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TINA SMITH

UNITED STATES SENATOR FOR MINNESOTA

**Coronavirus Aid, Relief,
and Economic Security Act**
Frequently Asked Questions

TABLE OF CONTENTS

A MESSAGE FROM U.S. SENATOR TINA SMITH.....	3
CASH PAYMENTS TO AMERICANS.....	4
UNEMPLOYMENT INSURANCE.....	6
SMALL BUSINESSES	7
SMALL BUSINESS DEBT RELIEF PROGRAM.....	14
ECONOMIC INJURY DISASTER LOANS & EMERGENCY ECONOMIC INJURY GRANTS	15
HOSPITALS AND HEALTH SYSTEMS	17
HIGHER EDUCATION	20
K-12 EDUCATION.....	22
CHILD CARE	23
AID TO STATES, MUNICIPALITIES, AND TRIBES.....	24
TRIBES, TRIBAL ORGANIZATIONS, AND TRIBAL ENTERPRISES	24
MEDICARE	29
COUNSELING AND TRAINING.....	31
EMERGENCY LEAVE.....	32
CHANGES TO TAX FILING	35
AMERICORPS.....	35
VETERANS AFFAIRS	35
STUDENT VETERANS	39
UTILITY SHUTOFFS.....	39
WORKFORCE	40
POSTAL SERVICE.....	40
OVERSIGHT.....	41
REAL ID.....	42
HOUSING.....	42
BANKING	43
PRISON RELATED.....	44

A MESSAGE FROM U.S. SENATOR TINA SMITH

We are facing an unprecedented health and economic crisis in the coronavirus pandemic. The Coronavirus Aid, Relief, and Economic Security (CARES) ACT, will provide significant and urgently needed help for our health care system, families and small businesses.

Minnesotans are coming together to respond to this economic and public health catastrophe. With this new law, families will see direct financial help, local businesses will find a lifeline, and our heroic health care workers will have additional support. This pandemic will touch all of us, and this bipartisan agreement is a major step forward in our country's response. There will be more work to do, and I'll keep working to get help to people as quickly as possible.

I hope this guide, with information provided from the relevant congressional committees, will be helpful in connecting you with the assistance you need as quickly as possible. Please do not hesitate to reach out to my office with additional questions or if you need help accessing assistance.

A handwritten signature in blue ink that reads "Tina Smith". The signature is stylized and cursive.

*Tina Smith
United States Senator from Minnesota*

CASH PAYMENTS TO AMERICANS

Who qualifies to receive a check and how much will individuals receive?

Most people who filed a tax return for 2019 or 2018 will qualify, provided their income doesn't exceed certain income limits. If you haven't filed a tax return, you may still be able to receive the credit if you file a tax return now. More information on filing a return in order to receive the credit is available [here](#). In addition, individuals who receive Social Security or Railroad Retirement benefits will automatically receive payments.

In general, individuals will receive \$1,200, married couples will receive \$2,400, and taxpayers with child dependents (under 17) will receive an additional \$500 per child.

Adults claimed as dependents by their parents will not receive \$1,200, nor will parents receive the additional \$500 if their child is 17 or older. Parents and adults with these dependents will still receive the \$1,200 for themselves, but not the extra \$500. Senator Smith believes that the law prohibiting payments for 17-year-olds and adult dependents is unfair, and she will introduce legislation to fix this problem and make a \$500 credit available for all dependents.

What are qualified income levels based off of?

There is no minimum income required to receive the rebate. However, the rebate phases out above adjusted gross incomes of \$75,000 for single filers, \$112,500 for heads of household, and \$150,000 for joint filers.

Can those collecting Social Security or disability receive a check?

Yes, if you received a form SSA-1099 from the Social Security Administration for 2018 or 2019, or a form RRB-1099 from the Railroad Retirement Board for those years, you will automatically receive a payment in the same form you usually get your benefits (check or direct deposit). In addition, you will also receive a payment automatically if you filed a tax return for 2018 or 2019. Otherwise, you may still be eligible for the payment, but you will need to file a tax return (even if you don't owe any taxes).

More information on the payment process and filing requirements is available [here](#).

Will SSA administer the funds to my EBT/Debit card that I receive my SSA benefits through?

The Internal Revenue Service (IRS) is in the process of implementing this program. More details on how the funds will be delivered will be available soon.

How does an individual claim their check?

Payments will be made automatically for individuals who have filed a tax return for at least one of the last two years (tax years 2018 and 2019). You will also receive a payment automatically if you received a form SSA-1099 from the Social Security Administration for 2018 or 2019, or a form RRB-1099 from the Railroad Retirement Board for those years, even if you didn't file a tax return. You do not need to take any additional action to claim your rebate (unless you have not filed a tax return this year or last year, and don't receive Social Security or Railroad Retirement Board benefits). The IRS will send out rebates automatically by direct deposit or to the address provided on the last tax return submitted or in the form your retirement or disability benefits are provided (check or direct deposit).

How long will it take for this check to be delivered?

Rebates sent via direct deposit will take a few weeks. Rebates sent via checks may take a few months. Expect more details on timing from the Department of Treasury soon.

Will I be taxed on this check?

No, rebates are not taxable.

Will I be eligible if I haven't finished filing my 2018 taxes?

You need to have filed either a 2018 tax return or a 2019 tax return, or be on Social Security or receive Railroad Retirement benefits. If you have not filed a return for at least one of those two years, and are not on Social Security or Railroad Retirement Board benefits, you will not automatically receive a check. However, you may still be eligible to receive one, and you can file a 2019 tax return now to receive the payment. More information on claiming your payment and return filing requirements is available [here](#).

Will I be eligible if I have a lien against me, but I am in non-collect status?

Yes. Rebates will not be subject to garnishment, except if back child support is owed.

I withdrew from my retirement account in 2018, so my income that year was inflated. Is there any waiver for one time sources of income?

In this case, the taxpayer should file a 2019 tax return.

UNEMPLOYMENT INSURANCE

How much can I get from Unemployment Insurance?

The exact amount you can receive through Unemployment is determined at the state level. In Minnesota the weekly benefit amount is about 50 percent of your average weekly wage up to a state maximum of \$740. Between now and July 31, the new law will add an additional \$600 per week to every unemployment compensation check. As a result, many workers will have their lost wages fully replaced by unemployment benefits, until the end of July. For more information on the Minnesota Unemployment Insurance (UI) Program visit

<https://www.uimn.org/>.

What if I'm not eligible for traditional Unemployment Insurance?

The CARES Act temporarily expands unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, part time workers, and workers with irregular work history. It also expands the list of allowable criteria for claiming unemployment compensation. Visit <https://www.uimn.org/> for more information on Minnesota's eligibility requirements.

What if I've been out of work because of COVID-19 for several weeks already?

If you exhaust the weeks of unemployment compensation available to you through Minnesota's laws, you will be eligible for an additional 13 weeks of benefits. These benefits will be federally-funded, but you will still receive them through the state.

How long will the expanded benefits be in place?

Expanded eligibility for unemployment insurance will be in effect until December 31, 2020. A \$600 additional benefit will be added to unemployment compensation until July 31, 2020.

Is there a waiting period?

The CARES Act includes incentives for states to waive the waiting week between applying for unemployment compensation and receiving it. Governor Walz issued an executive order that waives the nonpayable week for accounts established March 1, 2020 and later. You can learn more here:

<https://www.uimn.org/applicants/howapply/info-handbook/first-payment.jsp>.

How do I file for unemployment insurance?

You can apply for unemployment compensation through the unemployment office in the state where you worked. Information on Minnesota's application process can be found here:

<https://www.uimn.org/applicants/howapply/application-process/index.jsp>.

SMALL BUSINESSES

What support is there for small businesses?

