



LEGISLATIVE ANALYSIS

PROGRESSIVE CAUCUS ACTION FUND

Comparison of the Heroes Act, Heroes Act 2.0, and Senate Republican Skinny Bill

Last updated: September 30, 2020

PCAF thanks the following organizations for their resources and insight: AFSCME, Center for American Progress, Children’s Defense Fund, Coronavirus Response Hub, Feeding America, IBEW, National Employment Law Project, National Partnership for Women & Families

This is a comparison of the Heroes Act ([H.R. 6800](#)) COVID-19 relief package, passed by the House on May 15, 2020; the [Delivering Immediate Relief to America’s Families, Schools and Small Businesses Act](#) (“Skinny Bill”) released by Senate Republicans on August 18, 2020; and the updated Heroes Act package (Heroes Act 2.0) released by House Democrats on September 28, 2020.

Unemployment Insurance (UI)	3
Paid Sick, Family, and Medical Leave	4
Essential Workers and Corporate Immunity	5
Testing, Surveillance, and Prevention	6
Healthcare Access	7
Child Care and Education	9
Financial Protection	10
State, Local, Tribal, and Territorial Government Aid	11
Housing	12
Food Security	13
Social Safety Net Programs	14

Direct Cash Assistance	14
Small Businesses	15
Employee Retention and Employer Support	17
Industry Aid and Oversight	18
Tax Provisions	19
Retirement Security	19
Immigration	20
Jails, Prisons, and Detention Facilities	20
Domestic Violence and Child Abuse	22
Mental Health	22
Anti-Discrimination and Hate Crime Protections	22
Foreign Affairs	23
Elections	24
Postal Service	24
Census	25
Miscellaneous Appropriations	25

Unemployment Insurance (UI)

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● Extends CARES Act UI provisions (including \$600/week supplement, expanded eligibility, additional 13 weeks, no waiting week, and 50% reimbursement for government and nonprofit employers) through January 31, 2021 ● Interest-free loans to states through June 30, 2021 ● 100% reimbursement for extended unemployment compensation extended through June 30, 2021 ● Extends federal financing of CARES Act work sharing provisions through January 31, 2021 <ul style="list-style-type: none"> ○ Ensures any state that enacts a work sharing law will receive full federal financing for all agreements in place after March 29, 2020 	<ul style="list-style-type: none"> ● Restores \$600/week UI supplement from September 6, 2020 to January 31, 2021 ● Extends non-expired CARES Act UI provisions (including expanded eligibility, additional 13 weeks, no waiting week, and 50% reimbursement for government and nonprofit employers) through January 31, 2021 ● Provides an additional 13-week extension of federally financed unemployment benefits until January 31, 2021 ● Ensures eligibility for caregivers and workers not earning income ● Interest-free loans to states through June 30, 2021 ● 100% reimbursement for extended unemployment compensation extended through June 30, 2021 ● Extends federal financing of CARES Act work sharing provisions through January 31, 2021 ● Requires greater transparency on processing backlogs 	<ul style="list-style-type: none"> ● Replaces expired \$600/week supplement with lower \$300/week supplement through December 27, 2020 (retroactive to the end of July) ● Provides no extension of non-expired CARES Act UI provisions expiring on December 31, 2020

Paid Sick, Family, and Medical Leave

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● Ends the exclusion for employers with more than 500 employees ● Removes hardship exceptions for employers ● Expands workers' ability to use paid sick days and paid leave, including for caregiving ● Provides paid family and medical leave of at least two-third of employee's usual pay (up to \$200/day) and no less than minimum wage ● Provides full wage replacement for paid sick leave (up to \$511/day) ● Allows local governments and government entities to benefit from offsetting tax credits ● Extends emergency paid leave until December 31, 2021 ● Suspends 1,250-hour eligibility requirement and reduces turen requirement from 12 months to 90 days for non-emergency family and medical leave until December 31, 2022 	<ul style="list-style-type: none"> ● Ends the exclusion for employers with more than 500 employees ● Removes hardship exceptions for employers ● Expands workers' ability to use paid sick days and paid leave, including for caregiving ● Provides paid family and medical leave of at least two-third of employee's usual pay (up to \$200/day) and no less than minimum wage ● Provides full wage replacement for paid sick leave (up to \$511/day) ● Allows local governments and government entities to benefit from offsetting tax credits ● Extends emergency paid leave until February 28, 2021 ● Suspends 1,250-hour eligibility requirement and reduces turen requirement from 12 months to 90 days for non-emergency family and medical leave until December 31, 2022 ● Provides funds for restaurants to provide 10 paid sick days 	<ul style="list-style-type: none"> ● No expansion of paid sick leave or paid family and medical leave

