

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



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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>

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 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>



Background on Coronavirus (COVID-19)

Under Governor Larry Hogan's direction, state agencies continue to develop 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. Read the order at <https://governor.maryland.gov/wp-content/uploads/2020/06/Gatherings-NINTH-AMENDED-6.10.20.pdf>.
- 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 talks
- 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 being exposed 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 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.

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

- On July 29, Gov. Hogan announced the expansion of the statewide masking order that has been in effect since April 18. Face coverings are now required in outdoor public areas, whenever it is not possible to maintain physical distancing. Read the order at <https://governor.maryland.gov/wp-content/uploads/2020/07/Gatherings-10th-AMENDED-7.29.20.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. Read the travel advisory at <https://phpa.health.maryland.gov/Documents/07.29.2020%20-%20MDH%20Notice%20-%20Out%20of%20State%20Travel%20Advisory.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:

- 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?

- 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.

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. To date, there is no evidence that domestic animals, including pets, can spread the SARS-CoV-2 (COVID-19) virus

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 or 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.



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)

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/>

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.

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 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>

For more information regarding filing and payment deadlines visit

<https://www.irs.gov/newsroom/filing-and-payment-deadlines-questions-and-answers>

IRS mission-critical functions continue

The IRS continues to process tax returns and issue refunds, but is experiencing delays due to limited staffing. Get up-to-date status on affected IRS operations and services here:

<https://www.irs.gov/newsroom/irs-operations-during-covid-19-mission-critical-functions-continue>

Employer Tax Credits

Many businesses that have been severely impacted by coronavirus (COVID-19) will qualify for [new employer tax credits \(PDF\)](#) – the Credit for Sick and Family Leave and the Employee Retention Credit.



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 Tuesday, December 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 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_epsa_-_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 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 the executive orders and interpretive guidance provided by the Office of Governor Hogan at: <https://governor.maryland.gov/covid-19-pandemic-orders-and-guidance/>

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 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.

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 have 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_OP@maryland.gov.

- **Emergency Assistance Resources:**
<http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/Emergency%20Assistance%20Resources-Individuals.pdf?ver=2020-03-25-083532-303>
- **What Customers Should Know About Their Water Bill:**
<http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know%20About%20Their%20Water%20Bill%204.29.2020.pdf?ver=2020-04-29-090816-797>
- **What Customers Should Know About Their Utility Bills:**
<http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know-Utility%20Companies.pdf?ver=2020-03-25-083531-093>

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 and Workers

Paycheck Protection Program

****NOTE: As of August 8, 2020, the SBA is no longer accepting Paycheck Protection Program applications****

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

- support more than \$600 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.

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 was open until August 8, 2020, as it was intended for immediate payroll relief to ensure businesses do not do mass layoffs during this crisis.

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

****NOTE: As of July 11, 2020, the SBA has concluded the Economic Injury Disaster Loan Program for small businesses****

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 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: mdsballoanquestions@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>

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 for more information.

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.

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>

COVID-19-Related Tax Credits for Required Paid Leave Provided by Small and Midsize Businesses

The Families First Coronavirus Response Act (the "FFCRA"), signed by President Trump on March 18, 2020, provides small and midsize employers refundable tax credits that reimburse them, dollar-for-dollar, for the cost of providing paid sick and family leave wages to their employees for leave related to COVID-19.

The FFCRA gives businesses with fewer than 500 employees (referred to throughout these FAQs as "Eligible Employers") funds to provide employees with paid sick and family and medical leave for reasons related to COVID-19, either for the employee's own health needs or to care for family members. Workers may receive up to 80 hours of paid sick leave for their own health needs or to care for others and up to an additional ten weeks of paid family leave to care for a child whose school or place of care is closed or child care provider is closed or unavailable due to COVID-19 precautions. The FFCRA covers the



costs of this paid leave by providing small businesses with refundable tax credits. Certain self-employed individuals in similar circumstances are entitled to similar credits.

For more information, visit

<https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs#basic>

Main Street Lending Program

The Federal Reserve has created the Main Street Lending Program to provide support to medium and small businesses and their employees. It is designed to help credit flow to businesses that were in good financial condition but now need loans to help until they can recover from or adapt to the pandemic.

Loans issued under the Main Street Lending Program feature the following:

- 4-year terms with floating rates
- Principal and interest payments deferred during the first year
- A range of \$500,000 to \$200 million

The Main Street Lending Program differs from other programs in that **the issued loans must be repaid**, and require both the borrower and lender to be eligible to participate in the program.

