

BUSINESS

Health insurance cutoff is looming for many

By Reed Abelson
NEW YORK TIMES

Jeremy Fritz stopped working as an assistant manager for a fitness center in Carlsbad, California, during the pandemic lockdown in the spring when gyms were first closed.

By the end of April, the company operating the fitness center, Active Wellness, eliminated his health insurance. And in July, he was laid off when it became clear the center where he worked would be closed through 2020. Most of the small company's gyms are still shuttered.

Losing coverage in the middle of the coronavirus crisis, as millions of other Americans have, was like "going into this thunder-

storm without an umbrella," Fritz recalled. Active Wellness put him in touch with an insurance broker, which helped him and his husband sign up for a plan under the Affordable Care Act.

For people like Fritz, as well as those who qualify for Medicaid under the law, "there is still a safety net that wasn't there 10 years ago," said Sara R. Collins, a vice president at the Commonwealth Fund.

But that net is already fraying, with thousands of small businesses that had always expressed difficulty in providing employee health insurance under Obamacare now in far worse trouble because of the pandemic.

Not only are businesses shedding workers, but employers are

also cutting expenses like health coverage, and projections of rising numbers of uninsured have grown bleak.

Tens of millions of people could lose their job-based insurance by the end of the year, said Stan Dorn, director of the National Center for Coverage Innovation at Families USA, the Washington, D.C., consumer group. "The odds are we are on track to have the largest coverage losses in our history," he said.

While estimates vary, a recent Urban Institute analysis of census data says at least 3 million Americans have already lost job-based coverage, and a separate analysis from Avalere Health predicts some 12 million will lose it by the end of this year. Both studies

highlight the disproportionate effect on Black and Hispanic workers.

"There is this expectation that we are going to see big losses in employer-based coverage," Collins said.

Many businesses have tried to keep their workers insured during the pandemic. Employers relied on government aid, including the Paycheck Protection Program authorized by Congress to ease the economic fallout, to pay for premiums through the spring and summer.

Government funding appears to have "prevented the economic crisis from becoming a coverage crisis right away," said Leemore S. Dafny, a professor at Harvard Business School and one of the

authors of a report last month looking at the pandemic's effect on small businesses.

Describing those employers as "the proverbial canary in the coal mine," the researchers say there could be significant coverage losses if insurers and lawmakers fail to act in the coming months. Nearly a third of small businesses surveyed in late June said they were not sure they could keep paying premiums beyond August, according to the report.

"We will probably really start to see it during renewal time, November and December," said Mark Hall, the director of health law and policy at Wake Forest University.

"That will be when the money really dries up."



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CONSTRUCTION MANAGER-AT-RISK
Klein ISD New TEP Building Package # 3

Klein ISD

Satterfield & Pontikes Construction, Inc., as Construction Manager-at-Risk for Klein ISD, in accordance with Texas Government Code 2269, will receive bids or proposals from all qualified subcontractors for the Klein ISD - New TEP Building Package # 3 project. Package # 3 will consist of the following scopes of work: Masonry, Misc./Ornamental Metals, Divisions 7-12, Fire Sprinkler, Plumbing (excluding make-safe & site underground) and Division 32.

Pre-Proposal Conference will be held October 7th, 2020 via Go-To Meeting. <https://global.gotomeeting.com/join/278607181>. Or via phone 1 (224) 501-3412. Access Code 278-607-181

Questions should be sent to **Charles D. Reagan** at creagan@satpon.com or Art Theriot II at arttheriot@satpon.com by October 12, 2020.

Bids or proposals are due **October 21, 2020** at 2pm, bids or proposals should be emailed to houstonbids@satpon.com, faxed to 713-996-1400, or mailed/delivered to the Satterfield & Pontikes Construction, Inc., 11750 Katy Freeway, Houston, TX 77079. Late bids will **not** be accepted.

There will be no public opening of bids or proposals. All bids or proposals shall be available after award of contract, or the 7th day after final selection of bids or proposals, whichever is later. After receipt of bids or proposals, Satterfield & Pontikes Construction, Inc. will conduct its evaluation of the subcontractor bids or proposals in relation to the project requirements and will select the bid(s) or proposal(s) that offers the best value to Klein ISD.

Klein ISD, the Owner, reserves the right to waive any informality and/or to reject any, or all bids, or proposals.

