

COVID-19

Community Resource Guide



Congressman David Trone
Maryland's Sixth Congressional District

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A Message from Congressman David Trone

Dear Friend,

I know that the coronavirus outbreak is on the forefront of all of our minds as the virus continues to spread globally and within our community. In this community resource guide, my team and I have compiled information from federal, state, and local sources that you can use to keep you and your family safe.

While this guide is not exhaustive, my team and I will continuously update the guide with accurate and timely information as the crisis evolves. For the most up to date information, please check my website <https://trone.house.gov/covid19>, the Governor's website <http://coronavirus.maryland.gov/>, or the CDC's website <http://coronavirus.gov>.

As always, wearing a mask, good hygiene habits, and appropriate social distancing are key to protecting you and your family. Wash your hands often, don't touch your face, cough into your elbow, and if you think you are sick, call your doctor. If you don't have a primary care physician or if you need access to health related resources, please call 211.

My staff and I are always here to help. Please call my Gaithersburg office at (301) 926-0300 if you have problems with a federal agency and need any assistance.

Sincerely,



David Trone

Member of Congress



Table of Contents

Quick Guide	4
Background on Coronavirus (COVID-19)	6
Frequently Asked Questions About Testing	11
Frequently Asked Questions About the COVID-19 Vaccine	13
Federal Resources	14
Federal Hotline Numbers	17
Statewide Resources	19
Resources for Businesses, Workers, Sole Proprietors, Self-Employed, Nonprofits, and Houses of Worship	22
Information about Economic Impact Payments (EIPs)	33
Information About Unemployment Insurance	36
Food Assistance Resources	42
Information on Student Loans and Financial Aid	45
Information for Seniors	48
Resources for Veterans	49
Resources for Travelers	51
Mental Health Resources	53
Preventing Stigma	55
Protecting Against COVID-19 Related Fraud	56
How Can You Help?	59
Resources in Other Languages	61



Quick Guide

For an immediate, life-threatening emergency, call 911. For all other health concerns, call 211.

CDC

800-232-4636; online at <https://www.cdc.gov/coronavirus/2019-ncov/>

Maryland Department of Health

410-767-6500; online at <https://coronavirus.maryland.gov/>

Montgomery County Department of Health and Human Services

240-777-0311; online at <https://www.montgomerycountymd.gov/hhs/>

Frederick County Health Department

301-600-1029 or 301-600-0312 (after hours); online at <https://health.frederickcountymd.gov/>

Washington County Health Department

240-313-3200; online at <https://washcohealth.org/>

Allegany County Health Department

301-759-5000; online at <https://health.maryland.gov/allegany/Pages/Home.aspx>

Garrett County Health Department

301-334-7777 or 301-895-3111; online at <https://garretthealth.org/>

For the most up-to date information from the CDC, please refer to the links below

Travel Information

Online at <https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html>

Preventing COVID-19 Spread in Communities

Online at <https://www.cdc.gov/coronavirus/2019-ncov/community/index.html>

Higher Risk & Special Populations

Online at <https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/index.html>

Healthcare Professionals

Online at <https://www.cdc.gov/coronavirus/2019-nCoV/hcp/index.html>

Resources for Health Departments

Online at <https://www.cdc.gov/coronavirus/2019-ncov/php/index.html>

Laboratories

Online at <https://www.cdc.gov/coronavirus/2019-nCoV/lab/index.html>

Communication Resources

Online at <https://www.cdc.gov/coronavirus/2019-ncov/communication/index.html>

Maryland COVID-19 Rumor Control

Rumors can easily circulate within communities during a crisis. Do your part to stop the spread of



disinformation by doing 3 easy things; don't believe the rumors, don't pass them along and go to trusted sources of information to get the facts about the state of Maryland's (COVID-19) response.

Online at <https://govstatus.egov.com/md-coronavirus-rumor-control>

Maryland Department of Aging Senior Call Check

This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.

Sign up by phone at: 1 (866) 502-0560

Sign up online at: <https://aging.maryland.gov/Pages/senior-call-check.aspx>

Maryland Department of Commerce - Relief Wizard

The Relief Wizard is an easy to use tool to navigate these programs. If you answer the questions, the relief wizard will point you to the programs you are eligible for, based on your answers.

Online at <https://reliefwizard.net/>

CDC Guidance on Face Coverings

- CDC recommends wearing face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission. The CDC also advises the use of face coverings to slow the spread of the virus and help people who may have the virus and do not know it from transmitting it to others.
- Face coverings should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- **The face coverings recommended are not medical masks or N-95 respirators. Those are critical supplies that must continue to be reserved for healthcare workers and other medical first responders, as recommended by current CDC guidance.**
- For additional guidance and instructions on how to make a homemade face mask, visit <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html>
- **The Governor's Executive Order requires all Marylanders over the age of five to wear face coverings in the public spaces of all facilities and businesses across the state, to include any work area where interaction with others is likely. Face coverings are also required in outdoor areas whenever it is not possible to maintain physical distancing. The Order provides certain exceptions, including for medical conditions or disabilities. [Read the Governor's Order.](#)**



Background on Coronavirus (COVID-19)

Under Governor Larry Hogan's direction, state agencies continue to improve their comprehensive and coordinated prevention and response plans for COVID-19.

The Maryland Department of Health (MDH) will communicate directly with the public, providing updates as this situation develops and accurate information about how to protect yourself and your family.

If you have questions about COVID-19 that are not answered here, call your local health department or dial 2-1-1.

What is COVID-19?

- COVID-19 is a disease caused by a respiratory virus first identified in Wuhan, Hubei Province, China in December 2019. The coronavirus has resulted in millions of human infections, causing illness and hundreds of thousands of deaths.

What is the current COVID-19 situation in Maryland?

- Up-to-date information about testing and case counts in Maryland is available at coronavirus.maryland.gov. The page is updated daily.
- On June 5, Maryland moved into Stage Two of recovery with the safe and gradual reopening of workplaces and non-essential businesses. Additional reopenings through Stage Two were announced on June 10, which allowed indoor dining and outdoor amusements to resume on June 12.
- Indoor fitness and gyms, casinos, arcades, and malls reopened, and certain school and child care activities resumed on June 19.
- On November 10, the MDH recommended that Marylanders avoid private and public gatherings of more than 25 people.
- On November 20, Governor Hogan issued new restrictions which include a 10pm closure for all bars and restaurants statewide except for carryout and delivery, a 50% reduction of capacity at retail and religious establishments, and a statewide ban of fans at stadiums and racetracks. Read the order at: <https://governor.maryland.gov/2020/11/17/to-fight-covid-19-surge-governor-hogan-announces-hospital-surge-measures-statewide-capacity-restrictions/>
- Marylanders are advised to heed all state and local public health guidance:
 - All Marylanders are still safer at home, particularly older and more vulnerable populations
 - Employers should continue to encourage telework for their employees whenever possible
 - Marylanders should not use public transportation unless it is absolutely necessary
 - Everyone should continue wearing masks or face coverings in public areas, businesses and on public transportation



- Marylanders should continue practicing physical distancing, staying six feet apart when possible and should avoid all large gatherings

How does COVID-19 spread?

- Between people who are in close contact with one another (within about 6 feet)
- Through respiratory droplets produced when an infected person coughs, sneezes or talking
- These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs
- Some people without symptoms may be able to spread the virus
- The best way to prevent illness is to avoid the possibility of exposure to the coronavirus.

What are the symptoms of COVID-19?

- Symptoms, or combinations of symptoms, that may appear 2-14 days after exposure include:
 - Cough
 - Shortness of breath or difficulty breathing
 - Fever
 - Chills
 - Muscle pain
 - Sore throat
 - New loss of taste or smell
 - In more severe cases, pneumonia (infection in the lungs)
- Other less common symptoms have been reported, including gastrointestinal symptoms like nausea, vomiting or diarrhea.

How can I prevent spreading COVID-19?

- **WEAR A MASK!**
- Practice good personal health habits:
 - Wash your hands often with soap and water.
 - Cover your coughs and sneezes with a tissue.
 - Clean and disinfect frequently touched surfaces and objects daily.
- Stay home when you're sick.
- Getting plenty of rest, drinking fluids, eating healthy foods, and managing your stress may help you prevent getting COVID-19 and recover from it if you do.
- The Centers for Disease Control (CDC) website offers more details on these [preventive steps](#).

What do I do if I have suspected or confirmed COVID-19?

- Monitor your symptoms (fever, cough, shortness of breath). Call your healthcare provider before visiting the office. If you have an appointment, be sure to tell them about your symptoms.
- Stay home, except for getting medical care. If you have mild symptoms, you may not need to seek medical care.
- Separate yourself from other people and animals in your home.
- Do not go to work, school or public areas.
- Avoid using public transportation, taxis, or ride-share.



- If you have a facemask, wear it around other people or pets and before entering a healthcare provider's office.
- If you can't wear a mask because it's hard for you to breathe while wearing one, then keep people who live with you out of your room or have them wear a facemask if they come in your room.
- Cover coughs and sneezes with a tissue, then throw the tissue away in a lined trash can. Wash hands thoroughly afterwards. Soap and water is best.
- Avoid sharing personal household items like dishes, glasses, or bedding.
- Wash your hands often with soap and water for 20 seconds. If you can't wash your hands, use an alcohol-based hand sanitizer that contains at least 60% alcohol. Rub hands together until dry.
- Clean all "high touch" surfaces -- counters, tables, doorknobs, bathroom fixtures, phones, and keyboards -- daily.
- Use household cleaning products, following the manufacturer's recommendations.
- If you are having a medical emergency, call 9-1-1. Notify dispatch that you have or may have COVID-19.
- Remain in home isolation for 7 days AND until 72 hours after your fever has resolved AND your other symptoms have improved.

Should I wear a face mask when I go out in public?

- On November 20, Gov. Hogan announced an additional expansion of the statewide masking order that has been in effect since April 18: face coverings are now required for every person 5 years old and older in outdoor public areas, whenever it is not possible to maintain physical distancing. Read the order here:
<https://governor.maryland.gov/wp-content/uploads/2020/11/Order-20-11-17-01.pdf>

CDC Guidance on Homemade Cloth Face Coverings

- CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission.
- CDC also advises the use of simple cloth face coverings to slow the spread of the virus and help people who may have the virus and do not know it from transmitting it to others. Cloth face coverings fashioned from household items or made at home from common materials at low cost can be used as an additional, voluntary public health measure.
- Cloth face coverings should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- **The cloth face coverings recommended are not surgical masks or N-95 respirators. Those are critical supplies that must continue to be reserved for healthcare workers and other medical first responders, as recommended by current CDC guidance.**
- For additional guidance and instructions on how to make a homemade face mask, visit <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html>

Should I cancel plans to travel?

- MDH issued a public health advisory for out-of-state travel. Under the advisory, Marylanders are strongly advised against traveling to states with positivity rates of 10% or higher. Anyone



traveling from these states should get tested and self-quarantine while awaiting results. The public health advisory applies to personal, family, or business travel of any kind. Marylanders are advised to postpone or cancel travel to these areas until their positivity rates decline. The District of Columbia, the Commonwealth of Virginia, the Commonwealth of Pennsylvania, and the States of Delaware and West Virginia are exempt from this recommendation. Read the travel advisory here:

https://phpa.health.maryland.gov/Documents/2020.11.10.03_MDH_Advisory_Large_Gatherings_Travel_Long_Term_Care_Visitation.pdf

What can I do to protect myself and others if COVID-19 is spreading in my community?

Take everyday preventive steps to slow the spread of COVID-19:

- **Again, WEAR A MASK!**
- Wash your hands often with soap and warm water for at least 20 seconds.
- Use an alcohol-based hand sanitizer with at least 60 percent alcohol if soap and water are not available.
- Cover your coughs and sneezes with a tissue, your sleeve or your elbow.
- Avoid touching your eyes, nose and mouth.
- Clean and disinfect frequently touched objects and surfaces using standard cleaning practices.
- Avoid close contact with people who are sick.
- If you are sick, stay home, except when seeking medical care.
- Practice social distancing — keep distance between yourself and others and avoid crowds.
- Wear a cloth face covering in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission.

What is social distancing?

The best way to slow the spread of COVID-19 is through “social distancing,” which means avoiding close contact with others. Social distancing can take many forms, depending on your lifestyle and your family or living situation. Social distancing can include the following habits and steps:

- Avoid handshaking, hugging and other intimate types of greeting
- Avoid non-essential travel (your health care provider may have specific guidance for your situation)
- Avoid crowds, especially in poorly ventilated spaces
- Avoid unnecessary errands — consider ways to have essential items, like food and other household supplies, brought to you through delivery services or through family or social networks.

It is recommended that those at a high risk of becoming seriously ill from COVID-19 stay home as much as possible and contact their healthcare provider.

Is there a vaccine or medicine I can get for COVID-19?

- Yes, the FDA has approved two vaccines from Pfizer and Moderna to prevent contracting and spreading COVID-19. Two more vaccines from AstraZeneca and Johnson & Johnson are currently undergoing clinical trials.



- The Coronavirus Relief Act includes \$68 billion to purchase and distribute COVID-19 vaccines and help states conduct testing.
- \$20 billion of that funding will make the vaccine available at no cost for anybody needing it.

How can I be more prepared for COVID-19?

- Have an adequate supply of nonprescription drugs and other health supplies on hand, including pain relievers, stomach remedies, cough and cold medicines.
- Check your regular prescription drugs to make sure you have an adequate supply; refill your prescriptions if needed.
- Have a thermometer, tissues and hand sanitizer in case you become ill and must stay at home to recover.
- Talk with family members and loved ones about how they would be cared for if they got sick and what will be needed to care for them at home.
- Have a two-week supply of water and food available at home.

