

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, 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



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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 www.health.maryland.gov/coronavirus

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 Healthcare Facilities

Online at <https://www.cdc.gov/coronavirus/2019-ncov/healthcare-facilities/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>



Background on Coronavirus (COVID-19)

- COVID-19 is a new respiratory illness that can spread from person to person. Because it's so new, we don't yet have a vaccine or cure for it. Most people who get COVID-19 will recover on their own. But we know that some people can have serious complications that require medical care or hospitalization.
- There is currently an international outbreak affecting countries all over the world. As COVID-19 spreads, your life may be disrupted in a variety of ways. Keep yourself and household healthy by being prepared.
- Seeking and sharing accurate information during a time of heightened concern is one of the best things we can do to keep our families and communities healthy and safe. As new information emerges, please remember that the risk of COVID-19 is NOT connected with race, ethnicity or nationality. Stigma will not help to fight the illness.

What are the symptoms of COVID-19? How does it spread?

- Symptoms of COVID-19 primarily include fever, cough, and shortness of breath. These symptoms may appear 2 to 14 days after exposure to the disease.
- COVID-19 spreads between people who are in close contact with one another (about 6 feet) via coughs or sneezes. It may also be spread by touching a surface or object with the virus on it.
- People are thought to be most contagious when they are the sickest, although some spread is possible before people show symptoms.

How can I prevent spreading COVID-19?

- Prevention starts with practicing 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](#).

How do I plan ahead for COVID-19?

- Make an emergency plan of action with members of your household, relatives, and friends. CDC website offers [common sense guidance](#) for preparing you and your family for emergencies.
- If the disease starts spreading in your area, health officials might recommend closing schools or canceling events and encouraging people to work remotely to slow the spread of the disease. Maryland public schools are closed until April 24th.



- Make plans for alternative arrangements for you or your child in the case of a school or university dismissal or shutdown. You should also make plans for older individuals and pets, as needed.
- Check in with your work about sick leave and telework options should you need to stay home because you are sick or need to care of a household member.
- Make a list of emergency contacts—family, friends, neighbors, carpool drivers, health care providers, teachers, employers, local public health department, and community resources.
- Gather extra supplies, such as soap, tissues, and alcohol-based hand sanitizer. If you or one of your household members have a chronic condition and regularly take prescription drugs, talk to your health provider, pharmacist, and insurance provider about keeping an emergency supply of medications at home.
- The Maryland Insurance Commissioner has released guidance allowing for early 30-day prescription medication refills for individuals covered by many commercial providers. Please check with your provider for details.

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 you tell 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.



What do I do if I was potentially exposed to someone with confirmed COVID-19?

- First, know that you generally need to be in close contact with someone with COVID-19 to get infected. Close contact includes scenarios like living with, or caring for, a person with confirmed COVID-19, being within six feet of a person with confirmed COVID-19 for about 10 minutes, or if someone with COVID-19 coughed on you, kissed you, shared utensils with you or you had direct contact with their body secretions.

If you may have had close contact with a person with COVID-19 but are not sick.

- Monitor your health for fever, cough and shortness of breath for 14 days after your last contact with the ill person.
- Do not go to school or work. Avoid public places for 14 days.

If you are a close contact of a person with confirmed COVID-19 and are sick

- If you are sick with fever, cough, or shortness of breath--even if your symptoms are mild--isolate yourself.
- If you are at higher risk for severe illness (over 60, with underlying health conditions such as heart disease, lung disease, or diabetes), have a weakened immune system or are pregnant) call your healthcare provider and tell them you were exposed to someone with COVID-19. They may want to monitor your health more closely or test you for COVID-19.
- If you have symptoms but are not in a high risk category, talk with your healthcare provider. They will help you determine if you need to be evaluated in person or tested.

What do I do if I have COVID-19 symptoms but haven't been around anyone who has been diagnosed with COVID-19?

- The most common symptoms of COVID-19 are fever, cough, and shortness of breath. These can be symptoms of other respiratory illnesses as well as COVID-19.
- If you are in a high-risk category, and have symptoms of COVID-19, call your healthcare provider for and ask if you need to be evaluated in person. If you are at risk for serious illness, your healthcare provider may want to monitor your health more closely or test you for COVID-19 or influenza.
- If you do not have a high risk condition and your symptoms are mild, you do not need to be evaluated in person and do not need to be tested for COVID-19. Do not go out when you are sick, practice excellent hygiene, and wear a facemask if possible when you are around other people if you can.
- Cover coughs and sneezes. Avoid sharing personal household items. Clean your hands often. Clean all "high-touch" surfaces daily.



