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## ACPP gets glossy!

ACPP is profiled in depth in the latest *Alabama Alumni Magazine*. Check out “The Roots of Reform” in the spring 2014 issue for a look at ACPP’s mission and interviews with several UA graduates on staff about their work to improve the state.

## Upcoming events

**May 6-8** – ACPP speaking tour on predatory lending, Dothan, Troy and Enterprise. Sites and details TBA.

**May 22** – Arise benefit screening of *Inequality for All*, Capri Theatre, Montgomery, 7 p.m. Tickets: \$11.

## The staff corner



By *Brenda Boman*,  
development director

Numbers count when it comes to influence. ACPP experienced

unprecedented growth in FY 2013, with a nearly 50 percent increase in individual memberships! Because legislators are most responsive to their own constituents, we try to target areas where we are the least represented to grow our advocacy support. But sheer numbers can make an impact, too.

This year’s goal is to add 250 more members by June 30. As we recruit new folks, it is equally important for us to retain our loyal current members. Have you renewed your membership since July 1?

# Report

Vol. 17, No. 4

April 17, 2014

## **ACPP bills see gains, fall just short in 2014**

# Progress made on many issues

By *Chris Sanders*, communications director

**Three ACPP-backed bills came up just short when the clock hit zero on the Alabama Legislature’s 2014 regular session in early April.** A Senate bill to give people with felony drug convictions a chance to regain eligibility for cash welfare and food assistance benefits reached the House floor but stumbled on a procedural vote. A House plan to create a statewide payday loan database reached the Senate floor twice but died without receiving a final vote. (*See Page 3 for more details on these bills.*) The Senate also did not take up House legislation to allow redistribution of certain unopened HIV drugs originally prescribed for other patients.

**“We had big legislative breakthroughs and gained public support on many of our issues this year,”** ACPP executive director Kimble Forrister said. “It was a frustrating end to the session, but our members’ advocacy helped lay the groundwork for success in the future.”

**Alabama will add another chapter next year to its decades-long story of tight funding for health care, prisons and other public services.** The Department of Corrections will get less money from the General Fund (GF) in 2015, even as the prison system operates at nearly twice its designed capacity. State employees will get a \$400 bonus, and Medicaid will cut costs in the prescription drug program and other areas to get by at a GF funding level that is short of what State Health Officer Don Williamson had said it needs.

**State education funding also will stay below its pre-recession level next year.** Alabama will invest more in pre-K under the Education Trust Fund budget, which also will provide more money for the Department of Human Resources to help offset GF cuts. K-12 teachers will not get a raise next year, but the state will pay more for their health insurance.

## ***How close they came***

***Payday lending:*** HB 145 passed 93-1 in the House and cleared the Senate Banking and Insurance Committee.

***Lifting the SNAP ban:*** SB 303 passed 18-8 in the Senate and cleared the House State Government Committee.

***Debt collection exemptions:*** SB 427 cleared the Senate Finance and Taxation General Fund Committee.

***HIV drug redistribution:*** HB 138 passed 99-0 in the House and cleared the Senate Health Committee.

**Bills to shorten Alabama’s appeals process in death penalty cases did not pass.** Neither did a proposal to shield the identity of companies that provide drugs used in executions. A new law makes the landlord-tenant act less friendly to renters, but advocates won a change to allow tenants to correct some lease violations to avoid eviction. An ACPP-backed bill to boost Alabama’s homestead exemption in debt collection cases cleared a Senate committee and likely will return next year.



## A few words from Kimble

By Kimble Forrister,  
executive director

**“Coming close” is both encouraging and tragic when it comes to advocacy.** As you can read in this newsletter, we came close to passing several policy changes in the 2014 legislative session. On the second-to-last night, Arise lobbyist Melissa Oliver and I were sitting in the House gallery when we suddenly realized we might have to choose which of our bills to watch in floor debate: the next bill in the House or the next bill in the Senate.

**What a great problem to have!** It’s rare for one of our bills to reach the floor for final passage, much less two at once! (As it turned out, though, both were postponed.)

**It’s encouraging to find a legislative proposal that is “just right”** – not so ambitious that it’s impossible, but also substantive enough to ask a coalition of 140 groups to undertake. Most of our policy agenda this year fell into a “sweet spot” that has eluded us since the 2010 election. Several of our bills were viable this year. They attracted conversation, editorials and even hallway gossip.

**But for people who are hurting, “close” means another year of hardship.** Because these bills didn’t pass, thousands of families will have their assets stripped away by predatory lenders. Thousands of adults who have served their time for drug offenses will struggle to build a new life without SNAP benefits, the food assistance they could get in most other states.

