

The background of the entire page is a photograph of three elderly women laughing joyfully together. The woman on the left is wearing a pink hooded jacket and light-colored pants. The woman in the middle is wearing a wide-brimmed straw hat, a light-colored blazer, and a beige top. The woman on the right is wearing a yellow blazer and light-colored pants. The scene is outdoors, with a blurred background of water and a bright sky. A red banner with white text is overlaid across the middle of the image.

AARP POLICY FUNDAMENTALS

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INTRODUCTION

AARP's overarching vision is a society that allows all people to live with dignity and purpose and to fulfill their goals and dreams. AARP's public policies and priorities provide the essential foundation for all of the organization's work in empowering people to choose how they live and age.

AARP's policies serve as the foundation of AARP's work to lead positive social change and deliver value to members through advocacy, service, and information. Policies have been developed through a careful and ongoing process to reflect the concerns we hear from members, volunteers, and experts around the country.

AARP Policy Fundamentals highlights the paramount goals and underlying values that shape the organization's public policies and are aligned with AARP's strategic priorities. A more comprehensive and detailed look at the association's policies can be found in the [AARP Policy Book](#).

The policies seek to improve the lives of individuals, communities of all kinds, and society as a whole, particularly in the following areas, described in greater detail in the coming pages:

- 1. Better health.** To live longer, healthier lives people should be empowered to engage in positive health behaviors. People also need access to affordable, high-quality health care, prescription drugs, and long-term services and supports as well as social engagement. Maintaining and improving cognitive health is critical to increasing quality of life as people age. Eliminating health disparities must be a priority.
- 2. Financial security.** For people to enjoy economic security as they age, they need a strong Social Security system and better opportunities to build savings throughout their lives and to work as long as they desire and are able. Freedom from discrimination and a strong social safety net are essential.

- 3. Livable communities.** People of all incomes, ages, and ability levels need communities where they can thrive and live meaningful lives. Communities should be designed to promote physical independence, safety, dignity, and opportunities for community engagement and choice as people age.
- 4. Consumer rights and protections.** People should be treated fairly, with their rights respected, as consumers in the marketplace and as individuals in their community. Everyone should have the chance to live a dignified life grounded in independence and choice.
- 5. COVID-19.** As the COVID-19 pandemic has progressed, it has proven to be both a health crisis and a profound disruptor of social and economic life. The pandemic has highlighted the need for access to adequate and affordable health care, failures to protect the safety and well-being of people in long-term care facilities, and the challenges facing workers.

Promoting Government Integrity: Critical to AARP’s mission is government integrity. To ensure better policies, and better quality of life, government must work for everyone, and everyone must feel that their voice matters. Various reforms can make our democracy work more effectively: elections must be fair, the right to vote must be upheld, and every vote must be counted. Policy makers should promote strong ethical standards, and limit the excessive influence of money in elections in order to promote openness, fairness, and inclusion in elections and all governmental institutions and processes.

Eliminating Disparities: Leaders in both the public and private sectors need to address systemic disparities particularly those affecting groups that have historically faced discrimination. These circumstances have contributed to lack of access to health care, safe living conditions, and equal work opportunities. Everyone deserves the opportunity to live longer, healthier lives and achieve financial resilience.

OUR PUBLIC POLICY DEVELOPMENT PROCESS

AARP's process of developing policies is designed to keep the organization at the vanguard of issues that shape the lives of Americans as they live and age, now and in the future. AARP's Board of Directors oversees the process and ensures its adherence to the organization's mission and purpose. The Office of Policy Development and Integration, under the direction of the Chief Public Policy Officer, facilitates the process.

The issues facing older adults and their families continue to evolve, creating important challenges for policy. AARP is committed to considering these concerns from diverse perspectives and to assessing a range of options to provide innovative and meaningful solutions for all.

Toward that end, our approach includes extensive input and analysis of the views of AARP members and others age 50 and older throughout the nation. AARP staff and volunteers, as well as internal and external policy experts from across the country, contribute to our inclusive, thoughtful process.