- Monitor your symptoms and seek prompt medical attention if your illness is worsening (e.g., difficulty breathing). Before you seek care, call your healthcare provider and tell them that your symptoms are consistent with COVID-19.
- Stay home and avoid others for 72 hours after your fever goes away without the use of fever-reducing medications and your respiratory symptoms improve

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

- No. Face masks are not recommended for the general public, though masks can be useful in some settings — such as in a hospital or clinic waiting room — to prevent someone who has a respiratory illness from spreading it to others.
- The CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory illnesses, including COVID-19. You should only wear a facemask if a healthcare professional recommends it. A facemask should be used by people who have COVID-19 and are showing symptoms. This is to protect others from the risk of getting infected. The use of facemasks is also crucial for health workers and other people who are taking care of someone infected with COVID-19 in close settings (at home or in a healthcare facility).

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:

- 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.

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.



As a preventive measure to slow COVID-19 outbreaks, Governor Hogan has banned gatherings of more than 10 people, and closed restaurants, bars and movie theaters. Schools are also closed to avoid social contact with schoolchildren and staff.

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?

- Not yet, because COVID-19 is a new disease. However, many experts are at work developing one. As with any new vaccine, it must be tested to make certain it is safe and effective. It may take more than a year for a COVID-19 vaccine to become readily available. There is also no specific medicine currently available to cure COVID-19. However, people who have COVID-19 should seek medical care to help lessen the severity of their symptoms.

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.

Can I get tested for COVID-19?

- Not everyone needs testing for COVID-19. If you have a fever and are experiencing a cough or shortness of breath, call your health care provider. They will ask you some questions to determine whether you need a test. Stay home and avoid close contact with others if you are feeling ill, unless your medical provider tells you to go for a test or come to the office for treatment.



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

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

U.S. Department of Education

Online at <https://www.ed.gov/coronavirus>

U.S. Department of Agriculture

Online at <https://www.usda.gov/coronavirus>

U.S. Department of Labor

Online at <https://www.dol.gov/coronavirus>

U.S. Department of Homeland Security

Online at <https://www.dhs.gov/publication/notices-arrival-restrictions-coronavirus>

U.S. Department of State

Online at <https://travel.state.gov/content/travel/en/traveladvisories/ea/covid-19-information.html>

U.S. Department of Veterans Affairs

Online at <https://www.publichealth.va.gov/n-coronavirus/index.asp>

U.S. Environmental Protection Agency

Online at <https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2>

U.S. Small Business Administration

Online at <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

Centers for Medicare and Medicaid

Online at <https://www.cms.gov/medicare/quality-safety-oversight-general-information/coronavirus>

If you have an appointment with...

U.S. Customs and Immigration Services (USCIS)

If you feel sick, cancel or reschedule your USCIS appointment. 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/locator/>

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/>

As of March 18, U.S. Citizenship and Immigration Services has suspended routine in-person services until at least April 1 to help slow the spread of Coronavirus Disease 2019 (COVID-19).

USCIS staff will continue to perform duties that do not involve contact with the public. However, USCIS will provide emergency services for limited situations. To schedule an emergency appointment contact the USCIS Contact Center.

USCIS Contact Center online at <https://www.uscis.gov/contactcenter>

USCIS domestic field offices will send notices to applicants and petitioners with scheduled appointments and naturalization ceremonies impacted by this closure. USCIS asylum offices will send interview cancellation notices and automatically reschedule asylum interviews.

When the interview is rescheduled, asylum applicants will receive a new interview notice with the new time, date and location for the interview. When USCIS again resumes normal operations, USCIS will automatically reschedule Application Support Center appointments due to the office closure. You will receive a new appointment letter in the mail. Individuals who had InfoPass or other appointments at the field office must reschedule through the USCIS Contact Center, once field offices reopen to the public. Please check the USCIS Field Offices page to see if your field office has reopened before reaching out to the USCIS Contact Center.

USCIS Field Offices page online at <https://www.uscis.gov/about-us/find-uscis-office/field-offices>

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>



The U.S. Department of Labor’s Wage and Hour Division (WHD) published its first round of implementation guidance pursuant to the Families First Coronavirus Response Act (FFCRA). The guidance addresses critical questions such as:

- How does an employer count its number of employees to determine coverage?
- How can small businesses obtain an exemption?
- How does an employer count hours for part-time employees?
- How does an employer calculate wages employees are entitled to under the FFCRA?

The initial WHD guidance is available in three-parts:

- [Fact Sheet for Employees](#)
- [Fact Sheet for Employers](#)
- [Questions and Answers](#)

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 e-mail.

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.

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>



IRS Tax Information

For the most up-to-date information on issues related to the IRS, please visit:

<https://www.irs.gov/coronavirus>

The Treasury Department and Internal Revenue Service announced on March 21, 2020 that the federal income tax filing due date is automatically extended from April 15, 2020, to July 15, 2020.

Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed.

This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief.

Individual taxpayers who need additional time to file beyond the July 15 deadline, can request a filing extension by filing Form 4868 through their tax professional, tax software or using the Free File link on IRS.gov.

Businesses who need additional time must file Form 7004.

The IRS urges taxpayers who are due a refund to file as soon as possible. Most tax refunds are still being issued within 21 days.



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. From Monday, March 16 through Wednesday, April 15, 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 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 and include their name, the last four numbers of their Social Security Number, and what they need (ie. unemployment, access to the Webcert program, etc.).

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 link at:

<https://governor.maryland.gov/wp-content/uploads/2020/03/OLC-Interpretive-Guidance-COVID19-04.pdf>

Economic Relief Package for Small Businesses and workers impacted by COVID-19:

Governor Hogan announced more than \$175 million to assist small businesses and workers affected by



the COVID-19 pandemic. More information and resources about these programs is available at businessexpress.maryland.gov/coronavirus.

The Maryland Department of Commerce is offering three new business assistance programs in response to the COVID-19 pandemic:

- Maryland Small Business COVID-19 Emergency Relief Loan Fund - This \$75 million loan fund offers no interest or principal payments due for the first 12 months, then converts to a 36-month term loan of principal and interest payments, with an interest rate at 2% per annum. [Learn more.](#)
- Maryland Small Business COVID-19 Emergency Relief Grant Fund - This \$50 million grant program offers grant amounts up to \$10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020. [Learn more.](#)
- Maryland COVID-19 Emergency Relief Manufacturing Fund - This \$5 million incentive program helps Maryland manufacturers to produce personal protective equipment (PPE) that is urgently needed by hospitals and health-care workers across the country.
- If you have specific questions about these funds, please email fpaaworkflowcoordinator.commerce@maryland.gov.



Resources for Businesses and Workers

U.S. Small Business Administration Economic Injury Disaster Loans

Governor Larry Hogan formally requested the U.S. Small Business Administration (SBA) to issue an Economic Injury Disaster declaration for the state. In March, the SBA declared Maryland an eligible disaster area and Economic Injury Disaster Loans (EIDL) are available.

You may apply for an EIDL loan here: <https://disasterloan.sba.gov/ela/>

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 a local SBA office. You can find contact information here: <https://www.sba.gov/local-assistance> OR <https://www.sba.gov/offices/district/dc/washington/about-us>

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>

Frequently Asked Questions

Question: My state received approval so where do small businesses apply?

Answer: Small businesses in eligible areas may apply for an EIDL online at: <https://disasterloan.sba.gov/ela/> or they can also reach out to their local SBA District Offices.

Question: If small businesses need help with their applications, are there any other resources available to help them fill out the applications?

Answer: SBA has also coordinated with the Resource Partners, including Small Business Development Centers, (SBDCs) who can assist with the application process. The list of SBDCs is available online at: <https://www.sba.gov/local-assistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1>

Question: How do I know if a small business is eligible?

Answer: SBA's Office of Disaster Assistance works with state emergency management divisions to certify certain areas as an "eligible area."

- The list of eligible areas is also available online at: <https://disasterloan.sba.gov/ela/Declarations/Index> or <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>.
- The list is updated periodically and on the same day a new declaration is approved.



- Your state may not have been approved yet but a county in your state may have been approved as a contiguous county on a neighboring state's approval, which allows small employers in those counties to apply for loans.
- Please check often to see if your area has been added even if your state has not been formally approved.

Question: What is an Economic Injury Disaster Loan?

Answer: The SBA's Economic Injury Disaster Loan (EIDL) program provides small businesses with working capital loans of up to \$2 million to help overcome the temporary loss of revenue.

- The loans may be used to pay fixed debts, payroll, accounts payable, or other bills that can't be paid because of the COVID-19 outbreak.
- The interest rate is 3.75 percent for small businesses without credit available elsewhere, and businesses with credit available elsewhere are not eligible to apply for assistance.
- The maximum term is 30 years.
- A small business is defined by the SBA's Size Standards in accordance with the Native American Industry Classification System (NAICS) codes and SBA's Size Standards Tool can be utilized.

Question: What's the timeline like?

Answer: Once a borrower submits an application, approval timelines depend on volume. Typical timeline for approval is 2-3 weeks and disbursement can take up to 5 days. Borrowers are assigned individual loan officers for servicing of the loan.

Question: Where can I find more information?

Answer: For additional information, borrowers should contact the SBA Disaster Assistance customer service center by calling 1-800-659-2955 or emailing disastercustomerservice@sba.gov. You can also visit [SBA.gov/disaster](https://www.sba.gov/disaster) for more information.

