ARISE
CITIZENS' POLICY PROJECT

Report

P. O. Box 1188, Montgomery, AL 36101
Street address: 400 South Union St. #340
(800) 832-9060 | www.arisecitizens.org
Facebook & Twitter: @AlabamaArise

Vol. 20, No. 2 March 28, 2017

Upcoming events

April 10, Fairhope – Baldwin County Arise meeting, Fairhope Friends Meeting Place, 6 p.m.

April 11, Mobile – Mobile County Arise meeting, Dauphin Way United Methodist Church, 6 p.m.

The staff corner

By Chris Sanders, communications director

"First do no harm." It's at the core of the Hippocratic approach to health care, and it's the principle that Arise members like you, along with millions of other dedicated advocates, advanced when your calls and emails and rallies saved the Affordable Care Act.

Don't underestimate how big this victory was. Even among folks with decades in the public policy world, the assumption was that ACA repeal was a done deal. But with the odds stacked high against you, you stood up and spoke out and demanded that lawmakers reject taking coverage from 24 million people. You demanded that they reject brutal Medicaid cuts. You demanded that they reject a return to the days when insurers could discriminate against people just because they got sick.

You spoke out – and you were heard. Millions of lives will be better because of it. The fight for quality health care for all is far from over, and we can't stop until we get there. But for now, please give yourself a pat on the back. You've earned it.

Payday reform efforts also gaining traction

End to judicial override in sight

By Chris Sanders, communications director

Rep. Chris England, D-Tuscaloosa (above) speaks at a news conference held during Arise Legislative Day on Feb. 28, urging his colleagues to end the state's unusual judicial override practice in death penalty cases. Alabama is the last state to allow judges to sentence people convicted of a capital crime to death despite a jury's recommendation of life without parole.

Things move slowly at the Alabama Legislature – until suddenly they don't. For many years, Arise members have urged the state to adopt stronger consumer protections and reform its death penalty system. For many years, bills on those issues barely could get even a committee hearing. But even though your advocacy didn't show immediate results, it was building energy for change and laying the groundwork for breakthroughs like the ones that may happen at the State House soon.

Years of advocacy are about to make a long-sought reform of Alabama's death penalty system a reality. The Senate voted 30-1 in February to end the state's unusual judicial override policy in capital cases, and the House is expected to vote April 4 on a measure that would do the same. Alabama is the last state that still allows judges to override jury sentencing recommendations in death penalty cases.

Efforts to boost consumer protections against high-cost lending also are gaining momentum. A bipartisan group of 45 lawmakers is co-sponsoring HB 321, which would allow the public to vote on capping interest rates on consumer loans at 36 percent a year. SB 284, sponsored by Sen. Arthur Orr, R-Decatur, is another measure designed to help borrowers avoid getting trapped in deep debt. *(See Kimble's column on Page 2 for details.)*

With your support, Arise will keep working for change in those areas and many others. We'll keep working for a higher minimum wage and an end to the state grocery tax to help struggling families make ends meet. We'll keep working for Alabama to close its Medicaid coverage gap to help low-wage workers get the care they need to stay healthy and productive. We'll keep working for better housing and transportation and other investments that help build thriving communities. We'll keep working for a better Alabama for all – and we'll make it happen together.

A few words from Kimble

By Kimble Forrister, executive director

Many Arise member congregations and organizations directly serve low-income people every day. They can't understand why payday lenders are allowed to loan a family $500 at such a high interest rate that, by the end of the year, the borrower can pay more than $2,000 in fees and still owe that original $500.

On the other side, payday lenders contend that they can't survive unless they can charge enough to process applications. They say that's why banks won't give small loans – it costs as much to process a $500 loan as it does for a $5,000 loan. Payday lenders claim these are emergency loans. But they really make most of their money on repeat borrowers – and they don't allow partial payment. If you only have $400 of the $500 you owe, too bad. You're trapped.