BETTER HEALTH

BETTER HEALTH

To live longer, healthier lives people should be empowered to engage in positive health behaviors. People also need access to affordable, high-quality health care, prescription drugs, and long-term services and supports as well as social engagement. Maintaining and improving cognitive health is critical to increasing quality of life as people age. Eliminating health disparities must be a priority.

Enabling the improvement of people's health depends both on people taking control of their health as they age to the extent they can, and on systems that support healthy choices and provide everyone with affordable, high-quality care. To start, people should have access to care through the course of their lives, without regard to their health, wealth, or location.

Further, while personal behaviors may affect longevity and disability, they are not the only determinants of healthy living and aging. Access to affordable, high-quality clinical preventive services and medical care is critical. Other factors outside the medical system also impact health and longevity. Socioeconomic factors like income, education, and occupation are some examples. Environmental conditions, neighborhood characteristics, cultural norms, and the historical legacy of discriminatory private- and public-sector practices also help determine health outcomes. Access to employment, education, housing, healthy foods, safe streets and neighborhoods, and other social supports also promote health and reduce health disparities across the population. Policies and interventions aimed at improving health must address both personal behaviors and systemic factors.

HEALTHY LIVING

Society can make wellness a higher priority through a holistic approach that supports healthy choices by individuals and public policies that help shape our neighborhoods, environment, and options in life.

- **Individuals can do more to support their own health.** People can reduce their risks of costly illnesses through the choices they make, such as eating healthy food, exercising, not smoking, limiting alcohol intake, and adhering to a care plan they develop with their doctor. While individual choice is key here, policy can enable choice by helping to foster access and the availability of options.
 - **Compensation for doctors should be based not just on treating illness, but on efforts to promote health and prevent illness.** Financial incentives can engage doctors more deeply in these goals. Insurance should fully cover recommended screenings, immunizations, and interventions that promote healthy behaviors.
 - **Social and economic policies should be crafted with a recognition that they can improve wellness.** Policies that create neighborhoods that are safe and walkable, promote access to transportation, and support education, can also improve health outcomes. Economic security and social supports and connectedness all affect well-being and life expectancy. Improving these conditions that shape daily life will enhance public health.
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MEDICARE

Medicare provides vital health care coverage to adults 65 and older and to younger people with a disability. A key priority is to ensure a strong financial outlook for Medicare, while making it even more effective for those who rely on it.

- **Medicare should remain a social insurance program.** People pay into the system for their entire working lives and earn the benefits they receive. Medicare must continue to guarantee health care coverage to older people and those with disabilities, regardless of income. Reforms should not saddle beneficiaries with out-of-pocket costs they cannot afford, or unfairly squeeze the middle class.
- **Medicare should be strengthened and improved for current and future beneficiaries.** Preserving Medicare's critical role means building on successful reforms currently underway and ensuring that the program continues to meet the health care needs of beneficiaries, while recognizing that more changes may be needed to keep it financially sound for future generations.
- **Policymakers can do more to improve the care available through Medicare.** The program should offer benefits for vision, dental, and hearing services to all beneficiaries. Medicare should reduce the price and cost of prescription drugs, expand coverage for long-term services and supports and improve mental health benefits. A cap on personal out-of-pocket medical costs would help ensure that no one is forced into bankruptcy due to health care expenses.
- **Medicare must encourage transformation.** Medicare can drive system-wide reforms to achieve better and more efficient care at a cost society can afford. It should use its vast purchasing power to reduce cost and spark innovation and best practices throughout the entire health care system. It can offer incentives to promote high-quality care that is seamless, coordinated, and easier for individuals and their family caregivers to navigate.

THE HEALTH CARE SYSTEM

Everyone should be able to get health care they need at prices they can afford, yet this is not the case. Various measures can make this promise a reality for all.

- **Policymakers must protect and strengthen the Affordable Care Act.**

The Affordable Care Act (ACA) lays the groundwork for progress by creating a framework for expanding quality affordable coverage. The ACA removed major obstacles by prohibiting insurers from turning away consumers based on their health or pre-existing health conditions, and limiting the practice of charging older adults much higher health insurance premiums than younger adults for the same coverage – it is critical to keep these protections.