For more information, please consult the following resources:

- The program's website www.bostonfed.org/mslp is the best starting place for interested lenders and borrowers.
 - You can also sign up to receive email notifications about the program through this site.
- A program overview can be found at: www.bostonfed.org/mslp-overview
- The program is also offering several informative webinars:
 - *For businesses/borrowers:* [Webinar](#) (presentation & Q&A) – Fri., May 29
 - *For businesses/borrowers:* [Drop-in call](#) (Q&A) – Weds. June 3
 - *For lenders:* [Ask the Fed webinar](#) (presentation & Q&A) – Thurs. June 4

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 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.

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/>

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 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.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 introduced 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](#). ****NOTE: The Maryland Department of Labor is no longer accepting applications for the COVID-19 Layoff Aversion Fund****
- 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:

- [U.S. Department of Labor](#)
 - 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>
- [U.S. Department of the Treasury](#)
- [Internal Revenue Service: Coronavirus Tax Relief](#)
- [U.S. Small Business Administration](#)

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>



Direct Payments for Americans: Frequently Asked Questions

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

Questions Regarding EIP Eligibility and General Information:

- **Who is eligible to receive a Payment?**

U.S. citizens and U.S. resident aliens will receive the Economic Impact Payment of \$1,200 or \$2,400 if they filed married filing jointly and if they are not a dependent of another taxpayer and have a work eligible Social Security number with adjusted gross income up to:

- \$150,000 for married couples filing joint returns
- \$112,500 for head of household filers and
- \$75,000 for all other eligible individuals

Taxpayers will receive a 5% reduction in their payment for the amount their AGI is above these amounts.

Eligible retirees and recipients of Social Security retirement, survivor, or disability benefits (SSDI), Railroad Retirement benefits, Supplemental Security Income (SSI) and VA Compensation and Pension (C&P), who do not file a tax return, will receive a \$1,200 payment automatically.

These benefit recipients should refer to the [Social Security, Railroad Retirement and Department of Veteran Affairs benefit recipients](#) section of the IRS FAQs for additional information.

For eligible taxpayers who filed tax returns for 2019 or 2018, they receive the payments automatically.

For people who have little or no income and didn't file a tax return or don't receive any of the federal benefits listed above, they are also eligible for an Economic Impact Payment. They need to register with the [Non-Filer tool](#) on IRS.gov as soon as possible so they can receive a payment.

- **Who is not eligible?**

Although some filers, such as high-income filers, will not qualify for an Economic Impact Payment, most will.

Taxpayers likely won't qualify for an Economic Impact Payment if any of the following apply:

- You do not have any qualifying children and your adjusted gross income is greater than
- \$198,000 if your filing status was married filing jointly
- \$136,500 for head of household
- \$99,000 for all other eligible individuals
- You can be claimed as a dependent on someone else's return. For example, this would include a child, a student who can be claimed on a parent's return or a dependent parent who is claimed on their child's return
- You do not have a Social Security number that is valid for employment
- You are a nonresident alien
- You filed Form 1040-NR or Form 1040NR-EZ, Form 1040-PR or Form 1040-SS for 2019.
- An incarcerated individual



- A deceased individual
- An estate or trust
- **Do I need to take action?**

People who filed a tax return for 2019 or 2018

No additional action is needed by taxpayers who:

 - have already filed their tax returns this year for 2019. The IRS will use this information to calculate the payment amount.
 - haven't filed yet for 2019 but filed a 2018 federal tax return. For these taxpayers the IRS will use their information from 2018 tax filings to make the Economic Impact Payment calculations.

People who aren't typically required to file a tax return

Social Security and Railroad Retirement recipients who are not typically required to file a tax return need to take no action. The IRS will use the information on the Form SSA-1099 and Form RRB-1099 to generate Economic Impact Payments of \$1,200 to these individuals even if they did not file tax returns in 2018 or 2019. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits. Social Security Disability Insurance (SSDI) recipients are also part of this group who don't need to take action.

There are other individuals such as low-income workers and certain veterans and individuals with disabilities who aren't required to file a tax return, but they are still eligible for the Economic Impact Payments. Taxpayers can check the IRS.gov tool - Do I Need to File a Tax Return? - to see if they have a filing requirement.