Paycheck Protection Program

The CARES Act establishes a new guaranteed loan program at SBA for small businesses to cover payroll during the immediate crisis. The Paycheck Protection Program would:

- support \$349 billion in 100 percent guaranteed, low interest, no fee loans of up to \$10 million with repayment deferred for at least six months; and
- forgive up to 100% of the loan if the borrower has retained the same number of employees as when they received the loan.



Who is eligible?

- Small and Medium sized businesses up to 500 employees, non-profits, independent contractors and the self-employed. This includes churches but only to cover payroll costs of an associated business, like a thrift store.

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.

What is covered?

- This bill allows firms to get a loan to cover up to 2.5 months of payroll and any new EIDL loan balances incurred because of Coronavirus but cannot exceed \$10 million.

How long does the program last?

- The program is open until June 30, 2020, as it is intended for immediate payroll relief to ensure businesses do not do mass layoffs during this crisis.

National 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 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.

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-625-million-aid-coronavirus>

Maryland Insurance Administration

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

- 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 Department of Commerce Information for Businesses

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



Financial Assistance & Taxes

- The Maryland Department of Commerce is offering three new business assistance programs in response to the COVID-19 pandemic:
 - Maryland Small Business COVID-19 Emergency Relief Loan Fund - This \$75 million loan fund offers no interest or principal payments due for the first 12 months, then converts to a 36-month term loan of principal and interest payments, with an interest rate at 2% per annum. [Learn more.](#)
 - Maryland Small Business COVID-19 Emergency Relief Grant Fund - This \$50 million grant program offers grant amounts up to \$10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020. [Learn more.](#)
 - Maryland COVID-19 Emergency Relief Manufacturing Fund - This \$5 million incentive program helps Maryland manufacturers to produce personal protective equipment (PPE) that is urgently needed by hospitals and health-care workers across the country. More information coming by Friday, March 27, 2020.
 - If you have specific questions about these funds, please email fpaaworkflowcoordinator.commerce@maryland.gov.
- [General SBA guidance for businesses can be found here.](#) If you need additional help navigating the SBA process, [Maryland SBDC](#) can help.
- Maryland business and individual income taxpayers will be given a 90-day extension for tax payments. No interest or penalty for late payments will be imposed if 2019 tax payments are made by July 15, 2020. See [90-day extension for tax payments](#) for more information, or reach out to taxpayerrelief@marylandtaxes.gov with questions.
- Comptroller Franchot also extended business-related tax filing deadlines to June 1. [Get additional information regarding business tax returns - including sales and use tax, alcohol tax, etc. - and income tax extensions.](#)
- Businesses who paid their Maryland Sales & Use Taxes for March early may request a refund of their payment by emailing taxpayerrelief@marylandtaxes.gov or by calling 410-260-4020.
- Taxpayers who have set up a payment through their own online banking services will need to stop that transaction through their banks. Taxpayers who have scheduled a payment through the Comptroller's iFile or bFile can request to have a debit from their account stopped as long as it is at least 3 days prior to the scheduled payment date. If taxpayers have individual requests for assistance, they should contact Taxpayer Services at 410-260-7980 or via email at taxhelp@marylandtaxes.gov.
- The federal tax filing deadline has been moved to July 15. [Learn more.](#)
- 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.](#)



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.maryland.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 is now accepting applications for the COVID-19 Layoff Aversion Fund, which can provide funds to help businesses with 500 or fewer employees purchasing remote access equipment and software to allow employees to work from home, provide on-site cleaning and sanitation services or other creative strategies to mitigate potential layoffs or closures. To see details or apply please visit [this website](#).
- The Centers for Disease Control has issued [guidance for businesses and employees](#).
- The U.S. Department of Labor has developed some [guidelines](#) for how companies can prepare their workplace for COVID-19. In addition, the Occupational Safety and Health Administration (OSHA) has launched a [COVID-19 website](#) with information specifically for workers and employers. There is also information on issues relating to wages and hours worked under the [Fair Labor Standards Act](#).
- 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. 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.
- The [Maryland Insurance Administration](#) has shared insight into Business Interruption Insurance [on their website](#). MIA has also put together an [FAQ addressing insurance-related questions about coronavirus](#).
- 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.

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.

Additional information

- 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.
- 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

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

Information Related to the Implementation of the Families First Coronavirus Response Act.

As you know, the Families First Coronavirus Response Act provides paid sick leave and economic support to small businesses and cash strapped families. The bill also ensures free access to COVID-19 testing.