Sen. Arthur Orr, R-Decatur, has a plan to protect borrowers while still letting lenders make money. His SB 284 would allow the lender to collect $85 to process a 30-day, $500 loan. But if a borrower can't repay after the first month, Orr's bill would provide an "off-ramp": a three-month installment loan at 3 percent a month. It makes sense not to allow another processing fee because the staff doesn't have to process another loan. And no one could get more than four payday loans in a 12-month period. In the example of someone repeatedly borrowing $500, she would reach the end of the year with her loans paid off, and less than $282 paid in fees and interest. That sure beats $2,000.

This idea may have legs! With your help, these consumer protections can get across the finish line.

With peace,

Kimble

ACA repeal bill collapses in U.S. House

You did it! Health care safe – for now

By Jim Carnes, policy director

Public pressure works. That was a key takeaway from the March 24 collapse of the "repeal and replace" bill in the U.S. House. By speaking up early and often, advocates like you forced withdrawal of the American Health Care Act (AHCA) and protected essential gains under the Affordable Care Act (ACA).

Your advocacy means 24 million Americans won't lose their health coverage. It means more than 9 million can keep their income-based premium subsidies to make coverage affordable. And it means all Americans who have insurance can continue to rely on plans that offer free preventive care, cover essential benefits and don't discriminate based on pre-existing conditions.

The stunning defeat also gives states a reprieve from the AHCA's massive federal Medicaid funding cuts, which totaled $880 billion in the original draft. Alabama stood to lose $2 billion in federal Medicaid support over the next 10 years, according to the Center on Budget and Policy Priorities. Those cuts would be especially bad in Alabama, which has a history of high poverty and inadequate state Medicaid funding.

The bill would have given states more power to cut Medicaid benefits and enrollment. The AHCA aimed to create a per capita (or per-person) cap on the federal Medicaid match, instead of guaranteeing funding to meet all eligible enrollees' health needs. A late revision added an option for states to choose a federal block grant to cover certain groups such as children and pregnant women. Either measure would have shifted more Medicaid costs to states over time, forcing either tax increases or (more likely) coverage cuts.

As gratifying as the ACA's survival is, the threats are far from over. Rising premiums and deductibles, diminishing choice in some state markets and disparities in closing the Medicaid gap for low-income workers are serious ACA-related problems that Congress and states must address.

Executive actions can undermine many parts of the ACA as well. For example, the open enrollment period for 2018 Marketplace coverage will be shortened from 90 days to 45, likely resulting in lower enrollment.

Why this win matters

- **24 million keep their coverage.** The AHCA would have unraveled coverage gains made under the Affordable Care Act, which drove the uninsured rate to an all-time low.
- **Kids and seniors avoid health care cuts.** The AHCA would have limited federal Medicaid funding, likely forcing deep cuts to a program that covers more than 1 million Alabamians – mostly children, seniors, and people with disabilities.
- **Insurance plans still must cover 10 essential health benefits.** The AHCA would have let insurers stop covering maternity care, mental health or rehabilitation services, emergency or preventive care, or other crucial services.

With the ACA repeal threat fading, Alabama can focus on stabilizing ongoing Medicaid reforms. Three regional care organizations (RCOs) are on track to launch Oct. 1 in north and central Alabama. The original field of 11 provisional RCOs dwindled recently for several reasons, including lack of a long-term funding commitment and failure to develop adequate provider networks. Despite the challenges, state officials last week won assurances that the new administration will support the RCO plan. It's up to the Legislature both to determine the reforms' fate and to ensure Medicaid has enough funding to continue meeting Alabamians' needs.

Standing up for justice at Arise Legislative Day

We caught up with a lot of old friends and made a lot of new ones Feb. 28 when more than 180 Arise supporters gathered in Montgomery for Arise's 2017 Legislative Day. Members urged legislators to end Alabama's judicial override practice, which allows judges to sentence people convicted of a capital crime to death even if a jury recommends life in prison without parole. Our energetic mix of long-standing and brand-new advocates also urged support for Arise's other anti-poverty proposals. Thank you to everyone who made it a great and successful day!