- **Access to high-quality care is essential for all.** Direct consumer costs, such as premiums, deductibles, and other out-of-pocket expenses, should not be burdensome or limit access to coverage or necessary services. Sufficient financial assistance should be available to ensure affordability. Public and private efforts are needed to remove barriers to appropriate medical care, end disparities, and ensure access to care that is supported by a robust, diverse, and qualified workforce.

- **Drivers of rising health care costs, including prescription drugs, must be addressed.** Public- and private-sector strategies can address the root causes of high health care costs. Efforts should include the following areas affecting costs and consumer finances: address rising health care prices and drug prices, protect consumers from surprise medical billing, make health care pricing transparent, eliminate medical errors, improve care coordination, help people manage chronic illness, promote healthy behaviors, reduce administrative costs, and eliminate fraud and waste.

MEDICAID

Medicaid is a vital safety net that provides health care and long-term services and supports to millions of people with low-incomes who could not otherwise afford to receive these critical services, including older adults who have exhausted their resources.

- **Medicaid should retain its essential role guaranteeing access to adequate and affordable health care and long-term services and supports.** Medicaid should continue to improve the quality and efficiency of care for beneficiaries and maximize value for the program. Federal funding should be sufficient to account for the complex needs of individuals, as well as changes in states' circumstances that affect the number of people receiving benefits and other program costs. Proposals to cap Medicaid funding should be rejected because they weaken the program and undermine its mission.
- **Medicaid should cover a range services that allow individuals to live as independently as possible in their homes and communities.** Most people prefer to remain in the community rather than live in institutions, a choice that is often more cost effective. Medicaid should be improved to help people attain this widely shared goal.

LONG-TERM SERVICES AND SUPPORTS (LTSS)

LTSS consists of a broad range of assistance for people with chronic conditions and functional limitations. This can include support for activities, such as bathing and dressing, that people need to function in their own homes, as well as services provided in institutions. Importantly, and contrary to what many consumers may assume, Medicare does not cover the costs of LTSS. The need for affordable options is increasing, as more people are aging and living longer and a declining pool of family caregivers is available to help.

- **New financing options are needed to make LTSS affordable.** The cost of LTSS exceeds what families can afford. A social insurance solution can best meet this growing need. Everyone should contribute if they can, and everyone should have the security of good coverage. A social insurance system is the best option, because the need for LTSS is unpredictable while the costs can be catastrophic. In the meantime, innovations in private coverage that create valuable, financially sustainable products should be encouraged.
- **LTSS should be coordinated and person- and family centered.** To ensure the best outcomes for people in need of LTSS, family caregivers must be acknowledged as part of the care team and service providers must coordinate their activities and share information across settings. Individual caregiver circumstances, abilities, and needs must guide all treatment decisions.
- **More top-quality services should be available to help people remain in their homes and communities.** The federal government should eliminate Medicaid's bias favoring nursing facilities by mandating the provision of home- and community-based services (HCBS) for everyone who meets Medicaid eligibility criteria and chooses to receive services in HCBS settings. Services should be available in a range of settings, including supportive housing and adult day centers.
- **Family caregivers need more support for their crucial, unpaid efforts.** Unpaid caregiving has become increasingly complex for the relatives, friends, and neighbors that provide it, often at significant emotional, physical, and financial cost. Federal and state governments can empower caregivers by ensuring that LTSS covers services, such as respite care and adult day services, that supplement their efforts and help them endure. LTSS programs should also allow for family caregivers to be paid in certain situations, such as when a paid worker would otherwise be needed. Medicaid and other programs should include assessments of family caregivers' needs. Employers should allow greater accommodations for the many employees who also provide family caregiving.



FINANCIAL SECURITY

FINANCIAL SECURITY

For people to enjoy economic security as they age, they need a strong Social Security system and better opportunities to build savings throughout their lives and to work as long as they desire and are able. Freedom from discrimination and a strong social safety net are essential.

