

Federal Coronavirus Response and Economic Stimulus Information

On Friday, March 27th, the President signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) into law. This is the third in a series of bills that were signed into law in response to the public health and economic impact of coronavirus on the United States. Many federal agencies have also implemented new policies alongside these new laws that will provide additional funding, policies, and resources for people with MS.

Medicare:

- Medicare and Medicare Advantage plans now cover COVID-19 testing and testing-related services with no cost-sharing (i.e. no coinsurance or copayment required).
- Medicare Part B and Medicare Advantage plans are now required to cover a COVID-19 vaccine without cost-sharing when a vaccine is available (to date, FDA has not approved a COVID-19 vaccine).
- Medicare Part D prescription drug plans and Medicare Advantage plans are now required to allow enrollees to obtain a 90-day supply of prescribed drugs without restrictions, such as utilization management or medication step therapy management, during the declared public health emergency.
- During the public health emergency, Medicare covers hospital and doctors' office visits, mental health counseling, preventive health screenings, and other visits via telehealth service for all Medicare enrollees. Telehealth services can be accessed at home or in health care settings. Enrollees may owe a cost-sharing amount resulting from the telehealth visit, but should contact their provider to learn more relating to specific visit options. If an individual has a Medicare Advantage Plan, they should contact their plan to learn about its costs and coverage of telehealth services.
- If Medicare enrollees have questions or trouble accessing their benefits, counselors are available at the Medicare Rights Center Consumer Helpline - 800-333-4114.

Medicaid:

- Medicaid must now cover FDA-approved testing needed to detect or diagnose COVID-19, and the administration of that testing without cost-sharing or barriers.
- Congress has extended the Medicaid "Money Follows the Person" demonstration that helps patients transition from the nursing home to the home setting through November 30, 2020.
- Congress has also extended the Medicaid spousal impoverishment protections program through November 30, 2020. These rules are federal regulations that help prevent non-applicant spouses from spending down all financial assets in order for their applicant spouses to qualify for long-term care Medicaid.

Private Coverage:

- All comprehensive private health insurance plans must now cover FDA-approved testing needed to detect or diagnose coronavirus and the administration of that testing without cost-sharing or barriers.
- Private insurance plans are now required to cover a COVID-19 vaccine without cost-sharing when a vaccine is available.
- Healthcare.gov has launched [a new coronavirus page](#) with information on purchasing exchange plans, continuing employer-sponsored coverage through COBRA, or getting help with premiums for those who have lost their employer-sponsored coverage or have had a significant change in their income.

Housing:

- **Mortgage relief:** Allows homeowners hurt by the health crisis to postpone mortgage payments for up to 12 months. The new law allows borrowers with federally backed mortgages who have a financial hardship, directly or indirectly, from the coronavirus pandemic to request forbearance. Borrowers can postpone mortgage payments for 180 days without incurring fees or penalties, and can request to extend that forbearance for another 180 days.
 - Borrowers must contact and request relief from their lenders. Banks must give borrowers notice of the provisions.
 - This is not loan forgiveness. The missed mortgage payments would still be owed eventually, likely by extending the duration of the loan.
- **Protection from eviction for renters:** Landlords are prohibited from initiating legal action to recover possession of a rental unit and are prohibited from charging fees, penalties, or other charges to the tenant related to nonpayment of rent for 4 months after the law took effect (July 2020). This applies to property that is insured, guaranteed, supplemented, protected, or assisted in any way by HUD, Fannie Mae, Freddie Mac, the rural housing voucher program, or the Violence Against Women Act of 1994. As a renter, you need to verify what kind of financing was used to buy your building by contacting your landlord.