Will the Maryland Department of Health test animals for coronavirus?

- In accordance with current federal guidelines, the Maryland Department of Health will not be testing the general companion animal population.

Is there anything else I should know?

- Do not stigmatize people of any specific ethnicities or racial background. Viruses do not target people from specific populations, ethnicities or racial backgrounds. Stay informed and seek information from reliable, official sources.

Are there additional resources available for specific groups, such as businesses?

- Businesses: <https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html>
- Pregnant Women, those who are breastfeeding, and children: <https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/pregnant-women.html>
- Travelers: <https://www.cdc.gov/coronavirus/2019-ncov/travelers/faqs.html>



Frequently Asked Questions About Testing

During this time of anticipated large demand on the health care delivery system, you are asked to avoid unscheduled visits to your health care provider. It is important to call ahead. People who are mildly ill should not go to emergency departments. Mildly ill people should stay home and contact their provider by phone for guidance.

Should I get a test?

- Everyone is encouraged to get a test, even those who do not exhibit symptoms, but have a particular reason to suspect exposure.

Where am I able to be tested? Whom do I contact?

- Contact information for many of the COVID-19 test sites in Maryland can be found at <https://coronavirus.maryland.gov/pages/symptoms-testing>. Patients are encouraged to contact the site where they plan to be tested to learn about that site's appointment procedures and other scheduling requirements.
- **If you plan to test at a site listing "CRISP" as the point of contact**, contact your health care provider first and ask for your test order to be sent to CRISP. After your health care provider submits your test order to the CRISP system, you will receive an email or text with an order confirmation code and instructions to schedule your appointment. After you schedule your appointment, you will receive a second email or text message confirming the appointment.

What does the test consist of? What is the process?

- Generally, the test involves a swab of inside the nose. If your health care provider recommends testing, your health care provider will inform you about what type of specimen needs to be collected.

How long does it take to receive results? How do people who are tested get their results?

- Generally, the results will be available within two to seven days, depending on laboratory testing demands and resources. In most cases, you will have the option to be contacted with your results via text message or phone call or to retrieve your results through an online patient portal.
- Due to the current high volume of tests being processed across the country, it may take longer than expected to receive your results.

Will I have to pay for the COVID-19 test?

- COVID-19 testing will be provided to patients at no out-of-pocket cost. However, individuals should contact their health plan prior to receiving a test to determine whether testing is covered by the plan in their circumstance.

Will my insurance cover treatment if I test positive for COVID-19?



- Health insurance plans cover medically necessary treatment for disease, but the treatment may be subject to deductibles, copayments and coinsurance. You will need to pay those amounts, even if the care is covered. If you have a limited benefits plan, there may be additional restrictions on what is covered.

If I do have COVID-19, what happens?

- A majority of people recover from this disease in one or two weeks. Most people will have mild to moderate symptoms and will be advised to recover at home and isolate themselves from others. If your symptoms get worse, contact your healthcare provider.
- If you test positive, you should isolate at home for ten days after your symptoms started or three days after your last fever, whichever is longer, and if your symptoms are improved. Continue to practice good hygiene, disinfecting “high-touch” surfaces, and frequently washing clothing and bedding. Limit contact with pets and animals. Practice physical distancing within the home and wear a mask around other people.

When can I be around others after having COVID-19?

- Talk to your health care provider especially if you have a high-risk underlying health condition or if you are 65 years and older. You may need to stay away from other people longer.

How do I make an appointment at a drive-thru site?

- Location, contact, and scheduling information for many of the drive-thru COVID-19 testing sites in Maryland can be found at covidtest.maryland.gov. Patients are encouraged to contact the site where they plan to be tested to verify that site’s appointment procedures and other scheduling requirements.
- Upon arrival at a drive-thru testing site, proof of identification may be required. This includes a photo identification/driver’s licence, United States passport, or Social Security card. Only patients 18 years and older will need to provide this identification.

Will I be required to exit my car when I arrive at the drive-thru site?

- No. All visitors will remain in their vehicles upon arrival. Windows should remain up until it is time to be tested. **In the event of inclement weather**, please remain in your car and await further instructions from testing-site personnel.

How long will I have to wait in line?

- If you have an appointment, you are encouraged to arrive at the testing site 15 minutes ahead of your scheduled time.



Frequently Asked Questions About the COVID-19 Vaccine

The Governor's office in coordination with the Maryland Department of Health has established the guidelines for Maryland's vaccination plan, including deciding what groups fall into each phase of the plan. For more information about their plan or to find out when vaccinations will be available to you and your family, I encourage you to consult the [Maryland Department of Health website](#), which breaks down [commonly asked questions](#) to help guide you through your next best steps. You can also reach out directly to the Maryland Department of Health or your local health department with specific questions or concerns.

If you have questions regarding when the vaccine will be available for you, please contact your local Department of Health or your primary care provider.

Maryland Department of Health COVID-19 Call Center: (877) 319-1525

Allegany County Department of Health: (301) 759-5000

<https://health.maryland.gov/allegany/Pages/COVID19.aspx>

Frederick County Department of Health: (301) 600-1029 or (301) 600-0312

<https://health.frederickcountymd.gov/614/Novel-Coronavirus-COVID-19>

Garrett County Department of Health: (301) 334-7777 or (301) 895-3111

<https://garretthealth.org/covid-19-information/>

Montgomery County Department of Health & Human Services: (240) 777-0311

<https://montgomerycountymd.gov/covid19/>

Washington County Department of Health: (240) 313-3200

<https://washcohealth.org/coronavirus-disease-2019-covid-19/>



Federal Resources

For federal agency-by-agency information, guidance, and contact information, please refer to the links below:

- **U.S. Department of Health and Human Services:**
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- **U.S. Department of Education:** <https://www.ed.gov/coronavirus>
- **U.S. Department of Agriculture:** <https://www.usda.gov/coronavirus>
- **U.S. Department of Labor:** <https://www.dol.gov/coronavirus>
- **U.S. Department of Homeland Security:**
<https://www.dhs.gov/publication/notices-arrival-restrictions-coronavirus>
- **U.S. Department of State:**
<https://travel.state.gov/content/travel/en/traveladvisories/ea/covid-19-information.html>
- **U.S. Department of Veterans Affairs:** <https://www.publichealth.va.gov/n-coronavirus/index.asp>
- **U.S. Environmental Protection Agency:**
<https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2>
- **U.S. Small Business Administration:**
<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- **Centers for Medicare and Medicaid:**
<https://www.cms.gov/medicare/quality-safety-oversight-general-information/coronavirus>

If you have an appointment with...

- **U.S. Customs and Immigration Services (USCIS)**
 - Please check the USCIS office in Baltimore for updated guidance.
<https://www.uscis.gov/about-us/find-a-uscis-office/field-offices/maryland-baltimore-field-office>
- **Social Security Administration (SSA)**
 - Online assistance is available here <https://www.ssa.gov/coronavirus/>
- **CBP (Trusted Traveler Programs)**
 - Updates are available here: <https://www.cbp.gov/>
 - Contact CPB: <https://www.cbp.gov/contact>
- **U.S. Department of Veterans Affairs**
 - Updates and information are available here:
<https://www.publichealth.va.gov/n-coronavirus/index.asp>

U.S. Office of Personnel Management guidance in connection with the COVID-19 emergency online at <https://www.opm.gov/policy-data-oversight/covid-19/fact-sheet-additional-guidance-in-connection-with-the-covid-19-emergency/>

U.S. Office of Personnel Management frequently asked questions on evacuation payments during a pandemic health crisis online at <https://www.opm.gov/policy-data-oversight/covid-19/frequently-asked-questions-on-evacuation-payments-during-a-pandemic-health-crisis/>



Beginning June 4, 2020, certain USCIS field offices and asylum offices will resume non-emergency face-to-face services to the public. Application support centers will resume services later. USCIS has enacted precautions to prevent the spread of COVID-19 in reopened facilities:

- Visitors may not enter a USCIS facility if they:
 - Have any symptoms of COVID-19, including cough, fever or difficulty breathing;
 - Have been in close contact with anyone known or suspected to have COVID-19 in the last 14 days; or
 - Have been individually directed to self-quarantine or self-isolate by a health care provider or public health official within the last 14 days.
- Visitors may not enter the facility more than 15 minutes prior to their appointment (30 minutes for naturalization ceremonies).
- Hand sanitizer will be provided for visitors at entry points.
- Members of the public must wear facial coverings that cover both the mouth and nose when entering facilities. If they do not have one, USCIS may provide one or the visitor will be asked to reschedule their appointment.
- There will be markings and physical barriers in the facility; visitors should pay close attention to these signs to ensure they follow social distancing guidelines.
- Individuals may also have to answer health screening questions before entering a facility.
- Individuals are encouraged to bring their own black or blue ink pens.

Appointment notices will include further instructions for visiting USCIS facilities. Please note that USCIS locations are not accepting walk-in visits at this time. You must have a scheduled appointment with USCIS before arriving at a USCIS office. For more information, see the following pages.

- USCIS Visitor Policy: <https://www.uscis.gov/about-us/uscis-visitor-policy>
- USCIS Office Closings: <https://www.uscis.gov/about-us/uscis-office-closings>

USDA Rural Development has taken a number of immediate actions to help rural residents, businesses and communities affected by the COVID-19 outbreak online at

https://www.rd.usda.gov/sites/default/files/USDA_RD_SA_COVID19_ProgramImmediateActions.pdf
additional information online at <https://www.rd.usda.gov/coronavirus>

USDA’s COVID-19 Federal Rural Resource Guide Lists Federal Programs That Can Help Rural Communities, Organizations and Residents Impacted by COVID-19 U.S. Secretary of Agriculture Sonny Perdue released a one-stop-shop of federal programs that can be used by rural communities, organizations and individuals impacted by the COVID-19 pandemic. The COVID-19 Federal Rural Resource Guide is a resource for rural leaders looking for federal funding and partnership opportunities to help address this pandemic. This provides \$11.1875 billion for COVID-related assistance to support agricultural producers, growers, processors, specialty crops, non-specialty crops, dairy, livestock, poultry, and contract livestock and poultry producers and other purposes.

The recently passed Coronavirus Relief Act has allocated an additional \$11.1875 billion for COVID-related assistance to support the agricultural industry.



Online at:

https://www.rd.usda.gov/sites/default/files/USDA_COVID-19_Fed_Rural_Resource_Guide.pdf

Consumer Financial Protection Bureau Guide to Coronavirus Mortgage Relief Options:

If you're among those financially impacted by the coronavirus pandemic, you might be concerned about how to pay your mortgage or rent. Federal and state governments, as well as financial institutions and loan servicers, have announced plans to help struggling homeowners during this time.

<https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/>

If you are experiencing difficulties with a federal agency, please contact Congressman Trone's office for assistance at 301-926-0300; online at <https://trone.house.gov>



Federal Hotline Numbers

FDA's hotline (1-888-INFO-FDA) is available 24 hours a day for labs to call regarding difficulties obtaining supplies for collecting patient samples for COVID-19 testing, including swabs, media needed for transport, and conservation of the samples.

For labs with any questions related to diagnostic development, please reach out to CDRH-EUA-Templates@fda.hhs.gov

FDA frequently asked questions page online at

<https://www.fda.gov/emergency-preparedness-and-response/mcm-issues/coronavirus-disease-2019-covid-19-frequently-asked-questions>

The Department of State's phone (1-888-407-4747) is available from 8 AM to 8 PM Eastern Standard and is toll-free in the United States and Canada. From other countries, citizens may call 1-202-501-4444. Citizens may also reach out directly to U.S. Embassies and consulates overseas.

Embassy links with country specific COVID-19 information online at

<https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html>

Health alerts can be for specific countries online at

<https://travel.state.gov/content/travel/en/international-travel.html>

Travelers who register through the Smart Traveler Enrollment Program at will receive urgent country-specific updates via email.

Register online at <https://step.state.gov/>

The Department of Education's Federal Student Aid customer care line remains open at 800-4-FED-AID.

Questions on which the Department can be helpful should be directed to COVID-19@ed.gov.

The Centers for Disease Control and Prevention can be reached at 800-CDC-INFO (800-232-4636).

This is a hotline for the public with questions about anything related to the CDC.

Information online at <https://www.cdc.gov/cdc-info/index.html>

The Department of Defense offers resources for individuals to take action and stay informed about COVID-19.

You can sign up for email updates and check this page regularly for the latest information. online at

<https://www.tricare.mil/coronavirus>

The U.S. Army has established a COVID-19 Information Hotline at 1-800-984-8523.

The CBP Info Center offers a general information line at (877)227-5511.

Please note that this line is not COVID-19 specific.



Resources, information, and updates about Coronavirus in relation to the duties of the CBP can be found here: <https://www.cbp.gov/newsroom/coronavirus>

The Occupational Safety and Health Administration has published guidance on preparing workplaces for COVID-19

Contacts for Regional OSHA Offices are available, and OSHA can be reached at 1-800-321-OSHA. Online at <https://www.osha.gov/Publications/OSHA3990.pdf>

If you have a question about a treatment or test found online, talk to your health care provider or doctor. If you have a question about a medication, call your pharmacist or the FDA.

The FDA's [Division of Drug Information \(DDI\)](#) will answer almost any drug question. DDI pharmacists are available by email, druginfo@fda.hhs.gov, and by phone, 1-855-543-DRUG (3784) and 301-796-3400.

If you suspect COVID-19 fraud, contact National Center for Disaster Fraud Hotline
(866) 720-5721 or disaster@leo.gov

SAMHSA's Disaster Distress Helpline provides 24/7, 365-day-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters.