Contact **Charles D. Reagan** at creagan@satpon.com or Art Theriot II at arttheriot@satpon.com for additional information on this project.

Drawings and specifications will be available **September 25, 2020** on www.satpon.com and in the Satterfield & Pontikes Construction, Inc. office located at 11750 Katy Freeway, Houston, TX 77079.

Drawings and Specifications may also be reviewed at:

Associated General Contractors
Building Connected
McGraw Hill Construction/Dodge, www.construction.com
Virtual Builders Exchange, 3910 Kirby, #131, Houston, TX 77098, (832) 613-0201

NOTICE TO BIDDERS
The Metropolitan Transit Authority of Harris County, Texas (METRO) is planning to issue the procurement documents listed in this advertisement. RFQ No. 4020000196: Professional A/E Design Services for Maintenance of Way Facility. Solicitation will be available on or about 9/27/2020. Prospective bidders/proposers can view and download these solicitations by visiting METRO's website at <https://www.ridemetroapp.org/procurement/>. If you are unable to download the documents or are having difficulty, please contact METRO Plan and Bid Room at (713) 739-4881.

NOTICE TO PROPOSERS:

Request for Subcontractor Proposals for **Barbers Hill Intermediate School South Proposal Package 02**

Purcell Construction, Inc., as Construction Manager at Risk on behalf of Barbers Hill Independent School District will receive subcontractor/vendor proposals for the Barbers Hill Intermediate School South - Proposal Package 02 for the new Intermediate School South designed by cre8 Architects.

Proposals and qualification statements will be received by Purcell Construction, Inc., from interested proposers, sub-proposers and suppliers until 2:00 PM on Tuesday, October 27, 2020, in the presence of the Owner and Architect at the offices of Purcell Construction, Inc. at 277 Dennis Street, Humble, Texas 77388, Phone: 281.548.1000 and Fax: 281.548.2998, email: bids@purcellc.com; Construction Manager Contact: Carter Ullrich.

Drawings and Specifications will be available for review on October 5, 2020 at the offices of Purcell Construction, Inc., and at the plan rooms of AGC, Dodge Data & Analytics, Virtual Builders Exchange, Brazos Valley Contractors Association, Construction Data and CMD Group. Prevailing wage rates in conformance with Texas law will be paid on this project. All proposals shall remain valid for sixty (60) days.

The Owner, Architect/Engineer and Construction Manager reserve the right to reject any and all proposals, to waive any informalities and irregularities in the proposal process, and to make the awards in the best interest of the school district. By submitting a proposal, each proposer agrees to waive any claim it has or may have against the Owner, the Architect/Engineer, Construction Manager and their respective employees arising out of or in connection with the administration, evaluation, or recommendation of any proposal; waiver of any requirements under the Proposal Documents, or the Contract Documents; acceptance or rejection of any proposals; and award of a Contract.

A virtual Pre-proposal conference will be held via Zoom.us on Wednesday, October 21, 2020 at 2:00 PM. Contractors are strongly encouraged to attend the pre-proposal conference.

0034053056NOTICE TO PROPOSERS:

Request for Subcontractor Proposals for **Barbers Hill Intermediate School North Proposal Package 02**

Purcell Construction, Inc., as Construction Manager at Risk on behalf of Barbers Hill Independent School District will receive subcontractor/vendor proposals for the Barbers Hill Intermediate School North-Proposal Package 02 for the new Intermediate School designed by cre8 Architects.

Proposals and qualification statements will be received by Purcell Construction, Inc., from interested proposers, sub-proposers and suppliers until 2:00 PM on Tuesday, October 27, 2020, in the presence of the Owner and Architect at the offices of Purcell Construction, Inc. at 277 Dennis Street, Humble, Texas 77388, Phone: 281.548.1000 and Fax: 281.548.2998, email: bids@purcellc.com; Construction Manager Contact: Carter Ullrich.

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Legals/Public Notices

Sealed Proposal Solicitation #TS06-21
Houston-Galveston Area Council
Cooperative Purchasing Program
Temporary Staffing, Direct-Hire and Other Employer Services

Pre-Proposal Conference: 10/13/20 @ 9am
Response Deadline: 12/15/20 @ 1pm
Public Opening: 12/15/20 @ 2pm
3555 Timmons Lane, Houston, TX
Per ADA, reasonable accommodation provided with 24 hour prior notice.
713-993-4554 or www.hgacbuy.org for info.