Thank you for your support!

Arise Citizens' Policy Project thanks the following donors for their contributions received between Jan. 1 and Feb. 28, 2017:

Ellen Abell, Auburn
Pippa Abston, Huntsville
David & Glen Ellen Alderton, Montgomery
Charles & Janet Alexander, Pell City
John Alexander, Birmingham
Rev. Diana Jordan Allende, Opelika
Myron & Gloria Allenstein, Gadsden
Mary Beth Allison, Mobile
J.K. Anderegg, Birmingham
Kent Andersen, Birmingham
Elizabeth Applegate, Harvest
Karen Woodard, Northport
Carmen Austin, Hoover
Norm Baldwin, Tuscaloosa
Bob Barnett, Cropwell
Brooke Battle, Birmingham
Benjamin & Helen Benford, Montgomery
Logan Benton, Cleveland
Charles Betts, Decatur
Luanne Biles, Huntsville
Carol Binder, Birmingham
Anne & Bill Blackerby, Jr., Birmingham
William Blackerby, Birmingham
Marie & William Blakney, Auburn
Adalene Bledsoe, Huntsville
Brenda Boman, Notasulga
Gene & Carol Bramlett, Auburn
Stan Brockway, Huntsville
Joel Brouwer, Tuscaloosa
Kirstin Bryant, Vestavia Hills
Caroline Bundy, Birmingham
Mary Burkhart, Auburn
Keith Burroughs, Gulf Shores
Kathy Byrd, Tuscaloosa
Hank Caddell, Mobile
Traniesa Caldwell, Hazel Green
Judith Campbell, Montgomery
Deborah Cantu, Helena
Jim Carnes & Erin Kellen, Montgomery
Jack Carney, Birmingham
Catherine Case, Athens, Ga.
Jim Cauthen, Hoover
Sally Cauthen, Duxbury, Mass.
Jayne Chase, Florence
Alice Chenault, Huntsville
Ravi Chhabra, Birmingham
Larry Childers, Montgomery
Carole Clark, Montgomery
John Cleverdon, Point Clear
Stephanie Clifton, Birmingham
Anne Cody, Anniston
Carolyn Coker, Auburn
Joan Colburn, Auburn
Haley Colson, Birmingham
Paula Copeland, Birmingham
Bruce & Joan Cox, Decatur
Saradell Crawford, San Antonio, Texas
Malcolm & Ruth Crocker, Auburn
Carla Crowder & Bernard Troncale, Birmingham
Joe & Patricia Crowley, Montgomery
Michael Dalen, Hampton Cove
Carol Daron, Auburn
Edith Davis, Montgomery
Alice Dilbeck, Harvest
Lynn Douglas, Birmingham
Marva Douglas, Birmingham
Shima Dowla, Hoover
Martha Downing, Mobile
Gary & Nancy Dunavant, Vestavia Hills
Mary Helen Dupree, Washington, D.C.
Larry Durham, Vestavia Hills
Juliet Easlick, Birmingham
Doreen Eatmon, Birmingham
Dana Ellis, Birmingham
Joe Elmore, Vestavia Hills
Walker Epps, Headland
Sharon Everhardt, Pike Road
Jeremy Fischer, Huntsville
Anne & Alston Fitts, Selma
Brandon Fountain, Lexington, S.C.
Donna Gafford, Midland, Ga.
Cindy Garcia, Calera
Marilyn & Phil Garrett, Auburn
Lanier Gartland, Birmingham
Breanna Gentry, Prattville
Jack Geren, Huntsville
Bill & Betty Giardini, Huntsville
Linda Gibson, Fairhope
Rebecca Gilman, Chicago, Ill.
Mandy Golightly, Helena
Carolyn Gomillion & Joel Sanders, Montgomery
Robert & Jean Graetz, Montgomery
Gerald & Judy Grainger, Lincoln
Gwendolyn Gray, Montgomery
Alan & Rebecca Grove, Montgomery
Carol Gundlach, Shorter
Ruth Gynther, Auburn
Dollie Hambrick, Montgomery
Jacquelyn Hardy, Adamsville
Ben Harris, Mobile
Presdelane Harris, Montgomery
Martha Hayes, Pasadena, Calif.
Virginia & Bill Hayes, Valley
Todd Heifner, Hoover
Tori Helm, Montevallo
Bobbie & Aleta Henderson, Phenix City
Claudia Hendley, West Blocton
Theresa Hester, Pelham
Susan Higgins, Huntsville
Lawton & Nancy Higgs, Hueytown
James O. Hill, Birmingham
Madeleine Hill, Tuscaloosa
Robert H. Hill, Homewood
L. Christian Hines, Fairhope
Jerry & Gerritt Hinnen, Northport
Martine Hinrichs, Birmingham
Laurel Hitchcock, Birmingham
Pam Hitchcock, Montgomery
Doug Hoffman, Birmingham
Shari Hoppin, Troy