Call: 1-800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor. online at <https://www.samhsa.gov/find-help/disaster-distress-helpline>

If you are experiencing difficulties with a federal agency, please contact Congressman Trone's office for assistance at 301-926-0300; online at <https://trone.house.gov>



Statewide Resources

Maryland Department of Health

www.health.maryland.gov/coronavirus

Governor's Office

410-974-3901; online at <https://governor.maryland.gov/>

Maryland Insurance Administration

410-468-2000; <https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020251>

Special Open Enrollment Period

In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. Through Monday, March 15, 2021, Maryland residents without health insurance can sign-up and get covered. For more information see here: <https://www.marylandhealthconnection.gov/coronavirus-sep/>

For enrollment assistance over the phone, please contact your local health connector entity.

AHEC West Health Insurance Program: 888-202-0212 (Allegany, Garrett, Washington counties)

HealthCare Access Maryland: 855-288-3667 (Frederick)

Montgomery County HealthConnect: 240-777-1815

Maryland Department of Aging Senior Call Check

This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.

Sign up by phone at: 1 (866) 502-0560

Sign up online at: <https://aging.maryland.gov/Pages/senior-call-check.aspx>

Listing of all child care providers serving essential personnel in the state of Maryland

online at

https://earlychildhood.marylandpublicschools.org/system/files/filedepot/2/approved_sites_for_epcc_e_psa_-_master_list.pdf

Maryland's anti-price gouging statute prohibits raising the price of many consumer goods and services that increase the seller's profit by more than 10% while the COVID-19 emergency declared by the Governor is in effect. For more information, or to report suspected price gouging, please contact the Maryland Attorney General's Office.

410-528-8662; online at http://www.marylandattorneygeneral.gov/Pages/CPD/price_gouging_faq.aspx

Maryland Department of Labor, Division of Unemployment Insurance

410-949-0022; online at <https://www.dllr.state.md.us/employment/unemployment.shtml>

For Individuals having difficulty filing for Unemployment Insurance through the Maryland Department of Labor either online or via phone: Individuals should email UI.Inquiry@maryland.gov, file an inquiry using our new [Inquiry Form](#) or call an agent at 667-207-6520. Please include your full legal name,



complete address, phone number, e-mail address, the last four digits of your Social Security number, claimant ID number, and/or a brief description of the issue you are experiencing.

For a list of frequently asked questions related to Maryland Unemployment Insurance Benefits Administration, visit <https://www.dllr.state.md.us/employment/uicovidfaqs.shtml>

Individuals looking to get guidance on non-essential businesses and establishments should refer to the executive orders and interpretive guidance provided by the Office of Governor Hogan at: <https://governor.maryland.gov/covid-19-pandemic-orders-and-guidance/>

Maryland Department of Commerce - Relief Wizard

The Relief Wizard is an easy to use tool to navigate these programs. If you answer the questions, the relief wizard will point you to the programs you are eligible for, based on your answers.

Online at <https://reliefwizard.net/>

Financial Relief Package

Governor Hogan enacted an executive order which builds on an earlier order that prohibits residential evictions arising from a tenant's substantial loss of income due to COVID-19. The latest order is now extended to commercial and industrial evictions. The order also:

- Stops lenders from initiating the mortgage foreclosure process
- Authorizes the Maryland Commissioner of Financial Regulation to suspend certain lending limits for Maryland banks and credit unions, on a case-by-case basis, in an effort to make more credit available to businesses
- Prohibits repossession of cars and trucks
- Prohibits repossession of homes that are not considered "real property," such as mobile homes, trailers, and live-aboard boats

Read the amended executive order at

<https://governor.maryland.gov/wp-content/uploads/2020/04/Evictions-Repossessions-Foreclosures-AM-ENDED-4.3.20.pdf>

Consistent with applicable guidelines, Marylanders may be eligible for the following opportunities upon contacting their financial service providers:

- **90 Days of Payment Forbearance or Deferral. Mortgage lenders and servicers will provide up to a 90-day forbearance or deferral period for mortgage payments.**
- **Waiving Late Fees.** Mortgage lenders and servicers will not charge late fees during the forbearance or deferral period.
- **Credit Reporting.** Mortgage lenders and servicers will not report negative information to the credit bureaus during the forbearance or deferral period.
- **90 Days Forbearance from Foreclosure Initiation.** All mortgage lenders and servicers will follow the forbearance and reduced payment programs established by federal authorities.

Extension of Maryland Tax Filing and Payment Deadlines

The Office of the Comptroller announced the extension of certain Maryland tax filing and payment



deadlines in response to the ongoing COVID-19 emergency. Extensions of time to file and pay have been granted for both individuals and businesses with returns and payments due in March, April, and May of 2020. The extensions apply to specific returns and payments due for income tax (individual, corporation, pass-through entity, and fiduciary), sales and use tax, employer withholding tax, admissions and amusement tax, alcohol tax, tobacco tax, motor fuel tax, motor carrier tax, Bay Restoration Fee, and Unclaimed Property reporting for insurance companies.

NOTE: The relief being offered regarding taxes due is only a postponement of the payment of those taxes without the additional imposition of a penalty or interest during the deferment period. It is NOT an extinguishment or cancellation of that tax debt.

For more information and frequently asked questions regarding these extensions, please visit https://www.marylandtaxes.gov/forms/COVID_19_FAQ.pdf

Information Regarding Utility Assistance:

The Office of People’s Counsel (OPC) has developed Information Sheets to answer questions on utility bills, bill payments, and service disconnections for each gas and electric utility, and single Information Sheets for water services and for phone and internet services. OPC also has provided updated information about assistance programs for those who have experienced a loss of or reduced income. They are available at www.opc.maryland.gov. If you experience a problem related to payment plans, service disconnections, or reconnections, or have a question, please contact OPC at DLInfo_OPC@maryland.gov.

Maryland COVID-19 Rumor Control

Rumors can easily circulate within communities during a crisis. Do your part to stop the spread of disinformation by doing 3 easy things; don’t believe the rumors, don’t pass them along and go to trusted sources of information to get the facts about the state of Maryland’s (COVID-19) response.

Online at <https://govstatus.egov.com/md-coronavirus-rumor-control>



Resources for Businesses, Workers, Sole Proprietors, Self-Employed, Nonprofits, and Houses of Worship

Federal Resources and Programs

Paycheck Protection Program

SBA reopened the Paycheck Protection Program (PPP) for First Draw Loans the week of January 11, 2021. First Draw PPP Loans can be used to help fund payroll costs, including benefits. Funds can also be used to pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations.

Who is eligible?

- Eligible small entities, that together with their affiliates (if applicable), have 300 or fewer employees—including nonprofits, veterans organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors—can apply. Entities with more than 300 employees in certain industries that meet SBA’s alternative size standard or SBA’s size standards for those particular industries can also apply.
- Are faith-based organizations, including houses of worship, eligible to receive SBA loans under the PPP and EIDL programs?
 - Yes, and we additionally clarify that faith-based organizations are eligible to receive SBA loans regardless of whether they provide secular social services. That is, no otherwise eligible organization will be disqualified from receiving a loan because of the religious nature, religious identity, or religious speech of the organization. The requirements in certain SBA regulations impermissibly exclude some religious entities. Because those regulations bar the participation of a class of potential recipients based solely on their religious status, SBA will decline to enforce these subsections and will propose amendments to conform those regulations to the Constitution. Although 13 C.F.R. § 120.110(a) states that nonprofit entities are ineligible for SBA business loans (which includes the PPP program), the CARES Act explicitly makes nonprofit entities eligible for the PPP program and it does so without regard to whether nonprofit entities provide secular social services.
 - Are there any limitations on how faith-based organizations can use the PPP and EIDL loan money they receive?
 - Only the same limitations that apply to all other recipients of these loans (such as that loan forgiveness will cover non-payroll costs only to a maximum of 25% of the total loan to a recipient). The PPP and EIDL loan programs are neutral, generally applicable loan programs that provide support for nonprofit organizations without regard to whether they are religious or secular. The CARES Act has provided those program funds as part of the efforts to respond to the economic dislocation threatened by the COVID-19 public health emergency. Under these circumstances, the



Establishment Clause does not place any additional restrictions on how faith-based organizations may use the loan proceeds received through either the PPP or the EIDL loan program. In addition, the CARES Act does not impose unique burdens or limitations on faith-based organizations. In particular, loans under the program can be used to pay the salaries of ministers and other staff engaged in the religious mission of institutions.

Full Forgiveness Terms

- First Draw PPP Loans made to eligible borrowers qualify for full loan forgiveness if during the 8- to 24-week covered period following loan disbursement:
- Employee and compensation levels are maintained .
- The loan proceeds are spent on payroll costs and other eligible expenses.
- At least 60 percent of the proceeds are spent on payroll costs.

What about franchises and hotels?

- The program temporarily waives SBA “affiliation rules” to allow businesses with multiple locations they normally are not considered small, to qualify. This is especially important for our restaurant and lodging sector. They are still limited to the same maximum loan size - \$10 million - as a business with one location.

How are loans made?

- The SBA’s network of 2,500 7(a) lenders will be used to process these loans. There is also authority to fast track additional lenders to process and disburse these loans to reach as many small businesses as quickly as possible.

Are these grants?

- Yes and No. The amount of the loan forgiven at the end of the year will be determined by how many employees were retained on the company’s payroll, up to 100 percent for full retention. There are safeguards built in to protect against employers gaming the program, as well as recognizing some employers will be forced to do temporary furloughs but bring their employees back on.

Ensuring Access for All

- SBA continues to call upon its lending partners, including Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs), to redouble their efforts to assist eligible borrowers in underserved and disadvantaged communities. At least \$15 billion is being set aside for First Draw PPP loans to eligible borrowers with a maximum of 10 employees or for loans of \$250,000 or less to eligible borrowers in low- or moderate-income neighborhoods. To promote access for smaller lenders and their customers, SBA will initially only accept loan applications from community financial institutions starting on January 11, 2021. The PPP will open to all participating lenders shortly thereafter
- Borrowers can apply for a First Draw PPP Loan until March 31, 2021, through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, eligible non-bank lender, or Farm Credit System institution that is



participating in PPP. All new First Draw PPP Loans will have the same terms regardless of lender or borrower.

- A list of participating lenders as well as additional information and full terms can be found [HERE](#).

Paycheck Protection Program Second Draw Loans

The Paycheck Protection Program (PPP) now allows certain eligible borrowers that previously received a PPP loan to apply for a Second Draw PPP Loan with the same general loan terms as their First Draw PPP Loan. Second Draw PPP Loans can be used to help fund payroll costs, including benefits. Funds can also be used to pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations.

Full Forgiveness Terms Second Draw

PPP Loans made to eligible borrowers qualify for full loan forgiveness if during the 8- to 24-week covered period following loan disbursement:

- Employee and compensation levels are maintained in the same manner as required for the First Draw PPP loan.
- The loan proceeds are spent on payroll costs and other eligible expenses
- At least 60 percent of the proceeds are spent on payroll costs. Targeted Eligibility A borrower is generally eligible for a Second Draw PPP Loan if the borrower:
- Previously received a First Draw PPP Loan and will or has used the full amount only for authorized uses
- Has no more than 300 employees
- Can demonstrate at least a 25% reduction in gross receipts between comparable quarters in 2019 and 2020. Maximum Loan Amount and Increased Assistance for Accommodation and Food Services Businesses For most borrowers, the maximum loan amount of a Second Draw PPP Loan is 2.5x average monthly 2019 or 2020 payroll costs up to \$2 million.
- The maximum loan amount for a Second Draw PPP Loan is 3.5x average monthly 2019 or 2020 payroll costs up to \$2 million. How and When to Apply Borrowers can apply for a Second Draw PPP Loan until March 31, 2021, through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, eligible non-bank lender, or Farm Credit System institution that is participating in PPP.
- All Second Draw PPP Loans will have the same terms regardless of lender or borrower. A list of participating lenders as well as additional information.
- Ensuring Access for All SBA continues to call upon its lending partners, including Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs), to redouble their efforts to assist eligible borrowers in underserved and disadvantaged communities. At least \$25 billion is being set aside for Second Draw PPP Loans to eligible borrowers with a maximum of 10 employees or for loans of \$250,000 or less to eligible borrowers in low- or moderate-income neighborhoods.
- To promote access for smaller lenders and their customers, SBA will initially only accept Second Draw PPP Loan applications from community financial institutions starting on January 13, 2021. The PPP will open to all participating lenders for Second Draw PPP Loans shortly thereafter.



For more information regarding the Paycheck Protection Program, please visit <https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Frequently-Asked-Questions.pdf>

U.S. Small Business Administration Economic Injury Disaster Loans

The [U.S. Small Business Administration](#) announced that the deadline to apply for the [Economic Injury Disaster Loan \(EIDL\)](#) program for the COVID-19 Pandemic disaster declaration is extended to Dec. 31, 2021. The deadline extension comes as a result of the recent bipartisan COVID-19 relief bill passed by Congress and enacted by President Trump on Dec. 27, 2020.

The SBA has approved \$197 billion in low-interest loans which provides working capital funds to small businesses, nonprofits and agricultural businesses to make it through this challenging time.

EIDL loan applications will continue to be accepted through December 2021, pending the availability of funds. Loans are offered at very affordable terms, with a 3.75% interest rate for small businesses and 2.75% interest rate for nonprofit organizations, a 30-year maturity, and an automatic deferment of one year before monthly payments begin. Every eligible small business and nonprofit are [encouraged to apply](#) to get the resources they need.

Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.