For more information about the impact of this legislation on you or your business, I encourage you to consult the following websites that break down commonly asked questions about COVID-19 and outline the resources available to you:

US Department of Labor Published guidance explaining paid sick leave and expanded family and medical leave under the Families First Coronavirus Response Act available to you with this link:

<https://www.dol.gov/newsroom/releases/whd/whd20200324>

Federal Agency Resources:

- [U.S. Department of Labor](#)
- [U.S. Department of the Treasury](#)
- [Internal Revenue Service: Coronavirus Tax Relief](#)
- [U.S. Small Business Administration](#)
- [Centers for Disease Control and Prevention](#)

Various Federal Guidance:

- **CDC Interim Guidance for Businesses and Employers**
online at <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>
- **SBA Guidance for Businesses and Employers**
online at https://www.sba.gov/page/guidance-businesses-employers-plan-respond-coronavirus-disease-2019-covid-19?utm_medium=email&utm_source=govdelivery
- **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 Families First Coronavirus Response Act (FFCRA or Act) requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The Department of Labor's (Department) Wage and Hour Division (WHD) administers and enforces the new law's paid leave requirements. These provisions will apply from the effective date through December 31, 2020.

Fact Sheet for Employers: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

Fact Sheet for Employees: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

Questions and Answers: <https://www.dol.gov/agencies/whd/pandemic/ffcra-question>



2020 Rebates: Frequently Asked Questions

Why is Congress proposing to pay rebates to individuals?

- The public health and economic consequences of COVID-19 are significant. These rebates help Americans afford what they need during this public health crisis, as many are experiencing a significant cash crunch.

When will the rebates be distributed?

- The Internal Revenue Service (IRS) will work to deliver rebates quickly in the form of advance payments. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based on payment or address information already on file with the IRS. Electronic distributions will be automatic to an account the payee authorized January 1, 2018 or later.

How large are the rebates?

- The amount of the rebate depends on family size. The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The advance payment of rebates is reduced by \$5 for every \$100 of income to the extent a taxpayer's income exceeds \$150,000 for a joint filer, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers).

Do rebates need to be repaid?

- No, rebates do not need to be repaid. If an individual experienced an income loss in 2020 or if they have an increase in family size, they may be able to claim an additional credit of the difference when the individual files their 2020 tax federal income tax return in 2021.

How will rebates be delivered?

- It depends. Rebates will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check.

Many individuals don't need to file a tax return. Are non-filers eligible for rebates?

- Yes. There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with IRS to help ensure these beneficiaries receive an automatic advance payment. The IRS will conduct a public awareness campaign to reach other non-filers and provide them with information on how they can access rebates.

How will a person who has recently moved access rebates?

- The IRS will determine payment delivery systems for everyone entitled to rebates.

Will the rebates affect my eligibility for federal income-targeted programs?

- No, the rebate is considered a tax refund and is not counted towards eligibility for federal programs.

What identification requirements apply to receive rebates?



- Taxpayers must have Social Security Numbers for themselves and their qualifying children in order to receive rebates.



Resources for Travelers

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

The Department of State advises U.S. citizens to avoid all international travel due to the global impact of COVID-19. In countries where commercial departure options remain available, U.S. citizens who live in the United States should arrange for immediate return to the United States, unless they are prepared to remain abroad for an indefinite period. U.S. citizens who live abroad should avoid all international travel. Many countries are experiencing COVID-19 outbreaks and implementing travel restrictions and mandatory quarantines, closing borders, and prohibiting non-citizens from entry with little advance notice. Airlines have cancelled many international flights and several cruise operators have suspended operations or cancelled trips. If you choose to travel internationally, your travel plans may be severely disrupted, and you may be forced to remain outside of the United States for an indefinite timeframe.

The U.S. Department of State is urging that all individuals who are abroad to enroll in the Smart Traveler Enrollment Program (STEP) to ensure they are receiving updates from the State Department and so the nearest embassy or consulate has the ability to contact them: <https://step.state.gov/>

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>

Presidential Proclamation Suspending Entry of Travelers from UK, Ireland:

<https://www.whitehouse.gov/presidential-actions/proclamation-suspension-entry-immigrants-nonimmigrants-certain-additional-persons-pose-risk-transmitting-coronavirus-2/>

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:



DHS Coronavirus factsheet, including list of airports designated as ports of entry from China and Europe:

https://www.dhs.gov/news/2020/03/13/fact-sheet-dhs-notice-arrival-restrictions-china-iran-and-schengen-countries-europe?utm_source=hp_slideshow&utm_medium=web&utm_campaign=dhsgov

State Department's Worldwide Level 4 Do Not Travel Advisory:

<https://travel.state.gov/content/travel/en/traveladvisories/ea/travel-advisory-alert-global-level-4-health-advisory-issue.html>

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



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.

What about VA nursing homes and spinal cord injury units?