Energy Assistance:

- **Low Income Home Energy Assistance Program (LIHEAP):** \$900 million in emergency funding for states, territories and tribal organizations to immediately help eligible low-income households afford their energy bills and avoid making cutbacks on other household essentials as a result of hardship caused by the virus.
 - LIHEAP Website Navigator: <https://liheappm.acf.hhs.gov/navigator>
 - For help finding your local Low-Income Energy Office, call the National Energy Assistance Referral (NEAR) line toll-free at 1-866-674-6327 or email NEAR at energyassistance@ncat.org. NEAR is a free service for people who would like information on where to apply for LIHEAP (include city, county and state in your email message).
 - Some states have [LIHEAP applications](#) posted online.
 - Find [utility and charitable programs](#) in your area that may be able to offer assistance with your energy bill.
 - Some area utilities are issuing moratoriums on utility disconnections following national emergency declaration by the World Health Organization.
 - [The Energy and Policy Institute](#) (EPI) is providing a live list of utilities that are either suspending or not suspending utility disconnections.

Economic Security:

- **Student loan relief:**
 - Payments and interest on all federal loans held by the U.S. Department of Education will be suspended until September 30, 2020. The payment and interest suspension will be automatic, so borrowers do not have to request it. However, borrowers should verify to see if their loan is eligible and check the status of their loans online, to the extent that they are able. Borrowers are supposed to receive communication about the changes affecting their loans.
 - For those who are seeking Public Service Loan Forgiveness (PSLF), during the suspension period, these 6 months will count towards the 120 payments, whether or not one chooses to suspend payments.
 - Studentaid.gov has provided a Q&A on their website to provide insight on how the new changes will impact student loans - <https://studentaid.gov/announcements-events/coronavirus>.

- The Department of Education will indefinitely suspend collections on defaulted federal student loans, and will cease wage garnishment, Social Security offsets, and tax refund seizures. This suspension will be retroactive to March 13, 2020.
 - The suspension will not apply to:
 - other defaulted federal student loans held by guaranty agencies and colleges,
 - federal student loans in good standing and normal repayment plans,
 - private student loans.
- Students who had to leave school due to COVID-19 also don't have to pay student loans for that time, and colleges will continue paying Federal Work-Study students.
- Employers that help employees pay off student loan debt can pay up to \$5,250 on a tax-free basis.
- U.S. residents with adjusted gross incomes up to \$75,000, or \$150,000 for married couples, will get a \$1,200 (\$2,400 for couples) payment. They are also eligible for an additional \$500 per child. The payments would start phasing out for earners above those income thresholds and would not go to single filers earning more than \$99,000; head-of-household filers with one child, more than \$146,500; and more than \$198,000 for joint filers with no children. These payments do NOT count as income in determinations of eligibility for means-tested benefit programs such as Medicaid, Social Security Income (SSI), Social Security Disability Income (SSDI), Supplemental Nutrition Assistance Program or others.
 - People who do not file taxes because they are receiving Social Security also qualify
 - Recipients of Social Security Administration (SSA) benefits who do not typically file tax returns will automatically receive stimulus payments based on their SSA-1099 benefit statements
- The method of payment and payment arrival date are still uncertain, but is unlikely to arrive sooner than the first week of April
 - People who had the IRS directly deposit last year's refund into their bank accounts are likely to receive the payment faster
 - People who are not in that category may take up to 8+ weeks to receive
 - Stimulus payments will be made in the same manner SSA beneficiaries receive their benefits: by direct deposit, paper check or Direct Express debit card
- Immigrants with tax IDs (ITINs) do not qualify, including those with children who are U.S. citizens.
- The federal tax filing due date was delayed until July 15; check with your state to see if they extended the filing deadline.

Unemployment:

- People who have lost their jobs can file for state unemployment insurance as they typically would. However, under newly-enacted laws establishing the Pandemic Unemployment Assistance Program, they will now receive an additional \$600 per week for up to four months on top of the [normal state payments](#).
 - The new Pandemic Unemployment Assistance Program covers gig workers who don't qualify for regular unemployment due to restrictions.
- Unemployment insurance (UI) has been expanded to people who would like to work but are unable due to personal illness or caring for a family member.
- This includes people who are self-employed, do not have a long work history, or were about to start a job but were delayed due to the virus. This does not include a person who can telework, is receiving paid sick leave, or is receiving other paid leave benefits.
- The coverage retroactively covers people since January 27th.