For additional information or to obtain help preparing the loan application please contact your SBA District Office:

For Montgomery County

SBA Washington Metropolitan Area District Office

Phone: 202-205-8800

Website: <https://www.sba.gov/offices/district/dc/washington>

For Frederick, Washington, Allegany, and Garrett Counties

SBA Baltimore District Office

Phone: 410-962-6195

Website: <https://www.sba.gov/offices/district/md/baltimore>

For Lenders Having Issues: mdlenderquestions@sba.gov

For People with Questions on Loan Programs: [mdbContextloanquestions@sba.gov](mailto:mdballoanquestions@sba.gov)

More information regarding the Economic Injury Disaster Loan program can be found here: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

Employee Retention Credits

The Treasury Department and the Internal Revenue Service today launched the Employee Retention Credit, designed to encourage businesses to keep employees on their payroll. The refundable tax credit is 50% of up to \$10,000 in wages paid by an eligible employer whose business has been financially impacted by COVID-19. This credit has been extended to July 1, 2021.



Does my business qualify to receive the Employee Retention Credit?

- The credit is available to all employers regardless of size, including tax-exempt organizations. There are only two exceptions: State and local governments and their instrumentalities and small businesses who take small business loans.
- Qualifying employers must fall into one of two categories:
 - The employer's business is fully or partially suspended by government order due to COVID-19 during the calendar quarter.
 - The employer's gross receipts are below 50% of the comparable quarter in 2019. Once the employer's gross receipts go above 80% of a comparable quarter in 2019, they no longer qualify after the end of that quarter.
 - These measures are calculated each calendar quarter.

How is the credit calculated?

- The amount of the credit is 50% of **qualifying wages** paid up to \$10,000 in total. Wages paid after March 12, 2020, and before Jan. 1, 2021, are eligible for the credit. Wages taken into account are not limited to cash payments, but also include a portion of the cost of employer provided health care.

How do I know which wages qualify?

- Qualifying wages are based on the average number of a business's employees in 2019.
 - **Employers with less than 100 employees:** If the employer had 100 or fewer employees on average in 2019, the credit is based on wages paid to all employees, regardless if they worked or not. If the employees worked full time and were paid for full time work, the employer still receives the credit.
 - **Employers with more than 100 employees:** If the employer had more than 100 employees on average in 2019, then the credit is allowed only for wages paid to employees who did not work during the calendar quarter.

I am an eligible employer. How do I receive my credit?

- Employers can be immediately reimbursed for the credit by reducing their required deposits of payroll taxes that have been withheld from employees' wages by the amount of the credit.
- Eligible employers will report their total qualified wages and the related health insurance costs for each quarter on their quarterly employment tax returns or Form 941 beginning with the second quarter. If the employer's employment tax deposits are not sufficient to cover the credit, the employer may receive an advance payment from the IRS by submitting Form 7200, Advance Payment of Employer Credits Due to COVID-19.
- Eligible employers can also request an advance of the Employee Retention Credit by submitting Form 7200.



Where can I find more information on the Employer Retention Credit and other COVID-19 economic relief efforts?

- Updates on the implementation of this Employee Retention Credit, Frequently Asked Questions on Tax Credits for Required Paid Leave and other information can be found online at <https://www.irs.gov/coronavirus>.
- Additional frequently asked questions about the Employer Retention Credit can be found at <https://www.irs.gov/newsroom/faqs-employee-retention-credit-under-the-cares-act>

Refundable tax credits for paid-leave expenses

Refundable tax credits are available for private-sector employers that are required to offer coronavirus related paid leave to employees. For more information, please visit <https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs>.

Refundable tax credits are available for independent contractors who would have qualified for coronavirus related paid leave if they were employees. IRS will be posting information soon on these credits on its website (www.irs.gov), including information on how to claim these credits.

50 percent of certain self-employment 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.

Other Federal Resources

- The U.S. Chamber of Commerce has information on resources and ways individuals, or businesses, can seek assistance. For more information, please visit: <https://www.uschamber.com/coronavirus> or contact: 1-800-638-6582.
- The U.S. Chamber of Commerce has a small business resource guide that features technology tools, employer guidance, business strategies and more as you navigate through this challenging time. For more information, please visit: <https://www.uschamber.com/co/small-business-coronavirus>.
- The U.S. Chamber of Commerce's [Coronavirus Emergency Loans Small Business Guide and Checklist](#) takes a small business step-by-step through the process of preparing to file for a loan.
 - This [interactive map](#) shows how much aid is available under the Small Business Paycheck Protection Program to help small businesses in each state.
- The National Main Street program has resources for small business and offers community support for those impacted by COVID-19. For more information, please visit: <https://www.mainstreet.org/howwecanhelp/resourcecenter/covid19resources> or contact 312-610-5613.

Various Federal Guidance

- **CDC Interim Guidance for Businesses and Employers:**
<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>



- **SBA Guidance for Businesses and Employers:**
https://www.sba.gov/page/guidance-businesses-employers-plan-respond-coronavirus-disease-2019-covid-19?utm_medium=email&utm_source=govdelivery
- **Guidance from the Department of Labor:** <https://www.osha.gov/Publications/OSHA3990.pdf>
- **Occupational Safety and Health Administration (OSHA) Guidance**
online at <https://www.osha.gov/SLTC/covid-19/>
- **Disaster Preparedness Planning for your Business**
online at <https://mema.maryland.gov/Pages/business.aspx>
- **Guidance from the Alcohol and Tobacco Tax and Trade Bureau for distilleries wishing to produce hand sanitizer to address the COVID-19 pandemic**
online at <https://www.ttb.gov/news/covid-19-hand-sanitizer>
- The U.S. Department of Transportation's [Federal Motor Carrier Safety Administration \(FMCSA\)](#) has issued a national emergency declaration to provide hours-of-service regulatory relief to commercial vehicle drivers transporting emergency relief in response to COVID-19.

State Resources and Programs

Maryland Department of Commerce - Relief Wizard

The Relief Wizard is an easy to use tool to navigate these programs. The Relief Wizard will point you to the programs you are eligible for, based on your responses.

Online at <https://reliefwizard.net/>

Bank Assistance Information

Several Banks have set-up contact lines to work with individuals impacted by COVID-19. If a bank is not listed below, reach-out to them to find out what they are doing to assist those affected by COVID-19. The Federal Deposit Insurance Corporation (FDIC) and the (National Credit Union Administration (NCUA) have also put out information for bankers and consumers.

FDIC: <https://www.fdic.gov/coronavirus/index.html>

NCUA: <https://www.ncua.gov/>

Other banks assisting during COVID-19:

- Bank of America:
<https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus>
- Capital One: <https://www.capitalone.com/coronavirus/>
- Chase: <https://www.chase.com/digital/resources/coronavirus>
- CitiBank: <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>
- Discover: <https://www.discover.com/coronavirus/>
- Fifth Third Bank: <https://www.53.com/content/fifth-third/en/alerts/covid-support.html>
- PNC: <https://www.pnc.com/en/customer-service/coronavirus-update.html>
- TCF Bank: <https://www.tcfbank.com/about-tcf/covid19>
- Truist: <https://www.truist.com/coronavirus-information>
- US Bank: <https://www.usbank.com/splash/covid-19.html>
- Wells Fargo:
<https://newsroom.wf.com/press-release/corporate-social-responsibility/wells-fargo-donates-62-5-million-aid-coronavirus>



Maryland Insurance Administration

410-468-2000; <https://insurance.maryland.gov/COVID-19/Pages/default.aspx>

- Lost business income insurance is subject to the specific terms and conditions of your policy. Contact the broker or agent that sold the policy, the insurance company or the Maryland Insurance Administration with any questions.

Maryland State Arts Council Funding

In response to the COVID-19 State of Emergency, the Maryland State Arts Council (MSAC) has created special grant opportunities that provide emergency funding to arts organizations and artists in Maryland as they adjust to losses sustained because of programming, operations, and events that have been modified or cancelled. More information online at

<https://www.msac.org/press-release/msac-opens-emergency-grants-arts-organizations-and-independent-artists>

Maryland Department of Commerce Information for Businesses

Online at <https://businessexpress.maryland.gov/coronavirus>

- On December 17, Governor Hogan announced [additional economic relief initiatives](#), including relief for hotels and hospitality businesses and additional relief for restaurants, as well as assistance for rural businesses and an additional \$15 million to support entertainment venues. Initiatives include:
 - \$50 million from Maryland's dedicated emergency rapid response fund will go to help hotels and hospitality businesses across the state. This funding will be distributed by local jurisdictions to go toward payroll expenses, rent, and utilities in order to keep operations going while travel is restricted.
 - Please direct all questions regarding hotel and hospitality funding to Secretary.Commerce@maryland.gov.
 - An additional \$30 million was allocated for direct relief to restaurants (adding to the \$50 million announced in October. The funding will go through [local jurisdictions](#) (see information below under "local programs") and must be distributed no later than March 31, 2021. You must apply through your local jurisdiction.
 - Please direct all questions regarding restaurant funding to Secretary.Commerce@maryland.gov.
 - \$5 million will go to help socially or economically disadvantaged tech-based businesses in the state's rural counties, administered by the [Maryland Technology Development Corporation \(TEDCO\)](#).

Licensing & Permitting

- According to the [Governor's Executive Order](#), all licenses, permits, registrations, and other authorizations issued by the state, its agencies or any political subdivision that would expire during the current state of emergency will be extended until at least the 30th day after the state of emergency is lifted.



- Labor's [Division of Occupational and Professional Licensing \(O&P\)](#) is temporarily extending license expiration dates until May 1, which is subject to being extended as the response to the coronavirus situation evolves. They can be contacted by emailing dlopl-labor@maryland.gov.
- Businesses that are licensed and regulated by Labor's [Office of the Commissioner of Financial Regulation](#) can email DLFRFinReg-LABOR@maryland.gov with any questions or concerns they may have about licensing requirements.

Export Assistance for Businesses

- ExportMD Program helps to offset some of the costs of marketing internationally for Maryland's small and mid-sized companies. Visit: <https://commerce.m5aryland.gov/fund/programs-for-businesses/exportmd-program>
- The SBA's Export Working Capital Program can help small businesses obtain working capital advances from lenders on export orders, export receivables or letters of credit. SBA's Senior International Credit Officers can work directly with an impacted company to explain the program and application process. Visit: <https://www.sba.gov/content/financing-your-small-business-exports-foreign-investments-or-projects-0>

Employer and Worker Assistance

- The [Maryland Department of Labor's Division of Labor and Industry](#) enforces the Maryland Health Working Families Act, also known as Safe and Sick Leave, which may be useful for employees who need to take off from work due to COVID-19. [Learn more about the Maryland Health Working Families Act here](#), or email ssl.assistance@maryland.gov.
- If a business experiences a temporary or permanent layoff, Labor's Division of [Unemployment Insurance's](#) Bulk Claim Services can open unemployment insurance claims for all affected employees. To determine if a business is eligible, please visit our [Bulk Claims Services Frequently Asked Questions](#) page. If a business is eligible, they should contact a Claims Representative by emailing UI.BulkClaim@maryland.gov or by calling the *employer dedicated phone line* at **410-853-1700** between 7:30 a.m. - 3:30 p.m., Monday through Friday. For additional information, visit the [Department of Labor's COVID-19 FAQ page](#).
- Labor's Division of [Workforce Development and Adult Learning](#) enforces the [Rapid Response System](#), which works collaboratively with the State's businesses and workers to minimize the impact of economic disruptions caused by layoffs and plant or business operations closing.
- Labor's Office of Small Business Regulatory Assistance is available to help Maryland business owners find timely and effective solutions to issues, so they can go about running their companies. They can be contacted by emailing osbra.inquiry@maryland.gov.

Additional State Programs

- The Maryland Department of Commerce is not accepting new applications for the [Small Business COVID-19 Emergency Relief Grant & Loan Funds](#), and will continue to distribute funds on a first-come, first-served basis based on the applications we have already received. [Please visit our FAQs for more information on disbursement.](#)



- Governor Hogan has directed the Department of Commerce to forgive the \$75 million in emergency loans that the state provided to businesses during the [first round of economic relief](#) in March and convert them all to grants. If you have questions or concerns about these funds, please email covid-19.application@maryland.gov.
- The [Maryland Department of Housing and Community Development](#) will provide a total of \$35 million in funding for entertainment venues and for the state's 33 designated [Main Street Maryland communities](#) and Baltimore City's 8 designated Main Street neighborhoods to support local businesses. For questions, contact dhcd.mdseri@maryland.gov.
- The [Maryland Nonprofit Recovery Initiative](#) helps address revenue reductions and expense increases for nonprofits impacted by COVID-19.
- The U.S. EDA [has awarded Maryland with \\$3.4 million to support the state's small businesses](#). From this, \$770,000 has been awarded to recapitalize the [Maryland Economic Adjustment Fund \(MEAF\)](#) program.
- The Maryland Department of Natural Resources will accept applications for [economic relief funds for the commercial seafood industry](#).
- The Maryland Emergency Management Agency (MEMA) has activated its [Virtual Business Operation Center \(VBOC\)](#) as of March 6 to address inquiries from the private sector. Businesses that are interested in emergency operations engagement can learn more through MEMA's [Private Sector Integration Program](#).
- Encourage members of the business community to reach out with their questions by sending a message to Secretary.Commerce@maryland.gov.
- Eviction and Homelessness - \$11.7 million in general funds will be directed to the Maryland Legal Services Corporation to provide legal services to families facing eviction and other housing security issues. [More grants were announced in November](#).
- Independent Lenders - Maryland banks, credit unions, and financial service providers are operating under precautionary measures, with increased focus on mobile, phone, and online services. If you anticipate having trouble making a loan payment, please notify your lender or loan servicing company as soon as possible to discuss your options. Early and regular communication is important. Visit the [Maryland Bankers Association](#) or view a list of [credit unions operating in Maryland and their contact information](#).
- [Maryland Manufacturing Network](#) - Offers a central location where buyers, such as health care systems, local emergency management agencies, and essential companies, can identify which suppliers have PPE, health care equipment, and other essential items.
- [Neighborhood BusinessWorks](#) - Provides flexible financing to small businesses and non-profit organizations in sustainable communities and priority funding areas
- [Opportunity Zone Microgrant Funding](#) - Microgrants ranging from \$10,000 to \$50,000 are available for early stage businesses and/or businesses that are expanding within an opportunity zone in Maryland.
- [Small, Minority and Women-Owned Business Account](#) - The state's Video Lottery Terminal (VLT) Fund uses proceeds from slots to assist small, minority, and women-owned businesses located in targeted areas surrounding six Maryland casinos.

