

February 14, 2020

## Communicating for America

# Platform for Rural Economic Justice

### Our Voice

*Communicating for America is a membership organization with agricultural roots. We stand strong as vocal advocates for rural people across America, and we believe in providing valuable policy suggestions for all Americans.*

*This “Platform for Rural Economic Justice” is our means of expressing the voice of rural people, especially farm families, who too often are left behind in critically important social and economic policies.*

### Pillar #1

#### Health for Rural Citizens: Care and Insurance

##### *The Situation*

When it comes to health care and health insurance, rural people in America stand a world apart from urban dwellers. Their health and well-being are impacted negatively simply as a function of geography – the places where they live and work. A report from the Centers for Disease Control says it all:

*“Rural Americans face numerous health disparities compared to their urban counterparts. More than 46 million Americans, or 15% of the U.S. population, live in rural areas as defined by the U.S. Census Bureau. A series of studies from the CDC is drawing attention to the **significant gap in health between rural and urban Americans**. Rural Americans are more likely to die from heart disease, cancer, unintentional injury, chronic lower respiratory disease, and stroke than their urban counterparts. Unintentional injury deaths are approximately 50% higher in rural areas than in urban areas, partly due to greater risk of death from motor vehicle crashes and opioid overdoses. **In general, residents of rural areas in the United States tend to be older and sicker than their urban counterparts.**”*

Further, the CDC says, “Children in rural areas with mental, behavioral, and developmental disorders face more community and family challenges than children in urban areas with the same disorders.”

Examples of the rural/urban health gap:

- The number of physicians per 100,000 rural residents is 39.8, compared to 53.3 physicians per 100,000 urban residents.

- Rural residents tend to be poorer, impacting an individual's or family's access to health insurance, care, health information and healthy foods. According to census figures, two-thirds of rural counties nationally have poverty rates at or above the national average of 14.4%.
- Infant, neonatal and post-neonatal mortality rates are higher in rural counties than urban counties.
- Shortage of mental health services is a chronic problem in rural areas.
- The economic health of rural hospitals is in a crisis stage, with an epidemic of hospital closings resulting in decreased access for rural residents and a threat to rural economic vitality. Data shows that 119 rural hospitals closed from 2010 to 2019.
- Health insurance choices are sometimes non-existent for rural residents.

### *Our Recommendations*

1. **Protect the health of rural Americans as federal healthcare policy evolves.**  
Although we support the framework of the Affordable Care Act, implementation has been difficult for rural people, as insurance choices are sometimes limited to a single option and premiums have been higher than in urban areas. To make coverage more stable and affordable in rural areas as the ACA is adjusted, remodeled and revised, the federal government needs to:
  - a. Incent insurers to participate in rural counties.
  - b. Continue to enable states to use the 1332 waiver process to set up reinsurance programs, which significantly reduce individual premiums, as shown in the 12 states currently employing reinsurance plans.
  - c. Enact Guaranteed Access Pools, or Unified High-Risk Pools, as a safety net so that all consumers are given access to health insurance.
  - d. Reduce regulatory burdens on rural hospitals and health care providers.
  - e. Encourage more consumer involvement in making appropriate care and insurance decisions, allowing consumers to shop for high-value care.
  - f. Protect rural children through accessible and reasonably priced family insurance. We're encouraged by the extension of the Children's Health Insurance Program (CHIP) through Sept. 30, 2023. For the protection of rural and urban children alike, this program must be preserved.
  - g. Because rural people are less likely to be covered by employer-paid plans, protect those with pre-existing conditions by using a universal definition of "pre-existing conditions" such as the language from the National Association of Insurance Commissioners.
  - h. Protect the rural poor and elderly by allowing higher health insurance premium subsidies based on geography. In areas where there is only one health insurance plan available, provide vouchers so that consumers can buy alternative types of healthcare coverage.