The new law provides \$350 billion for a new Small Business Administration (SBA) Paycheck Protection Program (PPP). The program provides cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans will be forgiven, to encourage business to keep employees on payroll. PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees and at least six months of deferral (with maximum deferrals of up to a year). Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program is retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020. This program will primarily be executed through local lenders, including banks, credit unions, community development financial institutions, and other lenders.

In addition, the new law makes \$17 billion available for immediate relief to small businesses with non-disaster SBA loans, such as 7(a), 504, and microloans. Under

this small business debt forgiveness program, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

Further, the CARES Act creates a new SBA Economic Injury Emergency Grant Program. These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

What tax incentives are available for small businesses to retain workers?

The new law creates a refundable tax credit for private-sector employers that are required to offer coronavirus related paid leave to employees. IRS will be posting information soon on these credits on its website (www.irs.gov), including information on how to obtain advance payment of these credits.

In addition, the employer side of certain payroll taxes are deferred through the end of 2020. Deferred taxes will not become due until end of 2021 and end of 2022, with 50% of the liability being paid at each date. Any business that does not have a loan forgiven under the new SBA Paycheck Protection Program is eligible for the payroll tax deferral.

Finally, an employee retention tax credit is available for struggling businesses that are not eligible or choose not to participate in the new SBA Paycheck Protection Program. Any business that has been forced to fully or partially suspend operations, or that has seen a significant drop in revenues is eligible for a 50-percent credit for wages paid to furloughed or reduced-hour employees. For businesses with 100 employees or less, the credit is based on all wages paid, regardless of whether an employee is furloughed. There is an overall limit on wages per employee of \$10,000. The credit can be claimed against the business's quarterly payroll tax liability and is fully refundable to the extent of excess. There will also be options to receive advance payments.

What type of assistance will independent contractors be eligible for?

Independent contractors are eligible for most of the SBA programs and tax credits described above.

What assistance is there for nonprofits?

For smaller non-profits: Smaller 501(c)(3) nonprofit organizations, along with small businesses, 501(c)(19) veterans organizations, and tribal businesses, are eligible to apply for the Small Business Administration's Paycheck Protection Program. See below for more information on entity size standards and details on the program.

For larger non-profits: a provision in the CARES Act authorizes the Department of Treasury and the Federal Reserve to establish a program to allow mid-sized nonprofits between 500 and 10,000 employees to get access to quick, low cost, government guaranteed credit through their local lender or financial institution.

The Treasury Department and Federal Reserve will have a degree of flexibility in designing the new program, but the expectation is for loan terms to last for no more than five years and to cover up to 100% of payroll over the previous 180 days, or 50% of revenues for the past year, for eligible organizations.

Underwriting requirements should be kept simple, based on employer size, creditworthiness as of January 2020, and the ability to produce recent tax returns or audited financial statements. The legislation prescribes that the loans must carry an interest rate of no greater than 2% and to provide forbearance on principal and interest for at least the first 6 months. Borrowers will also be required to protect workers. Any loan recipient will have to attest that they'll use the money to keep workers employed – at least to 90% of their payroll – and keep workers paid at close to full compensation and benefits. Borrowers will also commit to rehiring their workforce back to preexisting levels upon the end of the COVID-19 health emergency.

What types of businesses and entities are eligible for a PPP loan?

- Businesses and entities must have been in operation on February 15, 2020.
- Small business concerns, as well as any business concern, a 501(c)(3) nonprofit organization, a 501(c)(19) veterans organization, or Tribal business concern described in section 31(b)(2)(C) that has fewer than 500 employees, or the

applicable [size standard](#) in number of employees for the North American Industry Classification System (NAICS) industry as provided by SBA, if higher.

- Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employed individuals.
- Any business concern that employs not more than 500 employees per physical location of the business concern and that is assigned a North American Industry Classification System code beginning with 72, for which the affiliation rules are waived.
- Affiliation rules are also waived for any business concern operating as a franchise that is assigned a franchise identifier code by the Administration, and company that receives funding through a Small Business Investment Company

What size must my business or non-profit be to qualify for the SBA programs?

In general, 501(c)(3) and 501(c)(19) non-profits must have 500 employees or fewer. Special rules apply for some industries where alternative size standards are applicable. Check [here](#) for more information on SBA size standards.

How is the PPP loan size determined?

Depending on your business's situation, the loan size will be calculated in different ways (see below). The maximum loan size is \$10 million.

- If you were in business February 15, 2019 – June 30, 2019: Your max loan is equal to 250 percent of your average monthly payroll costs during that time period. If your business employs seasonal workers, you can opt to choose March 1, 2019 as your time period start date.
- If you were not in business between February 15, 2019 – June 30, 2019: Your max loan is equal to 250 percent of your average monthly payroll costs between January 1, 2020 and February 29, 2020.
- If you took out an Economic Injury Disaster Loan (EIDL) between February 15, 2020 and June 30, 2020 and you want to refinance that loan into a PPP loan, you would add the outstanding loan amount to the payroll sum.

What costs are eligible for payroll under the PPP?

- Compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent)

- Payment for vacation, parental, family, medical, or sick leave
- Allowance for dismissal or separation
- Payment required for the provisions of group health care benefits, including insurance premiums
- Payment of any retirement benefit
- Payment of State or local tax assessed on the compensation of employees

What costs are not eligible for payroll under the PPP?

- Employee/owner compensation over \$100,000
- Taxes imposed or withheld under chapters 21, 22, and 24 of the IRS code
- Compensation of employees whose principal place of residence is outside of the U.S
- Qualified sick and family leave for which a credit is allowed under sections 7001 and 7003 of the [*Families First Coronavirus Response Act*](#)

What are allowable uses of loan proceeds with a PPP loan?

- Payroll costs (as noted above)
- Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums
- Employee salaries, commissions, or similar compensations (see exclusions above)
- Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation)
- Rent (including rent under a lease agreement)
- Utilities
- Interest on any other debt obligations that were incurred before the covered period

How is the forgiveness amount calculated under PPP?

Forgiveness on a PPP loan is based to the sum of the following payroll costs incurred during the covered 8 week period:

- Payroll costs
- Mortgage costs
- Rent
- Utilities

This amount forgiven is your payroll costs times the proportion of employees and wage you retained (usually in comparison to the prior year's employees and wages).

The SBA will soon publish additional information on the details of how PPP forgiveness is determined, and which costs are eligible for forgiveness. You may also ask your lender.

How do I get forgiveness on my PPP loan?

You will apply through your lender for forgiveness on your loan. In your loan forgiveness application, you will be required to include:

- Documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings
- Documentation verifying payments on covered mortgage obligations, lease obligations, and utilities.
- Certification from a representative of your business or organization that is authorized to certify that the documentation provided is true and that the amount that is being forgiven was used in accordance with the program's guidelines for use.

What are the loan term, interest rate, and fees for a PPP loan?

For any amounts not forgiven, the maximum term is 10 years, the maximum interest rate is 4 percent, zero loan fees, zero prepayment fee (SBA will establish application fees caps for lenders that charge).

What happens after the forgiveness period for a PPP loan?

Any loan amounts not forgiven is carried forward as an ongoing loan with max terms of 10 years, at 4% max interest. Principal and interest will continue to be deferred, for a total of 6 months to a year after disbursement of the loan. The clock does not start again.

Can I get more than one PPP loan?

No, an entity is limited to one PPP loan. Each loan will be registered under a Taxpayer Identification Number at SBA to prevent multiple loans to the same entity.

What kind of lender can I get a PPP loan from?

All current SBA 7(a) lenders are eligible lenders for PPP. The Department of Treasury will also be in charge of authorizing new lenders, including non-bank lenders, to help meet the needs of small business owners.

How does the PPP loan coordinate with SBA's existing loans?

Borrowers may apply for PPP loans and other SBA financial assistance, including Economic Injury Disaster Loans (EIDLs), 7(a) loans, 504 loans, and microloans, and also receive investment capital from [Small Business Investment Corporations \(SBICs\)](#).