If you don't have to file, use the "Non-Filers: Enter Payment Info Here" application to provide simple information so you can get your payment.

- **Will I receive notification from the IRS about my Payment?**

For security reasons, the IRS plans to mail a letter about the economic impact payment to the taxpayer's last known address within 15 days after the payment is paid. The letter will provide information on how the payment was made and how to report any failure to receive the payment. If a taxpayer is unsure they're receiving a legitimate letter, the IRS urges taxpayers to visit [IRS.gov](https://www.irs.gov) first to protect against scam artists.
- **How do I avoid scams related to Economic Impact Payments or COVID-19?**

The IRS urges taxpayers to be on the lookout for scam artists trying to use the economic impact payments as cover for schemes to steal personal information and money. Remember, the IRS will not call, text you, email you or contact you on social media asking for personal or bank account information – even related to the economic impact payments. Also, watch out for emails with attachments or links claiming to have special information about economic impact payments or refunds.
- **Should I use Get My Payment or Non-Filers: Enter Payment Info Here?**

Use this [IRS guide](#) to figure out which IRS tool to use to get your payment.
- **As a US Citizen living abroad, am I entitled to a Payment?**



Yes, U.S. citizens living outside the country are eligible for the Payment. Anyone eligible to file Form 1040 or Form 1040-SR is an eligible person if they have a valid SSN and can't be claimed as a dependent of another taxpayer. Nonresident aliens who file or would file Form 1040-NR or Form 1040-NR-EZ are not eligible for the Payment.

- **If I live in Puerto Rico, the U.S. Virgin Islands, American Samoa, Guam, or the Commonwealth of the Northern Mariana Islands, will I get a Payment if I'm eligible?**

In many cases, the answer is yes. But special rules in the law apply to these five U.S. territories (possessions). In general, the tax authorities in each territory will make Payments to eligible residents. People in these territories with questions about the Payment should contact their local tax authority.

- **I am a citizen of one of the Freely Associated States (Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau). Can I be eligible to receive a Payment?**

Citizenship or residency status in the Freely Associated States, by itself, does not entitle you to a Payment. However, if you are a resident of a U.S. territory for the tax year 2020 for U.S. territory income tax purposes, you can be eligible for a Payment from the U.S. territory tax agency. To determine whether you are eligible for a Payment from a U.S. territory tax agency, consult with your U.S. territory tax agency. Alternatively, if you are not a resident of a U.S. territory for the tax year 2020 but you are a U.S. citizen or U.S. resident for federal income tax purposes, you may be eligible for a Payment from the IRS.

- **What does it mean if I receive a Payment from both the IRS and a U.S. territory tax agency?**

In general, eligible individuals should not receive a Payment from both the IRS and a U.S. territory tax agency. If you have received a Payment from more than one jurisdiction and you are a resident of a U.S. territory for the 2020 tax year, please consult your U.S. territory tax agency concerning information about Payments received by U.S. territory residents from the IRS, including incorrect or duplicate Payments. If you have received a Payment from more than one jurisdiction and you are NOT a resident of a U.S. territory for the 2020 tax year, you should return any incorrect or duplicate Payments received from the U.S. territory tax agency to the IRS pursuant to the instructions about repayments.

- **Does someone who has died qualify for the Payment?**

No. A Payment made to someone who died before receipt of the Payment should be returned to the IRS by [following the instructions in the IRS Q&A about repayments](#). Return the entire Payment unless the Payment was made to joint filers and one spouse had not died before receipt of the Payment, in which case, you only need to return the portion of the Payment made to the decedent. This amount will be \$1,200 unless adjusted gross income exceeded \$150,000. If you cannot deposit the payment because it was issued to both spouses and one spouse is deceased, return the check as described in [question 54 on the IRS Q&A](#). Once the IRS receives and processes your returned payment, an Economic Impact Payment will be reissued. The Bureau of Fiscal Services has cancelled outstanding Economic Impact Payment (EIP) checks issued to recipients who may not be eligible, including those who may be deceased. Recipients



should still return these checks as described in Returning the Economic Impact Payment section on this page.