[Continued on Page 4]

Donor list

[Continued from Page 3]

Sam Howell, Cleveland
Della Huber, New York, N.Y.
Phillip & Harriette Huckaby, Birmingham
Richard Huckaby, Prattville
Dorothy Dale Hughes, Fairhope
Nancy Jackson, Blountsville
Rebecca Jackson, Montgomery
Kay Jacoby, Montgomery
Frank & Jothany James, Birmingham
Matthew Jarrett, Tuscaloosa
Martha Joffrion, Huntsville
Laurie Johns, Tuscaloosa
Amelia Johnson, Indian Springs
Molly Johnson, Huntsville
Stan & Gracie Johnson, Birmingham
Mark & Maggie Johnston, Nauvoo
Jonnie Justice, Collinsville
Kacey Keeton, Montgomery
Willemijn Keizer, Montgomery
Twila Kirkland, Seale
Teresa Kirkwood, Birmingham
Cookie Knott, Titus
Annie Kynard-Hackworth, Alabaster
Lynda Lamitie, Lacey's Spring
Ralph & April Lane, Northport
Joe & Lucie Lee Lanoux, Montgomery
Marilyn Lee, Florence
Allison Lewis
Ellie Lienau, Huntsville
George & Betty Likis, Birmingham
Elijah Lofgren, Montgomery
Marian Loftin, Dothan
Robert Loshuertos, Madison
John & Sandra Lott, Montevallo
Cindy Lowry, Birmingham
Samye Luquire, Tuscaloosa
James Lynch, Covington, La.
R.G. Lyons, Birmingham
Gertrude Malbis, Daphne
Ron Manning, Brierfield
Faye Martin, New Orleans, La.
Suzanne Martin, Birmingham
Ida Mashburn-Myrick, Fairhope
Marjorie Masterson, Huntsville
Rebecca McClure, Mobile
Roger McCullough & Bobby Cardwell, Columbiana
Sarah McElroy, Birmingham
James McLeod
Kathy McMullen, Birmingham
Julian & Leslie McPhillips, Montgomery
Karolyn Mersmann, Hoover
Elizabeth Middlebrooks, Birmingham
Joanna Middlebrooks, Montgomery
Joseph Molnar, Auburn
Mary Virginia Moore, Auburn
Abigail Morgan, Cottondale
Sam Mosolino, Birmingham
Suzanne Naumann, Huntsville
Mary Oakley, Dothan
Michael Oakley, Clayton
Lee Ella Oglesbee, Tuscaloosa
Karole & Harry Ohme, Mentone
Willie Osborne, Birmingham
Caroline Page, Tanner
Melissa Parker, Albertville
Linda Parks, Decatur
Mellie Parrish, Lineville
Pamela Patterson, Birmingham
Martha Jane Patton, Birmingham
Valerie Peake, Birmingham
Anne & Carl Grafton, Pike Road
Mary Elizabeth & Wade Perry, Mobile
Jerolyn Phillips, Vestavia Hills
Mary Lynn & Walter Porter, Dadeville
Jackie Posey, Town Creek
Hiram J. Powell, Auburn
Pamela Powell, Birmingham
Ruth Ann Powers, Phenix City
William Pruette, Tuscaloosa
Jan Pruitt, Magnolia Springs
Ria & Ed Pulles, Huntsville
John Rainey, Kinston
William Ramsay, Northport
Amelie Ratliff, Jamaica Plain, Mass.
Peggy Raynor, Southampton, N.Y.
Chris Retan, Vestavia Hills
Helen Rivas, Birmingham