Many Americans are approaching their later years without the financial resources they need to live securely. These populations include historically disadvantaged groups, as well as many others who struggle to pay the bills and have little saved for emergencies. Too many people lack sufficient nest eggs for retirement. A strong system of Social Security, better access to workplace retirement plans, and more incentives to promote saving all play a role in helping individuals live out their lives in financial security. In addition, older adults need to have the opportunity to work for as long as they need or desire. Government and the private sector each can take actions to encourage financial security for all.

SOCIAL SECURITY

AARP is committed to preserving a Social Security program that retains its essential role and character for future generations. Social Security's long-term finances will have to be addressed, but in a manner that keeps it strong and even more effective for families in the 21st century. Specifically, Social Security should be guided by the following principles:

- **Social Security should continue to provide a stable foundation for retirement income.** Social Security is the primary source of retirement income for most Americans. It plays a crucial role in reducing poverty among older

adults and enabling retirees to cover basic expenses. The fact that benefits are guaranteed, adjusted every year for inflation and last for a worker's lifetime are among the essential features of Social Security.

- **Social Security should maintain its role in providing crucial protections for families.** Social Security also includes a life insurance program, providing income to spouses and children if a worker dies. It also protects individuals who no longer can work due to severe illness or disability.
- **Any reforms to Social Security should preserve meaningful benefits for future generations.** Given Social Security's critical importance, its long-term finances do need to be addressed, but benefit levels must remain adequate and reflect economic and demographic changes of the last 80 years. Reforms should take into account the needs of those most reliant on Social Security and those who cannot postpone retirement. All covered workers should contribute equitably to the program and receive benefits.
- **Proposals to replace Social Security with private accounts threaten the program's income-insurance and family-protection features.** Social Security's basic floor of income security for future generations should not be replaced by the hypothetical and uncertain returns from private accounts. Savings accounts can be exhausted, but Social Security benefits last a lifetime.

SAVINGS

Millions of Americans have little or nothing saved for the future. A variety of measures can bolster savings and help ensure that more Americans can bounce back from modest financial setbacks—a major barrier to long-term savings—and that older adults do not outlive their retirement money.

- **Everyone should have access to savings vehicles that promote financial security and stability throughout their working lives.** People need savings

throughout their lifetimes for both shorter-term needs, such as dealing with financial emergencies, and for long-term priorities like retirement. For both types of savings, they should have the ability to use low-fee accounts and should be able to choose among a variety of investment options for long-term savings accounts. Savers should also get unbiased, clear information and advice about their choices.

- **Workers should be able to save for retirement in the workplace.** Only about half of U.S. workers—and even fewer among those from historically disadvantaged racial and ethnic groups—have access to employer-sponsored retirement plans. Policymakers can implement policies that make it easier for more employers to offer savings plans. Employers can structure simple, easy to understand savings plans that ensure more participation and higher savings, such as by automatically enrolling new employees in savings accounts and deducting contributions to savings accounts directly from workers' paychecks. Upon retirement, savers should have the ability to receive their benefits as some form of guaranteed lifetime income stream rather than as a lump sum.
- **Policymakers should make effective savings incentives a priority.** Government policies can both encourage employers to establish savings programs with good plan design and provide incentives for people to participate in savings programs and increase the amount they save. Tax incentives and other mechanisms to subsidize savings particularly should help people with low and moderate incomes as well as savers with volatile income, limited access to financial institutions, and differing financial goals.
- **Incentives, protections, and access should extend beyond traditional employees.** Self-employed individuals, independent contractors, temporary workers and others who work outside a traditional employment relationship all should have access to effectively structured saving plans, as well as tax incentives that encourage them to participate. In addition, savings programs should be designed so that accounts can be easily moved and accumulations preserved when people change jobs.