On March 10, 2020, [VA announced](#) that its 134 nursing homes (also called VA community living centers) and 24 spinal cord injury and disorder centers would be *closed* to all outside visitors. All clinical staff will be screened for COVID-19 daily before entering the nursing home or spinal cord injury units, and staff will work only within those units to limit possible transmission of the virus. Exceptions to the visitor policy will only be made for cases when veterans are in their last stages of life on hospice units or inpatient spinal cord injury units.

Information for veterans with pending service-connected disability claims

Due to covid19, 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.



Montgomery County Resources

For general questions about COVID-19 or Maryland's response, please visit

www.health.maryland.gov/coronavirus

Montgomery County Department of Health and Human Services Coronavirus Updates

<https://www.montgomerycountymd.gov/HHS/RightNav/Coronavirus.html>

Montgomery County Department of Health and Human Services

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

Montgomery County Office of Emergency Management and Homeland Security

240-777-0311; online at <https://frederickcountymd.gov/2001/Emergency-Management>

Montgomery County Circuit Court

240-777-9400; online at <https://www.montgomerycountymd.gov/cct/>

Hospitals

Adventist HealthCare Shady Grove Medical Center

240-826-6000 or 240-826-6405; online at <https://www.holycrosshealth.org/>

Holy Cross Germantown Hospital

301-557-6000; online at <https://www.adventisthealthcare.com/>

Montgomery County Public Schools

240-740-3000; online at <https://www.montgomeryschoolsmd.org/>

Montgomery County Public Schools Emergency Closure Meals Service:

online at

https://www.montgomeryschoolsmd.org/uploadedFiles/Coronavirus/COVID-19_Emergency_Closure_Meals_for_MCPS_Students.pdf

The SBA has administratively declared Montgomery County as an economic disaster, meaning small businesses in Montgomery County are eligible for disaster loan assistance:

Learn more and apply at <https://disasterloan.sba.gov/ela/>

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. From Monday, March 16 through



Wednesday, April 15, 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 the Montgomery County HealthConnect: 240-777-1815

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>



Frederick County Resources

For general questions about COVID-19 or Maryland's response, please visit

www.health.maryland.gov/coronavirus

Frederick County Health Department Coronavirus updates

<https://health.frederickcountymd.gov/CivicAlerts.aspx?AID=271>

Frederick County Health Department

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

Frederick County Division of Emergency Management

301-600-6790; online at <https://frederickcountymd.gov/2001/Emergency-Management>

Frederick County Circuit Court

301-600-1976; online at <https://www.courts.state.md.us/clerks/frederick>

Hospitals

Frederick Health

240-566-3300; online at <https://www.frederickhealth.org/>

Frederick County Public Schools

301-644-5000; online at <https://www.fcps.org/>

Frederick County Public Schools Emergency Closure Meal Services Information

FCPS will be serving FREE breakfast and lunch to all children 18 years and younger and adults older than 18 years old who are enrolled in an education program for persons with disabilities at the following schools Monday through Friday from March 16-27, 2020.

- Ballenger Creek Elementary
- Crestwood Middle School
- Frederick High School
- Hillcrest Elementary School
- Lincoln Elementary School
- Monocacy Elementary School
- North Frederick Elementary School
- Waverley Elementary School

Breakfast: 8:30-9:30 AM

Lunch: 11:30 AM-12:30 PM

All children 18 years old and younger and adults older than 18 years old who are enrolled in an education program for persons with disabilities are eligible to participate.



- Children do NOT have to live in Frederick County to receive free meals.
- Children do NOT have to be Frederick County Public School students to receive free meals.
- Children do NOT have to be students at the participating school to receive free meals.
- Children will be allowed to take their meals to go. Participating schools will have containers and bags for children to transport their meals.

If you have questions, please call the FCPS food and nutrition services office at 301-644-5061

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. From Monday, March 16 through Wednesday, April 15, 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 HealthCare Access Maryland: 855-288-3667



Washington County Resources

For general questions about COVID-19 or Maryland's response, please visit www.health.maryland.gov/coronavirus

Washington County Health Department Coronavirus Updates

<https://www.washco-md.net/coronavirus-info/>

Washington County Health Department

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

Washington County Emergency Management Division

240-313-4360; online at <https://www.washco-md.net/emergency-services/emerg-man/>

Washington County Circuit Court

301-733-8660; online at <https://mdcourts.gov/clerks/washington>

Hospitals

Meritus Health

301-790-8000; online at <https://www.meritushealth.com/>

Washington County Public Schools

301-766-2800; online at <http://wcpsmd.com/>

Washington County Public Schools Emergency Closure Meal Service Information

Online at

<http://wcpsmd.com/news/food-nutrition-services-providing-meals-students-community-during-school-closure>

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

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. From Monday, March 16 through Wednesday, April 15, 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 the AHEC West Health Insurance Program: 888-202-0212