Stay legal and get noticed by emailing our team at legals@chron.com or calling 713.224.6868

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NOTICE OF VIRTUAL PUBLIC HEARING FOR PROPOSED SERVICE CHANGES

Metropolitan Transit Authority of Harris County, Texas (METRO)

Notice is hereby given that the Board of Directors of the Metropolitan Transit Authority of Harris County, TX (METRO), will hold a virtual public hearing on **Wednesday, October 7, 2020 at 12 Noon** to receive public comment on its proposed January 2021 changes to METRO service. The public hearing will be held by telephone and video conference call on the Zoom virtual meeting platform.

The public may join the virtual hearing on Zoom at <https://us02web.zoom.us/j/81623720367> or by calling: 346-248-7799 or 1-888-747-5597 (Toll Free). Meeting ID: 816 2372 0367. Participation on Zoom is only necessary if you want to provide comments during the public hearing. Or visit [RideMETRO.org/Pages/BoardStreamingVideo.aspx](https://ridemetro.org/Pages/BoardStreamingVideo.aspx) to livestream the virtual meeting. A video recording of the hearing will also be archived at RideMETRO.org.

Based on the current guidance from public health officials recommending the limitation of in-person public meetings to slow the spread of the Coronavirus, also known as COVID-19, the public hearing will only be conducted virtually. The proposed service changes include:

Route realignments to routes 56, 66, & 89; schedule changes to routes 4, 6, 8, 10, 14, 25, 26, 27, 28, 40, 45, 47, 50, 54, 56, 65, 66, 68, 73, 82, 86, 88, 89, 96, 99, 108, 137, 151, 402, 418, all Park & Ride corridors, and METRO Rail Red, Green, and Purple Lines; and the discontinuation of routes 412 & 413. METRO will continue to make temporary schedule adjustments in response to social distancing and workforce availability.

Copies of proposed route maps and available timetables will be made available beginning on Wednesday, September 30, 2020 for public review online, and in the lobby of the METRO RideStore, located in the Lee P. Brown METRO Administration Building, 1900 Main Street, Houston, Texas 77002.

HOW TO COMMENT ABOUT THE SERVICE CHANGES

It is recommended that anyone wanting to make public comments register as a public speaker with the METRO Board Office at least 48 hours in advance of the hearing. Interested participants can call 713-739-4834 or send an email to boardoffice@ridemetro.org and provide their name, address and telephone number. If you pre-register, your comments will be heard first at the public hearing. Your name will be called at the appropriate time for you to make your comments. Alternatively, you may provide public comments after the pre-registered speakers, by selecting the "Raise Hand" feature on the Zoom platform online, or by pressing "9", if joining by telephone. Those calling in will automatically be placed on mute. After an unregistered speaker's name or number is recognized, their microphone will be unmuted and they will be asked to provide their comments.

You may also provide comments by writing to us at METRO, ATTN: January 2021 Service Change, 1900 Main Street, Houston, TX 77002.

Comments may also be faxed with a subject line referencing "January 2021 Service Change" to (713) 652-7956. You may call METRO Customer Service at (713) 635-4000 or submit comments through the METRO website at RideMETRO.org.

Comments should be received by METRO no later than Wednesday, October 7, 2020 at noon.

HELP FOR PEOPLE WITH DISABILITIES

For individuals with special needs, assistive services or copies of public documents in an alternate format can be provided. Individuals with impairments may call (713) 750-4271 a minimum of five (5) working days prior to the public hearing.

LANGUAGE ASSISTANCE

Upon request, METRO provides free language assistance to help patrons who have a limited ability to read, write, speak or understand English in accordance with its language assistance plan. Request for language assistance and other accommodations should be directed to the Board Office at 713-739-4018, or via e-mail at MetroPublicAffairs@RideMETRO.org at least 48 hours in advance of the hearing.

1. This Public Hearing conforms to requirements described in the Federal Transit Administration's Circular 9030.1E, published January 16, 2014, page VI-7.
2. METRO does not discriminate on the basis of disability in the admission or access to, or in treatment or employment in, its services, programs, and activities.
3. METRO is committed to ensuring that no person is excluded from participation in, or denied the benefits of, its transit services on the basis of race, color, or national origin, as protected by Title VI of the Civil Rights Act of 1964.