How does the PPP loan work with the temporary Emergency Economic Injury Grants and the Small Business Debt Relief program?

Emergency Economic Injury Grant recipients and those who receive loan payment relief through the Small Business Debt Relief Program may apply for and take out a PPP loan. Refer to those sections for more information.

What are SBA affiliation rules?

Affiliation rules become important when SBA is deciding whether a business's affiliations preclude them from being considered "small." Generally, affiliation exists when one business controls or has the power to control another or when a third party (or parties) controls or has the power to control both businesses. Please see this resource for more on these rules and how they can impact your business's eligibility.

SMALL BUSINESS DEBT RELIEF PROGRAM

Which SBA loans are eligible for debt relief under this program?

Most SBA 7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans are eligible for debt relief. Disaster loans are not eligible.

How does debt relief work with a PPP loan?

Borrowers may separately apply for and take out a PPP loan. Debt relief under for existing SBA loans will not apply to a PPP loan.

How do I know if I'm eligible for an SBA 7(a), 504, or microloan?

In general, businesses must meet [size standards](#), be based in the U.S., be able to repay, and have a sound business purpose. To check whether your business is considered small, you will need your business's 6-digit North American Industry Classification System (NAICS) code and 3-year average annual revenue. Each program has different requirements, see [here](#) for more details.

What is a 7(a) loan and how do I apply?

The SBA's 7(a) loans are an affordable loan product of up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing, providing short-term or long-term working capital and to purchase an existing business, refinance current business debt, or purchase furniture, fixtures and supplies. In the program, banks share a portion of the risk of the loan with SBA. There are many different types of 7(a) loans, you can visit [this site](#) to find the one that's best for you. You apply for a 7(a) loan with a bank or a mission-based lender. SBA has a free referral service tool called [Lender Match](#) to help find a lender near you.

What is a 504 loan and how do I apply?

The [504 Loan Program](#) provides loans of up to \$5.5 million to approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. It is a good option if you need to purchase real estate, buildings, and machinery. You apply through a Certified Development Company, which is a nonprofit corporation that promotes economic development. SBA has a free referral service tool called [Lender Match](#) to help find a lender near you.

What is a microloan and how do I apply?

The [Microloan Program](#) provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers to start up and expand. The average microloan is about \$13,000. These loans are delivered through mission-based lenders who are also able to provide business counseling. SBA has a free referral service tool called [Lender Match](#) to help find a microlender near you.

I am unfamiliar with SBA loans, can anyone help me apply?

Yes! SBA resource partners are available to help guide you through the loan application process. You can find your nearest Small Business Development Center (SBDC) or Women's Business Center [here](#).

ECONOMIC INJURY DISASTER LOANS & EMERGENCY ECONOMIC INJURY GRANTS

Are businesses and private non-profits in my state eligible for an EIDL related to COVID-19?

Yes, those suffering substantial economic injury in all 50 states, DC, and the territories may apply for an EIDL.

What is an EIDL and what is it used for?

EIDLs are lower interest loans of up to \$2 million, with principal and interest deferment available for up to 4 years that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

Who is eligible for an EIDL?

- Small business concerns (including sole proprietorships, with or without employees)
- Independent contractors
- Cooperatives and employee owned businesses
- Private non-profits
- Tribal small businesses

Small business concerns and small agricultural cooperatives that meet the applicable size standard for SBA are also eligible, as well as most private non-profits of **any** size. See above for more info on size standards.

My private non-profit is not a 501(c)(3). Is it still eligible for an EIDL and a grant?

Yes, if you are a private non-profit with an effective ruling letter from the IRS, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, **or** if you can provide satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law. However, a recipient that is principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting, or primarily engaged in political or lobbying activities is not eligible to receive an EIDL. If you are uncertain whether you qualify, please consult with legal counsel to determine whether your organization meets program criteria.

Who is eligible for an Emergency Economic Injury Grant?

Those eligible for an EIDL and who have been in operation since January 31, 2020, when the public health crisis was announced.

How long are Emergency Economic Injury Grants available?

January 31, 2020 – December 31, 2020. The grants are backdated to January 31, 2020 to allow those who have already applied for economic injury disaster *loans* to be eligible to also receive a grant.

If I get an EIDL and/or an Emergency Economic Injury Grant, can I get a PPP loan?

Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID-19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. However, you cannot use your EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April.

How do I apply for an economic injury disaster loan?

To apply for an EIDL online, please visit <https://disasterloan.sba.gov/ela/>. Your [SBA District Office](#) is an important resource when applying for SBA assistance.

I am unfamiliar with the EIDL process, can anyone help me apply?

Yes, SBA resource partners are available to help guide you through the EIDL application process. You can find the nearest Small Business Development Center (SBDC), Women's Business Center, or SCORE mentorship chapter at <https://www.sba.gov/local-assistance/find/>.

HOSPITALS AND HEALTH SYSTEMS

What financial assistance is available for hospitals, health systems and health care providers in the bill?

One of the primary ways the bill supports our health system is a \$100 billion fund, run through the Public Health and Social Services Emergency Fund (PHSSEF), to cover expenses attributable to Covid-19. All health care entities that provide health care, diagnoses or testing are eligible for funding. Additional funding mechanisms, such as Medicare payment boosts, support for community health centers and additional appropriated funding, are discussed in more detail below.

What is the process and criteria for hospitals, health systems and health care providers to receive the PHSSEF funding?

The \$100 billion PHSSEF fund is designed to be immediately responsive. The Department of Health and Human Services (HHS) will review applications and make payments on a rolling basis. HHS is given significant flexibility in determining how the funds are allocated, as opposed to operating under a mandated formula or process for awarding the funds. The Secretary is expected to release guidance on the application process shortly, and Congress will continue to work with the Administration to ensure that the funding and application process works as intended.

What expenses qualify for funding?

Expenses that are traditionally non-reimbursable but are due to Covid-19 qualify for funding. Examples include building or retrofitting new intensive care unit (ICU) beds, increasing staffing or training, purchasing personal protective

equipment, constructing temporary structures, and more. Forgone revenue from cancelled procedures is also a qualified expense. It is important to note that this fund can only be used for non-reimbursable expenses. Any expenses reimbursed by insurance or other mechanisms are not eligible. The bill instructs the Secretary to establish a reconciliation process under which payments will have to be returned to the fund if other sources provide reimbursement for expenses.

Can health care entities access funds under the PHSSEF if they are also eligible for funding from another government program?

Yes. Even if qualified expenses are *eligible* for reimbursement from another mechanism, an entity may still apply for funding from the PHSSEF fund while simultaneously applying for funding from other sources. However, should a hospital or health system receive reimbursement for expenses from any other source after receiving funding for the same expenses from the PHSSEF fund, the entity will be required to re-pay the funding it received from the PHSSEF fund.

What is the process for hospitals, health systems and health care providers to apply for and receive funding under the 7(a) SBA Paycheck Protection Program?

Small businesses and 501(c)(3) non-profit organizations, including hospitals, health systems, and health care providers, are eligible to apply for the Small Business Administration's (SBA's) Paycheck Protection Program. To be eligible, they must have fewer than 500 employees, though they may have more employees if SBA's size standards for the non-profit allows.

Through this program, an organization can apply to an SBA-approved lender for a loan of up to 250% of your average monthly payroll costs to cover eight weeks of payroll as well as help with other expenses like rent, mortgage payments, and utilities. This loan can be forgiven based on maintaining employee and salary levels. For any portion of the loan that is not forgiven, the terms include a maximum term of 10 years, and a maximum interest rate of 4 percent. Small health care providers will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program is retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020.

What support is included for community health centers?

The CARES Act provides \$1.32 billion in supplemental funding for community health centers (CHCS). This funding is in addition to the \$100 million distributed to CHCs on March 24th. Community Health Centers can also access the PHSEFF fund.