Maryland banks, credit unions, and financial service providers are operating under precautionary measures, with increased focus on mobile, phone, and online services. If you anticipate having trouble making a loan payment, please notify your lender or loan servicing



company as soon as possible to discuss your options. Early and regular communication is important. [More information from the Maryland Bankers Association](#). And, [view a list of credit unions operating in Maryland and their contact information](#).

Local Resources and Programs

The state of Maryland and its local governments received nearly \$2.4 billion from the Coronavirus Relief Fund established through the CARES Act. Our 24 jurisdictions received \$1.05 billion in federal funding, either directly or from the state. Part of this allotment can be used for each county to set up a COVID-19 relief program in order to assist businesses negatively impacted by the pandemic.

- Allegany County - [Restaurant Relief Fund](#)
- Frederick County - [Restaurant Relief Grant](#)
- Garrett County - [Restaurant Relief Grant](#)
- Montgomery County - [Reopen Montgomery Grant Program](#); [Tourism Anchor Institution Grant](#); [Restaurant Relief Grant](#)
- Washington County - [Direct Relief for Restaurants Grant](#)



Information about Economic Impact Payments (EIPs)

Coronavirus Response and Relief Supplemental Appropriations Act of 2021: Economic Impact Payments 2

Authorized by the newly enacted COVID-relief legislation, the second round of payments, or “EIP 2,” is generally \$600 for singles and \$1,200 for married couples filing a joint return. In addition, those with qualifying children will also receive \$600 for each qualifying child. Dependents who are 17 and older are not eligible for the child payment.

According to the IRS, on December 29th, a second round of Economic Impact Payments began to be delivered as part of the Coronavirus Response and Relief Supplemental Appropriations Act of 2021.

- The initial disbursement of direct deposit payments began on December 29th.
 - Direct Deposits will continue until January 15th.
- The IRS started mailing paper checks on December 30th.
 - Anyone who received the first round of payments earlier this year but doesn’t receive a payment via direct deposit will generally receive a check or, in some instances, a debit card.
 - For those in this category, the payments will conclude on January 31st.
- For Social Security and other beneficiaries who received the first round of payments via Direct Express, they will receive this second payment the same way.

The IRS emphasizes that there is no action required by eligible individuals to receive this second payment. Payments are automatic for eligible taxpayers who filed a 2019 tax return, those who receive Social Security retirement, survivor or disability benefits (SSDI), Railroad Retirement benefits as well as Supplemental Security Income (SSI) and Veterans Affairs beneficiaries who didn’t file a tax return. Payments are also automatic for anyone who successfully registered for the first payment online at IRS.gov using the agency’s Non-Filers tool by November 21, 2020 or who submitted a simplified tax return that has been processed by the IRS. Some Americans may see the direct deposit payments as pending or as provisional payments in their accounts before the official payment date of January 4, 2021. The IRS reminds taxpayers that the payments are automatic, and they should not contact their financial institutions or the IRS with payment timing questions.

Some recipients who used refund anticipation loans or similar products may have had their payment directed to the temporary bank account established when their 2019 tax return was filed. The IRS and tax industry partners are taking immediate steps to redirect stimulus payments to the correct account for those affected.

People can check the status of both their first and second payments by using the [Get My Payment tool](#), available in English and Spanish only on [IRS.gov](#).



For those taxpayers who checked Get My Payment and received a response indicating a direct deposit was to be sent to an account they do not recognize, the IRS advises them to continue to monitor their bank accounts for deposits.

The IRS emphasizes that the information taxpayers see in the Get My Payment tool, including account numbers and potential deposit dates, may not display an accurate account number as we continue to work through updates. No action is necessary for taxpayers as this work continues; they do not need to call the IRS, their tax provider or their financial institution.

The IRS reassures taxpayers who do not recognize the bank account number displayed in the Get My Payment tool that deposits were not made to the wrong account; this is not an indicator of fraud. If you do not recognize the account number, it may be an issue related to how information is displayed in the tool tied to temporary accounts used for refund loans/banking products. The IRS is working to address this. People do not need to complete Form 14039, Identity Theft Affidavit, or contact the IRS.

According to the IRS, if additional legislation is enacted to provide for an additional amount, the Economic Impact Payments that have been issued will be topped up as quickly as possible.

If You Are Missing Economic Impact Payments (1 and/or 2)

Eligible individuals who **did not** receive an Economic Impact Payment this year – either the first or the second payment – or believe they did not get the full amount they are eligible for, will be able to claim it when they file their 2020 taxes in 2021.

The IRS urges taxpayers who didn't receive a payment this year to review the eligibility criteria when they file their 2020 taxes; many people, including recent college graduates, may be eligible to claim it. People will see the Economic Impact Payments (EIP) referred to as the **Recovery Rebate Credit (RRC) on Line 30 on their Form 1040 or Form 1040-SR** since the EIPs are an advance payment of the RRC.

Form 1040: <https://www.irs.gov/pub/irs-pdf/f1040.pdf>

Form 1040-SR: <https://www.irs.gov/pub/irs-pdf/f1040s.pdf>

Instructions for Form 1040 and Form 1040-SR (Recovery Rebate Credit instructions on page 59):

<https://www.irs.gov/pub/irs-dft/i1040gi--dft.pdf>

For more information about Economic Impact Payments and the 2020 Recovery Rebate, key information will be posted on [IRS.gov/eip](https://www.irs.gov/eip). For other COVID-19-related tax relief, visit [IRS.gov/Coronavirus](https://www.irs.gov/Coronavirus). IRS phone assistants do not have additional information beyond what's available on IRS.gov.

Frequently Asked Questions about Economic Impact Payments

The IRS has released FAQs to answer some of the most common questions regarding the Economic Impact Payments (EIPs). You can find them at [Questions and Answers about the Second Economic Impact Payment](#) and separated by topic. More FAQs will be added if/when the need arises.



Help Preparing and Filing an Accurate 2020 Tax Return

Options for preparing and filing 2020 tax returns include:

- [Use IRS Free File](#)
 - Beginning in January 2021, almost everyone can file electronically for free on [IRS.gov](#) or with the IRS2Go app. The [IRS Free File program](#), available only through [IRS.gov](#), offers brand-name tax preparation software packages to use at no cost. The software does all the work of finding deductions, credits and exemptions. It's free for those who earned \$72,000 or less in 2020. Some of the Free File packages also offer free state tax return preparation.
 - Those comfortable preparing their own taxes can use [Free File Fillable Forms](#), regardless of their income, to file their tax returns either by mail or online.
 - ***NOTE: The IRS is still facing delays in their mail processing. If possible, file your taxes electronically.***
- [Use the VITA Locator Tool](#)
 - The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals. The VITA Locator Tool will help them locate an open VITA site in their area.
- [Find a tax professional](#)
 - The IRS's [Directory of Federal Tax Return Preparers with Credentials and Select Qualifications](#) can help taxpayers find preparers in their area who currently hold professional credentials recognized by the IRS or who hold an Annual Filing Season Program Record of Completion. [Taxpayers should remember these tips when searching for a tax preparer.](#)



Information About Unemployment Insurance

Expansion of Unemployment Insurance Benefits under the Continued Assistance for Unemployed Workers Act

On December 27, the federal COVID-19 relief package, called the “Continued Assistance for Unemployed Workers Act” that extends the CARES Act programs and provides additional federal unemployment benefits, was signed into law.

The Secretary of the Maryland Department of Labor opted into providing ALL four of the expanded unemployment insurance programs offered through the provisions of the CARES Act:

Pandemic Unemployment Assistance (PUA)

- Provides benefits to claimants that are not eligible for traditional UI benefits including the self-employed, independent contractors, gig economy workers, and those without sufficient work history.
- The federal government has renewed the PUA program by providing an additional 11 weeks of benefits to claimants, for a total of 50 weeks.
- The PUA program extension is available from the week ending January 2, 2021, through week ending April 10, 2021.
- No new PUA claims may be filed after March 13, 2021.

Federal Pandemic Unemployment Compensation (FPUC)

- Provides an additional \$300 per week for those who receive unemployment benefits during the weeks ending January 2, 2021, to March 13, 2021.
- **All claimants who are eligible to receive benefits will automatically receive the new FPUC amount of \$300 on top of their regular benefit amount beginning the week ending January 2, 2021 through the week ending March 13, 2021 as long as they remain eligible for benefits and file their weekly claim certification.**

Pandemic Emergency Unemployment Compensation (PEUC)

- Provides benefits to claimants after they have exhausted their regular UI benefits.
- Regular UI benefits must have been exhausted on or after July 1, 2019.
- The federal government has renewed the PEUC program by providing an additional 11 weeks of benefits to claimants, for a total of 24 weeks.
- The PEUC program extension is available from the week ending January 2, 2021, through week ending April 10, 2021.
- No new PEUC claims may be filed after March 13, 2021.

Mixed Earner Unemployment Compensation (MEUC)

- Payable for weeks ending Saturday, Jan. 2, 2021, to Saturday, March 13, 2021.



- Provides an additional \$100 weekly benefit payment to claimants that are receiving regular UI, PEUC, EB, or Work Sharing benefits. It is NOT available to PUA claimants.
- To be eligible, claimants must provide documentation that they earned at least \$5,000 (net) in SELF-EMPLOYMENT Income in the prior taxable year.
- **Applications for the MEUC program are not available yet. The Maryland Department of Labor will notify potentially eligible claimants.**

How To File an Unemployment Insurance Claim

You can apply for unemployment insurance benefits online at any time or by phone between 7:00 a.m. - 6:00 p.m., Monday through Friday, Saturdays from 8:00 a.m. - 12:00 p.m., and Sundays from 12:00 p.m. - 4:00 p.m. at (667) 207-6520.

After you file a claim, the Division of Unemployment Insurance will determine whether you qualify to receive unemployment insurance benefits.

Is there a waiting period for receiving unemployment benefits in Maryland?

- Maryland does not have a waiting week like many other states do. No matter when or how they file, Marylanders become eligible for benefits starting after the day after they separated from employment. If you are eligible, you will be paid for all benefits due.

How does an individual file for unemployment benefits?

- Individuals can file for unemployment benefits through the Maryland Department of Labor Division of Unemployment Insurance.
- **To file online, visit <https://www.dllr.state.md.us/employment/unemployment.shtml>**
This online application is available 24/7, however individuals are strongly encouraged to file during non-peak hours, like early in the morning and late in the evening (8:00 p.m. - 7:00 a.m.), for faster processing speeds.
- Claimants having difficulty placing a call or accessing our website, can e-mail questions to ui.inquiry@maryland.gov.
- Employers can e-mail questions to dluiemployerassistance-labor@maryland.gov or contact 410-767-2412.

Are individuals required to search for employment in order to receive unemployment benefits?

- The Secretary of the Maryland Department of Labor has ordered, effective March 20th, 2020, a temporary exemption from the work search requirement for individuals receiving unemployment insurance benefits.
- The Maryland Department of Labor will exempt all current and new unemployment insurance benefit recipients from the requirement to actively seek work until 30 days after the State of Emergency status is lifted.
- **For more information about the exemption from the work search requirements, visit <https://www.dllr.state.md.us/employment/uicovidawfaqs.shtml>**



Information for those Experiencing Technical Difficulties with Their Online Application

- The Maryland Department of Labor’s Division of Unemployment Insurance has received a number of questions and comments from Marylanders about difficulties they are experiencing with usernames and passwords. To help ensure that Maryland’s new and existing claimants can access the new BEACON One-Stop, the Maryland Department of Labor has created a Username and Password Handbook. You can access this new resource by visiting www.labor.maryland.gov/employment/uibeaconuserhandbook.pdf.
- If you have additional technical questions, please email them to BEACON.support@maryland.gov.

How To File An Unemployment Insurance Claim under the Pandemic Unemployment Assistance (PUA) Program

After submitting an online application, eligible PUA claimants will receive their benefits retroactive to their earliest date of eligibility. Here is how to file your PUA claim:

- Visit <https://beacon.labor.maryland.gov/>. This will take you to the BEACON one-stop application page.
- The first time that you visit the application, you will need to activate your account by providing your social security number and choosing a Username and password. If you have previously applied for UI benefits in Maryland, you will need to have your UI application PIN available to validate your identity.

To file a PUA claim, you will need to have the following information available, as applicable:

- Social security number;
- Date of birth;
- Alien registration number, if you are not a citizen;
- Residential and mailing address;
- Telephone number and email address;
- Name, date of birth, and social security number of all dependents under 16 years of age that you will claim, as well the same information for each dependent’s other parent, such as the social security number and date of birth for any dependents that you claim;
- If you worked for the federal government, you will also need a SF-8 or SF-50 form; and
- If you are separated from military service, you will also need Form DD-214, member 4 copy.

To file your PUA claim, you will need to provide information and supporting documentation about your work and income history, which may include the following:

- Documentation of the income that you earned in 2019 (Schedule K-1, Form 1099, or summary of quarterly payments);
- All necessary licenses and permits for your self-employment; and
- Proof of an offer to begin employment that was postponed or withdrawn due to COVID-19.



Frequently Asked Questions About Unemployment Eligibility

- **If my employer temporarily ceases operations due to COVID-19, preventing me from coming to work, am I eligible for benefits?**

If you are laid off temporarily due to a business shutdown as a result of COVID-19, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance.