RideMETRO.org • 713-635-4000 | All METRO vehicles are 100% accessible.

NOTICE OF PUBLIC MEETING
MUNICIPAL SETTING DESIGNATION
CITY OF HOUSTON

Virtual Meeting: Microsoft Teams Platform
Date - Time: November 4, 2020 - 6:00 PM

For meeting link and additional project information go to:
<https://www.publicworks.houstontx.gov/msd-calendar>

Applicant: GAG Reddy Family Ltd. Partnership, L.P.

Site Location: 9417 S. Main St., Houston, TX 77068

Legal Description: TRS 1B-3 1B-4 & 1B-4A: ABST 887 J HAMILTON; TR 1B-4, ABST 887 J HAMILTON

Contaminants of Concern: tetrachloroethene, trichloroethene, cis-1,2-dichloroethene, vinyl chloride.

This designates an area in which the use of impaired groundwater is prohibited for use as potable water (i.e. drinking, cooking, bathing etc.). If you have questions or comments, please contact the City of Houston MSD Program at (832) 394-9003 or email at msd@houstontx.gov.

Legal Bids & Proposals

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NOTICE TO BIDDERS
The Metropolitan Transit Authority of Harris County, Texas (METRO) is planning to issue the procurement documents listed in this advertisement. RFQ No. 4020000184: METRONext North Houston Highway Improvement Project (NHIP) General Engineering Consultant. Solicitation will be available on or about 10/01/2020. Prospective bidders/proposers can view and download these solicitations by visiting METRO's website at <https://www.ridemetroapp.org/procurement/>. If you are unable to download the documents or are having difficulty, please contact METRO Plan and Bid Room at (713) 739-4881.

Sealed Proposal Solicitation # PE05-21
Houston-Galveston Area Council
Cooperative Purchasing Program
Traffic Control, Enforcement & Signal Preemption Equipment

Pre-Proposal Conference: 09/30/20 @ 9am
Response Deadline: 12/02/20 @ 1pm
Public Opening: 12/02/20 @ 2pm
3555 Timmons Lane, Houston, TX
Per ADA, reasonable accommodation provided with 24 hour prior notice.
832-681-2514 or www.hgacbuy.org for info.

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LEGAL NOTICE

In accordance with Chapter 34 of the City of Houston Code of Ordinances, the Houston Police Department gives notice that within the next 30 days it expects to petition a municipal court to dispose of property that is currently held in the below listed cases. If you believe that you may have a claim to any property held in one of these cases, or if your name is listed next to one of these cases, you are urged to contact the division concerned as listed below. The persons or businesses identified in this notice may have a potential claim, but are in no way guaranteed to be awarded any of the property being held. Those persons or businesses listed are not necessarily criminal defendants, suspects or the targets of any investigation.

Cases being submitted by the **Auto Theft Division**:

766092-20	SANTOS SALINAS JR.	513895-20	JUAN HEREBIA RODRIGUEZ
1176515-17	JUAN HEREBIA RODRIGUEZ	778472-20	ROSA OSARIO
778472-20	JOSE CARMONA	1135494-18	JARRETT YEARWOOD
1555926-20	CINDY CAVAZOS-VASQUEZ		

Any questions regarding the information contained in this notice for the above listed case numbers should be directed to the **Auto Theft Division at 713-308-3500**.

NOTICE FOR EARLY PUBLIC REVIEW OF PROPOSALS TO SUPPORT ACTIVITY IN THE 100-YEAR FLOODPLAIN AND WETLANDS

To: All Interested Agencies, Groups, and Individuals

This is to give notice that the Harris County Community Services Department (HCCSD) has determined that the following proposed actions under the Hurricane Harvey Community Development Block Grant - Disaster Recovery (CDBG-DR) program are located in the 100-year floodplain and in National Wetlands Inventory (NWI) wetlands and that HCCSD will be identifying and evaluating practicable alternatives to locating the actions in the floodplain and wetlands and the potential impacts on the floodplain and wetlands from the proposed actions, as required by Section 2(a)(4) of Executive Order 11988 for Floodplain Management and by Section 2(b) of Executive Order 11990 for the Protection of Wetlands, in accordance with U.S. Department of Housing and Urban Development (HUD) regulations found at 24 CFR 55, Subpart C, Procedures for Making Determinations on Floodplain Management and Protection of Wetlands.