- i. Encourage political leaders to identify policies and programs that will make prescription medications more affordable for seniors enrolled in Part D Medicare. An urgent need is to assist seniors facing chronic conditions with high out-of-pocket costs for prescription drugs.
  - j. Provide grants and loans to assist with establishing rural Association Health Plans, allowing farmers and other rural groups to combine purchasing power for health insurance.
  - k. Provide relief to those suffering from crushing and destructive medical-related debt. Encourage resources such as RIP Medical Debt, which save the financial lives of citizens with burdensome medical debt through debt forgiveness strategies.
  - l. We support allowing self-directed Medicaid services so that participants or their representatives have decision-making authority over many of their services. They should be allowed to take direct responsibility to manage their services with the assistance of a system of available supports.
2. **Preserve the rural health infrastructure.** The unique health care challenges faced by rural people require customized solutions:
- a. Preserve Medicaid funding for rural residents. Twenty-one percent of rural residents are covered by Medicaid compared to 16% urban.
  - b. Medicare accounts for 15% of gross revenues for rural hospitals. Medicare reimbursements need to accurately reflect the relatively higher costs of delivering service in rural areas. Medicare Extenders must continue for Medicare-dependent and low-volume hospitals.
  - c. We encourage vigilance to maintain long-term funding of rural Community Health Centers.
  - d. Fund grants to help rural hospitals survive. The National Rural Health Association estimates that at the current rate of closure, 25% of all rural hospitals will close within less than a decade.
  - e. Preserve public health programs that focus on rural health research, emergency preparedness, chronic disease prevention and disease monitoring.
  - f. Accelerate access to health information for both consumers and providers through improved communication channels, especially high-speed broadband restrictive Medicare and Medicaid reimbursement regulations to authorize telehealth services to both increase access and control costs. It is crucial to aggressively seek regulatory and legislative efforts to accelerate telehealth service in rural areas. *(This subject is treated in more detail later in this document.)*
3. **Make remote “telehealth,” “telemedicine” or “eConsultation” services more available to rural patients.** The lack of availability of physicians, clinics and hospitals in rural areas makes electronic access to care doubly urgent. Many

rural people need to drive 100 miles or more to reach a hospital or clinic, making a doctor visit a day-long mission. We recommend:

- a. Establish a national platform for personalized “telehealth” sessions either by phone or preferably on webcam via high-speed internet connection. Cure the current patchwork of restrictive state-by-state rules.
  - b. Modify solutions for the underserved in rural communities.
  - c. A particularly acute area of need is in the field of mental health, including substance abuse. We support legislation such as the CONNECT for Health Act of 2019.
  - d. The federal Office for the Advancement of Telehealth (OAT) should accelerate its Telehealth Network Grant Program to extend service to underserved rural areas.
  - e. Incorporate online patient monitoring and health information services into a telehealth platform.
  - f. Incorporate translation services for non-English-speaking populations.
4. **Address the rural hospital closure crisis.** When rural hospitals close, rural citizens are robbed of accessible care. We recommend legislation and regulation that will:
- a. Rescue rural hospitals. The shrinking rural health infrastructure costs jobs and economic vitality in rural areas.
  - b. Recognize that in most rural communities, health care represents the largest or second-largest employer in the community.
  - c. Address the hospital crisis as described by the National Rural Health Association, which says 673 rural facilities are vulnerable and face closure, representing more than one-third of rural hospitals in the U.S.
5. **Address the rural epidemic of heroin and opioid prescription drug abuse.** According to the Centers for Disease Control and Prevention, the rate of opioid-related overdose deaths in non-metro counties is 45% higher than in metro counties. A recent Journal of the American Medical Association survey found that 25% of rural adults said opioid or other drug addiction or abuse was the most serious problem in their local community. The opioid crisis has led to accompanying increases in crime, homelessness, domestic violence, child abuse and sex trafficking. The National Institute on Drug Abuse says, “Every day, more than 130 people in the United States die after overdosing on opioids.”
- a. Because the opioid problem is of epidemic proportion in rural areas, extraordinary action is needed:
    - i. Expand access to treatment and recovery support services as an alternative to incarceration for opioid users.
    - ii. Support rural coalitions (school, law enforcement, medical community) with information, prevention programs and unused medication disposal programs.

- iii. Improve the availability and distribution of overdose-reversing drugs in rural areas.
- iv. Provide more evidence-based prescribing guidance to physicians to improve pain management while reducing the inappropriate use of opioids.
- v. We support actions of the U.S. Department of Health and Human Services (HHS) to provide more than \$1.8 billion in funding to states in 2019 and beyond to continue efforts to combat the opioid crisis by expanding access to treatment and supporting near real-time data on the drug overdose crisis.
- vi. We support more aggressive funding of the federal Rural Communities Opioids Response Program.
- vii. Enhance and expand drug take-back programs in rural areas.