If I have private insurance, will I have to pay for a coronavirus test?

Sen. Smith's legislation—the Free COVID-19 Testing Act—was enacted as part of the Families First Coronavirus Act. This required that all private insurance plans cover coronavirus testing without deductibles, coinsurance, or co-pays. This bill also prohibited plans from using tools like prior authorization to limit access to testing. The CARES Act makes a technical correction to ensure that the policy covers all tests that meet the appropriate standards. Insurers also have to cover fees for visits to the emergency room, an urgent care center, or a doctor's office associated with getting a test without cost sharing.

If I have private insurance, how does this bill affect the cost of a vaccine when one becomes available?

Legislation that Sen. Smith helped introduce—the Rapid Coverage for Coronavirus Vaccines and Treatment Act—was enacted as part of the CARES Act and requires that coverage for a Covid-19 vaccine without cost sharing begin fifteen days after receiving a favorable recommendation from the United States Preventive Services Task Force and the Advisory Committee on Immunization Practices. Normally, these services and vaccines are covered starting on the first day of the plan year beginning after they get a favorable rating or recommendation.

Is there additional support for personal protective equipment (PPE) in this bill?

Yes. The CARES Act invests \$16 billion into the Strategic National Stockpile and \$1 billion for the Defense Production Act to help bolster the national supply of N95s, surgical facemasks, face shields, gowns, gloves, and other medical supplies.

HIGHER EDUCATION

Are colleges and universities eligible to receive any aid?

Yes. Under the Education Stabilization Fund, just over \$13.9 billion is available for a Higher Education Emergency Relief Fund for institutions of higher education to directly support students facing urgent needs related to coronavirus and to support colleges and universities as they cope with the immediate effects of coronavirus and school closures. From this amount, just over \$12.5 billion will be available to all institutions of higher education based on the proportion of Pell and non-Pell full-time-equivalent students who were not enrolled exclusively in distance education prior to the coronavirus emergency. Public colleges will receive the vast majority of funding under this formula. Over \$1 billion in additional funding is also provided to minority-serving institutions and HBCUs, many of which are public colleges and universities. Finally, \$348 million is available to the Secretary of Education to provide grants to institutions that have the greatest unmet needs related to the coronavirus.

In addition to the Higher Education Emergency Relief Fund, \$3 billion is available in flexible formula funding for Governors to address the most significantly impacted elementary and secondary schools and institutions of higher education. Colleges and universities are eligible for these funds.

What forms of relief are students impacted by COVID-19 eligible for?

Students will be eligible for emergency financial aid grants from their institutions to meet unexpected and urgent needs related to the coronavirus, such as expenses related to food, housing, course materials, technology, health care, and child care. Students participating in the Federal Work Study program can continue to receive work-study payments from their institution if they are unable to work due to workplace closures.

Relief also exists for students who must drop out of school due to COVID-19. Students will have the portion of their student loan taken out for the semester (or equivalent) canceled. Further, students who received a Pell Grant or subsidized student loan will not have those types of financial aid counted toward their lifetime limits.

What relief is provided to federal student loan borrowers?

Borrowers do not need to make payments on student loans held by the federal government (Direct Loans and FFEL Loans held by the U.S. Department of Education) through September 30, 2020. No interest will accrue on these loans for the same time period. Borrowers with commercially-held FFEL loans and Perkins Loans are not eligible, and private student loan borrowers are also not eligible.

Student borrowers will continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation even though they will not be making payments. If borrowers want to continue making payments during this time to pay down principal and previously accrued interest (since no interest is accruing as of March 13) they are free to do so.

During this period, borrowers will not be subject to involuntary collections (garnishment of wages, tax refunds, and Social Security benefits) and will not have any negative credit reporting for late payments during this time period.

When will payments resume for federal student loan borrowers?

Starting in August, student loan borrowers will receive notices to help inform them that their regular loan payments and interest accrual will resume after September 30, 2020. These notices will help protect borrowers by providing them with a transition period to stay on track as regular loan payments resume and to offer them the option to enroll in other relief options (such as income-driven repayment, which can lower a borrower's monthly payment).

I'm currently enrolled in a foreign institution abroad and am hearing that I might lose my student loans if I take classes online. Does this bill help me?

Yes. The CARES Act allows the U.S. Secretary of Education to permit a foreign institution to offer any part of its program through distance education if the foreign institution's government authorities declare a public health emergency. These distance education programs may be offered for the length of the emergency or disaster and the following payment period, to ensure students can maintain their student loans and finish their coursework before reverting back to in-person instruction.

Does the six-month suspension of payments and waiver of interest apply to borrowers who have federally-guaranteed but commercially-held loans through the FFEL and Perkins Loan Programs?

No. The suspension only applies to all Direct Loans and FFEL loans held by the Department Education.

Does the sixty-day protection from involuntary collections apply to these FFEL and Perkins borrowers?

No.

Will outstanding interest on federally-held student loans capitalize during the six-month suspension of payments and waiver of interest?

During the six-month period until September 30, 2020 when payments are suspended, interest is also not accruing on federally-held loans. Therefore, there is no interest to capitalize (be added to the principal) on the loan. It remains unclear how interest that accrued prior to March 13th will be treated as this decision is left up to the Secretary of Education. The Secretary should not penalize borrowers by allowing this interest to capitalize. Generally, interest only capitalizes when you leave deferment, forbearance, or income-driven repayment. Borrowers who do not change their loan repayment, or who move from “standard” to “income-driven” plans do not risk any capitalization.

K-12 EDUCATION

How will funds under the Education Stabilization Fund flow to school districts?

Funds will be allocated on the same basis as the Title I-A formula under the Elementary and Secondary Education Act (ESEA).

Can funding for schools be used to support online or distance learning for students?

Yes. Funds that school districts receive under the Education Stabilization Fund may be used to purchase broadband connectivity and educational technology for students, including computers, tablets, software, and hotspots. Funds may also be used to purchase assistive technology or adaptive equipment for students with disabilities, and to support professional development for educators and other school staff to support online learning.

How can funds be used to support students and families experiencing homelessness?

School districts may use funds under the Education Stabilization Fund for any activity authorized under subtitle B of title VII of the McKinney-Vento Homeless Assistance Act. Additionally, school districts have broad flexibility to use funds to meet the unique needs of students experiencing homelessness and purchase educational technology or broadband connectivity for such students.

Do students who attend private schools get any relief?

Yes. Under the Education Stabilization Fund, school districts that receive funding have to provide equitable services to low-income children who attend private schools in the same manner as they provide those services under the ESEA.

Can Betsy DeVos waive any provision of the Elementary and Secondary Education Act?

No. The waiver authority provided under the CARES Act largely restates the authority she has under the ESEA, but it does establish an expedited process for certain waivers.

Can Betsy DeVos waive any provision of the Individuals with Disabilities Education Act (IDEA)?

No. Secretary DeVos will provide a report to Congress in 30 days on her recommendations for waivers under IDEA. However, it would take an act of Congress to implement any of her recommendations. No new waiver authority was granted to Secretary DeVos for IDEA under CARES.

CHILD CARE

I am a frontline worker in need of child care. Does this bill help me?

Yes. States can use their funding through the Child Care and Development Block Grant (CCDBG) to provide child care assistance to health care sector employees, emergency responders, sanitation workers, and other workers that are deemed essential during the COVID-19 response by public officials.

AID TO STATES, MUNICIPALITIES, AND TRIBES

How much money do states and municipalities receive? What can this money be used for?

The Coronavirus Relief Fund makes available \$150 billion to States, Indian tribes, territories and units of local government for necessary expenditures incurred due to the public health emergency with respect to COVID-19. Eligible expenditures are those made between March 1, 2020, and December 30, 2020, and must not have been accounted for in the most recently approved budget. This funding is available directly to states and localities from Treasury and requires no state or local matching requirement. The Treasury Secretary has pledged that the funds will be deployed quickly and flexibly.

