

Pisgah Legal Services: Benefits COVID-19 Update

This guide points towards help during this difficult time. This is **not** legal advice. The guide does not cover every situation you may face. If you need additional help, contact Pisgah Legal Services at (800) 489-6144 or apply online at pisgahlegal.org.

Updated as of 10-14-2020

- (1) **Food stamps (FNS): put money for food in your pocket--quickly.** You might get benefits in as quickly as 7 days if you lost income due to Coronavirus, although the regular processing time is around 30 days. You apply online with ePASS (epass.nc.gov), or by filling out a paper application and mailing it in, or by calling your county's Health and Human Services Office (DSS).

Normally, DSS figures the amount you get based on a complicated process. Because of coronavirus, DSS has been authorizing the maximum allotment based on household size for all eligible households, and it will make this determination on a monthly basis while the public health emergency is in effect.

Household Size	Max Benefit
1	\$204
2	\$374
3	\$535
4	\$680
...	...
8	\$1,224
Each Additional Member	(+153)

In addition, households with children who normally receive free/reduced lunch will receive additional P-EBT (Pandemic EBT) money per child while schools are closed. Households already on FNS will receive the money on their existing card. Households not currently on EBT will receive a new P-EBT card in the mail. In addition, FNS participants are now able to purchase groceries online using their EBT cards at authorized online retailers.

Until the COVID-19 public health emergency is lifted, work requirements for "Able Bodied Adults Without Dependents" (ABAWD) are suspended. People who had 3 months of benefits and got cut off for not meeting work requirements should apply. If your eligibility for food stamps was scheduled to be recertified between March and August, 2020, those recertifications were suspended and delayed for 6 months or 12 months, depending on the type of recertification you have. For example, if your recertification would normally have happened in June 2020, it would now be scheduled for December 2020 if you have a 6-month recertification, or it will be scheduled for June of 2021 if you have a 12-month recertification. Effective September 1, 2020, recertifications will no longer be delayed, but they can be done by phone with the DSS office and don't have to be done in-person.

At least through November 2020, the Substance Abuse treatment requirement for people convicted of an NC class H or I controlled substance felony is suspended until their next certification (in some cases, this may be longer than 6 months). These individuals must still wait 6 months post-release (or post-conviction if never incarcerated) to become FNS eligible.

FNS overpayment collections were suspended from March through August 2020. During the months that

collections were suspended, individuals with an outstanding balance did not have to pay the amount owed, although the balance is still payable and collections will resume starting in September 2020. Non-payment during the suspension did not result in disqualification during those months. If an individual has been referred to the IRS or NC DOR for tax offset, their tax refund (but not their stimulus check) may still be captured to pay back their overpayment.

(2) Unemployment is the best chance of getting enough money to pay some of your bills.

If you have lost your job through no fault of your own, you should apply for unemployment benefits. You can apply online at des.nc.gov. The state is taking applications for regular state unemployment benefits as well as for Pandemic Unemployment Assistance (PUA) that covers self-employment and independent contractors. For PUA, you must show that you are not working because of something related to COVID-19: you got sick, your employer closed, you must care for a child whose school is closed, or other things. PUA Benefits will be paid retroactively for the period(s) you were unemployed; however, regular state unemployment benefits are not retroactive, so apply as early as possible.

(3) **Work first cash assistance (TANF)** terminations have been suspended while the public health emergency is in effect. Families whose benefits were terminated from March 31, 2020 forward will have benefits reinstated as of April 1, 2020. However, terminations will be reinstated as of the end of the month following the month in which the public health emergency has been lifted. Telephone interviews are now allowed for initial applications and face-to-face interviews have been suspended.

(4) **Medicaid and the ACA are still available if you need health insurance.**

Apply for Medicaid by calling your county's DSS office (Buncombe: 828-250-5500), or you can apply online at www.EPass.nc.gov, or by downloading and mailing an application available here: [Medicaid Application](#). If you are unable to complete a paper application or an electronic EPass application, you can make an appointment for assistance with submitting an electronic EPass application by calling PLS at 828-210-3404. If you already get Medicaid, the state **cannot** terminate or reduce your benefits unless you move out of state or ask for your Medicaid to be terminated. This lasts until the public health emergency is over. If you are not eligible for Medicaid, but your employment situation has recently changed or you have had another major life event (getting married, having a baby, losing health coverage, etc.), contact Pisgah Legal Services at 828-210-3404 to see if you qualify for health insurance under the Affordable Care Act. Open enrollment for ACA coverage runs from November 1, 2020 through December 15, 2020, for coverage starting in January 2021, and you do not need a qualifying event to enroll in ACA coverage during the open enrollment period.