**6. Encourage providers to serve in rural areas.** To address the rural health professional shortage:

- a. Most importantly, provide student debt reduction/forgiveness to health care professionals in return for their commitment to practice in underserved rural communities.
- b. Expedite H-1B and J-1 (continuing education) visas for foreign-born medical professionals who agree to live and work in underserved rural communities.

**7. Make mental health care available to rural people on an equitable basis.**

There is a chronic shortage of mental health services available in rural areas. According to the National Institute of Mental Health, mental illness or diagnosable mental disorders afflict 26% of American adults, including rural adults. About 85% of U.S. counties have either inadequate mental health services, or none at all. We recommend:

- a. Enable use of remote (telehealth) services as a means of helping patients who don't live within reasonable reach of a clinic or provider.
- b. Preserve Community Mental Health Services Block Grant funds as a means of building rural community mental health infrastructure.
- c. Develop and expand recruitment and retention incentives for behavioral professionals to serve in rural areas, including loan repayments, bonuses, and other incentives.
- d. Integrate high-quality behavioral health care with ongoing medical care.

**8. Enact a system that creates an Electronic Health Record (EHR) for every rural resident, regardless of provider network.**

**9. Act now to address the severe lack of availability of rural long-term care workers.** The worker shortage is emerging just as the baby boomer cohort is

retiring. Workers for in-home care as well as care facilities are critically needed, and the need will become more urgent. Two-thirds of baby boomers will likely need assisted living or in-home care for various durations. We recommend:

- a. Accelerate recruitment into training programs in technical and community colleges.
- b. Build clinical experience in health care training programs in rural America.
- c. Begin exposing rural high school students to health care job opportunities. Help students imagine health care jobs in their own communities.
- d. Enable immigration as a tool to fill these vital jobs.

10. **Make Advance Directives an automatic part of insurance coverage.** Help people make their own, personal, end-of-life decisions while enabling health care professionals to avoid unnecessary procedures that may not conform to the patient's wishes.

## Pillar #2

### Broadband Access for Rural America

#### *The Situation*

America has a severe Digital Divide. Equity in economic opportunity and health care delivery for rural residents cannot be available without competitive broadband service. Such service is no longer a luxury. **It is a necessity for full participation in the American economy and American society.** According to the Federal Communications Commission (FCC), In urban areas, 97% of Americans have access to high-speed fixed service. In rural areas, that number falls to 65%. And on tribal lands, barely 60% have access. All told, nearly 30 million Americans cannot reap the benefits of the digital age. Mobile wireless interconnections in rural areas are generally not fast enough to meet the formal FCC definition of “broadband” -- download speeds of at least 25 Mbps and upload speeds of 5 Mbps.

**Universally accessible broadband is the great economic equalizer for rural people and businesses.**

Why it's urgent to improve rural broadband access:

- A national study conducted by Communicating for America in 2019 correlates the lack of high-speed internet to the lack of health insurance coverage and access to healthcare.
- Innovation and business formation are constricted in rural America without access to high-speed internet service.
- Educational opportunities are choked off for rural students when they don't have access to technology-based solutions available to urban students. For example, rural schools are less able to assign internet-related homework because students are less likely to have access to technology.
- Health care options are restricted, including access to health information, access to remote telemedicine and mental health treatment options, and provider access to online resources.
- First responders may not be able to connect with hospitals on a timely basis, putting lives at risk.
- Businesses – especially technology-dependent businesses – will not locate or expand in rural areas that do not have access to high-speed service, exacerbating rural job loss and poverty.
- Telecommuting options for rural residents are diminished when they don't have access to high-speed internet service. This dynamic is a factor in rural population retention and growth.
- We believe the opportunity to communicate has become a fundamental human right in American society. Without the digital inclusion of broadband, rural communities are isolated from opportunities for economic and civic participation.
- Even entertainment options are less available to rural residents.

## *Our Recommendations*

1. **Congress and the Administration should continue to include Rural Broadband in planned national infrastructure enhancements.** While roads and bridges are vitally important for rural America, so is the infrastructure necessary to deliver high-speed internet access.
  - a. Congress and the Administration should continue to fund efforts along the lines of the ConnectHomeUSA program from HUD to expand high-speed broadband services to the homes of low-income Americans.
  - b. Investments announced by USDA and the FCC in the past two years will improve rural broadband infrastructure, but significantly more investment is required to correct inequities.
  - c. Public/private partnerships for rural broadband development should be encouraged.
  