- **If I am quarantined due to COVID-19 with the expectation of returning to work after the quarantine is over, am I eligible for benefits?**

The first and best option for employees who need to miss work due to illness is to use their employer-paid time off. The Maryland Healthy Working Families Act requires employers with 15 or more employees to provide paid sick and safe leave for certain employees. Maryland employers who employ 14 or fewer employees are required to provide unpaid sick and safe leave for certain employees. Find more information about the Maryland Healthy Working Families Act.

“Unemployment” includes a reduction of both work hours and earnings. An individual receiving paid sick leave or paid family leave is still receiving pay and would generally not be considered “unemployed” for purposes of collecting unemployment insurance benefits.

If you are currently quarantined by a medical professional or under government direction, and your employer has instructed you not to return to work until the quarantine is over and has not provided the option to telework, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance.

- **If I decide to leave my employment due to a reasonable risk of exposure or infection of COVID-19 or to care for a family member due to COVID-19, am I eligible for benefits?**

If you are not exhibiting any symptoms of coronavirus, COVID-19, and you decide to leave your employment, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance. You may be determined to be eligible for benefits if the circumstances of your job separation are allowable under Maryland’s provisions for good cause and/or just circumstances for voluntarily leaving work, Section 8-1001 of Maryland Unemployment Insurance Law.

- **If I need to take time off work because I am sick, but I have not been quarantined by a medical professional or under government direction, will I be eligible for unemployment insurance benefits?**

The first and best option for employees who need to miss work due to illness is to use their employer-paid time off. The Maryland Healthy Working Families Act requires employers with 15 or more employees to provide paid sick and safe leave for certain employees. Maryland employers who employ 14 or fewer employees are required to provide unpaid sick and safe leave for certain employees. Find more information about the Maryland Healthy Working Families Act.

If you are not eligible for employer paid time off or your paid time off has been exhausted, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance. You may be determined to be eligible for benefits if you have taken time off of work and expect to return work with the same employer in the future.



- **If an employer lays off employees due to the loss of production caused by COVID-19, will the employees be eligible for unemployment insurance benefits?**
Maryland unemployment benefits are available to individuals who are unemployed through no fault of their own. If an employer lays off employees due to a loss of production as a direct result of COVID-19, individuals may be eligible for unemployment benefits if they meet certain criteria. It is recommended that you file a claim for unemployment insurance.
- **If my employer reduces my hours as a result of COVID-19, will I be eligible for unemployment insurance benefits?**
If your employer has reduced your normal work hours as a result of COVID-19, you may be eligible for partial benefits.
- **What if my employer goes out of business as a result of COVID-19?**
If your employer goes out of business as a result of COVID-19, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance, as you are considered to be unemployed through no fault of your own.
- **Can I still collect unemployment benefits if I am able to work remotely from home?**
If you continue to work your normal hours remotely, you do not meet the definition of an individual considered to be unemployed. However, if you work less than your normal hours remotely, it is recommended that you file a claim for unemployment insurance.
- **I get tips from customers on top of my regular wages. Will my tips be used to determine how much I will receive in benefits?**
Employers regularly report (quarterly) the wages of their employees to the Division. These wages, including reported tips, are used as the basis for the calculation of the amount of benefits that a claimant is eligible for. If a tipped employee files a claim and receives a determination about their weekly benefit amount that they disagree with, they can request a review of the determination within 30 days. Along with the request for a review, the claimant can provide evidence of other wages that they have received, including unreported tips.

Additional Resources From MD Department of Labor Regarding Unemployment Insurance

- If you have general questions about filing a claim for unemployment insurance or receiving benefit payments, please visit Maryland Department of Labor's [General Unemployment FAQs](#).
- If your employment or business has been impacted by the coronavirus, please read Maryland Department of Labor's [COVID-19 Frequently Asked Questions](#).
- If you have questions about the work search requirement exemption, please visit the [Work Search FAQs](#).
- If you have questions about filing your weekly claim, please visit Maryland Department of Labor's [Weekly Claim Certification frequently asked questions](#).
- If you have questions about the CARES Act, please visit Maryland Department of Labor's [CARES Act FAQs](#).
- If you have questions specifically about the \$600 weekly payment, please visit Maryland Department of Labor's [Federal Pandemic Unemployment Compensation FAQs](#).
- If you are an employer interested in the Work Sharing program, please read the [Work Sharing FAQs](#).



- Employers should also read Maryland Department of Labor’s [Bulk Claims For Frequently Asked Questions](#) to determine if they are eligible for this service.

How to Contact the Division of Unemployment Insurance

The Division of Unemployment Insurance offers a number of ways to ask questions and obtain more information.

- You may contact a live claims agent at 1-667-207-6520
- You may also chat with their Virtual Assistant on the [Division of Unemployment Insurance homepage](#). Simply click on the blue “Chat with us” bar in the lower right hand corner of the screen. An area to type in your question will appear.
- You may file an inquiry with this [Inquiry Form](#). Simply complete the requested information and enter a brief description of your question. You will receive a tracking number to follow-up on the response to your question.

*****If you are experiencing difficulties with receiving your Unemployment Insurance Benefits please contact Congressman Trone’s office for assistance at 301-926-0300 or online at <https://trone.house.gov>*****



Food Assistance Resources

SNAP Benefits:

The Supplemental Nutrition Assistance Program (SNAP), called the Food Supplement Program (FSP) in Maryland, formerly known as Food Stamps, helps low-income households buy the food they need for good health. Everyone has the right to apply for FSP.

If you are applying for SNAP benefits, you must meet the income eligibility guidelines to begin receiving benefits. An eligibility chart can be found at:

www.mdhungersolutions.org/want-to-see-if-youre-eligible-for-snap

- **For current SNAP participants and for new applicants who are eligible for the program:**
You will receive the maximum amount of benefits that are allowed for your household size starting in April. The SNAP emergency allotment has been extended through the month of November, at which point regular SNAP allotments are scheduled to resume.
- **For New Applicants:**
To ensure the quickest turnaround, new applicants are strongly encouraged to apply online via MyDHR portal: mydhrbenefits.dhr.state.md.us
This portal is still functioning while DHS offices are closed. Due to the recent increase in applications, you may experience some website errors. However, this is still the fastest and most direct method of applying for SNAP benefits.
- If you or someone you know does not have internet access or requires special assistance with filling out this online application, **Maryland Hunger Solutions can assist over the phone. For this service, please leave a message at: (410) 528-0021.**
- **For Current Applicants:**
If you applied online, you can check your application status on the MyDHR portal. For those who did not apply online, you can check your application status at the DHS Call Center:
1-800-332-6347
All recertification periods for Supplemental Nutrition Assistance Program (SNAP), Temporary Cash Assistance (TCA), Temporary Disability Assistance Program (TDAP), or Public Assistance to Adults (PAA) due in the months of October 2020 through March 2021 have been postponed to a later date. If your redetermination is due in any of these months, YOU DO NOT HAVE TO DO ANYTHING at this time. Your new redetermination will be [rescheduled](#).

The Coronavirus Relief Act provides the following additions to SNAP benefits:

- Temporarily increases SNAP's monthly benefits for 6-months
- Temporarily suspends work requirements for SNAP-eligible college students while work-study programs may not be operating during COVID emergency.
- Provides additional \$400 million for The Emergency Food Assistance Program (TEFAP).
- Provides additional \$13 million for Commodity Supplemental Food Program.
- Clarifies "Pandemic EBT" covers each child under 6-years old in SNAP households where a local school or covered daycare has been closed or has reduced hours.



- Partially (55%) reimburses school food authorities and covered daycare centers for costs incurred during sudden COVID-19 emergency school closures in Spring 2020.
- Provides additional \$175 million for Older Americans Act “Meals on Wheels” Nutrition Services and extends certain nutrition flexibilities.

Additional Resources:

- Answers to frequently asked questions regarding SNAP benefits:
https://dhs.mymdthink.maryland.gov/documents/COVID-19/FIA_FAQ_V16.pdf
- To check your SNAP account balance, or to order a new EBT card, call the MD EBT Customer CallCenter: 1-800-997-2222 or visit the website at www.connectebt.com.
- For free legal representation if your benefits were terminated or your application was denied, call Homeless Persons Representation Project: (800) 613-2518
- **For information about emergency food assistance from a local pantry or food bank:**
 - **Statewide** (outside of Prince George’s and Montgomery Counties):
mdfoodbank.org/find-food/
 - **Prince George’s and Montgomery Counties:**
www.capitalareafoodbank.org/find-food-assistance
- **For WIC assistance:** call 1-800-242-4942
- **Additional Resources by County:**
 - **Montgomery County**
 - Manna Food Center - Distribution Sites:
<http://www.mannafood.org/about/contact-manna/manna-food-distribution-sites/>
 - Gaithersburg HELP: <https://www.gaithersburghelp.org/get-help/food/>
 - Nourish Now - Get Food: <https://nourishnow.org/get-food/>
 - **Frederick County**
 - Community Action Agency - 3 - 5 day supply of food:
<https://www.cityoffrederickmd.gov/183/Frederick-Community-Action-Agency>
 - Religious Coalition for Emergency Human Needs:
<https://www.thereligiouscoalition.org/programs-services/food-banks/>
 - Food pantries in Frederick County:
<https://www.foodpantries.org/ci/md-frederick>
 - Bread of Life Community Kitchen - Soup Kitchen and Food Boxes Frederick, MD 21701 www.therescuemotion.org
 - **Washington County**
 - Washington County Community Action Council - Food Pantry
<http://www.wccac.org/services/food-pantry/>
 - Haven Ministries Emergency Food Pantry
<https://haven-ministries.org/how-haven-helps/haven-ministries-emergency-food-pantry/>
 - **Allegany County**
 - Maryland Food Bank - Find Food Bank Near Me:
<https://mdfoodbank.org/find-food/>
 - 211 MD - Food Pantry Listings:
<https://211md.org/211provider-md-search-results?q=Food%20Pantries>



- Catholic Charities - Food Pantries & Soup Kitchens in each county:
<http://www.catholiccharities-md.org/wpcontent/uploads/2017/08/food-pantries-in-mdpdf-1.pdf>
- **Garrett County**
 - Garrett County - Food Availability Brochure:
https://mygarrettcountry.com/?get_group_doc=194/1519590690-FoodAvailabilityBrochure2018.pdf



Information on Student Loans and Financial Aid

On March 27, 2020, the CARES Act was signed into law, which, among other things, provides broad relief for federal student loan borrowers. This relief was extended through January 31, 2021 in the Coronavirus Relief Act signed into law the end of December.

For the most updated information regarding this relief, please visit:

<https://studentaid.gov/announcements-events/coronavirus>

To find out if your Direct Loan payments have been suspended, [log in with your username and password \(FSA ID\)](#) to view your loan details. Under the Loan Breakdown section of the page, expand your loan details and review your loan status to see whether your loans are shown as being in forbearance.

If you have any questions about your loan status, contact your [loan servicer](#).

Below are the answers to frequently asked questions about these programs.

Questions About the 0% Interest Period

- **Interest is being temporarily set at 0% on federal student loans. Which loans does the 0% rate apply to?**

From March 13, 2020, through January 31, 2021, the interest rate is 0% on the following types of federal student loans owned by ED:

- Defaulted and non defaulted Direct Loans
 - Defaulted and non defaulted FFEL Program loans
 - Federal Perkins Loans
 - Defaulted HEAL loans
 - Please note that some FFEL Program loans are owned by commercial lenders, and some Perkins Loans are owned by the institution you attended. These loans are not eligible for this benefit at this time.
- **How can I take advantage of this 0% interest period if I have a Federal Family Education Loan (FFEL) Program and Federal Perkins loans not owned by ED?**

While your lender or school can provide these benefits should it choose to do so, you can consolidate your FFEL Program or Federal Perkins loans not owned by ED into a Direct Consolidation Loan, which would be eligible for 0% interest. However, if you consolidate, after the 0% interest rate period ends, the interest rate on your loan may be higher than what you are currently paying. In addition, when you consolidate, any outstanding interest will capitalize, meaning that any outstanding interest is added to your principal balance. Your servicer can provide you with information about how your loan balance, interest rate, and total amount to be paid would change if you consolidated into a Direct Consolidation Loan.
 - **Who can tell me if my loans will have their interest rate temporarily reduced to 0%?**

Contact your loan servicer online or by phone to determine if your loans are eligible. Your servicer is the entity to which you make your monthly payment. If you do not know who your servicer is or how to contact them, visit <https://studentaid.gov/fsa-id/sign-in/landing> or call us



at 1-800-4-FED-AID (1-800-433-3243; TTY for the deaf or hearing-impaired 1-800-730-8913) for assistance.

- **If my loans are owned by ED, do I need to do anything for the interest on my loans to be set at 0%?**

No, ED will automatically adjust your account so that interest doesn't accrue (i.e., accumulate). The account adjustment will be effective March 13, 2020.

- **If I make loan payments during the 0% interest period, how will they be applied?**

During the period of 0% interest (March 13, 2020, through Jan. 31, 2021), the full amount of your payments will be applied to principal once all the interest that accrued prior to March 13 is paid.

- **Are private student loans eligible for the 0% interest benefit?**

No. ED does not have legal authority over private student loans, and they are not covered by the CARES Act.

Questions About the Forbearance (Temporary Suspension of Payments)

- **I understand that my loans will be placed in administrative forbearance, temporarily suspending my monthly payments. How long will the administrative forbearance last?**

The administrative forbearance will last from March 13, 2020, through January 31, 2021.

- **If I'm currently in an income-driven repayment (IDR) plan, will my suspended payments count toward IDR forgiveness?**

Yes.