Teresa Rodriguez, Auburn
Marianne Rosenzweig, Tuscaloosa
Joyce Rothschild, Auburn
Ava Rozelle, Lincoln
Isabel & Sigfredo Rubio, Birmingham
Francis & Margaret Rushton, Birmingham
William Rushton, Birmingham
Nancy Sales, Birmingham
Ed & Charlotte Sanders, Warrior
Marie Sandoval, Birmingham
Shirley Scarbrough, Montgomery
John Schweinsberg, Huntsville
Kristina Scott, Birmingham
Shirley Scott-Harris, Auburn
Douglas Seay, Birmingham
J. Wayne Sellers, Northport
Demetrius Semien, Mobile
Carolyn Seroka, Auburn
Martha Shearer, Birmingham
Sylvia Sheffield, Alabaster
Sarah Shelton, Montgomery
Anita Sherman, Montgomery
Ruthie Sherrill, Tuscaloosa
Dorothy Shippen, Prattville
Christine Shumock, Auburn
Jana Simpson, Mobile
Joe & Nora Sims, Montgomery
Homer Singleton, Elberta
Leonette Slay, Hoover
James Opp Smith, Montgomery
Kay Smith, Birmingham
Frances Snyder, Tuscaloosa
John Soderberg, Foley
Debbie & Chris Soniat, Vestavia Hills
Henrietta Speaks, Hoover
Lu Stand & James Gravois, New Orleans, La.
Keith States, Huntsville
Ellsworth Steele, Auburn
David & Deborah Stegall, Homewood
Margaret Stephens, Auburn
Nancy Stewart, Anniston
Micki Beth Stiller, Montgomery
Belle Stoddard, Birmingham
David Stout, Montgomery
Bonnie & Ray Strait, Elmore
Catie Strickland, Troy
Sam Sullins, Huntsville
Frances Sutton, Wetumpka
Ann Swanson, Huntsville
James & Faye Taylor, Ashford
Lawrence Toups, Birmingham
Gordon Trawick, Montgomery
Sr. Rose Marie Tresp, Belmont, N.C.
Mamie Van Dyke, Hoover
Wallace Vandergrift
Amanda & Walton Vaughan, Auburn
Susan Vaughn, Montevallo
Mike Venable, Seale
Jim Vickrey, Montgomery
John Wade, Huntsville
Connie Wagnon, Birmingham
Rev. Mark & Anne Waldo, Montgomery
Charlotte Ward, Auburn
Nancy Watson, Mobile
Nancy Weaver, Huntsville
Gerald & Carol Wheelock, Huntsville
Diana White, Montgomery
Kimberly White, Auburn
Lorna Wiggins, Auburn
Corrie Wikoff, Harvest
Penny Williamson, Hoover
Claire Wilson, Auburn
Ray & Freda Winegar, Arley
Emily Winslett, Tuscaloosa
Newell & Mary Witherspoon, Huntsville
Carol & Ralph Womer, Auburn
Sara Wood, Montgomery
Eleanor Wright, Birmingham
Rhetta Wright, Birmingham
Marion Wynne, Fairhope
Carole B. Zugazaga, Auburn

Independent Living Center of Mobile
Temple Emanu El Rabbi Jonathan Miller Discretionary Account
Unitarian Universalist Church, Birmingham

In honor of Lucy Cotten, Bill & Betty Giardini, Martha Joffrion, Faye & Francis Walter and Burt & Jane Williams:
Freya & Loch Neely, Huntsville