status to undocumented community members through TPS, Deferred Enforced Departure and parole-in-place.



#### **END MASS INCARCERATION**

The U.S. incarcerates more people than any country on the planet. While much of this incarceration is upheld by local and state policies, hundreds of thousands of incarcerated people are in federally supported prisons or are locked up based on federal mandates. The massive expansion of for-profit immigration detention facilities is bolstering the private prison industry, ripping families apart and encouraging unaccountable abuse for the sake of corporate profits.

#### **Legislative & Administrative Recommendations:**

- End the use of money bail, which contributes to high incarceration rates among
  poor people and people of color by keeping them incarcerated simply because
  they cannot afford to pay bail.
- Make pre-trial diversion programs available to anyone eligible to participate in the program, irrespective of an individual's ability to pay a fine or fee.
- Promote proportionate sentencing and pathways to second chances through opportunities for release, such as parole or clemency, and help remove barriers to re-entering society for those who are released from incarceration.
- End the criminalization of drug users by ending all low-level drug arrests, increasing pre-arrest diversion programs that provide social services instead of arrests, and utilize treatment options over incarceration.
- Children should not be prosecuted in adult courts, nor should they be given punishments that preclude opportunities for redemption.
- Disentangle law enforcement from civil immigration enforcement through
  policies that prohibit local law enforcement agencies cooperation with ICE or
  local law enforcement operating as federal immigration agents.

## END THE OVERDOSE CRISIS

Overdose is the leading cause of death in the U.S. for people under the age of 55. This nationwide epidemic was created by the War on Drugs and has been exacerbated by Big Pharma.

We must invest in proven public health solutions to save lives such as harm reduction, access to treatment and housing first solutions.

- Pass the CARE Act to create a Public Health & Compassion Infrastructure by guaranteeing universal access to life-saving overdose reversal medications like Naloxone, treatment on demand, harm reduction services, and necessary social services to care for people struggling with drug misuse, their families, and communities. Fully fund this infrastructure.
- Increase funding for harm reduction services and promote policies that allow federal funding to go to Overdose Prevention Centers, which are controlled health care settings where people can more safely use pre-obtained drugs under clinical supervision and receive health care, counseling, and referrals to health and social services, including drug treatment.



## AN ECONOMY FOR ALL OF US

When people have power to make decisions, we put communities before corporations and people before profit. All poor and working people, whether Black, white, or Brown, should be able to live a good life where our basic needs are met, and not have to struggle just to get by.

#### **Legislative & Administrative Recommendations:**

- All people, not the wealthy few, should control the economy beginning with increased corporate regulation and taxation. Congress should invest in massive wealth redistribution and blocking rapidly increasing financialization of everything from homes to doctors offices and methadone clinics.
  - · Creating a refundable permanent child tax credit.
  - Enacting the Billionaires Minimum Income Tax
  - Changing the tax code to stop (or greatly disincentive) private equity from buying homes, health care companies and other entities of importance to people's essential well-being.
- Guarantee decent work by creating a living wage floor, providing a guarantee of a
  decent job through a Federal Jobs Guarantee program and strongly strengthen and
  enforce labor rights, including the right to form a union and bargain collectively.
- Protect the rights of LGBTQ+ people to be free from discrimination in the workplace and afforded equivalent employee benefits.
- Create a Care Economy with universal family care, government programs that
  ensure that all families have access to paid medical and family leave, governmentsupported childcare and universal long-term care, and high quality care jobs, with
  access to government protections and full benefits.
- Free college for all and student loan debt forgiveness including undocumented students, currently and formerly incarcerated students, non-traditional students, students with disabilities.
- Robustly fund strong community schools in every community.
- Pass a guaranteed income that gives workers more power to organize and a solid ground on which families can build healthy lives.

#### **DEMOCRACY REFORM**

Our political system is dominated by big money and special interests. This imbalance continually favors wealthy elites and routinely fails to deliver policies that address the needs and aspirations of everyday people from all walks of life. These consequences are particularly acute for working class people, communities of color, and others who are underrepresented in our political system.

#### **Legislative & Administrative Recommendations:**

- Reduce corporate control over our democracy with policies that reduce corporate and "dark money" in elections and promote a more inclusive democracy such as public financing for federal campaigns.
- Expand voting rights by enacting policies that remove barriers to voting, increase eligibility, including for returning citizens, and access through automatic voter registration, early and absentee voting and more.
- Make the District of Columbia a state and end ongoing U.S. colonialism in Puerto Rico through the right to self-determination for all Puerto Ricans.
- Protect native sovereignty by ensuring tribal nations and indigenous communities get the resources, investment and legal rights to ensure the protection of their treaty, land and resources, culture and sacred sites for the health and well-being of all.



#### **FOREIGN AFFAIRS**

- Permanent Ceasefire in Gaza and the Region. The U.S. should use every available diplomatic tool to deliver a ceasefire and end further military escalations in Israel, Gaza, the West Bank and across the region.
- Reduce Defense and Military Spending.
   The U.S. should reduce its defense spending and military budget significantly and reinvest in domestic spending and increase foreign aid aimed to reduce global poverty, invest in climate solutions, and promote peace in ways that will benefit impacted communities abroad and at home.

### PEOPLE'S | ACTION