- **Employers should fulfill their pension promises.** Companies that still offer defined-benefit pensions should continue to offer them, as these plans provide reliable retirement income. The plans must be adequately funded, and regulators should supervise them and enforce consumer protections. Investment and longevity risks should not be shifted to beneficiaries.
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EMPLOYMENT

People should have the tools they need to navigate the risks and opportunities of today's workplace. All barriers to employment opportunity for older adults should be eliminated. Individuals age 65-plus may have some distinct needs, but support and protections are required for everyone.

- **Workers must be protected from discrimination in all aspects of employment.** Age-related job discrimination persists despite laws prohibiting it. Far too often, employers exclude older applicants from recruiting activities, refuse to hire or promote older workers, target them in layoffs, curtail their benefits, and limit their training opportunities and job responsibilities. Further, digital hiring and recruitment introduces new avenues for bias. Policymakers should ensure that age discrimination claims are treated on par with other forms of discrimination.
- **Employers should provide workers with flexible work arrangements and paid time off.** Flexible work arrangements such as alternative schedules and telecommuting can make it possible for people with health problems or disabilities and working caregivers to remain on the job. Job-protected leave, such as paid time off for family and medical leave, helps people balance the demands of work with the need to take care of themselves and family members.
- **All workers, whether in traditional or gig-economy jobs, need protections and benefits.** The trend of outsourcing job tasks to independent contractors and temporary workers has left growing numbers without the traditional rights

and benefits that go with a job. Such elusive, yet basic, protections include the minimum wage, paid overtime, occupational health and safety standards, civil rights, and the right to organize. Policymakers should consider strategies for how to extend current protections to them.

- **Workers deserve assistance preparing for and weathering labor market changes and job displacement.** Lifelong training and retraining opportunities are essential, particularly as people start to work longer. Programs for people who become unemployed can be strengthened. Unemployment-insurance benefits do not reach enough who need them.

ACCESS FOR PEOPLE WITH LOW-INCOMES

Even in the United States, millions of people have serious, unmet basic needs. Struggling families and individuals need programs that help them pay for the necessities of life. Such benefits should be efficiently administered and available and accessible to all those who need them.

- **A strong safety net is important to help people escape poverty.** Sometimes people need financial help to pay for essentials like food, housing, transportation and health care, whether it's to get through a sudden crisis or because they face chronic financial challenges. Well-run safety net programs fill that vital role. Program applications should be simple to use, language appropriate, and culturally competent. They should also be better coordinated to ensure both ease of access and personal dignity for those who need support.
- **Food insecurity has a significant impact on the health and well-being of older Americans.** Older adults who lack resources to cover their basic food needs are more likely to die of heart attacks, suffer depression, and have limited ability to live independently. Policymakers should dedicate enough money to food and nutrition assistance programs to fully serve those in need.

- **Policymakers should ensure access to essential programs and services for people with low incomes.** People have a right to basic and necessary services such as utilities, telephones, digital communications, financial products and services, housing, and transportation. High-quality health care and long-term services and supports must be widely available. These services and programs also should be affordable, safe, reliable, and culturally competent.
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BUDGET AND TAXATION

Government budgets and the taxation system reflect policy priorities about how to allocate scarce resources and how to raise the money to pay for those priorities. Thus, they affect all members of society. Given the far-reaching consequences of these decisions, it is important that budget processes be fair and credible and that the tax system generate revenue equitably.

- **The budget process must be transparent and prudent.** Transparency and prudence ensure accountability and help government attain public support. Proper accountability and oversight of government spending requires a transparent budget process negotiated by elected officials. Budget processes should use reasonable assumptions, consider straightforward analyses of impacts, and allow enough flexibility to respond to changing circumstances.
- **Policymakers need to raise revenue in a fair manner.** Revenue should be raised equitably among income groups and generations. It should also consider people's ability to pay. People with comparable incomes should be taxed at comparable rates, and people with lower income should pay a lower share of their income in taxes and fees than do people with higher income.
- **The tax system must produce sufficient revenue to pay for important national, state, and local priorities.** Revenue should be adequate to fund and sustain governmental spending and meet public needs. Government officials should consider the medium- and long-term effects of budget policies. If deficit

spending occurs, such spending should be held to a manageable level to ensure fiscal stability and preserve economic growth.