Essential Workers and Corporate Immunity

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● Authorizes \$13/hour hazard pay for essential workers, on top of regular wages, provided through Heroes Fund grants to employers ● Includes the COVID-19 Every Worker Protection Act <ul style="list-style-type: none"> ○ Requires an emergency standard from the Occupational Health and Safety Administration (OSHA) within 7 days and a permanent infectious disease standard within 2 years ○ Anti-retaliation protections for workers reporting infection control problems ○ Requires the CDC to collect and investigate reports of work-related COVID-19 transmissions ● \$100 million for OSHA ● Requires masks for passengers and workers on airplanes, Amtrak, and large public transit agencies ● No corporate immunity provision 	<ul style="list-style-type: none"> ● No hazard pay for essential workers ● Includes the COVID-19 Every Worker Protection Act <ul style="list-style-type: none"> ○ Requires an emergency OSHA standard within 7 days and a permanent infectious disease standard within 2 years ○ Anti-retaliation protections for workers reporting infection control problems ○ Requires the CDC to collect and investigate reports of work-related COVID-19 transmissions ● \$100 million for OSHA ● No corporate immunity provision ● Sets PPE standards for passenger and freight employees and passengers 	<ul style="list-style-type: none"> ● No hazard pay for essential workers or infectious disease standard ● Replaces state tort law with an exclusive federal cause of action for lawsuits related to COVID-19 exposure <ul style="list-style-type: none"> ○ Bars lawsuits for negligence but includes an exception for intentional misconduct and gross negligence ○ Raises the standard of proof plaintiffs must meet to “clear and convincing evidence” ● Shields corporations from lawsuits if they “make reasonable efforts” to comply with mandatory government safety standards: where multiple standards apply (e.g. differing state and local guidance), corporations would be shielded from lawsuits as long as they make reasonable efforts to comply with any one applicable standard ● Immunizes employers from both lawsuits and public enforcement of employment law where alleged violations are related to COVID-19 response, including lawsuits to enforce the Fair Labor Standards Act (FLSA), Americans with Disabilities Act (ADA), Title VII of the Civil Rights Act, and other non-discrimination laws ● Bars COVID-19 related medical liability lawsuits against health care providers, except for “gross negligence and willful misconduct” ● Corporate immunity provisions would last through October 2024

Testing, Surveillance, and Prevention

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● \$75 billion for testing and contact tracing ● \$150 million for strike teams to address nursing home outbreaks ● \$125 million for the National Science Foundation ● \$7.6 billion for expanded testing, triage, and care at Health Centers ● \$2.1 billion for the Centers for Disease Control and Prevention (CDC) ● \$4.7 billion for the National Institutes of Health (NIH) ● \$4.5 billion for Biomedical Advanced Research and Development Authority (BARDA) ● Establishes COVID-19 National Testing and Contact Tracing (CONTACT) Initiative, a national evidence-based system for testing, contact tracing, surveillance, containment and mitigation, including guidance on voluntary isolation and quarantine of positive cases ● Makes requirement for free coverage of COVID-19 testing retroactive ● Centralized, public website with testing information ● Creates a CDC toll-free line for COVID-19 questions ● Mandates daily reporting of test results to HHS with data made publicly available ● Requires public reporting of COVID-19 cases in nursing homes ● Requires President to appoint Medical Supplies Response Coordinator 	<ul style="list-style-type: none"> ● \$75 billion for testing and contact tracing ● \$500 million for strike teams to address nursing home outbreaks ● \$2.9 billion for National Science Foundation, including \$1 million for a study on COVID-19 disinformation ● \$7.6 billion for expanded testing, triage, and care at Health Centers ● \$13.7 billion for CDC ● \$4.7 billion for NIH ● \$21 billion for BARDA ● Establishes COVID-19 National Testing and Contact Tracing (CONTACT) Initiative, a national evidence-based system for testing, contact tracing, surveillance, containment and mitigation, including guidance on voluntary isolation and quarantine of positive cases ● Makes requirement for free coverage of COVID-19 testing retroactive ● Centralized, public website with testing information ● Creates a CDC toll-free line for COVID-19 questions ● Mandates daily reporting of test results to HHS with data made publicly available ● Requires public reporting of COVID-19 cases in nursing homes ● Requires President to appoint Medical Supplies Response Coordinator ● Specifies that tests and PPE meet the requirements for production under the Defense Production Act 	<ul style="list-style-type: none"> ● \$16 billion for testing and contact tracing ● \$31 billion for development of vaccines, the purchase of vaccines and therapeutics, diagnostics, necessary medical supplies, and medical surge capacity. ● \$20 billion for BARDA ● \$6 billion for vaccine distribution ● \$1 billion for improving and sustaining state medical stockpiles

<ul style="list-style-type: none"> • Specifies that tests and PPE meet the requirements for production under the Defense Production Act • Reporting requirements and process improvements for the Strategic National Stockpile • Directs expansion of vaccine manufacturing capacity • Requires study on COVID-19 disinformation 	<ul style="list-style-type: none"> • Reporting requirements and process improvements for the Strategic National Stockpile • Directs expansion of vaccine manufacturing capacity • Prohibits providers from collecting cost-sharing for COVID-19 testing • Improves price transparency for COVID-19 tests 	
--	--	--

