HELP IN A DIFFICULT TIME

PUBLIC BENEFITS AND COVID19

Congress acts coronavirus preparedness and response supplemental appropriations act, 3/6/20

FAMILIES FIRST CORONAVIRUS ACT, 3/8/20

CARES ACT, 3/27/20 NEXT STEP?

agenda

THE STEPS THAT HAVE BEEN TAKEN TO ADDRESS THE PANDEMIC ON THE FEDERAL LEVEL AND THE IMPACT ON FAMILIES WITH MEMBERS WITH DISABILITIES IN PENNSYLVANIA AND OTHER STATES

Medicaid

- ▶ The Family First and CARES legislation increased the federal contribution to the Medicaid/CHIP programs. In return states must promise to a Maintenance of Effort (MOE) that includes promising that the state's Medicaid program will not be cut and no eligible person will have their coverage terminated during the crisis.
- Appeal deadline increased to 90 days and all hearings will be by telephone.
- ▶ Telehealth services will be used as many providers will provide only emergency services.
- MATP still provided when F2F services are needed.
- Applications are still being processed.
- MAWD coverage will be protected.

Changes in the way things are done – Pennsylvania DHS

- CAOs are not open to the public, although offices have drop boxes outside their offices and accept mail and drop offs.
- Staff are processing applications. The best way to apply is online at www.COMPASS.state.pa.us or by downloading the free MyCompassPA app.
- ▶ If you need to talk to someone, call the Customer Service Centers: Phila 215-560-7226; Statewide 877-395-8930
- ▶ DHS has adopted a flexible policy for verification -- your statement should be accepted as proof of loss of wages or zero income.
- Deadlines for appeals have been lengthened to 90 days. Hearings will be by telephone.

Changes in the way things are done -- SSA

- All SSA offices are closed to the public.
- Applications of all kind can be made online at <u>www.ssa,gov</u>.
- ▶ No in-office hearings are being held and telephone hearings are voluntary.
- CDRs and other termination reviews are not being processed.
- Denials are also not being made.
- Appeal deadlines are supposed to be treated flexibly.
- ▶ If you have a problem call the SSA 800 number. 800,772.1213.
- Stimulus payments don't reduce SSI.
- If you do get correspondence from SSA respond quickly by mail and keep a copy!

TANF

- No SNAP or TANF cases will be terminated for failure to submit information.
- Submit what you can, but don't worry if you cannot.
- A person may be terminated from TANF for failure to complete an interview. All interviews are being done over the phone.
- New TANF application interviews will be done by phone.
- AMRs will be mailed to clients and must be returned
- EARN centers may be encouraging remote activities, but no one will be sanctioned or terminated for failure to participate.
- Diversion payments are one to three months' worth of cash assistance, paid all at once. The amount depends on how long you will need help before you start working again. No child support cooperation or work participation will be required,

SNAP (FOODSTAMPS)

- ▶ If you get SNAP, you may get extra benefits on your EBT card during the COVID-19 crisis. Only those who were not getting the maximum SNAP benefit will get these extra benefits
- Will I get extra SNAP benefits?
- Yes, if you were not getting the full SNAP payment and you got SNAP in March or in the first half of April
- If you already get the maximum benefit for your household size, you will not get an extra benefit.

Long term care and Waiver programs

- Statewide there are over 116,000 people served by home and community based services (HCBS).
- Many services no longer require prior authorization including long term care services, certain DME and many others.
- ▶ Eligibility standards and coverage will not be decreased. Any one with waiver services on or after March 18, 2020 cannot lose these waiver services or eligibility.
- No reduction in waiver services like Personal Assistance Services (PAS) hours, no termination of services and no reassessments of long term services and supports during the crisis.
- Spouses and legal guardians can be paid as direct care workers when scheduled workers are not available

Stimulus Payments, also called Economic Impact Payments (EIP)

- In response to the COVID-19 pandemic, Congress has provided financial assistance to anyone who is a U.S. citizen, a legal permanent resident, or has a valid Social Security number that was issued in conjunction with work authorization.
- Most individuals will receive a check for \$1,200, \$2400 for most couples. Parents with dependent children under the age of 17 will receive an additional \$500 per qualifying child.
- ▶ This check does not need to be paid back to the government and will not be taxed as income for 2020.
- ► This money will be sent through direct deposit or by paper check in the mail.

Economic Impact Payments (EIP) for individuals and families

- ▶ Income tax filers in 2018 and 2019 will automatically be considered.
- People receiving Social Security payments will also be considered without filing for themselves, but not their dependents.
- Adult SSI and VA recipients are also considered if they were on SSI January 1, 2020.
- ► Families with children under 17 are also eligible for another \$500 but they must file at the IRS portal on the internet.
- Low income people who have not filed taxes should apply on the portal.
 - This includes TANF recipients and other people with little or no income and thus don't normally have to file taxes
 - ▶ Portal: https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here

The Effect of Getting EIP on Benefits

- ► The EIP will not effect eligibility for Medicaid, SNAP, TANF, LIHEAP, SSI benefits or other means tested benefits.
- ► The EIP will not count as a resource that affects benefits for 12 months. Any amount not spent for more than 12 months will be countable.
- Nursing home residents do not have to spend the additional income on the costs of their care.
- ▶ Even if you owe money for overpayments for back benefits or taxes, you will not have to pay the EIP back.

Unemployment Insurance

- Several kinds of benefits:
 - ▶ Traditional Unemployment Compensation (UC) requires a work history and lasts up to 26 months. Benefits depend on former wages.
- ▶ Pandemic Unemployment Assistance (PUA) is available to workers who are not eligible for regular Pennsylvania Unemployment Compensation (UC). This includes:
- Independent contractors, freelancers or gig workers
- Self-employed business owners
- Workers without enough work history to qualify for UC
- Individuals without work history who had a job offer that was withdrawn or that they cannot start because of Covid19
 - ▶ Many state systems including PA are overwhelmed so be patient and persistent!
 - ▶ Apply in PA at www.uc.pa.gov.

The Effect of UC on Benefits

- Both traditional UC and PUA count as unearned income for most public benefits.
- The combination of both is more than other benefits such as SNAP and TANF.
- Medicaid and CHIP are often essential.
- However states are forbidden to terminate Medicaid or CHIP during the pandemic!
- Even if UC and PUA would normally make a person ineligible, waiver services cannot be cut off.

Beware of Scammers!

- With many agencies closed it is hard to get reliable information be wary of unsolicited calls, emails and other communications.
- ▶ If you are contacted by people claiming to be from the U.S. Treasury Department, the Internal Revenue Service, the Social Security Administration, or another government agency offering COVID-19 related grants or economic impact payments in exchange for personal financial information, an advance fee, or charge of any kind, including the purchase of gift cards, do not respond. These are scams.
- Do not give SSNs or other confidential info to someone claiming to be from a government agency – they already have this information.
- SSA never cancels SSN accounts.
- Government agencies do not charge! And they especially don't take gift cards.

Places for Help and Updates

- ▶ Things Are Changing Rapidly and Congress May Pass Another Bill.
- Community Legal Services at <u>www.clsphila.org</u>
- Philadelphia Legal Assistance at www.philalegal.org
- Pennsylvania Health Access Network at www.pahealthaccess.org
- PA Health Law Project at www.phlp.org
- ▶ PA Covid landing page <u>www.dhs.pa.gov</u>
- SSA landing page <u>www.ssa.gov</u>

Thank you!

- Richard Weishaupt
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- Note: policies and laws are changing rapidly. These remarks were prepared on April 22, 2020. Make sure you stay current by checking reliable sources on a frequent basis.