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# **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 way of expressing the voice of rural people 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 in negative ways simply as a function of geography – where they live and work.

In early 2017, the Centers for Disease Control said it all: "Rural Americans face numerous health disparities compared to their urban counterparts. More than 46 million Americans, or 15 percent 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 percent 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, 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.
- 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.
- Health insurances choices are often non-existent for rural residents.

#### Our Recommendations

- 1. **Don't forget rural America in new health care legislation.** The Affordable Care Act has been difficult for rural people, as insurance choices have disappeared. Today, 41 percent of rural marketplace enrollees have only a single option of insurer. Lack of competition has meant higher premiums.
  - a. Assure a system that will incent insurers to participate in rural areas.

- 2. **Save the Rural Health Safety Net.** Rural health care has special problems. We must preserve special solutions:
  - a. Keep the doors open in rural hospitals by enacting legislations such as the Rural Hospital Access Act of 2017. S. 872, HR 1955 would address the inequities faced by rural hospitals related to Medicare patient volume in rural hospitals.
  - b. Preserve Medicaid funding for rural residents. More rural residents are covered by Medicaid – 21 percent compared to 16 percent urban.
    Medicare accounts for 15 percent of gross revenues for rural hospitals.
    Medicare reimbursements need to reflect the cost of delivering service in rural areas.
  - c. Preserve grants to assist the survival of rural hospitals.
  - d. Preserve public health programs that focus on health research, emergency preparedness, chronic disease prevention and disease monitoring.
  - e. Accelerate access to health information through improved communication channels, especially high-speed broadband service in rural areas. (This subject is treated in more detail later in this document.)
- 3. Make remote "telehealth" services 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 system of personalized "telehealth" sessions either by phone or preferably on webcam via high-speed internet connection.
  - b. Modify current, restrictive Medicare and Medicaid payment regulations to authorize telehealth services to both increase access and control costs.
  - c. Create a national platform for providing telehealth services to cure the current patchwork of restrictive state-by-state rules.
  - d. Incorporate online patient monitoring and health information services into a telehealth platform.
  - e. Incorporate translation services for non-English-speaking populations.
- 4. Address the rural hospital closure crisis. Rural citizens are robbed of accessible care when local hospitals close. We recommend legislation 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.
- 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 percent higher than in metro counties. The opioid crisis has led to accompanying increases in crime, homelessness, domestic violence, child abuse and sex trafficking.

- a. Because the opioid problem is of epidemic proportion in rural areas, extraordinary action is needed:
  - Expand access to treatment 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. Provide more evidence-based prescribing guidelines to physicians.
- 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 to provide a pathway for them to practice in underserved rural communities.
  - b. Expedite H-1B visas for foreign-born medical professionals who wish to live and work in underserved rural communities.
- 7. Make mental health care available to rural people on an equitable basis. There is a dearth of mental health service availability in rural areas. According to the National Institute of Mental Health, general mental disorders afflict 26 percent of American adults, including rural adults. About 85 percent of US counties have either inadequate mental health services or none at all. We recommend:
  - a. Enable use of remote 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. Integrate high quality behavioral health care with ongoing medical care.
- 8. **Health insurance priorities.** The absence of viable insurance options for millions of rural people needs to be addressed in upcoming legislation:
  - a. To counteract the failing rural health insurance marketplace, ensure competition and stabilization.
  - b. Enact Guaranteed Access Pools, or Unified High-Risk Pools as a safety net so that all consumers are given access to health insurance.
  - c. Encourage more consumer involvement in making appropriate care and insurance decisions by lowering the threshold for making contributions to Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) based on geographic factors.
  - d. Allow purchasing collectives or pools for small businesses which offer health plans, allowing them to negotiate rates.
  - e. Protect rural children through accessible and reasonably priced family insurance.
  - f. Protect people with pre-existing conditions. (Rural people are less likely to be covered by employer-paid plans.)
  - g. 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.
- h. Make it possible for consumers to shop for high value care.
- 9. Enact a system that creates an Electronic Health Record (EHR) for every rural resident, regardless of provider network.
- 10. 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 reaching retirement age. 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 into health care training programs in rural America.
  - c. Consider immigration as a tool to fill these vital jobs.
- 11. 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 with the patient's wishes.

#### Pillar #2

#### **Broadband Access for Rural America**

#### The Situation

America has a Digital Divide. Equity in economic opportunity 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), approximately 23 million Americans lack access to infrastructure capable of providing 10/1 Megabits per second (Mbps) fixed broadband (10 Mbps for downloads and 1 Mbps for uploads.) A more realistic baseline standard for broadband is download speeds of at least 25 Mbps and upload speeds of 5 Mbps. Only 61 percent of rural residents meet this 25/5 threshold. To date, mobile wireless interconnections in rural areas are generally not fast enough to meet the formal FCC definition of "broadband."