Healthcare Access

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • \$100 billion for hospitals and healthcare providers • \$7.6 billion for Community Health Centers • \$2.1 billion for Indian Health Service • Online reporting portal for health entities on COVID-19 inventory and capacity • No cost sharing for coronavirus treatment through Medicaid (regardless of immigration status and including uninsured people who states opt to cover), Medicare, Medicare Advantage, group and individual market health plans, TRICARE, VA, and FEHB • Prohibits price gouging on consumer goods and services including PPE, drugs, hand sanitizers, and healthcare services • Special enrollment periods for Medicare and ACA • 100% tax credit for COBRA coverage premiums through January 2021 	<ul style="list-style-type: none"> • \$50 billion for hospitals and healthcare providers • \$7.6 billion for Community Health Centers • \$2.3 billion for Indian Health Service • Online reporting portal for health entities on COVID-19 inventory and capacity • No cost sharing for coronavirus treatment through Medicaid (regardless of immigration status and including uninsured people who states opt to cover), Medicare, Medicare Advantage, group and individual market health plans, TRICARE, VA, and FEHB • Prohibits price gouging on consumer goods and services including PPE, drugs, hand sanitizers, and healthcare services • Special enrollment periods for Medicare and ACA • Provides the maximum ACA subsidy for unemployed workers 	<ul style="list-style-type: none"> • \$500 million for Indian Health Service • No ban on cost sharing for coronavirus treatment or protections from price gouging • No special enrollment for health coverage or premium subsidies

<ul style="list-style-type: none"> • Allows rollover of unused Flexible Spending Account and Dependent Care Flexible Spending Account contributions to 2021 • Increases FMAP by an additional 7.8 percentage points for July 1, 2020-June 30, 2021 period • Increases federal payments for home and community-based services by an additional 10 percentage points for July 1, 2020-June 30, 2021 period • Lowers interest rate and delays provider repayment and lowers interest rate for of Medicare Accelerated and Advance Payment Program loans¹ • Creates risk corridor programs for individual, group, and Medicare Advantage health insurance plans during the COVID-19 emergency • Authorizes coronavirus treatment reimbursement for uninsured individuals 	<ul style="list-style-type: none"> • Increases FMAP by an additional 7.8 percentage points for October 1, 2020-September 30, 2021 period • Increases federal payments for home and community-based services by an additional 10 percentage points for October 1, 2020-September 30, 2021 period • Authorizes coronavirus treatment reimbursement for uninsured individuals 	
---	---	--

¹ Addressed in H.R. 8337, the Continuing Appropriations Act, 2021 and Other Extensions Act.

Child Care and Education

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● \$7 billion for Child Care and Development Block Grants (CCDBG) ● \$850 million to fund child and family care for essential workers ● \$58 billion for public elementary and secondary schools ● \$1.5 billion in “homework gap” funding for Wi-Fi hotspots and connected devices for students ● \$27 billion for public institutions of higher education ● \$10.15 billion in funding to higher education institutions (including private colleges and Minority Serving Institutions) and Institutional Stabilization Program for financially distressed institutions ● \$4 billion in additional funding for governors to address educational needs ● \$1 billion for outlying areas, Bureau of Indian Education, and Tribal Colleges and Universities ● Provides \$10,000 in student debt cancellation for federal student loans and private student loans of economically distressed borrowers (in default, deferral, forbearance, or at \$0 income-based repayment as of March 12, 2020) ● Full student debt cancellation for borrowers defrauded by institutions that provided false or misleading representations on job placement, guaranteed employment, or credit transferability 	<ul style="list-style-type: none"> ● \$50 billion for Child Care Stabilization Grants ● \$7 billion for Child Care and Development Block Grants (CCDBG) ● \$1.7 billion for Head Start ● \$175 billion for public elementary and secondary schools ● \$12 billion in “homework gap” funding for Wi-Fi hotspots and connected devices for students ● \$5 billion for Elementary and Secondary School Emergency Facilities Aid ● \$27 billion for public institutions of higher education ● \$11.9 billion in funding to higher education institutions (including private colleges and Minority Serving Institutions) ● \$4 billion in additional funding for governors to address educational needs ● \$2 billion for outlying areas, Bureau of Indian Education, and Tribal Colleges and Universities ● Extends CARES Act provisions for student loan payment and consumer protections to private borrowers ● Provides up to \$10,000 in relief to private student loans of economically distressed borrowers (in default, deferral, forbearance, or at \$0 income-based repayment as of March 12, 2020) 	<ul style="list-style-type: none"> ● Authorizes one-time, emergency appropriations funding for scholarship-granting organizations in each state that can be used to pay private school tuition and home-schooling expenses. ● Two years of tax credits for contributions to scholarship-granting organizations ● Would allow parents to use 529 plan funds for educational expenses for two years. ● \$5 billion for CCDBG ● \$10 billion for Back to Work Child Care Grants ● \$105 billion through an Education Stabilization Fund to get students back to school and provide for the continued learning of all students in elementary and secondary education and higher education. <ul style="list-style-type: none"> ○ Two-thirds of K12 funds tied to reopening ● \$5 billion for governors to allocate based on state education needs ● \$1 billion for Bureau of Indian Education and outlying areas ● No student debt cancellation ● No extension of CARES Act suspension of student loan payments or interest accrual

<ul style="list-style-type: none"> • Extends CARES Act suspension of payments to all federal student loan borrowers through September 30, 2021, with 30-day transition period • Extends CARES Act suspension of interest accrual to all federal student loans until September 30, 2021, with automatic extension if economy has yet to show initial signs of recovery • Allows borrowers to consolidate loans without losing prior payments for purpose of Public Service Loan Forgiveness and income-based repayment • Extends eligibility for emergency relief grants to students regardless of immigration status • Excludes emergency financial aid grants from need analysis for federal financial aid • Doubles above-the-line tax deduction for teacher expenses 	<ul style="list-style-type: none"> • Extends CARES Act suspension of payments to all federal student loan borrowers through September 30, 2021, with 30-day transition period • Extends CARES Act suspension of interest accrual to all federal student loans until September 30, 2021, with automatic extension if economy has yet to show initial signs of recovery • Allows borrowers to consolidate loans without losing prior payments for purpose of Public Service Loan Forgiveness and income-based repayment • Extends eligibility for emergency relief grants to students regardless of immigration status • Excludes emergency financial aid grants from need analysis for federal financial aid 	
---	--	--