Allegany County Resources

For general questions about COVID-19 or Maryland's response, please visit www.health.maryland.gov/coronavirus

Allegany County Health Department Coronavirus Updates
<https://health.maryland.gov/allegany/Pages/COVID19.aspx>

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

Allegany County Emergency Management Division
301-876-9155; online at <https://www.alleganygov.org/168/Emergency-Services>

Allegany County Circuit Court
301-777-5923; online at <https://mdcourts.gov/clerks/allegany>

Hospitals
Western Maryland Health System
240-964-7000; online at <https://www.wmhs.com/>

Allegany County Public Schools
301-759-2000; online at <https://www.acpsmd.org/>

Allegany County Public Schools Emergency Closure Meal Service Information

The ACPS Food Service Department will provide “brown-bag” to-go lunches for students beginning on Monday, March 16, 2020. This service will run Monday-Friday, from 11:00 a.m.-1:00 p.m. at each school until further notice. The brown bags will be distributed in the school lobby. Students and non-essential staff are not permitted in any other area of the building. Brown bags maybe picked up by parents/students at any of the schools (even if they are not enrolled in that school) during the scheduled pick-up times.

Allegany County Tourism has developed a guest-facing COVID-19 Resource Page where the County will share up-to-date business and event information, including a list of restaurants offering carry-out and/or delivery services.
online at <https://www.mdmountainside.com/covid19-updates>

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. From Monday, March 16 through



Wednesday, April 15, 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 the AHEC West Health Insurance Program: 888-202-0212



Garrett County Resources

For general questions about COVID-19 or Maryland's response, please visit www.health.maryland.gov/coronavirus

Garrett County Health Department Coronavirus Updates

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

Garrett County Health Department

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

Garrett County Emergency Management

301-334-7619; online at <https://www.garrettcountry.org/emergency-services>

Garrett County Circuit Court

301-344-1937; online at <https://www.courts.state.md.us/clerks/garrett>

Hospitals

Garrett Regional Medical Center

301-533-4000; online at <https://www.grmc-wvumedicine.org/>

Garrett County Public Schools

<https://www.garrettcountryschools.org/news/2020/03/gcps-update-on-coronavirus--march-11-2020>

Garrett County Public Schools Emergency Closure Meal Service Information

Garrett County Public Schools will offer free meals to any child 18 and under beginning Wednesday, March 18, 2020. Children must be present to receive a meal.

Beginning Wednesday, March 25th, all meals will be delivered to the current list of meal sites at lunchtime only. GCPS will not be offering an evening delivery. Three meals and a snack will be supplied at that time. The lunch meal will be a hot meal, while all other items will be cold or dry items.

Home delivery of meals for those who have signed up will be delivered beginning on Wednesday, March 25th. Deliveries will be daily between 11:30 AM - 1:00 PM this week. Beginning Monday, March 30th home-delivered meals will be delivered once a week and will include 5 days of meals. It is the hope that all of the meals can be delivered on Monday, March 30th, between 11:30 AM and 1:00 PM.

Times for each site are listed below. The meals may not be eaten on site, but rather should be taken home to enjoy. Cars will drive up, and bags of food will be handed to the driver. Meals will be distributed at the following locations while schools are closed:



Deer Park Town Hall - 100 Church Street, Deer Park, MD
Monday – Friday: Lunch (10:30-10:50)

Swanton Otterbein United Methodist Church - 3443 Swanton Road, Swanton, MD
Monday – Friday: Lunch (11:00-11:20)

Bittinger Fire Hall - 176 Brenneman Road, Bittinger, MD
Monday – Friday: Lunch (11:45-12:05)

Eastern Garrett Fire Hall - 401 Finzel Rd, Frostburg, MD
Monday – Friday: Lunch (12:35-12:55)

Dennett Road School - 770 Dennett Road, Oakland, MD
Monday – Friday: Lunch (11:30-12:00)

Liberty Mews - 451 Liberty Street, Oakland, MD
Monday – Friday: Lunch (11:00-11:20)

Crellin - 57 Crellin Street, Crellin, MD
Monday – Friday: Lunch (11:35-11:55)

Oakland Town Parking Lot - 103 Town Park Lane, Oakland, MD
Monday – Friday: Lunch (12:10-12:30)

Deer Park - 198 Frank Custer Drive, Deer Park, MD
Monday – Friday: Lunch (12:45-1:05)

Garrett County Chamber of Commerce - 15 Visitors Center Drive, McHenry, MD
Monday – Friday: Lunch (10:40-11:00)

Hickory Environmental Center (Northern Middle's bus loop) - 604 Pride Parkway, Accident, MD
Monday – Friday: Lunch (11:20-11:40)

Friendsville Elementary School - 841 First Avenue, Friendsville, MD
Monday – Friday: Lunch (12:00-12:20)

Grantsville Elementary School - 120 Grant Street, Grantsville, MD
Monday – Friday: Lunch (12:40-1:00)

Loch Lynn - 319 Roanoke Avenue, Loch Lynn, MD (pavilion)



Monday – Friday: Lunch (11:00-11:20)

Kitzmiller Community Park - 290 W. Main Street, Kitzmiller, MD

Monday – Friday: Lunch (11:45-12:05)

Bloomington Park - 334 North Branch Avenue, Bloomington, MD

Monday – Friday: Lunch (12:30-12:50)

If you have any questions, please contact the Food and Nutrition Services Office at 301-334-7652 or 888-262-2792.