COVID Testing: Even if you are not normally eligible for Medicaid, or if you have Family Planning Only Medicaid, NC Medicaid will pay for COVID testing while the public health emergency is in effect if: You don't have other insurance, and you are a resident of NC, and you are a citizen or lawful permanent resident of the U.S. Tests done from June 1, 2020 until the public health emergency is over will be covered; however, only the testing is covered, not treatment or doctors' visits or any other services. The testing site should have application forms available, or you can apply online at <https://epass.nc.gov/nf-apply-for-covid-testing/overview>, or you can access a printable form here that must be mailed in: <https://files.nc.gov/ncdma/covid-19/COVID19-Testing-Group-App.pdf>.

(5) **Social Security:** New Social Security claims are still being accepted. If you are trying to qualify for retirement or disability benefits, your case will continue, but it may be processed more slowly. If you have a hearing with an Administrative Law Judge, you can take part by phone, or you can choose to wait for the emergency to end and have a video or in-person hearing. Also, Social Security has put on hold some actions that would cut people off benefits or reduce their check to collect on an overpayment. If you get denied or your benefits are terminated or reduced, call Pisgah Legal Services at 800-489-6144.

(6) **Stimulus checks will be sent automatically for most people.** However, if you did not file a tax return for 2018 or 2019 and are not required to file a tax return, you will need to file the IRS Non-Filer's form by midnight on November 21, 2020 to receive your stimulus payment this year. This form is available at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>. If you miss the deadline, you can still claim the stimulus benefit on your tax return for 2020. Individuals who filed a paper tax return instead of filing it electronically have experienced a delay in getting their stimulus checks because of IRS delays in processing paper returns.

If you are working, you can get up to two weeks of paid sick leave for Coronavirus and up to ten more weeks of paid leave to take care of a child whose school has closed. The amount that you get may not be your full pay rate.

(8) **NC Extra Credit Grant Program:** The NC Department of Revenue will make a one-time distribution of \$335 to

families with at least one qualifying child who was 16 or younger as of 12-31-2019. Most North Carolina parents who filed a 2019 state income tax return will get the payment automatically; however, those who are not required to file tax returns must apply for the grant. Families must have either filed their 2019 state income taxes or [applied for the program](#) by October 15, 2020. The application form is available here: [Extra Credit Grant Application](#). Grants will be paid no later than December 15, 2020, either by direct deposit or by mailing a check to the address on file with the NC Department of Revenue. If you are eligible for the grant but have not received it **by December 15, 2020**, you should contact the NC Department of Revenue immediately at 1-877-252-3052, but not later than December 31. By law, the Department of Revenue cannot issue these grants after December 31, 2020.

Even in normal times, it can be very difficult to get public benefits. Now, more people are applying for services, and the state has not hired enough staff to make sure that things go smoothly. Here are a few tips to help you through:

Tip 1: Keep pushing. The state's unemployment website is overloaded and it can be difficult to get through by phone. Most offices are closed to the public. But you have to apply in order to get benefits. Be persistent and safe.

Tip 2: Keep proof. If you speak with someone, write down their name, title, phone number, the date, and what they said. If you do something online, take a screenshot of your application or any messages you get. If you turn papers in, keep a copy for yourself and get proof that you turned them in. If you mail something, send it certified or with tracking if you can afford it. If you get a letter from an agency, keep it in a safe place.

Important Note: These programs can accuse people of fraud, sometimes years later. Having and keeping paperwork helps fight allegations of fraud.

Tip 3: Get all the applications started. Don't wait for unemployment payments to arrive. You can also apply for Food Stamps, Medicaid, and other benefits. You don't know when you will actually get benefits, so apply as soon as possible for everything you may qualify for. Contact the NC Division of Employment Security for unemployment benefits and your county DSS office for assistance with other benefits.