- **Will suspended payments count toward Public Service Loan Forgiveness (PSLF)?**

If you have a Direct Loan, were on a qualifying repayment plan prior to the suspension, and work full-time for a qualifying employer during the suspension, then you will receive credit toward PSLF for the period of suspension as though you made on-time monthly payments. Note: In-grace, in-school, and certain deferment, forbearance, and bankruptcy statuses are not eligible for credit toward PSLF.

- **What will happen to my regular auto-debit payments if I do nothing?**

Auto-debit payments are suspended during the administrative forbearance. Any auto-debit payments processed between March 13, 2020 and the end of the relief period can be refunded to you. Contact your loan servicer to request that your payment be refunded.

- **If you don't want an administrative forbearance and want to continue making payments, contact your loan servicer to opt out of the administrative forbearance, and your auto-debit payments will resume.**

You also have the option to remain in the administrative forbearance and make manual (i.e., not auto-debit) payments during the administrative forbearance period. Visit your loan servicer's website to make a payment, or contact your loan servicer for more information.

- **How will I know when I will have to start making payments again?**

The 0% interest period and administrative forbearance is currently set to expire on January 31, 2021. Your servicer will contact you, no later than in August, to remind you that you will need to start making payments again. Make sure your contact information is up to date in your loan servicer account profile.

- **What if I want to continue making payments?**

If you wish to continue paying your loans during the administrative forbearance period, or to pay more or less than your regular payment amount, you are free to do so. Contact your loan



servicer or visit your servicer's website to make a payment or to find out how you can continue or start auto-debit payments. Continuing to make payments during the administrative forbearance could help you pay down your loan balance more quickly because the full amount of a payment will be applied to principal once all interest accrued prior to March 13, 2020, is paid. If you continue making regular payments but then experience a change in income, please contact your loan servicer as soon as possible to discuss options, such as enrolling in an income-driven repayment plan to lower your payments or opting in to the administrative forbearance that ends January 31, 2020.



Information for Seniors

Information from the Social Security Administration

- Social Security and Supplemental Security Income (SSI) benefit payments will continue to be paid on time during the COVID-19 pandemic.
- The Social Security Administration also reminds everyone to be aware of scammers who try to take advantage of the pandemic to trick people into providing personal information or payment via retail gift cards, wire transfers, internet currency, or by mailing cash, to maintain Social Security benefit payments or receive economic impact payments from the Department of the Treasury.
- The Social Security Administration continues to direct the public to its online self-service options whenever possible. Local offices are closed to the public but are available by phone. People can find their local field office phone number by accessing the [Field Office Locator](#).

Maryland Department of Aging Senior Call Check

This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.

Sign up by phone at: 1 (866) 502-0560

Sign up online at: <https://aging.maryland.gov/Pages/senior-call-check.aspx>



Resources for Veterans

For the most current information related to veterans and COVID-19, please visit www.va.gov/coronavirus. Guidance from local VA medical facilities about their current operating status is available on each facility's website, which can be found through VA's facility locator tool: <https://www.va.gov/find-locations>.

What should veterans do if they think they have COVID-19?

Before visiting local VA medical facilities, community providers, urgent care centers, or emergency departments in their communities, veterans experiencing COVID-19 symptoms—such as fever, cough, and shortness of breath—are encouraged to **call their VA medical facility** or call **MyVA311 (844-698-2311, press #3)** to be connected). Veterans can also send secure messages to their health care providers via [MyhealthVet](#), VA's online patient portal. VA clinicians will evaluate veterans' symptoms and direct them to the most appropriate providers for further evaluation and treatment. This may include referral to state or local health departments for COVID-19 testing.

What about routine appointments and previously scheduled procedures?

VA is encouraging all veterans to call their VA facility before seeking any care—even previously scheduled medical visits, mental health appointments, or surgical procedures. Veterans can also send secure messages to their health care providers via [MyhealthVet](#) and find out whether they should still come in for their scheduled appointments. VA providers may arrange to convert appointments to [video visits](#), where possible.

Can visitors still access VA medical facilities?

Many VA medical facilities have cancelled public events for the time being, and VA is urging all visitors who do not feel well to postpone their visits to local VA medical facilities. Facilities have also been directed to limit the number of entrances through which visitors can enter. Upon arrival, all patients, visitors, and employees will be screened for COVID-19 symptoms and possible exposure.

Information for veterans with pending service-connected disability claims

Due to COVID-19, there are instances when claimants are asking to cancel or postpone scheduling their examination appointments because of social distancing practices. **The VA will not deny a claim solely for a failure to report for an exam at this time.** Veterans and servicemembers who wish to reschedule an exam due to COVID-19 concerns should contact the exam vendor directly and then call to notify the VA after.

GI benefits will continue without interruption

Any and all updates will be sent via direct email campaigns and social media regarding VA's effort to implement any new changes.



The VA will provide most of its outpatient care for Veterans through telehealth services as appropriate. This approach minimizes the risk of infection, supports expansion to meet an increasing need for COVID-19 services, and provides Veterans in routine VA care consistent access to VA care.

To change your in-person appointment to a telehealth visit:

- [Use Secure Messaging](#) through My HealtheVet to send a message to your provider.
- [Use the VA appointments tool](#) to request a telehealth appointment online. (Available only for some types of health services.)

Once your provider schedules a telehealth appointment, you'll receive a VA Video Connect link (or another approved video meeting tool). [Learn more about VA Video Connect](#)



Resources for Travelers

U.S. Department of State COVID-19 Hotline: 888-407-4747

The Department of State advises all U.S. citizens to read the country-specific [Travel Advisories](#) and [U.S. Embassy COVID pages](#) for updates on the impact of COVID-19 worldwide.

The COVID-19 pandemic continues to affect countries differently. Challenges to any international travel at this time may include mandatory quarantines, travel restrictions, and closed borders. Foreign governments may implement restrictions with little notice, even in destinations that were previously low risk. If you choose to travel internationally, your trip may be severely disrupted, and it may be difficult to arrange travel back to the United States.

On March 14, the Department of State authorized the departure of U.S. personnel and family members from any diplomatic or consular post in the world who have determined they are at higher risk of a poor outcome if exposed to COVID-19. These departures may limit the ability of U.S. embassies and consulates to provide services to U.S. citizens.

Travelers are urged to enroll in the [Smart Traveler Enrollment Program \(STEP\)](#) to receive Alerts and make it easier to locate you in an emergency. The Department uses these Alerts to convey information about terrorist threats, security incidents, planned demonstrations, natural disasters, etc.

For emergency assistance, please contact the nearest U.S. Embassy or Consulate or call the following numbers: 1 (888) 407-4747 (toll-free in the United States and Canada) or 1 (202) 501-4444 from other countries or jurisdictions.

Incoming travelers from high risk countries will receive the card and information at this CDC link:

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/after-travel-precautions.html>

What the State Department can and can't do in a crisis:

<https://travel.state.gov/content/travel/en/international-travel/emergencies/what-state-dept-can-cant-do-crisis.html>

Links to country specific information, including recently released health alerts:

<https://travel.state.gov/content/travel/en/international-travel.html>

- Be sure to fill in the country of destination in the box titled “learn about your destination”. This will link to a page with general background information about the country, but also have safety/security and health alerts at the top of the country-specific info.

Link to embassy specific COVID-19 information.

<https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html>

- Be sure to review information here regarding country of destination:



Information Regarding flight cancellations and airline updates:

- American Airlines: Coronavirus travel updates:
<https://www.aa.com/i18n/travel-info/coronavirus-updates.jsp>
- Delta Airlines:
<https://news.delta.com/delta-evaluating-europe-flights-helping-customers-return-us-after-coronavirus-travel-directive>
- United Airlines:
<https://www.united.com/ual/en/us/fly/travel/notices.html>
- Alaska Air:
https://www.alaskaair.com/content/advisories/travel-advisories?int=AS_HOMEADVISORY_-prodID:Awareness
- Lufthansa:
<https://www.lufthansa.com/xx/en/flight-information.html>
- Air France:
https://www.airfrance.co.uk/GB/en/common/page_flottante/hp/news-air-traffic-air-france.htm?_ga=2.151355582.620657880.1584376027-984197261.1584376027
- KLM:
https://www.klm.com/travel/gb_en/prepare_for_travel/up_to_date/flight_update/index.htm



Mental Health Resources

The coronavirus (COVID-19) public health emergency can take its toll on our mental well-being and may be stressful for people. There is no shame in this at all. Fear and anxiety about a disease can be overwhelming and cause strong emotions in adults and children. Coping with stress will make you, the people you care about, and your community stronger. Resources are available if you or your loved ones need help:

Centers for Disease Control and Prevention (CDC) provides guidelines for coping with a disaster or traumatic event.

Online at <https://emergency.cdc.gov/coping/selfcare.asp>

Tips include:

- Take care of your body
- Connect with others
- Take breaks
- Stay informed
- Avoid too much exposure to news
- Seek help when needed

CDC Guidance on Mental Health and Coping with COVID-19.

online at <https://www.cdc.gov/coronavirus/2019-ncov/about/coping.html>

The CDC also provides guidelines for helping children cope with emergencies.

online at <https://www.cdc.gov/childrenindisasters/helping-children-cope.html>

The Substance Abuse and Mental Health Services Administration (SAMHSA) provides tips for taking care of your emotional health.

online at

<https://www.samhsa.gov/sites/default/files/tips-social-distancing-quarantine-isolation-031620.pdf>

Tips include:

- What to expect during an infectious disease outbreak
- Ways to support yourself during social distancing, quarantine, and isolation

SAMHSA Guidance on warning signs and risk factors for emotional distress

online at <https://www.samhsa.gov/find-help/disaster-distress-helpline/warning-signs-risk-factors>

SAMHSA's fact sheet on coping with stress during infectious disease outbreaks

online at

<https://store.samhsa.gov/product/Coping-with-Stress-During-Infectious-Disease-Outbreaks/sma14-4885>

SAMHSA's fact sheet on talking with children with tips for caregivers, parents, and teachers during infectious disease outbreaks

online at



<https://store.samhsa.gov/product/Talking-With-Children-Tips-for-Caregivers-Parents-and-Teachers-During-Infectious-Disease-Outbreaks/PEP20-01-01-006>

Maryland Department of Health’s COVID-19 Frequently Asked Questions About Mental Health

online at https://pha.health.maryland.gov/Documents/FAQ_covid19_Maintaining_Mental_Health.pdf

SAMHSA’s Disaster Distress Helpline provides 24/7, 365-day-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters.

Call: 1-800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor.

online at <https://www.samhsa.gov/find-help/disaster-distress-helpline>

The National Suicide Prevention Lifeline also provides 24/7, free and confidential support for people in distress, prevention and crisis resources.

If you or someone you know needs help, please call: 1-800-273-TALK (8255).

Tools for Finding a Mental Health Provider

- **SAMHSA’s Behavioral Health Treatment Services Locator**
SAMHSA’s Behavioral Health Treatment Services Locator is a confidential and anonymous source of information for persons seeking treatment facilities in the United States or U.S. Territories for substance use/addiction and/or mental health problems.
Online at <https://findtreatment.samhsa.gov/>
- **Centers for Medicare and Medicaid Services’ Physician Compare**
The Centers for Medicare and Medicaid Services Physician Compare tool can be used to find mental health clinicians in your area that accept Medicare.
Online at <https://www.medicare.gov/physiciancompare/>
- **National Alliance on Mental Illness Guidance on Finding a Mental Health Provider**
The most important step in treating a mental health condition sometimes feels like a challenging one: finding a mental health professional. A trustworthy and knowledgeable mental health professional will be a valuable ally. It may take a little time and persistence to locate this ally or assemble a team of allies. Following the guidance below can increase the chance of finding someone whom you feel comfortable working with.
Online at <https://www.nami.org/Your-Journey/Individuals-with-Mental-Illness/Finding-a-Mental-Health-Professional>



Preventing Stigma

Viruses don't discriminate, and neither should we.

Coronavirus doesn't recognize race, nationality or ethnicity.

The coronavirus started in Wuhan, China. That's just geography. Having Chinese ancestry—or any other ancestry—does not make a person more vulnerable to this illness.

Wearing a mask does not mean a person is ill.

People wear masks for a variety of reasons, including to stop the spread of coronavirus, avoid pollen and air pollution, or for cultural and social reasons. We should not judge someone for wearing a mask or assume they are sick.

You can interrupt stigma. Start by sharing accurate information.

Avoid spreading misinformation. Stay informed through reputable, trusted sources:

- Centers for Disease Control and Prevention: <https://www.cdc.gov/>
- Maryland State Department of Health: <https://coronavirus.maryland.gov/>
- County-operated Public Health Websites (see pages within)

Speak up if you hear, see, or read misinformation or harassment.

Gently correct the false information and remind the speaker: prejudiced language and actions make us all less safe. If a serious harassment occurs, consider reporting it.

Show compassion and support for those most closely impacted.

In schools and workplaces, create learning opportunities for students and staff that dispel racist and misinformed ideas. Listen to, acknowledge and, with permission, share the stories of people experiencing stigma. Bigotry is never acceptable in any community.

Maryland COVID-19 Rumor Control

Rumors can easily circulate within communities during a crisis. Do your part to stop the spread of disinformation by doing 3 easy things; don't believe the rumors, don't pass them along, and go to trusted sources of information to get the facts about the state of Maryland's (COVID-19) response.

Online at <https://govstatus.egov.com/md-coronavirus-rumor-control>



Protecting Against COVID-19 Related Fraud

While many Americans are sheltering at home to help “flatten the curve” and slow the spread of COVID-19, consumers might be tempted to buy or use questionable products that claim to help diagnose, treat, cure, or even prevent COVID-19.