- **Tax reforms should move toward simplification, not increased complexity.** Taxes should be simpler for taxpayers to understand and comply with, and as easy as possible to administer.



LIVABLE COMMUNITIES

LIVABLE COMMUNITIES

People of all ages and all ability levels need communities where they can thrive and live meaningful lives. Communities should be designed to promote physical independence, dignity, and opportunities for community engagement and choice as people age.

Livable communities are compact and walkable, with housing, stores, community features, and services all located near one another. Key features include safe, walkable streets and age-friendly, affordable housing and transportation options. Residents can easily access needed services. Community amenities such as parks, libraries, and civic gathering spaces enhance opportunities for residents of all ages to participate in community life.

Livable communities require careful planning concerning housing, transportation, and land use.

- **Policymakers should encourage the creation of mixed-use communities where people of all ages and abilities can thrive.** Land use and zoning decisions should support the needs of all residents, including those with limited mobility and low incomes. Residents should enjoy easy access to amenities without having to drive.
- **Policymakers should create communities that allow people of varying income levels to live there.** Wealthier communities in particular should build more subsidized housing for people with low and moderate incomes. They should also work to increase the availability of affordable market-rate housing.
- **Universal design principles should be used to ensure that housing, transportation options, and other community features are safe and accessible to as many people as possible.** For example, buildings should have ramps, wide doors, elevators, and accessible kitchens and bathrooms to ensure access for people in wheelchairs. Similarly, transportation facilities can use ramps and elevators to enable such access.



CONSUMER RIGHTS & PROTECTIONS

CONSUMER RIGHTS & PROTECTIONS

People should be treated fairly, with their rights respected, as consumers in the marketplace and as individuals in their community. Everyone should have the chance to live a dignified life grounded in independence and choice.

Consumer protections serve as the foundation of an economy reliant on consumer spending. Straightforward business practices, marketing materials, and contracts empower consumers to understand both the benefits and risks of products and services so they can make informed choices about what to buy.

In addition, individuals have the right to be free from abuse and to live free from discrimination and crime. They should be protected from neglect, discrimination, and financial exploitation. Older adults can be especially vulnerable and may need extra safeguards.

- **Policymakers should ensure consumer protections in the marketplace.** Consumer protection policies should ensure fair competition and protect consumers from unfair, deceptive, and abusive acts and practices. To achieve these goals, policies should prioritize safety, promote fair play and practice, foster transparency, protect the right to restitution for harm or injury, safeguard privacy and security, and keep pace with technological changes.
- **All consumers should have access to affordable, reliable basic and necessary products and services.** These include heating and cooling, telephone and digital communications, financial products and services, and transportation.
- **Policymakers should enact, strengthen, and enforce civil rights statutes.** Laws should eliminate practices that specifically target or have a disproportionately negative effect on historically disadvantaged groups. Protections should include safeguards against age discrimination, which is a serious challenge for many adults, and all other forms of bias.

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- **Policymakers should enact protections for vulnerable populations, such as older adults with mental or physical impairments.** People in these groups may be at particular risk for elder abuse. Such abuse may be physical or emotional and can involve financial exploitation. Incapacitated older adults have a right to have their wishes carried out.
 - **Policymakers should prioritize individual dignity, autonomy, and choice.** Everyone has the right to be treated with respect, regardless of their age, personal background, health or economic status. Honoring dignity includes respecting and enabling personal and financial choices.



COVID-19

COVID-19

As the COVID-19 pandemic has progressed, it has proven to be both a health crisis and a profound disruptor of social and economic life. The pandemic has highlighted the need for access to adequate and affordable health care, failures to protect the safety and well-being of people in long-term care facilities, and the challenges facing workers.

The COVID-19 pandemic is a public health crisis of unprecedented proportions and complexity. It has resulted in a profound loss of human life as well as immense social and economic disruption. The disruption continues to significantly impact the US economy and threatens to destabilize the world's interdependent economy in ways never before seen. US unemployment has risen to levels not seen in nearly 100 years, with older workers having lost jobs at a faster rate than others.