**Your advocacy matters.** Help keep the momentum going as the election season brings state issues into focus. Keep talking to your friends and writing Facebook posts and letters to editors. Engage the candidates in conversation about what’s fair, who’s hurting and what it would take to achieve our vision for a better Alabama.

Yours in peace and hope,

## 90,000+ sign up through Marketplace **Wow, Alabama! State tops ACA goal**

By M.J. Ellington, health policy analyst

**Alabama had reason to celebrate when state sign-up totals for the Health Insurance Marketplace’s 2014 open enrollment period came out in April.** Tens of thousands of Alabamians eager for coverage pushed the state to exceed its original federal Marketplace enrollment goal under the Affordable Care Act (ACA) despite glitches at [healthcare.gov](http://healthcare.gov), multiple weather delays and a political climate hostile to the ACA.

**“The high enrollment in Alabama is a wonderful example of how people can work together** to overcome challenges and make life better for low-income people,” ACPP executive director Kimble Forrister said.

**During the first open enrollment period for the Health Insurance Marketplace, 90,910 Alabamians signed up for coverage** between Oct. 1 and April 5, U.S. Department of Health and Human Services (HHS) figures show. HHS implemented a special enrollment period allowing people who had attempted to sign up before the March 31 deadline to complete the process by April 15. Ten days before this “grace period” ended, Alabama had reached 102 percent of its original HHS enrollment goal.

**People ranging in age from college students to grandparents got involved in Marketplace enrollment events.** As word spread about tax breaks and subsidies to help make insurance more affordable, thousands of Alabamians signed up for coverage, many for the first time in their lives. HHS has sent reminders to newly enrolled people to make sure they pay their premiums. If they don’t, they could be dropped.

**Further coverage efforts are shifting to three fronts.** Enrollment specialists must make sure people know they can

continue to sign up in the Marketplace under special circumstances between open enrollment periods. Advocates will continue to make the case for Gov. Robert Bentley to expand Medicaid. And planning is already underway for 2015 open enrollment. People who want to volunteer to keep the state’s momentum going should stay tuned for announcements about local training and outreach opportunities, ACPP policy director Jim Carnes said.

**Some “qualifying life events” could allow people to sign up for or change health coverage through the Marketplace at any time of year.** These events include (1) getting married or divorced or losing a spouse to death, (2) having a baby, adopting a child or

### **Numbers to know**

**90,910:** How many Alabamians signed up for health coverage during the Marketplace’s open enrollment period between Oct. 1 and April 5.

**60:** How many days people have to get or change Marketplace coverage after a “qualifying life event” occurs.

**800-318-2596:** The Marketplace’s phone number. Online: [healthcare.gov](http://healthcare.gov).

placing a child up for adoption or foster care, (3) moving out of the current coverage area or otherwise losing health coverage, (4) changing employers, losing a job or retiring, (5) gaining U.S. citizenship or status as a member of a federally recognized Indian tribe, or (6) leaving incarceration.

**Even people who already are insured through the Marketplace may be able to make changes** if they have major changes in their household status or income level. People with qualifying life events will have 60 days from the event’s date to enroll, either by going to [healthcare.gov](http://healthcare.gov) or by calling 800-318-2596.

**House approves, but no final Senate vote**  
**Payday database bill fails on last day**

*By Stephen Stetson, policy analyst*

The Alabama Legislature lost its last chance this year to reform high-cost consumer lending when the Senate adjourned April 3 without passing a bill to create a statewide common payday loan database. HB 145, sponsored by Rep. Patricia Todd, D-Birmingham, passed 93-1 in the House last month. Sen. Bobby Singleton, D-Greensboro, said he worried about database security, and three other senators amended the bill in the final hours. HB 145 reached the Senate floor twice, but senators postponed a final vote both times.

Advocates' hopes were high this year for bills to curb triple-digit interest rates on payday and auto title loans in Alabama, but industry lobbying helped block passage of any legislation. Compromise proposals did not pass, leaving Alabama borrowers subject to annual interest rates of up to

456 percent APR on payday loans and up to 300 percent APR on title loans.

Those setbacks will not stop work to reform payday and title lending in the state, ACPP executive director Kimble Forrister said. "Lending reform efforts made it further this year than they ever have before," Forrister said. "Momentum is on our side, and we're determined to come back next year and fight again for what is right for the borrowers of Alabama."

