



Integrate, Don't Scapegoat Immigrants To Thrive

Meera Kymal

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America is finally beginning to understand that immigrant communities, including undocumented workers, are the backbone of the nation's economy and deserve protection as they bear the brunt of the coronavirus pandemic, said California Insurance Commissioner Riccardo Lara.

At a telebriefing hosted by Ethnic Media Services on April 22, Lara reiterated the state's commitment to its immigrant community by announcing protections for essential workers affected by COVID-19.

"As we figure out how to survive as a community we need to make sure that our immigrants are protected."

In the midst of the pandemic, Californians, like the rest of the nation, rely more than ever on 'supply and logistics troops' to deliver essentials that help them abide by shelter in place mandates.

Essential workers include low paid 'warehouse workers, shelf-stockers, supermarket cashiers, UPS drivers, municipal employees, and home health aides, among others,' for whom sick leave is an impossible luxury, writes George Packer in The Atlantic. "In a smartphone economy that hides whole classes of human beings, we're learning where our food and goods come from, who keeps us alive."

"When you look at who's doing the farm labor, delivering our groceries, working in warehouses and packing the goods we're buying online, it's primarily immigrants who are doing those jobs and are now considered essential workers," Lara pointed out.

He confirms that insurance commissioners across the country agree that immigrants are essential workers in essential parts of the economy like food production, manufacturing, or construction.

"Finally, broader society is understanding that the work that immigrants do are essential services, and seeing first-hand how essential they are to the economy of the country and the state of California."

COVID19 Takes Grim Toll of Frontline Workers

Nearly a quarter of the nation's undocumented immigrants reside in California. The Cato Institute reports that immigrants form 33 percent of all California's essential workers, with about 4.6 million immigrants engaged in producing food and equipment, maintaining operations at hospitals and research facilities, and distributing supplies across the state.

They are also the most at risk of dying from on the job exposure to COVID19, performing jobs deemed "essential" for society.

In New York, nearly one in five workers most at risk for COVID-19 exposure are non-citizens, says its comptroller, of a city where a staggering 83 MTA workers have died. In California, healthcare workers have been hit hard by the virus with 4,453 testing positive, accounting for 11% of total infections statewide.

What Protections are offered?

California will shield its immigrant workers during the pandemic by giving them the right to file claims if they fall ill with exposure to COVID 19 in the course of their work.

New initiatives will build on measures California has already implemented to protect its workers, regardless of their immigration status.

Under California law all workers including undocumented workers Injured on the job are eligible for workers comp. In 2015, as a member of the California State Senate, Lara expanded protections for undocumented workers injured on the job, to include compensation in addition to standard workers' compensation benefits.

In March this year, Governor Gavin Newsome responded to the pandemic with an executive order endorsing workers eligibility for workers' compensation benefits if they are exposed to or contract COVID-19 on the job.

Later in April Newsome announced a \$75 million disaster relief fund to provide monetary relief for immigrant workers affected by COVID-19, pioneering a statewide public-private partnership with philanthropic partners who have committed to raising an additional \$50 million in financial assistance. The fund will pay a one-time cash benefit of \$500 per adult, capped at \$1,000 per household, reports NBCnews.

"This unprecedented pandemic has sparked questions and concerns among essential workers in the immigrant community who are showing up for work every day, bringing us vital goods and services," said Lara.

So, California will ensure that workers engaged in front-line occupations such as health care, emergency services, food production, sales, and delivery, among others, get the protection they deserve.

"We want them to access healthcare if they fall sick, we want them to contribute as essential workers without fear of losing their license, or the discounts they are entitled to. If they have

healthcare we give them a 60-day grace period to allow them to pay their premiums and keep their healthcare for themselves and their families,” Lara emphasized.

New healthcare directives will cut the cost of co-pays and cost sharing for COVID 19 tests, enable workers to file claims and find access to test and treatment; and, law enforcement will be asked to refrain from ticketing people with invalid licenses.

Lara has issued a Notice to alert insurance companies that all workers exposed to COVID-19 are entitled to workers’ compensation benefits if they fall ill, regardless of their immigration status; claims cannot be denied on the basis of an injured worker’s immigration status.

Auto insurance companies are being asked not to change premium rates for people with expired licenses (as most of the undocumented community tend to have AV 60 licenses), and to make sure consumers don’t lose discounts.

Lara has ordered insurance companies to adjust premiums and issue refunds to consumers via credit or check, and contact customers to return those refunds.

His department will first screen the refund process says Lara, to verify that insurance companies offer the maximum discounts possible – up to 50 to 70% in some cases – to accurately reflect the reduced risk of fewer drivers and accidents on the road. Refunds will be extended through May if the stay-at-home orders continue.

Lara also is coordinating with the Dept of Industrial Relations to resolve coronavirus claims, workers compensation and any insurance-related issues. His department will track claims coming out of the workers comp system to determine if undocumented workers are covered, and make sure claims not being denied because of their legal status.

Multilingual staff and experts will be available (at 1-800-927-4357) to answer all queries – whether it’s employee access to PPE, getting extensions on insurance payments or calling insurance companies on behalf of workers to find options.

“People of color, immigrant groups, always bear the brunt of societal ills,” noted Lara, “and this pandemic is no different. But we can answer any queries on helping people understand what their rights are.”

As the Trump admin doubles down on unfounded threats from immigrants with executive orders on sanctuary cities, border security and the recent temporary immigration ban to protect American jobs, immigrant communities are under siege.

Fear of falling foul of rulings like the Public Charge is keeping undocumented residents and workers from signing up for safety net programs for which they are eligible, say advocacy groups.

Lara has a message for them. “Essential workers don’t have to put themselves at risk. Don’t forgo your safety. If you are at risk, get resources that protect your health and safety, so you can continue doing your work.”

Incorporate Don’t Scapegoat Our Immigrants

Lara says it’s ironic that the public are only beginning to recognize the contributions of immigrants in the midst of a pandemic. But California is setting the national standard for bringing immigrant communities out of the shadows.

“What we’ve done here in California, “in terms of bills we have promulgated, is to demonstrate that we can actually incorporate everyone into our economy and the economy continues to grow.”

By giving immigrants services, health benefits, schooling and opportunities to participate socially and understand their rights – helps absorb them so they contribute to the economy at a greater scale than possible, remarked Lara, who is the son of undocumented immigrants. “Quite honestly...immigrants that are coming here contribute in significantly more than other groups.” What California has clearly demonstrated to the nation says Lara, is that by integrating not scapegoating its immigrant and undocumented populations, California’s economy continues to grow and thrive. “California is the fifth largest economy in world.”

“The sky doesn’t fall.”