Tip 4: Appeal if you are denied but you think you should qualify. Each benefit program has a different time period for you to appeal. Read the notice letter closely. Keep a copy of it. Turn in your appeal before any deadlines and get proof that you turned it in. These deadlines are often very short!

Tip 5: Call Pisgah Legal Services if you can't get benefits. We will help as best as we can. There are more people that need help than we can serve. So, we might not be able to give you a lawyer for your case from start to finish. Even if we can't take your case, we will try to give you specific advice on your issue. Contact us at (828) 253-0406.

Tip 6: Let DSS know if you end up getting unemployment benefits. Programs like food stamps have income limits. Unemployment payments can count against those limits. So, if you get unemployment payments, you should let DSS know. That way, DSS can stop or reduce your food stamps if you are no longer eligible. If you do not let DSS know, you may have to pay them back if your income is too high to qualify you for food stamps.

Important Note: The \$600 per week of extra unemployment benefits that ended in July will **not** count as income for Medicaid or NC Health Choice.

Important Note: The \$1200 stimulus check will not count against you for SNAP, Medicaid, or NC Health Choice, and it will not count as income for SSI for 12 months.

Important Note: You have a responsibility to report changes to your income. If you do not timely report changes to your household income you may be assessed a food stamp overpayment. Ask your food stamp caseworker to explain the income reporting rules to you if you are approved for benefits.

Tip 7: Share your story. Everyone has the right to speak with reporters or elected officials. Sharing your story can help them understand what's going on.

Food and Nutrition Services (Food Stamps, “FNS”):

You can use FNS to buy groceries. The Department of Health and Human Services runs FNS, and you receive benefits on an EBT card.

How much money can you have and still qualify?

- **Income Limit:** Generally, your monthly income must be less than 130% of the poverty line for the number of people in your household (about \$1,383 for one person; about \$2,839 for four people). DHHS will leave out some kinds of income and take into account some expenses.
- **Resource Limit:** You can only get FNS if you have less than \$2,250 in resources (\$3,500 if you have someone in your household age 60 or over or who is disabled according to Social Security). Resources are things like bank accounts, extra cars, retirement funds, or property you own, but not including your home.
- For more information about COVID-19 benefits and FNS, see <https://files.nc.gov/ncdhhs/documents/files/dss/dcdl/economicservices/EFS-FNSEP-07-2020a1.pdf>

How much do you get?

Normally, DHHS figures the monthly amount you get based on a complicated process. Minimum and maximum allotment are based on household size:

Household Size	Max Benefit
1	\$204
2	\$374
3	\$535
4	\$680
...	...
8	\$1,224
Each Additional Member	(+153)

Can immigrants get FNS? Lawful Permanent Residents (LPR) can receive FNS if they have had LPR status for 5 years. Some lawful immigrants, including people under 18, refugees, people with asylum, trafficking victims, and veterans do not have to wait 5 years.

How do you get FNS?

- Step 1:** Apply at epass.nc.gov, or call your county DSS office, or fill out a paper application and mail it.
- Step 2:** Keep copies (or take pictures) of all the paperwork you give to DSS.
- Step 3:** Promptly answer any follow-up questions from DSS. DSS may set up a telephone interview to get more information.
- Step 4:** If you get denied or get less than you should, you can appeal. To appeal, mail a letter (certified, if you can afford it) stating that you want to appeal the denial or amount of your FNS to your county’s DSS office.

You may be eligible for expedited benefits and get food stamps within 7 calendar days in an emergency.

Your household may be in an emergency situation if:

- Your household's gross monthly income is less than \$150 and your household's cash or money in the bank is \$100 or less, or
- Your household's rent, mortgage, and utilities are more than your household's gross monthly income and cash or money in the bank, or
- You or a member of your household is a migrant/seasonal farm worker.

Unemployment

Unemployment gives you money every week for as long as you do not have a job or are working less than your usual hours. The Division of Employment Security (“DES”) runs North Carolina’s regular unemployment program, as well as a temporary Pandemic Unemployment Assistance (PUA) program in effect during the public health emergency for people who don’t qualify for the regular unemployment program.

What does it take to qualify for regular unemployment?