2. **The Federal Communications Commission should use its power to accelerate rural broadband expansion.** The FCC should:
  - a. Quickly begin implementation of its Rural Digital Opportunity Fund to accelerate deployment of high-speed broadband networks in rural America.
  - b. Accelerate rural broadband infrastructure formation through its Rural Broadband Auctions Task Force and the Connect America Fund Phase II reverse auction, which has allocated \$1.488 billion to expand broadband to more than 700,000 rural locations in 45 states.
  - c. Direct funding to make 4G LTE mobile broadband available in parts of rural America currently suffering from inadequate wireless service.
  - d. Fund efforts to enhance educational opportunities for rural students by prioritizing broadband accessibility for rural schools.
  - e. Implement loans, loan guarantees and grants for broadband infrastructure deployment.
  
3. **Congress and the Administration should incorporate programs for broadband expansion into future iterations of the Farm Bill.**
  - a. Rural Development programs and funding should urgently address rural broadband insufficiency as a major rural economic development obstacle.
  - b. USDA's Rural Utilities Service should continue to be funded.



4. **Don't leave rural students behind.** Broadband can help connect teachers to students, parents, and educational resources. Broadband also helps under-resourced rural schools share classes, curricula, and other resources.
  - a. Because a fourth of all U.S. students attend a rural school, the U.S. Department of Education should focus on coordinating with other federal agencies to provide broadband to rural schools.
  - b. Technology can bring the world to a rural classroom. To enrich student programs and diminish geographic inequities, schools need video conferencing and the collaborative tools only high-speed internet service can deliver.
  - c. Teachers and administrators can improve their skills and effectiveness through virtual networking.
  - d. Because many rural schools are resource-poor, states should provide rural schools and districts with the flexibility to develop new models of technology-enhanced staffing and learning.
  
5. **National health care legislation and regulation need to address the rural/urban digital divide.**
  - a. Technology-driven solutions for health care providers, such as Electronic Health Records (EHR), necessitate broadband infrastructure.
  - b. To enable rural people to achieve fair access to quality health care, technology needs to keep pace with requirements for efficient telemedicine/telehealth/eConsultation. Technology allows rural patients to see specialists without leaving their communities, permits local providers to take advantage of remote training and expertise, and improves timeliness of care.
  
6. **Rural communities should establish their own, local broadband initiatives to be in a position to access federal and state broadband expansion funds.**
  - a. Governments, schools and businesses (especially telecommunications providers) should pool resources and clout to promote their communities for broadband expansion projects.

## Pillar #3

### Economic Development for Rural America

#### *The Situation*

Without a vibrant economy in rural America, millions of rural citizens will suffer economically, and the country will fail to achieve its economic potential.

From its founding, the U.S. has maintained policies to advance rural prosperity, making it possible for rural residents to earn a living, raise a family and fairly share in the nation's overall prosperity. However, rural America is falling behind economically. Compared to urbanites, for rural people income is less, unemployment is higher, and opportunity is constricted.

Agriculture is the heartbeat of rural America, and America cannot afford to neglect the enormous social and economic power of production agriculture. Farm loan delinquencies, foreclosures and bankruptcies are reaching epidemic proportions.

We see several urgent needs for rural economic development:

- Our government needs to preserve and nurture family-based agriculture. Because farmers have alarmingly little control over the price at which they sell their products, our government needs to provide special protection for this national resource.
- National immigration policy must recognize the unique needs of American agriculture and rural businesses. Simply, foreign workers are desperately needed because there is an insufficient labor pool in many rural counties. Without workers, employers move jobs to urban centers, leading to further rural economic and community deterioration.
- Employment opportunities, innovation and business formation is constricted in rural America without access to high-speed internet service.
- Economically strong communities are needed to maintain educational opportunities. America cannot afford to leave a generation of students behind.
- Health care options for rural people will continue to shrink without rural economic vitality. Businesses will not provide jobs and economic opportunities in communities where the health care infrastructure is withering.