How is it distributed to states/localities?

Of the \$150 billion total, \$3 billion is set aside for the District of Columbia, Puerto Rico and the territories. \$8 billion is set aside for Indian tribes.

Out of the funding available to the 50 states, payments to states are allotted proportionally based on their share of the U.S. population according to the latest annual data from the Bureau of the Census. States are guaranteed a minimum payment of \$1.25 billion.

Out of each state's share of funding, up to 45 percent is set aside for units of local government to apply for directly to the Secretary of the Treasury. Units of local government larger than 500,000 persons can receive this funding, and a locality's share will be equal to its share of the state population multiplied by the 45% set aside for local governments. Any funding remaining once eligible localities have applied is awarded to the State.

How can a state, territory, or local government unit apply?

Treasury will automatically award each state its share within 30 days. Qualifying localities, however, must apply to Treasury to access their share of state funds.

TRIBES, TRIBAL ORGANIZATIONS, AND TRIBAL ENTERPRISES

How can Tribes access the Coronavirus Relief Fund? Are there limitations?

Once enacted, the Treasury Secretary will consult with the Interior Secretary and Tribes to develop a distribution model for the \$8 billion reserved for Indian Tribes and Tribal enterprises in the Coronavirus Relief Fund. The CARES Act

specifies that these funds can be used to cover “increased expenditures” due to the COVID-19 public health emergency. Tribes should work with the Secretaries of Treasury and Interior to help determine how “increased expenditures” should be interpreted, and give other feedback about implementation as soon as possible.

How will the \$2+ billion emergency supplemental funding for federal Indian programs be distributed? Will it be competitive?

Distribution will be conducted on a case-by-case basis for each federal Department. Some Departments may opt to utilize existing funding streams, but Congress’s intent is that all Departments engage in direct consultation with Tribes on how to distribute these emergency supplemental funds.

My Tribal government closed its businesses due to the virus. What relief is available to recoup employee salaries and other expenses?

Tribal business concerns are eligible for increased government loan guarantees under the Small Business Act Section 7(a) Paycheck Protection Program, which will provide 100% federal loan guarantees up to \$10 million to cover costs like employee salaries, paid sick leave/medical leave, mortgages/rents, and health insurance premiums.

Instead of paying traditional unemployment insurance premiums, my Tribe/Tribal business opts to pay a dollar-for-dollar reimbursement to State unemployment programs for any unemployment costs incurred by former Tribal employees. Will my Tribe/Tribal business be eligible for the CARES Act unemployment insurance reimbursements?

Yes. Through the Emergency Unemployment Relief for Governmental Entities and Nonprofit Organizations provision, the CARES Act reduces the amount Indian Tribes and their Tribally-owned business entities are required to reimburse states for benefits paid to their workers who claim unemployment insurance by 50 percent through December 31, 2020. Tribes and Tribal businesses that incur additional unemployment insurance costs in 2020 are also eligible to make a claim for reimbursement through the Tribal Coronavirus Relief Fund.

Are all Bureau of Indian Education schools, including Tribally operated 638 contract and 297 grant schools, eligible to receive waivers for federal education law requirements that will be difficult/impossible to comply with due to COVID-19 related school closures (e.g., annual testing and reporting requirements)?

The CARES Act gives the Department of Education the authority to grant BIE schools and Indian Tribes waivers of certain federal education laws under Elementary and Secondary Education Act (ESEA), the Individuals with Disabilities Act (IDEA), and the Higher Education Act (HEA). To ensure all students' rights are protected while schools have the flexibilities they need under the COVID-19 crisis, Congress authorized these waivers to cover a range of topics (e.g., annual testing, reporting, and annual funding use limitations) but prohibited universal exemptions for all federal education laws. As such, Tribes are encouraged to check Department of Education websites and communications over the coming days for specific lists of federal statutory provisions that are eligible for waivers. To design the application process for waivers under this authority, the Secretary of Education will create a streamlined waiver applications process for this academic year only.

The IHS health clinics serving my Tribe are dangerously low on personal protective equipment (PPE) and other medical supplies. Does the CARES Act provide any resources to help us make sure our health workers have the supplies they need?

Yes. The CARES Act will provide Indian Tribes and the IHS with \$15 million in emergency supplemental funding through the Public Health and Social Service Emergency Fund to purchase personal protective equipment (PPE) and other medical supplies. Additionally, the CARES Act provides the IHS with over \$1 billion in flexible emergency supplemental funding that can be used for procurement of PPE and other medical supplies, including health IT for public health data surveillance. IHS will work with Tribes and urban Indian health centers over the coming days to determine how these funds will be distributed.

Many of my Tribal Members enrolled in school are being asked to complete class work online, but Internet access is very limited on my reservation and many families can't afford the computer equipment needed for online distance learning. Are there resources to help address this learning gap for Native students?

The CARES Act includes \$25 million for Distance Learning and Telemedicine (DLT) Program, administered by the Rural Utility Service. Funding goes toward initial capital assets for equipment (e.g., video conferencing equipment, computers) that operate via telecommunications to rural end-users of telemedicine and distance learning. Broadband facilities (if owned by the applicant) are also eligible. Federally recognized tribes are eligible to apply for DLT grants. Approved purposes can be found at 7 CFR part 1734.31, which can be found [here](#).

The CARES Act also includes \$100 million for the Re-connect program (Broadband Loan and Grant Program), which offers loans and grants to build infrastructure and install equipment that provides modern, reliable, high-speed Internet service in rural America. The ReConnect program offers three products: 100% Loans, 50% Loan-50% Grant combinations, and 100% Grants. To be eligible, at least 90% of the households to be served by a project receiving a loan or grant under the pilot program must be in a rural area without sufficient access to fixed broadband at a minimum speed of 10 Mbps/1 Mbps. Wireless and satellite is not eligible. Additional information about the Re-connect program can be found [here](#).

Finally, the CARES Act includes flexible direct support through the Departments of Education and the Interior for BIE-funded schools (i.e., federally-operated, Tribal 638 contract, and Tribal 297 grant) as well as Tribal Colleges and Universities to address needs such as student IT. Specifically, the CARES Act will provide \$69 million to BIE at the Department of Interior to address the needs of Tribal K-12 and higher education schools. Tribes should reach out to the BIE to receive guidance on how these funds will be distributed. Congress also provided \$30.75 billion to establish an Education Stabilization Fund that BIE-funded schools and Tribal Colleges and Universities will qualify for. Tribes should reach out to the Department of Education for guidance on how and when these funds will be distributed.

Are there any additional health resources for Indian Tribes and urban Indian health clinics outside of the IHS in the CARES Act?

Yes. In addition to the \$1+ billion in emergency supplemental funding for IHS in the CARES Act, Indian Tribes will receive health-specific resources from HRSA, CDC, SAMHSA, and the Public Health and Social Services Emergency Fund. Specifically, Indian health entities will receive:

- \$15 million for telehealth/rural health COVID-19 activities emergency supplemental funding at the HRSA;
- \$15 million in emergency supplemental funding at SAMHSA;
- \$15 million in emergency supplemental funding reserved for Indian health entities under the Public Health and Social Services Emergency Fund; and
- \$120 million in emergency supplemental funding reserved for Indian health entities at the CDC.

Are urban Indian health centers eligible for any CARES Act resources?

Yes. Urban Indian health centers are eligible for funding through the \$1+ billion in emergency supplemental funding for IHS in the CARES Act; the \$15 million for telehealth/rural health COVID-19 activities emergency supplemental funding at the HRSA; the \$15 million in emergency supplemental funding at SAMHSA; the \$15 million in in emergency supplemental funding reserved for Indian health entities under the Public Health and Social Services Emergency Fund; and the \$120 million in emergency supplemental funding reserved for Indian health entities at the CDC.