- You have earned sufficient wages during your “base period,” which is the first four of the last five completed calendar quarters before you filed your claim (the base period for someone filing a claim in April 2020 would be Jan. 1, 2019 to Dec. 31, 2019). You must show that you worked in at least two quarters of your base period and that you earned enough money in your base period (currently at least \$5,818). If you did not earn enough in your base period, DES will look to the most recent four completed calendar quarters (April 1, 2019 to March 31, 2020 for April 2020 claimant).
- If you quit, you must have “good cause attributable to the employer” to do so.
- If you get laid off or fired, you didn’t do anything that would be “misconduct.”
- You are able to work, which means you do not have disability that prevents work.
- You are available for work, which means you could take a suitable job if offered to you.
- You can’t get paid to do your work from home.

Important Note: You can get unemployment if your hours were cut.

What does it take to qualify for the special PUA unemployment program?

- You must not be eligible for the regular state unemployment program or any other unemployment benefits or other paid leave. People who are self-employed, independent contractors, gig workers, those who just started a job recently and got laid off, or those who had a job offer rescinded may be eligible for PUA, as well as people who have exhausted their regular state unemployment benefits.
- You can’t work like usual because of coronavirus. Here are some examples:
 - You have coronavirus or have symptoms and are trying to get diagnosed. This does not require a positive COVID test.
 - You are caring for a family member who has coronavirus
 - Your child’s school is closed because of coronavirus. If the school is providing only online instruction, or if the school is requiring part-time online instruction with part-time in-school instruction, then the school is viewed as being “closed.” But if the school permits the option of online instruction or in-person instruction, then the school is viewed as being open.
 - Where your place of employment is closed because of coronavirus
 - You had to quit your job because of coronavirus
 - Your job offer was pulled because of coronavirus
- You are otherwise able to work and available for work.
- You can’t get paid to do your work from home.

Important Note: The state has a separate application for the special PUA unemployment benefits. You can get the PUA benefits (but not regular state UI benefits) back to the date you first lost your job or

hours due to coronavirus. The farthest back you can go is January 27.

How much money can you get?

- For regular state unemployment, it depends on how much you earned. The least you can get is \$15 per week. The most you can get is \$350 per week.
- For PUA unemployment benefits, it may depend on how much you earned, but the minimum will likely be higher because it is calculated based on half of the state’s average weekly benefit, which is over \$100 per week.
- The extra \$600 per week in federal benefits expired at the end of July 2020. However, two new programs will provide a supplemental payment for eligible claimants.
 - The new “Lost Wages Assistance” (LWA) Program will provide an additional \$300 per week for weeks ending August 1 through September 5, 2020. This program will pay an extra \$300 for each of those weeks if:
 - You receive at least \$100 per week in unemployment benefits from any other state or federal source; and
 - You may need to self-certify that you are unemployed due to a COVID-related reason, like the PUA benefits require. If you need to self-certify, you will see a link on the Customer Menu page in your online account to ‘File Lost Wages Assistance Certification.’ If you do not see this link, you do not need to complete this certification.
 - The new “Increased Benefit Amount” (IBA) program will add \$50 per week for eligible claimants for the weeks ending September 6 through December 26, 2020, or whenever funds are exhausted, whichever is earlier. Eligibility depends on whether you are receiving state or federal benefits, and when you initially filed for benefits. You do not need to file a separate claim for IBA benefits, and payments should begin around October 30, 2020. Please see the DES website for further information on eligibility: [IBA Eligibility](#)

How long can you get unemployment?

- North Carolina currently provides up to 12 weeks of regular state unemployment benefits. Once those 12 weeks are exhausted, you can get another 13 weeks on top of that, for a total of 25 weeks of regular state unemployment.
- If you are eligible for the PUA unemployment benefits, or if you have exhausted your regular state benefits, you can get up to 39 weeks of benefits. You can pursue this if you have exhausted “normal” unemployment benefits, but your 39 weeks will be offset by the number of weeks of unemployment you already received. For now, this program is only available through the end of 2020.

Important Note: *You can only get unemployment as long as you meet all the eligibility requirements. Let’s say you get unemployment because you have a child whose school is closed because of coronavirus and you can’t work because of having to provide childcare. Once the school year would normally end or when it reopens for in-person attendance, you may no longer be able to claim that you can’t work because school is shut down. You may have to show that there is another way coronavirus keeps you from working.*

How do you get unemployment?