Several developments this year have spurred considerable optimism for the future of reform. More than half of the House's members co-sponsored HB 406, sponsored by Rep. Rod Scott, D-Fairfield, which would have capped rates on title loans at 36 percent APR. (HB 406 did not receive a committee vote.) Payday lending reform efforts drew heavy media coverage throughout

*[Turn to Page 4]*

**Bill to lift lifetime SNAP ban goes down in House**

*By Carol Gundlach, policy analyst*

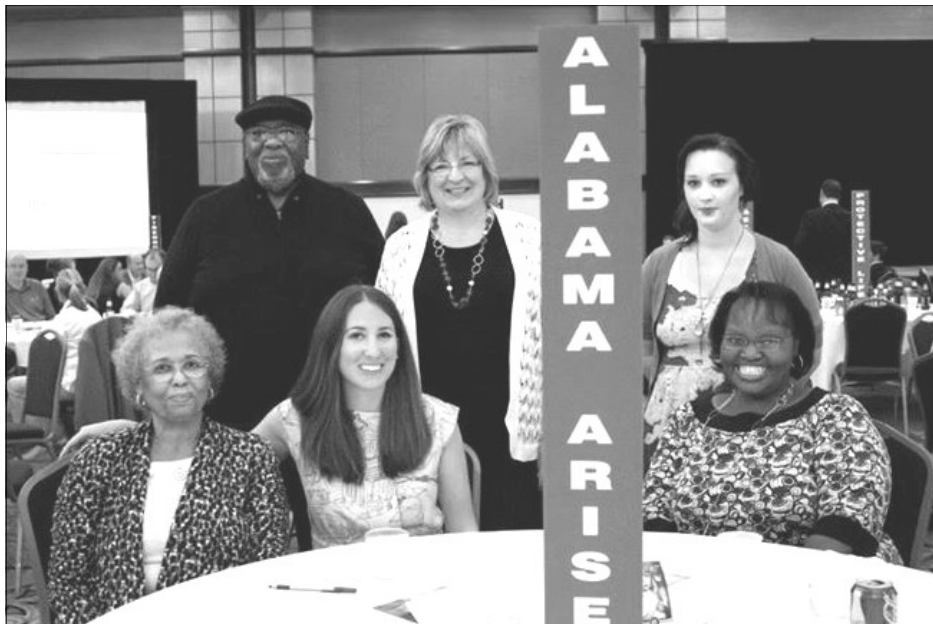
The last two days of the regular session were a roller-coaster ride for supporters of lifting Alabama's lifetime SNAP and TANF eligibility bans for people with a felony drug conviction. The proposal passed 18-8 in the Senate and came close on the House floor but failed on a procedural vote.

Advocates were heartened April 2 when SB 303 got a coveted place on the House's special order calendar. But delight gave way to disappointment when the bill, sponsored by Sen. Linda Coleman, D-Birmingham, fell a few votes short of the three-fifths margin needed to send it to the floor under House rules. SB 303 died the next night when the House adjourned without taking up the bill again.

Alabama is one of 10 states where people convicted of a drug felony face a lifetime eligibility ban under the Supplemental Nutrition Assistance Program (SNAP) and one of 12 states to apply a similar ban to benefits under the Temporary Assistance for Needy Families (TANF) program. SB 303 would have lifted the ban for otherwise eligible people who have served their time or are complying with probation.

Other TANF-related bills became law this year. SB 63 requires drug tests for TANF applicants convicted of a drug offense in the last five years. Other new laws include SB 116, which forbids the use of EBT cards in bars, liquor stores or casinos, and SB 115, which requires people to apply for three jobs before applying for TANF. Arise successfully urged lawmakers to amend SB 115 to modify the so-called "man-in-the-house" rule that could have cut many single parents' benefits. Legislation to end the SNAP ban is expected to return next year.

**Frequently answered questions**



*ACPP staffers had a strong showing and a great time at Impact Alabama's "Birmingham's Brightest Company Trivia Competition" on April 3. Representing Arise and demonstrating their knowledge of everything from classical music to Seinfeld episodes were (standing) organizer Stan Johnson; development director Brenda Boman and intern Audrey Crippen, and (sitting) Stan's wife, Gracie Johnson; organizer Robyn Hyden and organizing director Presdelane Harris. (Photo courtesy of Impact Alabama.)*

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# Thank you for your support!

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## Payday lending

*[Continued from Page 3]*

the year, and nearly 100 people came to Arise Legislative Day to urge change.

The state Banking Department last year sought to create a statewide common database for payday loans, but some lenders sued to block the plan. The lawsuit is pending. HB 145 initially would have capped payday loan rates at 36 percent APR, but Todd later made it a database-only bill to try to improve its chances. A database would make it possible to enforce a current state law that allows borrowers to take out no more than \$500 in payday loans at once.