- **Why did the IRS Send Economic Impact Payments (EIPs) to deceased individuals? What happens to uncashed Economic Impact Payment checks issued to ineligible recipients?**

Upon enactment of the CARES Act, the IRS worked with unprecedented speed to issue Economic Impact Payments to individuals. The IRS initially implemented the legislation consistent with processes and requirements used with the 2008 stimulus payments, which resulted in EIPs being issued to certain deceased individuals. After further review, it was determined that those who died before receipt of the EIP should not receive the advance payment, also known as EIP. As a result of the review, IRS and the Bureau of Fiscal Services (BFS) took action to prevent future payments to deceased individuals. The cancellation of uncashed checks is part of this process. BFS has cancelled outstanding Economic Impact Payment (EIP) checks issued to recipients who may not be eligible, including those who may be deceased. Treasury is encouraging financial institutions and other check cashing entities to determine the status of EIP checks by using [Treasury check verification tools](#).

An EIP made to someone who died before receipt of the EIP should be returned to the IRS by following the instructions in the Economic Impact Payments FAQs on IRS.gov. Recipients should return these checks as described in Returning the Economic Impact Payment section on this page.

- **Does someone who is a resident alien qualify for the Payment?**

A person who is a nonresident alien in 2020 is not eligible for the Payment. A person who is a [qualifying resident alien](#) with a valid SSN is eligible for the Payment only if he or she is a qualifying resident alien in 2020 and could not be claimed as a dependent of another taxpayer for 2020. Aliens who received a Payment but are not qualifying resident aliens for 2020 should return the Payment to the IRS by following the [instructions about repayments](#).

- **Does someone who is incarcerated qualify for the Payment?**

No. A Payment made to someone who is incarcerated should be returned to the IRS by following the [instructions about repayments](#). A person is incarcerated if he or she is described in one or more of clauses (i) through (v) of Section 202(x)(1)(A) of the Social Security Act (42 U.S.C. § 402(x)(1)(A)(i) through (v)). For a Payment made with respect to a joint return where only one spouse is incarcerated, you only need to return the portion of the Payment made on account of the incarcerated spouse. This amount will be \$1,200 unless adjusted gross income exceeded \$150,000.

Questions Regarding Requesting Your Economic Impact Payment

- **I recently filed a tax return. What do I need to do to get a Payment?**

You DO NOT need to take any further action if you filed a federal income tax return for 2018 or 2019. If you already filed your tax return for 2019, the IRS will use this information to calculate the Payment amount. If you haven't filed your tax return for 2019 but filed a 2018 federal



income tax return, the IRS will use the information from your 2018 tax return to calculate the Payment amount.

- **I haven't filed a federal tax return for 2018 or 2019 because I'm not required to file. I don't receive Social Security retirement or any other federal benefits. What do I need to do to get a Payment?**

You must provide basic information to the IRS to receive your Payment. The IRS urges you to take one of the following actions as soon as you can.

- You can use the [Non-Filers: Enter Payment Info Here tool](#) to provide simple information to the IRS so you can get your Payment. U.S. citizens and permanent residents can use this tool if they had gross income that did not exceed \$12,200 (\$24,400 for married couples filing jointly) for 2019 and were not otherwise required to file a federal income tax return for 2019 and didn't plan to do so. This is the quickest way to get your payment.
- You can file a federal income tax return for 2019 with the IRS even if you receive non-taxable income or do not make enough money to normally have to file a tax return. All taxpayers should file electronically through their tax preparer, tax software provider or IRS Free File if possible.

Have your bank account information available when you use the tool or file so you can get your Payment as quickly as possible. Otherwise, the IRS will mail your Payment to the address you provide.

- **I did not file a tax return for 2018 or 2019. How do I know if I am required to file a tax return?**

Use the IRS Interactive Tax Assistant (ITA) online tool that provides answers to tax questions.

[The Do I Need to File a Tax Return?](#) tool can help you determine if you're required to file a 2019 federal income tax return.

Answer the questions about your filing status, federal income tax withheld, and basic information to help you determine your gross income to see if you need to file a 2019 tax return. If you had no income or income under a certain amount, you are not required to file a tax return. If you are not required to file a tax return, the [Non-Filers: Enter Payment Info Here](#) tool is the fastest way to get your Payment.

- **I haven't filed my 2019 tax return but filed my 2018 return and already received an Economic Impact Payment. Will filing a 2019 return affect my EIP?**

No. The IRS used the information from your 2018 tax return to calculate the Payment amount since you haven't filed your 2019 return yet.

If you did not receive the full amount to which you believe you are entitled, you will be able to claim the additional amount when you file your 2020 tax return. We encourage everyone to review our "How do I calculate my EIP Payment" question and answer.