Financial Protection

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • Moratorium on consumer debt collection until 120 days after the end of the national emergency • Suspends negative credit reporting until 120 days after the end of the national emergency 	<ul style="list-style-type: none"> • Moratorium on consumer debt collection until 120 days after the end of the national emergency • Suspends negative credit reporting until 120 days after the end of the national emergency • Permanently bans reporting of medical debt stemming from COVID-19 treatments 	<ul style="list-style-type: none"> • No general moratorium on debt collection or negative credit reporting

State, Local, Tribal, and Territorial Government Aid

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● State and Local Coronavirus Relief Funds <ul style="list-style-type: none"> ○ \$500 billion for state governments ○ \$375 billion for local governments of all sizes ○ \$20 billion for tribal governments ○ \$20 billion for territories ○ Provides full parity and \$755 million backfill for DC ● \$15 billion for highways ● \$15.75 billion for transit agencies ● \$9.6 billion for emergency aid and services through Social Services Block Grants ● \$5 billion for Community Development Block Grants (CDBG) ● Additional \$900 million for tribal governments through Bureau of Indian Affairs ● Authorizes the Federal Reserve to purchase 10-year notes from state and local governments 	<ul style="list-style-type: none"> ● State and Local Coronavirus Relief Funds <ul style="list-style-type: none"> ○ \$238 billion for state governments ○ \$179 billion for local governments of all sizes ○ \$9.5 billion for tribal governments ○ \$9.5 billion for territories ○ Provides full parity and \$755 million backfill for DC ● \$32 billion for transit agencies ● \$9.6 billion for emergency aid and services through Social Services Block Grants ● \$5 billion for CDBG ● Additional \$900 million for tribal governments through Bureau of Indian Affairs ● Increases federal share of FEMA assistance to 100% for COVID-19-related emergencies and 90% for other disasters in 2020 ● Expands eligibility for the Federal Reserve's Municipal Lending Facility to for U.S. territories and additional cities and counties 	<ul style="list-style-type: none"> ● No general relief funds for state and local governments ● Extends the time that state and local governments can use the \$150 billion Coronavirus Relief Fund money to September 30, 2021 ● No additional funding for highways, transits agencies, CDBG, or tribal governments

Housing

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● \$100 billion in Emergency Rental Assistance ● \$75 billion for Emergency Homeowner Assistance ● \$11.5 billion in Homeless Assistance Grants ● \$4 billion for tenant-based rental assistance ● \$2 billion for the Public Housing Operating Fund ● Nationwide 12-month moratorium on evictions and foreclosures for all renters and homeowners ● Enhanced bankruptcy protections for homeowners, including against federal relief payments from being taken in bankruptcy proceedings ● Requires states and utilities receiving federal funds to prevent home energy and water shutoffs ● Prohibits broadband and telephone disconnects, late fees, or data caps during pandemic ● Utility assistance <ul style="list-style-type: none"> ○ \$1.5 billion for Low-Income Home Energy Assistance Program (LIHEAP) ○ \$1.5 billion to assist low-income families with water bills ○ \$4 billion for emergency home connectivity needs ○ \$50/household broadband benefit (\$75 benefit on tribal lands) for households with a laid-off or furloughed worker ○ Unlimited minutes and data through FCC Lifeline program 	<ul style="list-style-type: none"> ● \$50 billion in Emergency Rental Assistance ● \$21 billion in Emergency Homeowner Assistance ● \$5 billion in Homeless Assistance Grants ● \$4 billion for tenant-based rental assistance ● \$2 billion for the Public Housing Operating Fund ● \$400 million for Native American housing programs ● Nationwide 12-month moratorium on evictions and foreclosures for all renters and homeowners ● Enhanced bankruptcy protections for homeowners, including against federal relief payments from being taken in bankruptcy proceedings ● Requires states and utilities receiving federal funds to prevent home energy and water shutoffs ● Prohibits broadband and telephone disconnects, late fees, or data caps during pandemic ● Utility assistance <ul style="list-style-type: none"> ○ \$4.5 billion for LIHEAP ○ \$3 billion for emergency home connectivity needs ○ \$50/household broadband benefit (\$75 benefit on tribal lands) for households with a laid-off or furloughed worker ○ Unlimited minutes and data through FCC Lifeline program 	<ul style="list-style-type: none"> ● No emergency housing assistance ● No extension of the federal eviction moratorium ● No protection from utility shut-offs or disconnects