#### *Our Recommendations*

1. **Encourage family-based agriculture and consumer food policies.** Since the Revolutionary War, America has preferred family-owned agricultural production. To preserve family agriculture, the Congress and Administration should:
  - a. Preserve international trading relationships for agricultural products.
  - b. Enact future Farm Bill provisions to:

- i. Preserve family-owned farms by extending a common-sense income safety net comprised of family-friendly Price Loss Coverage and Agricultural Risk Coverage programs.
      - ii. Include adequate funding for Federal Crop Insurance, with strong “actively engaged in farming” rules.;
      - iii. Improve the Dairy Program to protect family dairy farmers by enhancing the Dairy Margin Coverage program provisions to provide a more adequate safety net, especially for small producers.
      - iv. Energize funding for agricultural research to identify new uses for American agricultural products.
      - v. Assure infrastructure development in rural communities.
      - vi. Help landowners preserve soil and water quality through conservation programs, especially for marginal and highly erodible land.
    - c. Establish lending policies to encourage transfer of land from our aging family farmers to a new generation of family farmers.
    - d. Encourage creation of networks to support rural entrepreneurs.
2. **Favorable immigration policies are crucial for rural prosperity.** Farmers and ranchers are experiencing extreme difficulty in obtaining workers who are willing and able to work in ag operations. The U.S. government should encourage immigration programs that will bolster the rural workforce – especially on farms -- and revitalize rural communities.
- a. Because American agriculture needs immigrant workers, keep the door open to guest worker programs that provide pathways for legal immigration and ultimately, citizenship.
  - b. Maintain a federal system that provides timely approval of seasonal H2-A and Agricultural Worker Visa Program (AWP) visas for agricultural workers, avoiding paperwork delays and unreasonable regulation. Fund the Department of Labor at adequate levels to process these applications on a timely basis.
  - c. Non-seasonal agricultural businesses, such as dairy farms, need worker visas to fill jobs that cannot be filled by hiring U.S. citizens. Dairy farm workers in the U.S. simply do not exist in sufficient numbers.
  - d. Recognize that immigrants already are repopulating and invigorating many rural communities. We contend that rural counties with more immigrants tend to perform better economically. Immigrants buy goods, services, housing and health care – all of which benefit communities.
  - e. Rural communities are desperate for health care professionals and other health care workers. A reasonable and smooth visa process should be established to allow skilled health professionals to enter the U.S.

- f. Encourage and enable international exchange programs – especially in agricultural industries – that provide work and learning opportunities for young people.
3. **Tax policy at the state and national levels should promote rural prosperity:**
  - a. Encourage beginning farmers by providing a tax credit to those establishing agricultural production operations. Customize crop insurance, lending and price support programs to incentivize beginning farmers.
  - b. Maintain a fair Earned Income Tax Credit to help rural working families make ends meet on low wages.
  - c. Enact inheritance tax provisions to allow farm operations to stay in family hands.
  - d. Because more than 98% of farms and ranches operate as pass-through businesses, Congress should extend the existing, temporary pass-through provisions.
  - e. Property tax relief should be designed to strengthen small and medium-sized farms and ranches by providing income tax credits when property taxes on owner-operated farmland take an excessive share of the owner's income.
4. **Government and private industry should join forces to create business incubators in rural America to foster entrepreneurship and rural economic vitality.** Initiatives to be considered include:
  - a. USDA should aim Rural Development Grants toward small business incubators in rural communities.
  - b. Large businesses serving rural customers should participate in rural business incubators to provide leadership for seed capital, mentorship and expertise for developing businesses.
  - c. With the right support and infrastructure, communities can develop a cadre of small businesses – including technology companies – that can provide an impetus for economic development.
  - d. The structures of rural incubators can vary, from brick-and-mortar to a virtual network of advisors and mentors.
5. **National and state education policies should reflect the special challenges of rural education.** Issues to be considered include:
  - a. To build a qualified workforce for rural business, encourage policies that promote a Career Pathways approach that includes secondary and post-secondary institutions.
  - b. Distance learning should be encouraged to overcome geographic barriers.
  - c. Technology infrastructure should be strengthened to equalize learning opportunities compared to urban students.

- d. Recognize and act upon the challenges in early learning and childcare options for rural residents.
  - e. Provide matching grants for small towns that create community-led scholarship programs for their students.
6. **National infrastructure programs need to reflect needs in rural America:**
- a. Encourage the development of the high-speed broadband infrastructure to bring jobs and economic development to rural America.
  - b. Include rural highway, waterway and wastewater treatment infrastructure projects in national programs.
7. **National energy policies should include rural components.** Rural America can be a national solution for clean, renewable sources of energy with its vast wind, solar and biofuels capabilities.
8. **Cut the red tape.** For communities seeking help from government agencies, we recommend cutting the red tape and excessive paperwork required to apply for grants and loan applications from agencies such as USDA Rural Development.