My Tribe needs to set up COVID-19 response child care coverage to help the families of health care workers, emergency personnel, and other “front line” workers. Will the CARES Act help with this?

Yes. The CARES Act provides Tribes with two options to address this concern. First, Tribes can opt to receive reimbursement for any of these expenses through the \$8 billion Tribal Coronavirus Relief Fund operated by the Department of Treasury. Second, Tribes that operate child care centers through the Department of Health and Human Services’ Indian Child Care Development Block Grant Program will receive a portion of the emergency supplemental funding appropriated by Congress for this program.

MEDICARE

How does this bill increase access to telehealth services for seniors and other Medicare beneficiaries?

The CARES Act allows more health care providers to provide telehealth services to Medicare beneficiaries, including in their own homes. HHS will issue guidance explaining how providers will be allowed to increase access to telehealth services for seniors and other Medicare beneficiaries, including by eliminating certain requirements for physicians and patients to have in person, face-to-face visits before using telehealth.

I've heard from Federally Qualified Health Centers (FQHCs) (including Community Health Centers (CHCs)) and Rural Health Clinics (RHCs) that the Administration won't allow them to use telehealth and get paid. Does this bill help those providers deliver care via telehealth?

Yes. The CARES Act requires the HHS Secretary to provide Medicare payment to FQHCs (including CHCs) and RHCs for telehealth services provided to seniors and other Medicare beneficiaries, including in their own homes. Medicare would be required to pay the FQHC or RHC at rates similar to those for telehealth services provided from a doctor's office.

How does this bill help clinical laboratories when it comes to Medicare?

The CARES Act prevents scheduled Medicare payment cuts for diagnostic laboratory tests in 2021. It also delays by one year—until 2022—the upcoming reporting period during which laboratories are required to report private payor data.

How will seniors access the medications they need while also being told it's better to stay at home? In the past, Medicare drug plans only let beneficiaries receive a 30 day supply of their prescription.

Under the CARES Act, during the coronavirus pandemic, a senior on Medicare can get up to 90 days of a prescription if that is what the doctor prescribed, as long as there are no safety concerns. Medicare drug plans will also allow beneficiaries to fill prescription early for refills up to 90 days, depending on the prescription.

Hospitals are facing cash flow challenges due to canceling elective services. Is there anything in this bill to help hospitals stay afloat, even temporarily?

The CARES Act allows certain hospitals to receive accelerated payments. Specifically, acute care hospitals, critical access hospitals (CAHs), children's hospitals, and prospective payment system-exempt cancer hospitals (PCHs) will be able to request accelerated Medicare payments for inpatient hospital services. Medicare will work with eligible hospitals to estimate their upcoming payments and give that money to the hospital in advance. Hospitals can request up to six months of advance Medicare payment. Accelerated payments must be repaid to Medicare, but hospitals would have 4 months before they have to start these payments, and interest would not accumulate for 12 months.

Hospitals interested in receiving accelerated payments should contact their Medicare Administrative Contractor (MAC). To learn which MAC to contact, please look [here](#).

Does the bill give additional flexibility for hospice providers?

Yes. In order for a qualified beneficiary to receive hospice benefits, a hospice physician or nurse practitioner must certify their eligibility. Typically, a recertification must be done in person. The CARES Act allows hospice physicians and nurse practitioners to conduct these visits via telehealth.

With more patients needing to stay at home, and a growing concern over health care workforce shortages due to COVID-19, how does The CARES Act help those who depend on home health care?

Under current law, only physicians are able to certify the need for home health services. The CARES Act makes a permanent, statutory change to allow physician assistants, nurse practitioners, and clinical nurse specialists to order home health services for beneficiaries. The CARES Act also encourages use of telehealth to deliver home health services.

Treating patients with COVID-19 is very resource intensive for hospitals. How will Medicare ensure that hospitals are adequately reimbursed for treating COVID-19 patients?

The CARES Act increases Medicare reimbursement to care for a COVID-19 patient by 20 percent, recognizing the increased costs incurred by providers. The CARES Act also temporarily lifts the Medicare sequester, effectively adding an additional

two percent for services provided from May 1 through December 31, 2020. This will boost payments for hospital, physician, nursing home, home health, and other care, giving prompt economic assistance to health care providers that treat Medicare patients.

COUNSELING AND TRAINING

Do I have to pay for counseling and training through SBDCs, WBCs, and MBDCs?

Counseling is free and training is low-cost with these partners. The additional funds that Congress provided will help keep this possible. Mentorship through SCORE is always free.

What is a SBDC?

SBDCs are a national network of nearly 1,000 centers that are located at leading universities, colleges, state economic development agencies and private partners. They provide counseling and training to new and existing businesses. Each state has a lead center that coordinates services specifically for that state, which you can find by clicking the link above. To find out more about SBDCs, visit <https://americassbdc.org/about-us/>.

What is a WBC; is it only for women?

WBCs are a national network of more than 100 centers that offer one-on-one counseling, training, networking, workshops, technical assistance and mentoring to entrepreneurs on numerous business development topics. In addition to women, WBCs are mandated to serve the needs of underserved entrepreneurs, including low-income entrepreneurs. They often offer flexible hours to meet the needs of their diverse clientele. To find out more about WBCs, visit <https://www.awbc.org/>.

What is SCORE?

SCORE provides free, confidential business advice through our volunteer network of 10,000+ business experts. You can meet with a mentor online. Find out more [here](#)

Who do MBDCs serve?

MBDCs are a good option for minority-owned businesses (including those owned by Black, Hispanic, Asian American/Pacific Islander, and American Indian business owners), especially those seeking to penetrate new markets — domestic & global — and grow in size and scale

EMERGENCY LEAVE

Which employers are required to provide emergency paid leave?

Under the CARES Act, employers will need to provide paid sick leave to employees who need to time off of work related to the coronavirus. In general, a private employer with fewer than 500 employees is required to comply with both the paid sick leave and paid family leave requirements. However, the Secretary of Labor has additional authority to exempt employers with fewer than 50 employees from the requirement to provide leave for caring for children due to closures of schools or child care, both in the paid sick leave and paid family leave context. Additionally, employers of “health care providers” or “emergency responders” have authority to exclude their employees from all of the paid sick leave and paid family leave requirements.

In addition, while most public employers with one or more employees are covered by the paid sick leave requirements and most public employers with fewer than 500 employees are covered by the paid family leave requirements, most federal employers are excluded from the paid family leave requirements, and the Office of Management and Budget has the authority to exclude any federal employers from both the paid sick leave and paid family leave requirements.

In addition to these federal requirements, some Minnesota cities have enacted their own ordinances requiring employers to provide paid sick leave for employees. In some cases, these rules apply to employers beyond just those employers covered under the new federal law. For more information on these rules, contact your city.

What are the qualifying reasons for leave?

For paid sick leave:

Unable to work or telework due to

- The employee is covered by a quarantine or isolation order by a federal, state, or local authority;
- The employee has been advised by a health care provider to self-quarantine due to concerns over COVID-19;
- The employee is experiencing symptoms of COVID-19 and is seeking diagnosis;
- The employee is caring for an individual who is covered by a quarantine or isolation order or who has been advised by a health care provider to self-quarantine;
- The employee is caring for a son or daughter if, due to COVID-19, the school or place of care is closed or if the child care provider is unavailable; or
- The employee is experiencing a “substantially similar condition” as specified by HHS and DOL.

For paid family leave:

The employee is unable to work or telework due to needing to care for a son or daughter under 18 years of age because, due to COVID-19, the child’s school or place of care is closed or the child’s child care provider is unavailable

Are there documentation requirements an employee must provide to prove they are caring for an individual or child whose school or place of care is closed?

If the need for paid family leave is foreseeable, an employee must provide the employer with notice as soon as practicable; and an employer may require reasonable notice procedures to receive paid sick leave. However, while DOL may clarify this through guidelines or regulation, we do not read the Act to allow an employer to require any documentation to prove the employee is caring for an individual or child.