Food Security

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • Increases SNAP benefit level by 15% and minimum SNAP Benefit to \$30/month until September 30, 2021 • Waives work requirements for SNAP • Provides \$10 billion for SNAP, \$3 billion for child nutrition programs, \$1.1 billion for Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), \$150 million for The Emergency Food Assistance Program (TEFAP) for food banks, and \$100 million for nutrition and supportive services through the Administration for Community Living • Boosts WIC Cash Value Voucher up to \$35/month in FY2020 • Emergency funding for school meal and child and adult care food programs based on formula • Extends Pandemic EBT until schools reopen for children who would have received free or reduced-price meals in school or child care² 	<ul style="list-style-type: none"> • Increases SNAP benefit level by 15% and minimum SNAP Benefit to \$30/month until September 30, 2021 • Waives work requirements for SNAP for one year • Provides \$10 billion for SNAP, \$400 million for WIC, \$450 million for TEFAP, \$1.26 billion in nutrition assistance for territories, and \$1.175 billion for nutrition and supportive services through the Administration for Community Living • Boosts WIC Cash Value Voucher up to \$35/month for 4 months • Emergency funding for school meal and child and adult care food programs at 55% of reimbursement from prior year 	<ul style="list-style-type: none"> • No additional resources for nutrition programs

² Addressed in H.R. 8337, the Continuing Appropriations Act, 2021 and Other Extensions Act.

Social Safety Net Programs

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • Expands eligibility for childless Earned Income Tax Credit (EITC) and increases maximum credit amount to \$1,487 in 2020 • Makes Child Tax Credit (CTC) fully refundable at \$3,000 per child (\$3,600 for a child under 6) in 2020 <ul style="list-style-type: none"> ◦ Includes 17-year-olds as qualifying children • Makes Child and Dependent Care Tax Credit (CDCTC) fully refundable, doubles eligible expenses, increases maximum credit rate to 50%, and raises income phaseout threshold in 2020 • Suspends TANF work requirements until January 31, 2021 	<ul style="list-style-type: none"> • Expands eligibility for childless EITC and increases maximum credit amount to \$1,487 in 2020 • Makes CTC fully refundable in 2020 • Makes CDCTC fully refundable, doubles eligible expenses, increases maximum credit rate to 50%, and raises income phaseout threshold in 2020 • Suspends TANF work requirements until January, 31 2021 	<ul style="list-style-type: none"> • No enhancements to the EITC, CTC, or CDCTC

Direct Cash Assistance

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • Additional one-time \$1,200 payment per individual (up to \$6,000 per household) with expanded eligibility <ul style="list-style-type: none"> ◦ Increases the \$500 per dependent payment in CARES Act to \$1,200 per dependent ◦ Exempts payments from various forms of garnishment • Retroactively expands CARES Act payments to include ITIN tax filers, adult dependents, and full-time students below age 24 	<ul style="list-style-type: none"> • Additional one-time \$1,200 payment per adult and \$500 per dependent <ul style="list-style-type: none"> ◦ Includes ITIN tax filers, adult dependents, and full-time students below age 24 ◦ Exempts payments from various forms of garnishment 	<ul style="list-style-type: none"> • No direct cash assistance

Small Businesses

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● Creates PPP set-asides for businesses with 10 or fewer employees (25% of existing funds), nonprofits (25% of funds), and community lenders (25% of funds, up to \$10 billion) ● Expands PPP eligibility to all 501(c) organizations and small local news broadcasters <ul style="list-style-type: none"> ○ Restricts use of PPP for lobbying and campaign finance activities ● Provides eligibility for SBA assistance to borrowers with prior criminal history ● \$10 billion for Economic Injury Disaster Loan (EIDL) grants ● Increases annual lending limit of SBA 7(a) program from \$30 billion to \$75 billion ● Mandates low-cost loan option through Federal Reserve's Main Street Lending for small businesses and nonprofits ● Enacts a temporary moratorium on debt collection for small businesses and nonprofits until 120 days after the end of the COVID-19 crisis 	<ul style="list-style-type: none"> ● Establishes \$120 billion grant program for restaurants and similar businesses ● Creates PPP set-asides for businesses with 10 or fewer employees and loans under \$250,000 in low- and moderate-income areas (at least 10% of remaining and future funds); nonprofits (up to 30% of funds); and second loans to businesses with fewer than 200 employees (up to 50% of funds); and community lenders (25% of funds, up to \$15 billion) ● Authorizes second PPP loans of up to \$2 million for businesses with fewer than 200 employees and quarterly revenue losses of at least 25% (excludes publicly traded companies) ● Simplifies loan forgiveness for loans under \$150,000 ● Expands PPP eligibility to all 501(c) organizations, destination marketing organizations, small local news broadcasters, and critical access hospitals <ul style="list-style-type: none"> ○ Restricts use of PPP for lobbying and campaign finance activities ● Provides eligibility for SBA assistance to borrowers with prior criminal history ● Limits aggregate loan amount to \$10 million for businesses with multiple locations ● Excludes publicly traded entities and foreign-owned businesses from PPP ● \$8 billion in loan forgiveness for EIDL borrowers 	<ul style="list-style-type: none"> ● Authorizes second PPP loans of up to \$2 million for certain small businesses experiencing a 35% decrease in revenue in a 2020 quarter compared to a 2019 quarter. <ul style="list-style-type: none"> ○ Excludes publicly traded companies, businesses in financial services, think tanks, lobbying firms, and businesses affiliated with China ○ Supports Administration regulations allowing PPP for religious organizations and waiving affiliation rules for houses of worship ○ \$25 billion set-aside for businesses with less than 10 employees and \$10 billion set-aside for community lenders ● \$257.7 billion in additional funds for PPP ● Reduces maximum assistance under first round of PPP from \$10 million to \$2 million ● Expands PPP to cover operations, "property damage and vandalism or looting," supplier, and worker protection costs ● Expands PPP to small 501(c)(6) organizations <ul style="list-style-type: none"> ○ Restricts use of PPP for lobbying activities ● Reduces documentation requirements for PPP loans ● Extends the covered period to December 31, 2020