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. From Monday, March 16 through Wednesday, April 15, 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 the AHEC West Health Insurance Program: 888-202-0212



Preventing Stigma

Viruses don't discriminate, and neither should we.

Coronavirus doesn't recognize race, nationality or ethnicity.

The 2019 novel 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 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: www.health.maryland.gov/coronavirus
- 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.



Frequently Asked Questions on Maryland's Delayed Primary Election

1. What is the new date for Maryland's primary election?

Maryland's primary election will be held Tuesday, June 2, 2020. Early voting will be conducted from May 21st through May 28th.

2. Why is Maryland moving its primary election to June 2, 2020?

Maryland has declared a State of Emergency related to COVID-19 (Coronavirus), and has placed restrictions on public gatherings of 50 or more people in the state. On March 17, Governor Larry Hogan issued a proclamation requiring the presidential primary election to be held on June 2, 2020. Delaying the primary election provides the State additional time to respond to the COVID-19 pandemic and allows SBE to work with local boards of elections and election workers to implement public health safeguards for the primary election.

3. Will the same polling centers be available on June 2, 2020?

SBE is consulting with local boards of elections to confirm the availability of existing voting locations for the primary election. If polling places change, election officials will notify affected voters.

4. Will senior centers continue to serve as polling places?

SBE and local boards will continue to follow the guidance of federal and state health officials when determining where voters will vote. If polling places change, election officials will notify affected voters.

5. Can eligible voters still vote by mail in the delayed primary election?

Yes. Voters who prefer to vote from home can request an absentee ballot. Voters who wish to vote this way can submit a request online by visiting <https://www.elections.maryland.gov> and clicking the "Request a Ballot" box or obtaining a request form from [elections.maryland.gov/voting/absentee.html](https://www.elections.maryland.gov/voting/absentee.html)

6. What are the new deadlines by which absentee ballots must be submitted for the primary election?

The new deadline to request an absentee ballot for the primary election is May 26, 2020 if the voter wants to receive the ballot by mail, or May 29, 2020 if the voter wants to receive the ballot electronically. Voted ballots must be postmarked on or before Tuesday, June 2, 2020.

7. What is SBE's guidance to election workers over the age of 60?

SBE strongly encourages all Marylanders over the age of 60 to follow public health guidance published by the State of Maryland and the Centers for Disease Control. Guidance can be found at www.coronavirus.maryland.gov

8. What steps is SBE taking to safeguard public health at polling centers?

SBE will prepare and submit to the Governor a Comprehensive Plan for the conduct of the presidential primary election by April 3, 2020 in consultation with the Maryland Department of Health. The plan will include measures to minimize the spread of COVID-19 on primary election day and to help safeguard voters and election workers. SBE will coordinate with local boards of elections and election workers to implement these measures in advance of the election.



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>

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>

Vietnamese

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

French

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

Arabic

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

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>

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>

If you require print resources in languages other than those listed above, please contact my office at 301-926-0300 for assistance.



How Can You Help?

If you are looking for ways to help our nation in it's 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

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 email specifics to nbeoc@fema.dhs.gov.

You can also register through the [System for Award Management \(SAM\)](#) website. All companies desiring to do business with the federal government must register, at no cost, with SAM.

For non-medical supplies, services or equipment, if you are interested in doing business with FEMA, visit our [Industry Liaison Program](#).

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>



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, they might be tempted to buy or use questionable products that claim to help diagnose, treat, cure, and even prevent COVID-19.

Because COVID-19 has never been seen in humans before, there are currently no vaccines to prevent or drugs to treat COVID-19 approved by the U.S. Food and Drug Administration (FDA). The FDA is working with vaccine and drug manufacturers to develop new vaccines for and find drugs to treat COVID-19 as quickly as possible. **Meanwhile, some people and companies are trying to profit from this pandemic by selling unproven and illegally marketed products that make false claims, such as being effective against the coronavirus.**

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

(866) 720-5721 or disaster@leo.gov



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

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 a infectious disease outbreak
- Ways to support yourself during social distancing, quarantine, and isolation

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).