Americans living in urban areas are three times more likely to have access to highspeed broadband than Americans in rural areas. Universally accessible broadband is the great economic equalizer for rural people and businesses.

Why it's urgent to improve rural broadband access:

- 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 residents. For example, rural schools are less able to assign internet-related homework to their students because students are less likely to have access to technology.
- Health care options are restricted, including access to health information, access to remote telemedicine options and provider access to online resources.
- 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.
- 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.

- Congress and the Administration should include Rural Broadband in the planned national infrastructure enhancement. Roads and bridges are vitally important for rural America, but so is the infrastructure necessary to deliver high-speed internet access.
  - Congress and the Administration should continue to fund efforts along the lines of:
    - i. The ConnectHome program from HUD to expand high-speed broadband services to the homes of low-income Americans; and
    - ii. The ConnectED initiative to connect K-12 classrooms and libraries to the internet.
- 2. The Federal Communications Commission should use its power to accelerate rural broadband expansion. The FCC could:
  - a. Direct funding to make 4G LTE mobile broadband available in parts of rural America without wireless service.
  - b. Fund efforts to enhance educational opportunities for rural students by prioritizing broadband accessibility for rural schools.
  - c. Accelerate rural broadband infrastructure formation through its recently-announced Rural Broadband Auctions Task Force to implement the upcoming Universal Service Fund-related auctions for unserved and underserved locations. The Task Force should swiftly conduct auctions for both the Connect America Fund Phase II (\$2 billion in funds) and Mobility Fund II (\$4.5 billion in funds).
  - d. Implement loans, loan guarantees and grants for broadband infrastructure deployment.
- 3. Congress and the Administration should incorporate programs for broadband expansion into the Farm Bill.
  - Rural Development programs and funding should 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 free 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 erase 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. New national health care legislation needs to address the rural/urban digital divide.
  - Technology-driven solutions for health care providers, such as Electronic Health Records (EHR), necessitate broadband infrastructure.
  - b. To assure that rural people have fair access to quality care, technology needs to keep pace with needs for virtual learning, electronic consultation and telemedicine/telehealth. Technology allows rural patients to see specialists without leaving their communities, permits local providers to take advantage of distant training and expertise, and improves timeliness of care.
- 6. Rural communities should drive local broadband initiatives to be in 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.

The U.S. has always 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.

We see several urgent needs for rural economic development:

 National immigration policy must recognize the unique needs of American agriculture and rural businesses. Simply, foreign workers are desperately needed because there in an insufficient labor pool in many rural counties. Without

- workers, employers move jobs to urban centers and farmers cut back on production. Both lead to further rural economic and community deterioration.
- Tax policy can be crafted to create economic opportunities for rural people.
- 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.

#### 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 trading relationships for agricultural products.
  - b. Enact a Farm Bill with provisions to:
    - i. Preserve family-owned farms;
    - ii. Include adequate funding for Federal Crop Insurance and agricultural research;
    - iii. Assure infrastructure development in rural communities; and
    - iv. Help landowners preserve soil and water quality.
  - 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.
  - e. Encourage alternative uses for American farm products through research and experimentation.
- 2. **Favorable immigration policies are crucial for rural prosperity.** The U.S. government should encourage immigration programs that will bolster the rural workforce and replenish the vitality of 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 visas for agricultural workers, avoiding paperwork delays and unreasonable regulation.
  - c. Non-seasonal agricultural businesses, such as dairy farms, need worker visas to fill jobs which cannot be filled by hiring U.S. citizens. Dairy farm workers in the U.S. simply do not exist in sufficient numbers.
  - d. Rural resort businesses will suffer without reasonable immigrant worker programs.
  - e. Recognize that immigrants already are repopulating and invigorating many rural communities. We argue that rural counties with more immigrants

- tend to perform better economically. Immigrants buy goods, services, housing and health care all of which benefit communities.
- f. Rural communities are desperate for health care professionals. A reasonable and smooth process should be established to allow skilled health professionals to enter the U.S. through H-1B visas.
- g. 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.
- b. Maintain a fair Earned Income Tax Credit to help rural working families make ends meet on low wages.
- c. Property tax relief should be designed to strengthen small and mediumsize 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. National and state education policy should reflect the special challenges of rural education. Issues to be considered include:

- a. Distance learning should be encouraged to overcome geographic barriers.
- b. Technology infrastructure should be strengthened to equalize learning opportunities compared to urban students.
- c. Recognize the challenges in early learning and child care options for rural residents.
- d. To build a qualified workforce for rural business, encourage policies that promote a Career Pathways approach that includes secondary and post-secondary institutions.

## 5. 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.
- 6. **National energy policies should include rural components.** Rural America should be a national solution for clean, renewable sources of energy with its vast wind and biofuels capabilities.