Post Disaster Relocation and Buyout Program (Golden Gardens). In accordance with approved Post Disaster Relocation Buyout Program guidelines, HCCSD will pursue contracting with landowners for the mandatory purchase of their land in the Golden Gardens neighborhood east of the homes along Darjeen Street, south of Greens Bayou, north of Norments Street, and west of railroad tracks. The 26.3-acre buyout area is located in the north central portion of Harris County, Texas. An estimated 26.3 acres are in the floodplain, all of which are also in the floodway (FEMA FIRM panel 48201C0495L). An estimated 6.6 acres are identified as wetlands according to the NWI.

Post Disaster Relocation and Buyout Program (Highland Shores Phase 2). In accordance with approved Post Disaster Relocation Buyout Program guidelines, HCCSD will pursue contracting with homeowners and business owners for the mandatory purchase of their homes and businesses in the Highland Shores neighborhood along Highland Shores Drive from just west of North Main Street to the east side of Shorewick Drive, the northeast side of Shorewick Drive, and both sides of Bendwick Drive. The 104.7-acre buyout area is located in the eastern portion of Harris County, Texas. An estimated 94.9 acres are in the floodplain, with 85.1 of those acres also in the floodway (FEMA FIRM panels 48201C0730M and 48201C0735M). An estimated 26.4 acres are identified as wetlands according to the NWI.

There are three primary purposes for this notice. First, people who may be affected by activities in floodplains and wetlands and those who have an interest in the protection of the natural environment should be given an opportunity to express their concerns and provide information about these areas. Second, an adequate public notice program can be an important public education tool. The dissemination of information about floodplains and wetlands can facilitate and enhance Federal efforts to reduce the risks associated with the occupancy and modification of these special areas. Third, as a matter of fairness, when the Federal government determines it will participate in actions taking place in floodplains or wetlands, it must inform those who may be put at greater or continued risk.

Additional information is available for public review Monday - Friday 8:30 A.M. - 4:30 P.M. at the Harris County Community Services Department, 13105 Northwest Freeway, Suite 400, Houston, Texas 77040; online at <https://harrisrecovery.org>; and by contacting Kelli Medbury at kelli.medbury@csd.hctx.net.

Written comments must be received by HCCSD at the following address on or before October 19, 2020, between the hours of 8:30 A.M. and 4:30 P.M.: Harris County Community Services Department; 8410 Lantern Point Drive; Houston, Texas 77054; Attention: Ms. Daphne Lemelle, Deputy Director. Comments also may be sent via e-mail to kelli.medbury@csd.hctx.net.

October 4, 2020

NOTICE OF PUBLIC MEETING
MUNICIPAL SETTING DESIGNATION
CITY OF HOUSTON

Virtual Meeting: Microsoft Teams Platform
Date - Time: November 2, 2020 - 6:00 PM

For meeting link and additional project information go to:
<https://www.publicworks.houstontx.gov/msd-calendar>

Applicant: CIOC Remediation Trust

Site Location: 9700 Manchester, Houston, TX 77017

Legal Description: TRS 11P & 11J; ABST 9 CALLAHAN & VINCE

Contaminants of Concern: 1,1,2-trichloroethane, 1,1-dichloroethane, 1,2,3-trichloropropane, 1,2-dichloroethane, 1,2-dichloropropane, trichloroethene, vinyl chloride.

This designates an area in which the use of impaired groundwater is prohibited for use as potable water (i.e. drinking, cooking, bathing etc.). If you have questions or comments, please contact the City of Houston MSD Program at (832) 394-9003 or email at msd@houstontx.gov.

Legal Bids & Proposals

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NOTICE TO BIDDERS
The Metropolitan Transit Authority of Harris County, Texas (METRO) is planning to issue the procurement documents listed in this advertisement. IFB No. 4020000191: Daily Cleaning Services at METRO Transit Centers and Park & Rides.

Solicitation will be available on or about 10/06/2020.

Prospective bidders/proposers can view and download these solicitations by visiting METRO's website at <https://www.ridemetroapp.org/procurement/>.

If you are unable to download the documents or are having difficulty, please contact METRO Plan and Bid Room at (713) 739-4881.

Notice to Creditors

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