The full impact of the crisis on both the economy and the health of the population is not yet known but most experts agree the crisis will reshape society in significant ways. The direct health impact of the disease has been greatest among people with underlying health conditions, people of color, and older adults—particularly those living in residential care settings. The effect on both nursing-home residents and staff has been devastating. While nursing home residents represent less than 1 percent of the population, in the 2020 pandemic they make up over 40 percent of deaths.

Racial and ethnic disparities in infections, hospitalizations and deaths due to COVID-19 are not random. They are the result of long-term inequality due to a lack of social, economic, and political opportunities. While these disparities contribute to chronic health conditions, structural factors—where people live and work, their access to health care and healthy food, lack of information, and racial discrimination—also play a large role.

In light of these challenges and dynamics, the following steps should be taken:

- **Long-term care facilities must take steps to ensure the health, safety, and quality of life of residents, and should be held accountable for failure to do so.** Facilities must help minimize disease transmission through the use of personal protective equipment, physical distancing requirements, and regular testing of residents, staff, and visitors. They must provide families with greater transparency about COVID-19 cases within the facility, and about treatment and discharge decisions. Given the importance of social connections in maintaining health and quality of life, they must actively combat social isolation by meeting federal guidelines so that in-person visitation can safely happen whenever possible and providing all residents with regular opportunities to virtually visit with their loved ones, particularly when in-person visits are not permitted. Long-term care facilities must be properly staffed and held accountable when residents are harmed, neglected, or abused.
- **Policymakers must ensure access to affordable and high-quality health care for all and take meaningful steps to eliminate health disparities.** It is essential that everyone have easy and safe access to testing, and that financial barriers to treatment and care be removed, particularly during a public health crisis. People without health insurance and those in financial distress may have trouble paying for COVID-19 testing, treatment or vaccines and be reluctant to get necessary services if they cannot afford them. With so many families having lost health insurance along with their jobs, providing access through other means is essential.
- **In addition, the pandemic brought to the forefront the need for immediate and meaningful action to address racial and ethnic health disparities in this country.** Black and Latino people are more likely than others to experience severe illness and death from COVID-19. And, they face additional barriers to receiving testing, treatment, and high quality care. It is imperative to address lack of health coverage and provider shortages in underserved communities, including making concerted efforts to reduce bias in the type and quality of care that people in these communities receive.

- **Policymakers and employers must better support workers, who need flexible and safe work environments and strong supports if they lose a job.** The public health measures required to slow the spread of COVID-19 (e.g., closures and stay-at-home orders) have contributed to widespread unemployment, with job losses hitting older workers particularly hard. Displaced workers need a stronger unemployment insurance system that both pays robust benefits and also provides access to effective training and job counseling programs. Paid sick leave and family leave, as well as flexible work arrangements, where possible, are more important than ever. Workers need equipment and protocols to keep them safe from infection.
- **Policymakers must support access to high-speed internet.** Even prior to the pandemic, many experts saw digital access as a universal necessity in order to engage effectively in nearly all aspects of life, including with employers, the government, educational institutions, and social circles. The importance of digital access has only increased as people try to minimize their exposure to possible infection. And critically during a pandemic, high-speed connections enable individuals, particularly older adults, to continue to receive necessary health care services and visits with their clinicians through the use of telehealth from the safety of their home.
- **Both the public and private sectors must act now to address current needs and prepare for future public health crises.** The health system must increase capacity in order to better handle large influxes of critically ill patients. An adequate supply of personal protective equipment must be available for medical professionals and other essential workers, as well as the general public. Contact tracing protocols, including those assisted by technology, should be developed, vetted, and ready to deploy with standards in place to protect the privacy of individuals.

TELL US WHAT YOU THINK

AARP wants to hear your views. We welcome input on our policies from members and the public. Please send comments, suggestions or questions to policy@aarp.org.