- Step 1:** Apply online at des.nc.gov or by phone at 888-737-0259. Applying online is preferable because phone lines at DES are often busy. If you can’t get through, be sure to document your efforts to apply in case you need to preserve your claim to back benefits,

and contact DES via <https://des.nc.gov/customer-contact-form> or by email at des.ui.customerservice@nccommerce.com

- Step 2:** Get paperwork together that shows why you lost your job or hours.
- Step 3:** Keep copies (or take pictures) of all the paperwork you give to DES.
- Step 4:** Answer any follow-up questions from DES promptly.
- Step 5:** Once you are approved for unemployment benefits, register for work at NC Works, at www.ncworks.gov.
- Step 6:** Complete weekly unemployment certifications showing you were unemployed during that week, even if you have not yet been approved. You must file these online for now, since the phone filing option is not currently available.
- Important Note:** A weekly certification is different from an application. An application tells DES you want to get qualified for unemployment benefits. A weekly certification tells DES that you were unemployed in a particular week. If you don't file a weekly certification, you will not get paid for that week.*
- Step 6:** Monitor your online account for correspondence from DES. You may get access to a determination online before you receive it in the mail.
- Step 7:** When you receive the Wage Determination form from DES, review it carefully to be sure all of your wages were included for the specific period. If there is an error in your wages on this report, be sure to file a protest within 10 days.
- Step 7:** If you get denied or get less than you should, you can appeal. Follow the instructions and deadlines to appeal in the letter you receive. You will have only 30 days to file an appeal, and PLS can help with your appeal once you file it.

What else should you know about unemployment?

- All unemployment benefits and LWA benefits are taxable. Some types of benefits may be reduced to deduct child support debts.
- The base amount you get for either regular or special PUA unemployment will likely count as income for Medicaid, NC Health Choice, SNAP, and other programs.
- The extra \$300 per week will probably not count against you as income for SNAP because it is a federal FEMA program, but the extra \$50 per week will count as income. Contact your local DSS office to be sure what you need to report. If you need to report it as income, you should report it to DSS (in writing if you can; keep proof).
- You can work part-time while claiming benefits, but you must report your earnings to DES. Any amount earned beyond 20% of your weekly benefit amount will reduce your benefit dollar-for-dollar. If your earnings reduce your benefit to zero, you will not get a benefit that week and you will not get the \$300 supplement that week. If you get at least \$100.00 in unemployment benefits in a week, you should get the \$300 supplement on top of it.

***Important Note:** DES checks for fraud. The federal government is also telling states to check for fraud because of the extra \$300 per week for the LWA program and the special PUA unemployment program. This is why it is important to be truthful and keep proof of your eligibility.*

Get together paperwork that shows you qualify, especially if you are claiming unemployment because of COVID-19. Keep letters from your workplace showing that it's closed. Keep e-mails or texts about cutting your hours or cancelling contracts or gigs. Keep records of your calls/visits to doctors, especially if they tell you to quarantine yourself. If your employer would let you work but you can't, make sure you have proof of the reason (your child is out of school or your doctor says you have a health condition that would put you at high risk of death if you catch coronavirus). If you have a COVID-related health reason, you should get a doctor's note as well.

Health Insurance:

Medicaid and the ACA are still available if you need health insurance. But not everyone can get a premium tax credit on the ACA, and many people do not qualify for Medicaid—NC has a “coverage gap” because it did not expand Medicaid.

The Affordable Care Act: If you lose your health insurance when you lose your job, you may be able to get health insurance through the marketplace during either the “open enrollment period” or a “special enrollment period.” The open enrollment period is November 1, 2020 through December 15, 2020 for coverage that begins on January 1, 2021, and you do not need a special reason for enrolling during this time. If you need to enroll outside of the open enrollment period, during a “special enrollment period,” then you must have experienced a qualifying “major life change.” You normally will have 60 days to purchase insurance on the marketplace during the special enrollment period. “Major life changes” include (but are not limited to) loss of employer or government health insurance, expiration of COBRA coverage, marriage, permanently moving and addition of a family member (birth or adoption). There is now also a temporary FEMA special enrollment period that lasts while the public health emergency is in effect. This temporary FEMA special enrollment period will allow you to sign up for ACA coverage if you have had a qualifying event at any time in 2020, even if you missed the 60-day deadline. Contact Pisgah Legal Services at 828-210-3404 to see if you qualify for health insurance under the ACA.