- State waiting period requirements have been waived. Payments will start without a waiting period.
- States will receive money to help them assist applicants by remote methods.
- States must provide flexibility to individuals unable to search for work due to virus illness, quarantine or movement restriction.

Nutrition:

- Congress has appropriated nearly \$25 billion for food assistance, including nearly \$16 billion for the Supplemental Nutrition Assistance Program (SNAP) and nearly \$9 billion for child nutrition.
- Congress also provided \$450 million for The Emergency Food Assistance Program, which supplies food banks, which are expected to see more clients as job losses mount. Some \$350 million would buy additional food, and \$100 million would be used for distribution.
- The stimulus packages also provide \$200 million for food assistance for Puerto Rico and other US territories, as well as \$100 million for food distribution on American Indian reservations.

Paid Leave and Paid Sick Days (and new Pandemic Unemployment for Personal and Family Medical and Closure Needs):

- [Know Your Rights: Emergency Paid Sick Days and Paid Leave for Child Care and Coronavirus](#)
- The law now requires employers with fewer than 500 employees to provide workers with up to 10 days of emergency paid sick days if they are sick with the coronavirus or quarantined, paid at full wage replacement; or caring for an individual who is ill or quarantined, or for a child whose school or place of care has been closed due to the pandemic, paid at two-thirds wage replacement. The law also requires employers with fewer than 500 employees to provide eligible employees with an additional 10 weeks of emergency paid leave to be used to care for a child whose school or place of care is closed due to the coronavirus, paid at two-thirds wage replacement.
- Employees who were laid off and rehired as a result of COVID-19 are still eligible for paid leave if they previously had 30 days of tenure. Employers and self-employed individuals can receive an advanced tax credit to cover the cost of providing paid sick days and paid leave.
- The Pandemic Unemployment Assistance was created by Congress and could act as a backstop for the gaps in the paid sick days and paid leave provisions.

More details on Pandemic Unemployment Assistance for Personal and Family Medical and Closure Needs:

Who is covered?

- Covered individual is:
 - A person who is not eligible for regular unemployment insurance (UI) or has exhausted regular UI.
 - Self-employed person and person who would not normally be eligible for regular UI.
- Doesn't include:
 - An individual who can telework with pay.
 - Anyone receiving paid sick days or other paid leave benefits through an employer.

Reasons:

- Covered person must self-certify that they are willing and able to work within the meaning of state law, except that they are unemployed, partially employed, unable or unavailable to work because:
 - Diagnosed with COVID or has symptoms of COVID and is seeking a diagnosis
 - Family member has been diagnosed with COVID
 - Providing care to family member or someone in the individual's household who has been diagnosed with COVID

- Child or other person for which the person has primary caregiving responsibility has place of care or school closed as a result of COVID and the person needs that school or facility to be open in order to go to work
- Unable to reach employment because of COVID quarantine
- Unable to reach employment because a health provider has told the person to self-quarantine because of COVID
- Other reasons: person has now become primary breadwinner b/c of other breadwinner's death to COVID; had to quit work because of COVID; workplace is closed because of COVID

Benefit Availability, Duration and Amount:

- Same as above-mentioned UI: Availability of benefit is January 27, 2020 to December 31, 2020; these benefits are available for a maximum of 39 weeks, including any weeks for which the person received regular UI; it will be retroactive; amount is state UI benefit (with minimum of federal UI benefit) plus \$600.