FDA guidance regarding fraudulent COVID-19 test, vaccines, and treatments

<https://www.fda.gov/consumers/consumer-updates/beware-fraudulent-coronavirus-tests-vaccines-and-treatments>

U.S. Department of Health and Human Services guidance regarding fraudulent COVID-19 test, vaccines, and treatments

https://oig.hhs.gov/coronavirus/fraud-alert-covid19.asp?utm_source=web&utm_medium=web&utm_campaign=covid19-fraud-alert

If you have a question about a treatment or test found online, talk to your health care provider or doctor. If you have a question about a medication, call your pharmacist or the FDA.

The FDA’s [Division of Drug Information \(DDI\)](#) will answer almost any drug question. DDI pharmacists are available by email, druginfo@fda.hhs.gov, and by phone, 1-855-543-DRUG (3784) and 301-796-3400.

If you suspect COVID-19 fraud, contact National Center for Disaster Fraud Hotline

If you think you are a victim of COVID-19 fraud, immediately report it to [National Center for Disaster Fraud](#) Hotline at (866) 720-5721 or disaster@leo.gov, or the FBI (visit ic3.gov, tips.fbi.gov, or call 1-800-CALL-FBI).

Maryland's anti-price gouging statute prohibits raising the price of many consumer goods and services that increase the seller's profit by more than 10% while the COVID-19 emergency declared by the Governor is in effect. For more information, or to report suspected price gouging, please contact the Maryland Attorney General’s Office.

410-528-8662; online at http://www.marylandattorneygeneral.gov/Pages/CPD/price_gouging_faq.aspx

Information on Emerging Health Care Fraud Schemes Related to COVID-19 Pandemic

- **COVID-19 Testing Schemes**

Local health departments throughout Maryland’s Sixth District are offering legitimate testing administered by health care professionals. Scammers often call unsolicited and will likely ask for sensitive personal information including insurance records, banking information and Social Security Numbers. Prior health care fraud investigations have shown that once scammers obtain an individual’s personal information, they use it to bill public or private health insurance plans for tests and procedures the individual did not receive and pocket the proceeds.

- **COVID-19 Treatment Schemes**

The FDA has approved multiple vaccines and treatment regimens for COVID-19. While medical professionals continue to work on treatments and preventative measures, scammers are working hard to sell fake cures, treatments, and vaccines. Ignore unsolicited offers for these fake



procedures. Do not provide any personal information to any unknown person providing unsolicited sales information.

- **COVID-19 Medical Equipment Schemes**

Scammers continue to take advantage of the COVID-19 pandemic to steal money through a variety of means. The FBI has warned the healthcare industry in particular of an increased potential for fraudulent activity dealing with the purchase of COVID-19-related medical equipment.

The FBI advises to be on the lookout for any suspicious activity, to include:

- Unusual payment terms (e.g., supplier asking for up-front payments or proof of payment)
- Last-minute price changes
- Last-minute excuses for delay in shipment (e.g., claims that the equipment was seized at port or stuck in customs)
- Unexplained source of bulk supply

Avoiding Fraud Related to Stimulus Payments

- **Will the IRS contact individuals to obtain bank account information, Social Security numbers, or other personally identifiable information in order to distribute stimulus payments?**

No. The IRS will automatically distribute stimulus payments to eligible individuals either electronically where possible or by mailing a check. If you don't file tax returns and receive Social Security benefits, the Social Security Administration will share your information with the IRS so eligible beneficiaries will receive their stimulus payments. For other eligible individuals who do not file tax returns, the IRS will initiate a public awareness campaign to provide information on how they can receive their stimulus payments. For the latest information on stimulus payments go to the Internal Revenue Service's webpage on Coronavirus, available at <https://www.irs.gov/coronavirus>. The Consumer Financial Protection Bureau (CFPB) has created a webpage on Coronavirus-related scams, including for fraudulent vaccines, test kits, charities, and social security benefits, which is accessible at <https://www.consumerfinance.gov/coronavirus/>. You can also contact the CFPB via telephone by calling (855) 411-2372.

- **What if a company or individual claims they are able to increase your stimulus payment or shorten the amount of time until you receive it?**

Beware of any companies or individuals seeking to charge you a fee in exchange for increasing or expediting your stimulus payments. The IRS will determine the amount of your payment based on your family size and income. The bill requires stimulus payments go out "as rapidly as possible," including through direct deposit based on information the government has on file from previous tax returns. Paying a third party will not increase or speed up delivery of your stimulus payment. More information from the Internal Revenue Service on stimulus payments is available <https://www.irs.gov/coronavirus>.

The Consumer Financial Protection Bureau has also released information on how consumers can spot and avoid fraud. For more information please visit the CFPB's webpage on Coronavirus-related scams at <https://www.consumerfinance.gov/coronavirus/>.

- **What if a company or individual claims to be affiliated with IRS or other governmental agencies seeking to help individuals receive their stimulus payments?**



Be aware of scams, including anyone claiming to be affiliated with the IRS or displaying a seal or logo representing the U.S. government in correspondence, emails, or on the internet. Refer to the official government agency website for information. For the latest information on stimulus payments go to the Internal Revenue Service's webpage on Coronavirus at <https://www.irs.gov/coronavirus>.

- **What action can I take if I have been a victim of fraud?**

You can submit a complaint with the Consumer Financial Protection Bureau through their complaints webpage, available at <https://www.consumerfinance.gov/complaint/> or via telephone at (855) 411-2372. You can also file a complaint online with the Federal Trade Commission (FTC) at <https://ftccomplaintassistant.gov> or via telephone at 1-877-382-4357. Additionally, contact my office for further assistance at (301) 926-0300.

- **The Consumer Financial Protection Bureau (Bureau) has released a video outlining the steps that non-filers need to take in order to receive their economic impact payments authorized by the CARES Act.**

- To watch the video click visit <https://www.consumerfinance.gov/coronavirus/economic-impact-payments-non-tax-filers/>
- To Read the blog with FAQs visit <https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks/>
- To see the information the Bureau has made available as a result of the COVID-19 pandemic visit <https://www.consumerfinance.gov/coronavirus/>



How Can You Help?

If you are looking for ways to help our nation in its response to COVID-19, refer to FEMA's "How to Help" guidance: <https://www.fema.gov/coronavirus/how-to-help>

Donations

- You can find vetted non-profit organizations supporting COVID-19 response efforts at www.NVOAD.org.
- If you have medical supplies or equipment to donate, please email FEMA's National Business Emergency Operations Center at nbeoc@fema.dhs.gov.

Volunteering

- Licensed Healthcare professionals that want to volunteer can get information on eligibility, view credential levels by clinical competency and register with the [Emergency System for Advance Registration of Volunteer Health Professionals](#) in their state.
- Trained medical volunteers can offer their services by registering with a National VOAD member on www.NVOAD.org. Please BE PATIENT. You will be contacted once resources are matched with unmet needs.
- Adequate supplies of blood are needed to treat patients in hospitals, but many blood drives have been cancelled. Donating blood is a safe process, and blood donation centers have the highest standards of safety and infection control. To find where you can donate blood, visit www.redcross.org.

Companies with Medical Supplies, Equipment, and Services

- To **sell medical supplies or equipment** to the federal government, please submit a price quote under the [COVID-19 PPE and Medical Supplies Request for Quotation](#). Full details can be found in the solicitation ([Notice ID 70FA2020R00000011](#)).
- This solicitation requires registration with the System for Award Management (SAM) in order to be considered for award, pursuant to applicable regulations and guidelines. Registration information can be found at www.sam.gov. Registration must be "ACTIVE" at the time of award.
- If you have **medical supplies or equipment to donate**, please provide details on what you are offering online at <https://www.fema.gov/covid19offers>
- If you are a private company that wants to **produce a product related** to the COVID response – email nbeoc@max.gov.
- If you are a **hospital or healthcare provider in need of medical supplies**, please contact your state, local, tribal or territory department of public health and/or emergency management agency.
- If you are interested in **doing business with FEMA and supporting the response to COVID- 19** with your company's non-medical goods and/or services, please submit your inquiry to the Department of Homeland Security (DHS) Procurement Action Innovative Response Team (PAIR) team at DHSIndustryLiaison@hq.dhs.gov.



Information from the State of Maryland:

- For companies that are offering to help with services or products:
- For vendor offers: resource.mema@maryland.gov
- For donations: ngs.mema@maryland.gov (individual) or psector@maryland.gov (company)

Individuals looking to volunteer to assist with the COVID-19 should register with the Maryland Responds Medical Reserve Corps

online at <https://mdresponds.health.maryland.gov/>

For additional guidances and information from the Governor's office, please refer to this link:

<https://governor.maryland.gov/marylandunites/>

Businesses wishing to donate personal protective equipment to the Washington County Emergency Operations Center may email pr@washco-md.net for more information.

Individuals looking to volunteer with the COVID-19 response in Montgomery County can locate volunteer opportunities through the Montgomery County Volunteer Center

online at <https://www.montgomerycountymd.gov/volunteercenter/volunteers/covid19.html>

Information for Distilled Spirit Permittees wishing to produce hand sanitizer to address the COVID-19 Pandemic

<https://www.ttb.gov/news/covid-19-hand-sanitizer>



Resources in Other Languages

The CDC has provided print resources in various languages to inform individuals about COVID-19.

Online at <https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html>

English

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet.pdf>

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet.pdf>

https://phpa.health.maryland.gov/Documents/coronavirus_FAQ.pdf

https://phpa.health.maryland.gov/Documents/FAQ_covid19_older_adults.pdf

<https://docs.google.com/document/d/1xHkCb2SRj7wekriyoxnWz8hVomozXQDx5Ny3HFkKhWY/edit>

https://phpa.health.maryland.gov/Documents/coronavirus_testing_FAQ.pdf

Spanish

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet-sp.pdf>

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-sp.pdf>

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/Gatherings-FOURTH-AMENDED-3.30.20_SP_04142020-V2.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/General_Coronavirus_FAQ_SP_04212020.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/Older-Adults_Coronavirus_FAQ_SP_04212020-.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/COVID-FAQs-about-the-stay-at-home-order-and-self-isolation-04.20.2020_SP_04212020.pdf

Vietnamese

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-vietnamese.pdf>

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Vietnamese_coronavirusFAQ.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Coronavirus-Testing_FAQ-EN-VN-v2.pdf

Chinese

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet-chinese.pdf>

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-chinese.pdf>

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Chinese-Simplified_-coronavirus_FAQ.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/FAQs-for-older-adults_3.9.20v2_Chinese_simplified.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/coronavirus_testing_FAQ_Simplified-Chinese.pdf

Korean

<https://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/03302020-Executive-Order-of-the-Governor-of-the-State-of-Maryland.pdf>



<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/KOREAN-coronavirusFAQ.pdf>
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Testing_Korean.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Contact-Tracing_Korean.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_Korean.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Isolation-and-Quarantine_Korean.pdf
<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/coronavirus-elders-qna-KOREAN.pdf>
<https://goci.maryland.gov/covid19-faqs-for-businesses-korean/>

French

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-french.pdf>
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-General-FAQs_French.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Testing_French.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Contact-Tracing_French.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_French.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Isolation-and-Quarantine_French.pdf
<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/French-elders-MEMA-COVID-19.pdf>

Arabic

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-arabic.pdf>
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Arabic_coronavirus_FAQ_AR.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Testing_Arabic.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Contact-Tracing_Arabic.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_Arabic.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-for-Older-Adults_Arabic.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Isolation-and-Quarantine_Arabic.pdf

American Sign Language (ASL)

https://urldefense.proofpoint.com/v2/url?u=https-3A_odhh.maryland.gov_coronavirus_&d=DwMFaQ&c=L93KkjKsAC98uTvC4KvQDdTDRzAeWDDRmG6S3YXIIH0&r=Z1CWNWQsqmD6Zx_5hHp5stKxhp4yzmfjs0TouiqBM90&m=mycZhADE9oMZHsH147pJcBmMw94K_NV2qG8Es8z8Ss4&s=bWr6qbYLycQ0myhfN3BDSXkMxeeOdJTf7aCzaZr9ng4&e=



Russian

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-russian.pdf>

Dari

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-dari.pdf>

Farsi

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-farsi.pdf>

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Farsi_coronavirus_FAQ_FA.pdf

Swahili

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-swahili.pdf>

Ukrainian

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-ukrainian.pdf>

Amharic

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Amharic_coronavirus_FAQ_AM.pdf

Burmese

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Arabic_coronavirus_FAQ_AR.pdf

<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/COVID-19-Test-FAQ-Burmese-Translation-updated.pdf>

Gujarati

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Gujarati_coronavirus_FAQ.pdf

Haitian Creole

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Haitian-Creole-coronavirus_FAQ-HT.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Testing_Haitian-Creole.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Contact-Tracing_Haitian-Creole.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_Haitian-Creole.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_Haitian-Creole.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-for-Older-Adults_Haitian-Creole.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Isolation-and-Quarantine_Haitian-Creole.pdf

Khmer

<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/KHMER-COVID19.pdf>



Punjab

<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/PUNJABcoronavirusFAQ-pdf.pdf>

Tagalog

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Tagalong_coronavirus_FAQ_TL.pdf

Taiwanese Hokkien

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Taiwanese-Hokkiencoronavirus_FAQ-in-T%C3%A2i-g%C3%AD.pdf

<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/Taiwanese-Hokkien.pdf>

Tamil

<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Tamil-coronavirus-FAQ.pdf>

Urdu

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/URDU_coronavirusFAQ.pdf

Yoruba

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Yoruba_coronavirus_FAQ_YO.pdf

Chin Palam

<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Coronavirus-Chin-Palam.pdf>

Hebrew

<http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Coronavirus-Translation-to-Hebrew.pdf>

If you require print resources in languages other than those listed above or on additional topics than what is available in this guide, please contact my office at 301-926-0300 for assistance.