Medicaid: Medicaid is health insurance for people who do not have much money, and who also meet a category of eligibility. Low-income adults without children, under age 65, and who are not disabled, **do not qualify for Medicaid** in NC. However, if you have children, have a disability, or age 65 or older, and you have income and assets below certain limits, then you may qualify for Medicaid. If you already get Medicaid, the state **cannot** terminate or reduce your benefits while the public health emergency is in effect unless you move out of state or ask to be cut off.

Medicaid serves low-income children, parents, seniors, and people with disabilities. The general categories of eligibility for Medicaid and NC Health Choice Program (CHIP or NCHC—discussed below) are:

- Age 65 or older;
- Blind or disabled (Social Security definition);
- Infants and children under the age of 21 (CHIP);
- Low-income individuals and families in need of long-term care and receiving Medicare;

You also must:

- Be a US citizen or provide proof of eligible immigration status (unless only applying for emergency services);
- Live in North Carolina, and provide proof of residency; and
- Have a Social Security number or have applied for one

You are automatically eligible for Medicaid if you receive any of the following benefits:

- Supplemental Security Income (SSI)
- State/County Special Assistance for the Aged or Disabled (Adult Care Home Assistance)
- Special Assistance to the Blind

Monthly Income Limits for Medicaid Services (not CHIP or Medicare-Aid)

Aged, Blind, Disabled Adult (100% FPL)

Infant and Children (MAGI Methodology)

Call Pisgah Legal Services for help: (800)489-6144

Family Size	1	2
Monthly Income Limit	\$1,064	\$1,437

Family Size	Age 0-5	Age 6-18
1	\$2,233	\$1,415
2	\$3,017	\$1,911

How do you get Medicaid?

- Step 1:** Apply online at ePass (epass.nc.gov), or by calling your county's DSS office, or by mailing in a paper application
- Step 2:** Keep copies (or take pictures) of all the paperwork you turn in.
- Step 3:** Promptly answer any follow-up questions from DSS—if you do not answer, you will be denied.
- Step 4:** If you get denied, you can appeal. To appeal, contact your worker at DSS and follow the instructions in your letter. If you get denied because the letter says you do not have a qualifying disability, but you disagree, you can contact Pisgah Legal Services.

Paid Leave from Work

There is no permanent federal or state law that gives workers paid time off, even if there is an emergency or a serious health condition. However, there is a new temporary federal law that gives workers paid leave because of coronavirus. It's called the Emergency Paid Sick Leave Act and it's in effect from April 2, 2020 through December 31, 2020.

Does it cover all kinds of jobs? No. The new law only applies to private employers with fewer than 500 employees at all locations, and all government agencies (no matter how many employees). Even though the law covers smaller companies, companies with fewer than 50 employees can ask the government to let them out of the new paid sick leave law. If you're a health care provider or emergency responder, your employer decides whether you get paid sick leave under this new law.

How much paid sick leave do you get? Full-time workers can take 80 hours of paid sick leave. Part-time workers can take the number of hours they work on average over a two-week span.

Important Note: It doesn't matter if you just started working at your job. You are still eligible.

What do you have to show to take paid time off? You have to show that the time off is because of coronavirus. Here are the situations that count:

- You are quarantined because of a government order about coronavirus.
- Your doctor told you to self-quarantine due to concerns related to coronavirus.
- You have symptoms of coronavirus and are trying to get a medical diagnosis.
- You are caring for someone who is quarantined because of a government order about coronavirus or whose doctor told them to self-quarantine due to concerns related to coronavirus.
- You are caring for your child because their school or daycare is closed due to coronavirus.

How much money do you get? If you are taking time off for yourself, you get 100% of your normal pay (up to a maximum of \$511 per day, for a total of \$5,110). If you are taking time off to care for someone else, including your child, you get 67% of your normal pay (up to \$200 per day for a total of \$2,000).

Do you have to use your other paid leave first? No. You can use the new paid sick time before using any time you have saved up with your job.

What if two weeks isn't enough for you to get better? If you are sick yourself, you will have to take any paid time off you have saved up. You may be eligible for *unpaid* leave under the existing Families and Medical Leave Act (FMLA) if you have a serious medical condition, and your employer has at least 50 employees, and you have worked there for at least a year. FMLA protects your job so that you can come back to it later on and makes your employer keep your health insurance active while you are out.