Which employees are eligible for paid leave under the new law?

To be eligible for paid leave under the new law, an individual must first be working for a “covered employer” as described above. In general, an individual who is employed by a covered employer is covered by both the paid sick leave and paid family leave.

Paid family leave has an additional requirement: the employee must have been employed by the employer for at least 30 days to qualify. Most federal employees are excluded from the paid family leave, and OMB has the authority to exclude any federal employees from both the paid sick leave and paid family leave.

In addition, as noted above, some cities in Minnesota have enacted additional protections for workers.

How much paid sick leave are employees eligible to take?

For paid sick leave, employees are eligible to take up to 80 hours (two weeks) of paid time, depending on the employee’s regular schedule. If you take the leave due to a quarantine/isolation order, health-care provider guidance to self-quarantine, or to seek diagnosis for symptoms of COVID-19, you receive full pay at your regular rate (up to \$511 per day). If you are taking leave for caring for someone who is isolated/quarantined or for taking care of a child due to a closure of school or child care the pay is limited to 2/3 of the employee’s regular rate of pay (up to \$200 per day).

How much paid family leave are employees eligible to take?

For paid family leave, employees are eligible to take up to 10 additional weeks of paid time at 2/3 of the employee’s regular rate of pay (up to \$200 per day). The only allowable reason for this leave is to take care of a minor child due to a closure of school or child care or the unavailability of a child care provider.

When do these provisions go into effect?

According to DOL, they will go into effect on April 1 and will apply to leave taken between April 1 and December 31, 2020.

Where can I find out more information about these new rules?

The new rules will be enforced by the Department of Labor, which has provided guidance for employers and employees. You can learn more [here](#).

CHANGES TO TAX FILING

What has changed for income tax filing this year?

The tax filing due date has been extended to July 15. Tax returns and any income taxes owed will not be due until July 15.

Are there any changes to tax filing for businesses?

The income tax return due date for calendar year corporations has also been extended to July 15. Tax returns and any income taxes owed will not be due until July 15.

In addition, employers can defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. Deferral is not provided to employers that avail themselves of SBA 7(a) loans designated for payroll.

AMERICORPS

I'm an AmeriCorps member and I'm unable to complete my term of service as a result of COVID-19. What happens to my education award?

Many AmeriCorps members will have difficulty completing the required number of volunteer hours due to current limitations on volunteer opportunities. The CARES Act allows the Corporation for National and Community Service (CNCS) to have flexibility to waive the required number of volunteer hours so that members may still receive a full Segal Education Award even if their service was interrupted as a result of COVID-19. Additionally, the CARES Act increases the upper age limit for AmeriCorps members and expands the maximum term of service so that AmeriCorps members whose service was impacted by COVID-19 are able to re-enroll once the emergency is over.

VETERANS AFFAIRS

What support is included for VA health care facilities and their COVID-19 response?

The CARES Act includes \$19.57 billion in funding to ensure the Department of Veterans Affairs (VA) has the equipment, tests, telehealth capabilities and support services necessary to support veterans and the health care workforce at facilities nationwide.

I am a veteran living in a rural area and am being told that my appointments will now be through telehealth, but I can't afford internet services or don't have a good internet connection. How will this bill help me?

This bill allows VA to enter into partnerships with local telecommunications companies to subsidize or completely pay for broadband internet services. You can call your local VA facility or send a secure message to your provider on My[HealthVet](#) to ask about this or other options for accessing telehealth.

I run a State Veterans Home. Will I be penalized if my residents come down with COVID-19 and are transferred to acute care, putting me under the 90% occupancy rate threshold needed for payment from VA?

No. Under Section 20005 of the CARES Act, State Veterans Homes will continue to receive payment from VA during the COVID-19 pandemic, even if they don't meet the 90% occupancy rate or the 75% veteran occupancy rate requirements for per diem payment.

I run a State Veterans Home and I don't have enough PPE or supplies. What support can VA provide?

In addition to requesting emergency supplies and PPE from your county or state emergency coordinator, Section 20005 of the CARES Act also allows VA to share PPE and supplies with State Veterans Homes to keep residents and staff safe.

I'm a veteran in need of home-based care. Can I still enroll or renew my participation in the Veteran Directed Care program?

Yes. Under Section 20006 of the CARES Act, you can enroll or renew your participation in the Veteran Directed Care program through telephone or telehealth, no in-home visit required.

I run an area agency on aging or other agency that provides services to veterans in the Veteran Directed Care program. Our county is telling us to limit face-to-face services and home visits. Can I still process new participants and renewals?

Yes. Under Section 20006 of the CARES Act, agencies can now enroll or renew veterans in the Veteran Directed Care program through telephone or telehealth, no in-home visit required.

I'm a veteran using the Veteran Directed Care program for home-based care, but I can't get to a printer or post office to send in my renewal paperwork due to COVID-19. Will I be kicked out of the program?

No. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for late paperwork and will not be dis-enrolled or suspended from the program.

I'm a veteran using the Veteran Directed Care program for home-based care, but I am currently living outside of my home state and can't travel home due to COVID-19 restrictions and health concerns. Can my caregiver still be paid for services, even if we are out of state?

Yes. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for being out of state for more than 14 days during the COVID-19 emergency, and should continue to receive payments for care.

I use VA's prosthetics service and need to get my prosthetic adjusted, but am nervous to go into a VA facility because I have underlying conditions that make me more at risk of complications from COVID-19. Where can I go to get my prosthetic adjusted?

The CARES Act provides flexibility for veterans to seek prosthetics and adjustment in their local community. Call your local VA provider or message them on MyHealtheVet and ask about this option.

I'm a VA employee working overtime due to COVID-19. Can I still receive overtime pay for hours worked, even if it puts me above the Federal pay caps?

Yes. Under Section 20008 of the CARES Act, any VA employee involved in COVID-19 response efforts can receive pay for all hours worked, even above the normal pay caps, for work done in support of VA's response to COVID-19.

I'm a home health care worker for the VA, can I receive PPE for providing home care services to veterans?

Yes. Under Section 20009 of the CARES Act, VA must provide PPE to any home health worker employed by or contracted with VA to provide services to veterans.

I'm a veteran receiving pension and health care benefits from VA. Will the emergency income from the CARES Act (the Recovery Rebate) count towards my income for determining my eligibility for pension, health care, and other needs-based benefits?

No. Under Section 20010 of the CARES Act, the 2020 Recovery Rebate payment cannot be counted as income when determining a veteran's eligibility for any VA needs-based benefits.

I am a VA HUD-VASH caseworker, how can I make sure I am keeping up with my veterans in the HUD-VASH program?

This bill encourages VA to use more telehealth capabilities for yourself and your veterans. Ask your local VA about access to an iPad or other tablet for you or your veterans to use to facilitate virtual meetings via phone, Apple FaceTime, Facebook Messenger Video Chat, Google Hangouts Video, or Skype.

I am a Grant and Per Diem provider. Will I be able to keep my veterans enrolled after they are absent for 14 days?

Yes. This bill waives VA's requirement to automatically dis-enroll veterans using the GPD program if they are absent more than 14 days.

Will I continue to get paid for veterans who are absent from my program for more than 3 days?

This bill gives VA the authority to pay GPD providers for a veteran even if they are absent from the program for more than 3 days. Contact your local VA about this option.

Will I get paid the same amount as before?

This bill includes additional funding for the GPD program and waives the current limit on the amount VA can pay GPD providers during the COVID-19 emergency. Contact your local VA about this option.

I am an SSVF provider. How does this bill allow me to continue to help homeless veterans?

This bill includes additional funding for VA to increase payments the SSVF program. For more information about how to help veterans during COVID-19, visit <https://www.va.gov/homeless/ssvf/>.

I run a veteran-owned small business. Can the CARES Act help me?