Discrimination in Healthcare Decision-Making:

- The Trump administration has provided guidance to states and health care providers not to discriminate against people with disabilities in their coronavirus treatment plans.
- The U.S. Department of Health and Human Services' Office for Civil Rights has now officially stated that laws including the Americans with Disabilities Act, Section 504 of the Rehabilitation Act and other laws prohibiting discrimination in federally funded health programs are still in effect.
 - *"As such, persons with disabilities should not be denied medical care on the basis of stereotypes, assessments of quality of life, or judgments about a person's relative 'worth' based on the presence or absence of disabilities," reads the bulletin. "Decisions by covered entities concerning whether an individual is a candidate for treatment should be based on an individualized assessment of the patient based on the best available objective medical evidence."*
- The Society has been tracking on developments in the states (specifically in relation to state health department guidance) that may jeopardize the health of people with disabilities or more serious health conditions, and we have begun to join and lodge complaints about policies that could disadvantage these populations, putting care for people with disabilities during health emergencies out-of-reach.
- We will continue to monitor this situation at the federal and state levels.

Domestic Violence Services:

- While the nation is urged to stay home to prevent the spread of this disease, we know that "home" may be an unsafe place for survivors of violence and their children. Shelters and victim service organizations are now grappling with the unprecedented challenge of providing communal housing and services for survivors, just as the public health crisis requires distance and separation.
- The CARES Act includes more flexible funding for local domestic violence programs, including shelters, to allow them to remain open and ready to serve. There is funding for Family Violence Prevention Services.
- To find local resources: National Domestic Violence Hotline
1-800-799-SAFE (7233)
1-800-787-3224 (TTY) WomensLaw.org

Nonprofits:

- Includes nonprofits in targeted assistance to affected sectors, though does not carve out any portion of the funding.

- Allows taxpayers that do not itemize to deduct up to \$300 of charitable donations to non-profits (clarification from Treasury needed on this provision if the \$300 limit is based on the individual or the tax return filed).
- Allows nonprofits up to 500 employees to participate in the small business loans.
- Incentivizes charitable giving for those who itemize by removing the 60% cap of adjusted gross income and allowing those individuals to deduct 100% of adjusted gross income.
- Assistance for mid-sized businesses includes nonprofits between 500 and 10,000 employees. These loans are subject to an interest rate not higher than 2%. Allows the Secretary to determine that no interest or principal is due for the first six months.
- Employers can defer the 6.2 percent tax they pay on wages that is used to fund Social Security. The deferred tax would have to be paid over the following two years: half by Dec. 31, 2021, and the other half by Dec. 31, 2022.

Federal Funding for Public Health/State Budget Relief:

- Increase in federal funds for states (FMAP) so that states can add anyone newly eligible to Medicaid without straining their budgets or cutting existing eligibility and coverage.
- There is \$150 billion in public health funding for states, localities, and tribes to increase funding for hospitals and health systems, and billions more into critical investments such as personal and protective equipment for health care workers, testing supplies, increased workforce and training, new construction to house patients, an increase of the Strategic National Stockpile, medical research into COVID-19.
- **Medicine and supplies:** Congress allocated \$16 billion to the Strategic National Stockpile to increase availability of equipment, including personal protective equipment for health care professionals, ventilators and masks. It also boosts hiring for vital health care jobs during the public health crisis and speeds the development of a vaccine, treatments and faster diagnostics.
- **Drug access:** There is \$11 billion for diagnostics, treatments and vaccines. The law also includes \$80 million for the Food and Drug Administration to prioritize and expedite approval of new drugs.
- **Hospitals:** There is \$100 billion for hospitals responding to the coronavirus.

Mental Health Provisions

- Funding through Substance Abuse and Mental Health Services Administration (SAMHSA) for certified Community Behavioral Health Centers (\$250 million), suicide prevention efforts (\$50 million), and emergency grants (\$100 million). The Substance Abuse and Mental Health Services Administration (SAMHSA) is the agency within the U.S. Department of Health and Human Services that leads public health efforts to advance the behavioral health of the nation. The emergency response grants are flexible funding to address mental health and provide resources to youth and the homeless during the pandemic.

Security

- The REAL-ID deadline has been delayed a full year until October 1, 2021.

State Policy

- Visit the [Kaiser Family Foundation](#) for more information on state-specific COVID-19 policy actions.