Important Note: If you are fired or have to quit because you are sick due to coronavirus, and you are out of paid sick leave, you may qualify for unemployment.

Your child's school is probably closed for more than two weeks. What then? There is another new *paid* leave law if you need to care for your son or daughter under age 18. It is called the Emergency Family and Medical Leave Expansion Act. Here is what's required to qualify:

- You have to have been working at your job for at least 30 calendar days.
- You are unable to work (or work from home) because you need to care for your child under age 18 if their school or daycare is closed due to the coronavirus.
- The first 10 days are paid only if you have used the time you get from the Emergency Paid Sick Leave Act (discussed above) or you have used your saved paid time off.
- After the first 10 days, you get paid 67% of your usual pay (up to \$200 per day) for up to 10 more weeks.

Important Note: *You can only get this paid leave as long as your child's school is closed due to coronavirus or another public health emergency. While school is not in session, such as during summer, you can't continue to get this paid leave.*

What else should you know about the new paid leave laws?

- Your employer can ask you to give them reasonable notice when you take paid leave, but they can't punish you for taking it. If you get fired or demoted because you took paid leave, contact an attorney.
- The Emergency Paid Sick Leave Act is only in effect while the coronavirus emergency is ongoing. After that, things go back to the way they were before where there was no guaranteed paid sick leave.

Other Things to Know About Benefits

Stimulus Checks. Most people will not have to file any extra forms to receive this benefit. But, you may need to give the IRS your current address or direct deposit information. You can do this by filing your 2019 taxes or updating your information on the web at <https://www.irs.gov/coronavirus/get-my-payment> or by making sure the post office has your forwarding address. The amount of your stimulus check depends on your Adjusted Gross Income for 2018 or 2019. Individuals with incomes below \$75,000 will receive \$1,200, and married couples with income below \$150,000 will receive \$2,400, plus an additional \$500 per qualifying child under age 17. If you filed taxes in 2018 or 2019, or if you receive government benefits for Social Security retirement, disability, survivors, VA benefits, or Railroad Retirement Benefits, then you will receive the stimulus payment automatically. If you have not filed taxes for 2018 or 2019 and you are not required to file, and if you do not receive the government benefits listed above, then you must enter your information on the IRS' Non-Filer's website before November 21, 2020 to receive the payment this year, otherwise you will need to provide this information to the IRS on your tax return for 2020. The Non-Filer's tool is at: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>.

The Social Security Administration (SSA) has changed the way it is doing business during the emergency.

Offices are generally closed to the public. In-person service is by appointment only and for limited, dire need situations. There are less staff than usual, but you can still call.

- People who receive SSI, disability, or retirement benefits should get benefits as normal.
- SSA has stopped collecting on any overpayments while the public health emergency is in effect. If you have a federal student loan payment deducted from your SSA benefit, these collections have also been suspended.
- You may request a waiver of your overpayment if it accrued between March 1, 2020 and September 30, 2020 and the processing of the overpayment was affected by SSA's change in operations due to the public health emergency. You must request a waiver, and you must do so before December 31, 2020. Only certain types of overpayments qualify for this special waiver, not all types, but there is no penalty for requesting a waiver.
- If you are already receiving SSI or disability, SSA is not currently doing any medical reviews to see if you are still medically disabled.
- If you are applying for disability, SSA will keep working on your application. But, they may put your case on hold if you have to visit one of their doctors for a "consultative examination."
- If you have a hearing scheduled with an Administrative Law Judge, the hearing office will ask you if you want to do it by telephone. You have the right to say no. If you want to meet by video, you will have to wait until SSA begins having video hearings, sometime in the Fall of 2020. In-person hearings will be held after the public health emergency is over and the judge re-schedules the hearing.
- To contact your local SSA office, go to <https://secure.ssa.gov/ICON/main.jsp> and locate your local office. SSA is currently posting the direct number to the local office in order to serve you better.

Unemployment benefits and the \$1200 stimulus check can be intercepted for back child support. If your payment was deposited to a bank that you owe money to (ex: over drafted account), they may capture your stimulus check to pay back that debt.

This guide does not cover every situation or all of the rules of the different programs. This is not legal advice. You should talk to an attorney if you have questions on how the rules may apply to your situation.