	<ul style="list-style-type: none"> • Simplifies EIDL applications and prevents certain restrictions by the SBA • Creates \$40 billion SBA Lifeline Grant Program for businesses with 50 or fewer employees and economic loss of at least 30% • Increases guarantees on 7(a) loans and reduces fees • Creates \$15 billion Small Business Local Relief Program providing grants through community-based partners • \$10 billion SBA grant program for independent live venue operators • Encourages a preference for supply chain subcontractors and businesses that qualify as small businesses or are owned by women, minorities, veterans, or people with disabilities • \$13 billion for a National Capital Invest Program to provide long-term investments to Minority Depository Institutions (MDIs) and community development financial institutions (CDFIs) • Emergency appropriation of \$2 billion to CDFIs and permanent 40% CDFI set-aside for minority lending institutions • \$3 billion for Minority Business Development Administration grants • Mandates low-cost loan option through Federal Reserve's Main Street Lending for small businesses and nonprofits • Enacts a temporary moratorium on debt collection for small businesses and nonprofits until 120 days after the end of the COVID-19 crisis 	<ul style="list-style-type: none"> • No moratorium on small business and nonprofit debt collection
--	---	---

Employee Retention and Employer Support

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● Employee Retention Tax Credit enhancements <ul style="list-style-type: none"> ○ Raises wage reimbursement rate from 50% to 80% ○ Raises qualified wages per employee from \$10,000 to \$45,000 in 2020 ○ Lowers revenue loss requirement for eligibility from 50% to 10% , with phased-in credit between 10% and 50% ○ Raises large employer threshold from 100 employees to 1,500 employees (with \$41.5 million in revenue). These employers may only get a credit for wages for workers who are not providing services ○ Allows state and local governments to claim credit ● 50% refundable payroll credit to cover employers' fixed costs (such as rent, mortgage, and utility payments) ● 90% refundable business interruption tax credit on individual income tax for self-employed individuals 	<ul style="list-style-type: none"> ● Employee Retention Tax Credit enhancements <ul style="list-style-type: none"> ○ Raises wage reimbursement rate from 50% to 80% ○ Raises qualified wages per employee from \$10,000 to \$45,000 in 2020 ○ Lowers revenue loss requirement for eligibility from 50% to 10%, with phased-in credit between 10% and 50% ○ Raises large employer threshold from 100 employees to 1,500 employees (with \$41.5 million in revenue). These employers may only get a credit for wages for workers who are not providing services ○ Allows state and local governments to claim credit 	<ul style="list-style-type: none"> ● No additional employee retention and employer support provisions. ● Provides “safe harbor” for marketplace platform companies to provide COVID-19 assistance without changing gig workers’ independent contractor status

Industry Aid and Oversight

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● Protects the independence of Inspectors General ● Requires Treasury Department and Inspectors General to provide reports to Congress on COVID-19 programs ● Mandates public reporting of payroll grants to air carriers ● \$35 million for oversight of the Coronavirus Fiscal Relief Fund (state and local governments) and \$2.5 million for TIGTA ● Clarifies jurisdiction of Pandemic Response Accountability Committee ● Requires SBA reporting on Paycheck Protection Program and Economic Injury Disaster Loan (EIDL) program ● Extends involuntary furlough ban for air carriers receiving aviation worker relief and clarifies collective bargaining protections ● \$30 million for Government Accountability Office (GAO) 	<ul style="list-style-type: none"> ● Protects the independence of Inspectors General ● Requires Treasury Department and Inspectors General to provide reports to Congress on COVID-19 programs ● \$35 million for oversight of the Coronavirus Fiscal Relief Fund (state and local governments) and \$2.5 million for TIGTA ● Clarifies jurisdiction of Pandemic Response Accountability Committee ● Requires SBA reporting on Economic Injury Disaster Loan (EIDL) program ● Extends the Payroll Support Program to prevent layoffs of airline industry workers until March 31, 2021 <ul style="list-style-type: none"> ○ \$25 billion to passenger airlines ○ \$3 billion to airline contractors ○ \$300 million to cargo airlines ● \$13.5 billion for airports ● \$88.5 million for Government Accountability Office (GAO) 	<ul style="list-style-type: none"> ● No protections for Inspectors General ● Requires disclosure to the SBA if the President, Vice President, Cabinet, Member of Congress, or a family member has a controlling interest in a small business seeking SBA assistance ● Reduces the industry aid available through the CARES Act from \$500 billion to \$296 billion

Tax Provisions

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● Repeals the \$135 billion tax break for “pass-throughs” ● Limits the carry-back period for writing off net operating losses ● Provides above-the-line deduction for first responders and frontline workers ● Creates a 30% refundable payroll tax credit (50% for essential workers) for employer benefits covering personal, family, living, or funeral expenses related to COVID-19 ● Removes cap for state and local tax deduction in 2020 and 2021 	<ul style="list-style-type: none"> ● Repeals the \$135 billion tax break for “pass-throughs” ● Limits the carry-back period for writing off net operating losses ● Removes cap for state and local tax deduction in 2020 	<ul style="list-style-type: none"> ● Keeps existing tax breaks in place ● Increases the new \$300 above-the-line charitable contributions deduction in the CARES Act to \$600 for individuals and \$1,200 for those filing a joint return