Yes. If you are a veteran-owned small business, you can receive support through the Small Business Paycheck Protection Program to cover 8-weeks of your payroll, the mortgage interest, rent, and utility costs. There will be up to 100% loan forgiveness options for a veteran-owned small businesses that protects/fully maintains their workers.

I have a VA-backed mortgage, am I protected against foreclosure during the COVID-19 emergency declaration?

Yes, under CARES Act Section 4022, federally backed mortgages, including those guaranteed or insured by the VA are protected from foreclosure for 60 days beginning on March 18, 2020. If borrowers are facing financial hardship, they can request a forbearance for up to 6 months, with a possible extension for another 6 months, through their mortgage holder.

STUDENT VETERANS

My school is converting to online education because of COVID-19, will I still receive my housing allowance?

Yes, with the passage of S. 3503 into law, VA will continue to make housing allowance payments to students using VA education benefits at the on campus rate, if the school converted to online education due to COVID-19.

UTILITY SHUTOFFS

Are there protections to prevent people from being shut off of their power, gas, and water utilities?

The MN Department of Commerce and Public Utility Commission sent a letter to all utilities last week asking them to voluntarily suspend disconnections from power, gas, and water. Many utilities are already taking steps to protect Minnesotans. The Citizens Utility Board maintains a list of utilities that have suspended disconnections at:

<http://cubminnesota.org/minnesota-utilities-suspending-disconnections-during-covid-19/>

What resources are available to offset costs of power, water, and fuel service that must remain online?

The CARES Act includes \$900 million for the Low Income Home Energy Assistance Program (LIHEAP) for eligible households. Income-qualified households in Minnesota may apply for help with heating and cooling bills funded by the LIHEAP program at:

<https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/>

Under the Small Business Loans provided in the CARES Act, utility costs (electricity, water, gas, trash, and internet services) are eligible expenses. An additional \$600 million is included for Community Services Block Grants to states, tribes, and territories, which can be used to cover utility costs.

WORKFORCE

I serve on a Workforce Development Board and I am concerned about the ability of our American Job Centers to provide career and employment services remotely. What can be done to assist?

The CARES Act allows for workforce funds to be shifted to areas of need so that local boards are able to address immediate challenges, such as moving services offered by American Job Centers online.

POSTAL SERVICE

Will the Postal Service be able to keep delivering through the COVID-19 emergency, even as businesses are shutting down?

The Postal Service has a public-service obligation to deliver to every U.S. household and business every day. During this public health emergency, it has continued to serve as a lifeline for households, businesses, and medical facilities. The stimulus bill provides critical emergency relief for the Postal Service, so it can continue serving the public during this crisis and delivering to every American – while also working to protect its workers and customers.

OVERSIGHT

Congress just spent over \$2 trillion, what is being done to make sure that the government's response is effective and that money isn't being wasted?

This bill establishes strong transparency and accountability mechanisms to monitor the Coronavirus response and ensure that taxpayer dollars are spent responsibly and effectively. These measures include:

- Creation of the Pandemic Response Accountability Committee – a group of independent agency watchdogs charged with investigating and auditing both the coronavirus response efforts and stimulus spending.
- Charging the Government Accountability Office, Congress's watchdog, with a similar oversight program
- Establishing a Special Inspector General and a Congressional Oversight Commission to specifically oversee billions of dollars in federal loans and investments for private businesses.
- Requiring regular reporting for entities receiving significant federal financial assistance to further ensure transparency and accountability.

Businesses – big and small – will be receiving a lot of assistance in this package. What is being done to make sure they are not abusing these programs or defrauding taxpayers?

Congress and the executive branch will conduct timely and comprehensive oversight over the trillions of dollars in stimulus spending. From public tracking of stimulus spending to regular updates for Congress and the public, we can help ensure taxpayer dollars are being used efficiently, effectively, and responsibly. The Pandemic Response Accountability Committee and the Government Accountability Office have broad authority to root out waste, fraud, and abuse in order to prevent businesses from abusing assistance programs and defrauding taxpayers.

REAL ID

I do not have a Real ID-compliant identification but I am concerned about going to a crowded DMV in the coming months before the October 1, 2020 deadline – what should I do?

You no longer need to visit a DMV to obtain a REAL ID by October 1, 2020 because the deadline will be extended for one year, until October 1, 2021.

HOUSING

Is there any relief for upcoming rent, mortgage, and utility payments?

Any homeowner with an FHA, VA, USDA, 184/184A mortgage, or a mortgage backed by Fannie Mae or Freddie Mac, who is experiencing financial hardship, is eligible for up to 6 months' forbearance on their mortgage payments, with a possible extension for another 6 months. At the end of the forbearance, borrowers can work within each agency's existing programs to help them get back on track with payments, but they will have to pay missed payments at some point during the loan, so if borrowers can pay they should continue to do so.

Renters who have trouble paying rent also have protections under the bill if they live in a property that has a federal subsidy or federally backed loan. Owners of these properties cannot file evictions or charge fees for nonpayment of rent for 120 days following enactment of the bill, and cannot issue a renter a notice to leave the property before 150 days after enactment. After this period renters will be responsible for making payments and getting back on track, so they should continue to make payments if they're financially able to do so.

Renters who receive housing subsidies such as public housing or Section 8 who have had their incomes fall should recertify their incomes with their public housing agency or property owner because it may lower the rent they owe.

Will homeowners be foreclosed on if they can't make their loan payments?

The bill includes a 60-day foreclosure moratorium starting on March 18, 2020, for all federally-backed mortgage loans. Borrowers with FHA, VA, USDA, or 184/184A loans, or loans backed by Fannie Mae and Freddie Mac, will not see foreclosure actions and cannot be removed from their homes due to foreclosure during that time.

Will multifamily property owners be foreclosed on if they can't make loan payments?

The bill provides owners of multifamily properties with federally backed loans having a financial hardship up to 90 days of forbearance on their loan payments. Property owners would have to request the forbearance and document their hardship in order to qualify, in 30-day increments. During a forbearance period, the property owner may not evict or initiate the eviction of a tenant for nonpayment of rent and may not charge the tenant any fees or penalties for nonpayment of rent. This protection applies to loans issued or backed by federal agencies (including FHA and USDA) or Fannie Mae and Freddie Mac.

Who does the rental eviction moratorium apply to?

This provision applies to all renters who live in properties that receive a federal subsidy, such as public housing, Section 8 rental assistance vouchers or subsidies, USDA rental housing assistance, or Low Income Housing Tax Credits. It also covers any renters in properties where the owner has a federally backed mortgage loan, which includes loans backed by the FHA, USDA, and Fannie Mae and Freddie Mac. This includes any size of property, from single family houses to multifamily apartment buildings.

BANKING

I have a loan and I am worried that I won't be able to make my monthly payments. What can I do?

Contact your lender directly. The CARES Act allows banks and credit unions more flexibility to work with borrowers affected by the COVID-19 pandemic.

Does the new law provide any relief for consumers who can't pay their bills?

The new law provides instructions for how lenders or creditors should report consumers who have received a forbearance or some other accommodation to help them make payments, but it doesn't automatically allow borrowers to skip loan payments (except as described above for mortgages and rental payments).

Individuals having problems paying their bills should contact their lenders directly. The CARES Act does allow banks and credit unions more flexibility to work with borrowers affected by the COVID-19 pandemic.

PRISON RELATED

I have an elderly or ill family member in prison. Is there any opportunity for early release?

Yes. This bill gives the Director of the Bureau of Prisons expanded authority to release people who are serving the last year of their sentence to home confinement.

I am not being allowed to visit my family member in prison because of the coronavirus. Is there an alternative to in-person visits?

This bill instructs the Director of the Bureau of Prisons to do more to set up video visitation for inmates, free of charge.

I have a family member involved in the federal justice system, what is going to happen to their case?

This bill allows courts to hold some hearings by video, but only if the defendant agrees.