Retirement Security

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● Relief for troubled Multiemployer Pension Plans (similar to Butch Lewis Act, but with a special partition program through 2024) <ul style="list-style-type: none"> ○ Plans would receive enough financial assistance to stay solvent for 30 years with no cuts ● Extends amortization for single employer plans from 7 years to 15 years ● Extends pension funding stabilization percentages for single employer plans ● Includes composite pension plans provision (GROW Act), which several labor unions oppose 	<ul style="list-style-type: none"> ● Relief for troubled Multiemployer Pension Plans (similar to Butch Lewis Act, but with a special partition program through 2024) <ul style="list-style-type: none"> ○ Plans would receive enough financial assistance to stay solvent for 30 years with no cuts ● Extends amortization for single employer plans from 7 years to 15 years ● Extends pension funding stabilization percentages for single employer plans ● Includes composite pension plans provision (GROW Act), which several labor unions oppose 	<ul style="list-style-type: none"> ● No stabilization for pension plans

Immigration

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • Automatically extends temporary immigration status or work authorization set to expire during crisis <ul style="list-style-type: none"> ◦ Automatically extends work permits for Deferred Action for Childhood Arrivals (DACA) and Temporary Protected Status (TPS) recipients for at least the original time period granted to the individual • Provides employment authorization and protections from removal to critical infrastructure workers • Remote swearing-in ceremony must be available for any individuals approved for naturalization • Temporarily ease certain immigration-related restrictions to allow immigrant physicians and other critical healthcare workers 	<ul style="list-style-type: none"> • Automatically extends temporary immigration status or work authorization set to expire during crisis <ul style="list-style-type: none"> ◦ Automatically extends work permits for Deferred Action for Childhood Arrivals (DACA) and Temporary Protected Status (TPS) recipients for at least the original time period granted to the individual • Provides employment authorization and protections from removal to critical infrastructure workers • Remote swearing-in ceremony must be available for any individuals approved for naturalization • Temporarily ease certain immigration-related restrictions to allow immigrant physicians and other critical healthcare workers 	<ul style="list-style-type: none"> • No extension of temporary immigration status or work authorization

Jails, Prisons, and Detention Facilities

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • Mandates release into community supervision of federal prisoners and pretrial detainees who are non-violent • Expands court authority to order compassionate release for federal prisoners and to reduce sentences • Exempts individuals from having to exhaust administrative remedies before bringing their concerns to a judge about conditions of 	<ul style="list-style-type: none"> • Mandates release into community supervision of federal prisoners and pretrial detainees who are non-violent • Expands court authority to order compassionate release for federal prisoners and to reduce sentences • Exempts individuals from having to exhaust administrative remedies before bringing their concerns to a judge about conditions of 	<ul style="list-style-type: none"> • No provisions for release into community supervision or compassionate release • No moratorium on court-imposed fees and fines • No cap on prison call rates

<p>incarceration during the COVID-19 pandemic</p> <ul style="list-style-type: none"> ● Increases the availability of home detention for non-violent elderly prisoners ● \$600 million for Pandemic Justice Response Grants to address COVID-19 in correctional institutions, support pre-trial citation and release, and fund Juvenile Specific Services ● \$250 million for Second Chance grants for ex-prisoner reintegration and anti-recidivism ● \$200 million for Bureau of Prisons ● \$300 million for Byrne Justice Assistance Grants to supply PPE and control outbreaks at prisons <ul style="list-style-type: none"> ○ Funding cannot be withheld from sanctuary jurisdictions ● Moratorium on court-imposed fees and fines during the COVID-19 crisis ● Immediate interim cap on voice and video call rates from prisons or jails with permanent caps within 18 months ● Ensures confidential electronic communication between those in custody and their attorneys ● Medicaid eligibility for inmates 30 days prior to release ● Requires Immigration and Customs Enforcement (ICE) to conduct file reviews for those in custody and prioritize for release for those not subject to mandatory detention ● Requires ICE to provide free and sufficient access to phones, soap, sanitizer, and other necessary hygiene products 	<p>incarceration during the COVID-19 pandemic</p> <ul style="list-style-type: none"> ● Increases the availability of home detention for non-violent elderly prisoners ● \$600 million for Pandemic Justice Response Grants to address COVID-19 in correctional institutions, support pre-trial citation and release, and fund Juvenile Specific Services ● \$250 million for Second Chance grants for ex-prisoner reintegration and anti-recidivism ● \$100 million for Juvenile Justice Programs ● Moratorium on court-imposed fees and fines during the COVID-19 crisis ● Immediate interim cap on voice and video call rates from prisons or jails with permanent caps within 18 months ● Ensures confidential electronic communication between those in custody and their attorneys ● Requires Immigration and Customs Enforcement (ICE) to conduct file reviews for those in custody and prioritize for release for those not subject to mandatory detention ● Medicaid eligibility for inmates 30 days prior to release ● Requires Immigration and Customs Enforcement (ICE) to conduct file reviews for those in custody and prioritize for release for those not subject to mandatory detention ● Requires ICE to provide free and sufficient access to phones, soap, sanitizer, and other necessary hygiene products 	
--	--	--

Domestic Violence and Child Abuse

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • \$100 million for Violence Against Women Act (VAWA) programs • \$50 million for family violence prevention and services • \$40 million for child abuse prevention and treatment grants 	<ul style="list-style-type: none"> • \$375 million for VAWA programs • \$100 million for family violence prevention and services • Strengthens Child Abuse and Prevention Treatment Act • \$325 million for child abuse prevention and treatment grants 	<ul style="list-style-type: none"> • No money family violence protection and child welfare programs

Mental Health

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • \$3 billion for the Substance Abuse and Mental Health Services Administration (SAMHSA), including \$150 million for tribes • Research on mental health impact of COVID-19 • Designation of 9-8-8 universal dialing code for National Suicide Prevention Lifeline • Report to Congress on servicemember suicides during COVID-19 emergency 	<ul style="list-style-type: none"> • \$8.5 billion for SAMHSA, including \$150 million for tribes • Research on mental health impact of COVID-19 	<ul style="list-style-type: none"> • No funds for mental health

Anti-Discrimination and Hate Crime Protections

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • Provides anti-discrimination protections for COVID-19 relief • Grant funding for the collection and reporting of hate crimes data (Jabara-Heyer NO HATE Act) 	<ul style="list-style-type: none"> • Provides anti-discrimination protections for COVID-19 relief • Grant funding for the collection and reporting of hate crimes data (Jabara-Heyer NO HATE Act) 	<ul style="list-style-type: none"> • No general anti-discrimination protections for COVID-19 relief • No hate crime protections

Foreign Affairs

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • Establishes Global Health Security Agenda Interagency Review Council • Requires presidential appointment of a U.S. Coordinator for Global Health Security • Authorizes U.S. participation in the Coalition for Epidemic Preparedness Innovations 	<ul style="list-style-type: none"> • Establishes Global Health Security Agenda Interagency Review Council • Requires presidential appointment of a U.S. Coordinator for Global Health Security • Authorizes U.S. participation in the Coalition for Epidemic Preparedness Innovations • Encourages the suspension of debt service payments by developing nations to international financial institutions • Supports the issuance of not less than \$2 trillion in special drawing rights by the International Monetary Fund to respond to the COVID-19 pandemic • Instructs the Treasury Secretary to negotiate with the G-20 to extend current moratorium on debt service payments by the poorest nations • \$3.5 billion for The GAVI Alliance on global vaccine production and distribution • \$3.5 billion for the Global Fund to support health systems in low- to middle-income countries • \$1 billion for PEPFAR • \$750 million for UN World Food Programme 	<ul style="list-style-type: none"> • No money for global health

Elections

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● \$3.6 billion for Election Assistance Grants ● Requires election contingency plans to ensure safe voting during emergencies ● Guarantees access to vote-by-mail for the November 2020 elections and all future elections <ul style="list-style-type: none"> ○ Sets standards and requires tracking for absentee ballots ● Requires at least 15 consecutive days of early voting in federal elections ● Ensures that people can register to vote by mail or online ● Requires prepaid postage for voting materials 	<ul style="list-style-type: none"> ● \$3.6 billion for Election Assistance Grants ● Requires election contingency plans to ensure safe voting during emergencies ● Guarantees access to vote-by-mail for the November 2020 elections and all future elections <ul style="list-style-type: none"> ○ Sets standards and requires tracking for absentee ballots ● Requires at least 15 consecutive days of early voting in federal elections ● Ensures that people can register to vote by mail or online ● Requires prepaid postage for voting materials 	<ul style="list-style-type: none"> ● No funding or protections for elections

Postal Service

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> ● \$25 billion for Postal Service ● Repeals restrictions on \$10 billion in borrowing authority in the CARES Act ● Require the Postal Service Inspector General to conduct audits and investigations of activities carried out with funds provided 	<ul style="list-style-type: none"> ● \$15 billion for Postal Service ● Repeals restrictions on \$10 billion in borrowing authority in the CARES Act ● Require the Postal Service Inspector General to conduct audits and investigations of activities carried out with funds provided 	<ul style="list-style-type: none"> ● Would forgive the USPS \$10 billion Treasury loan authorized in CARES only if the USPS cash balance drops to \$8 billion.

Census

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • \$410 million for additional expenses due to COVID-19 • Allows 120-day delay in publication of apportionment and state redistricting data • Protections for data quality 	<ul style="list-style-type: none"> • \$410 million for additional expenses due to COVID-19 • Allows 120-day delay in publication of apportionment and state redistricting data • Protections for data quality 	<ul style="list-style-type: none"> • No deadline extension or protections for data quality

Miscellaneous Appropriations

<i>Heroes Act (House Democrats)</i>	<i>Heroes Act 2.0 (House Democrats)</i>	<i>Skinny Bill (Senate Republicans)</i>
<ul style="list-style-type: none"> • No additional funding for Department of Defense • \$16.5 billion in direct payment to agricultural producers 	<ul style="list-style-type: none"> • \$1.025 billion for the Department of Defense 	<ul style="list-style-type: none"> • No additional funding for Department of Defense • \$20 billion in additional farm assistance³

³ Addressed in H.R. 8337, the Continuing Appropriations Act, 2021 and Other Extensions Act.