Notice 1444, Your Economic Impact Payment, will be mailed to your last known address within a few weeks after the Payment is made. The notice will provide information about your Economic Impact Payment. Keep it with your records. When you file your 2020 tax return next year, you



can refer to Notice 1444 and claim additional credits on your 2020 tax return if you are eligible for them. The IRS will provide further details on IRS.gov on the action you may need to take.

- **I need to file a tax return but am concerned about visiting a tax professional or local community organization in person right now to get help with my tax return. How long is the Payment available?**

Payments will be made throughout the rest of 2020. If you don't receive a Payment this year, you can also claim it by filing a tax return for 2020 next year.

- **Will the IRS contact me about my payment?**

The IRS will not call, email, or text you about your Payment. The IRS will not contact you to request personal or bank account information. Watch out for websites and social media attempts that request money or personal information and for schemes tied to Economic Impact Payments.

The IRS urges taxpayers to visit IRS.gov – the official IRS website – to protect against scam artists. The IRS has issued a [warning](#) about coronavirus-related scams.

For security reasons, a letter about the Payment will be mailed to each recipient's last known address within 15 days after the Payment is made. The letter will provide information on how the Payment was made and how to report any failure to receive the Payment.

- **Is the IRS continuing to issue EIPS based on 2019 tax returns individuals file in 2020?**

Yes, the IRS will continue to process 2019 tax returns and issue payments to individuals who have not already received a payment and have not already been determined to be ineligible based on their 2018 tax returns.

If these individuals are determined to be eligible based on their 2019 tax returns, their payments will be issued shortly thereafter. The status will be reflected in the Get My Payment application. These individuals will receive information regarding the payments through Notice 1444, Your Economic Impact Payment, within a few weeks after the payments are made. This notice will be mailed to each recipient's last known address and should be kept with their records.

When filing their 2020 tax returns in 2021, these individuals can refer to Notice 1444 and claim additional amounts based on the 2020 tax returns if they are eligible.

- **If the IRS used a taxpayer's 2018 tax return to determine the individual is not eligible for a payment, and the taxpayer later files a 2019 tax return that changes his or her eligibility, will the IRS issue a payment in 2020 based on the 2019 tax return?**

No. If the IRS has determined that a taxpayer was not eligible for a payment based on the taxpayer's 2018 tax return, and then the taxpayer files a 2019 tax return that shows eligibility, the IRS will not issue a payment in 2020 based on the 2019 tax return. These taxpayers can claim amounts based on their 2020 tax returns in 2021 if they remain eligible for 2020.

- **If the IRS used a taxpayer's 2018 tax return to determine the amount of an individual's payment, and the individual later files a 2019 tax return that indicates the individual is eligible for a high amount, will the IRS issue an additional payment for the difference?**



No. If an individual hadn't filed a 2019 tax return or the return had not been processed at the time of the IRS determination, the IRS used the information from the individual's 2018 tax return to issue the payment.

If an individual received a payment that is less than the full amount to which the individual is entitled, the individual will be able to claim an additional amount based on his or her 2020 tax return when the individual files it in 2021. The IRS encourages everyone to review the "How do I calculate my EIP" question and answer.

Notice 1444, Your Economic Impact Payment, will be issued within a few weeks after the payment is made. This notice will provide information regarding the payment. This notice will be mailed to each payment recipient's last known address and should be kept with the recipient's records. When individuals file their 2020 tax return in 2021, they can refer to Notice 1444 and claim additional credits on the 2020 tax returns if they are eligible for them.

Questions Regarding Calculating Your Economic Impact Payment

- **How do I determine the amount of my Economic Impact Payment?**

Eligible individuals who file a joint tax return will receive up to \$2,400 and all other eligible individuals will receive up to \$1,200. Those with qualifying children will receive up to an additional \$500 per qualifying child. A qualifying child is a child who meets the conditions outlined on our [Qualifying Child Requirements page](#).

Eligible individuals don't need a minimum income for the Payment. However, for higher income individuals, the Payment amount is reduced by 5% of the amount that their adjusted gross income exceeds:

- \$150,000 for taxpayers filing a joint return
- \$112,500 for taxpayers filing as head of household
- \$75,000 for all others

The \$1,200 Payment for eligible individuals with no qualifying children (\$2,400 for married couples filing a joint return) will be reduced to \$0 once adjusted gross income reaches the following thresholds:

- \$198,000 for taxpayers filing a joint return
- \$136,500 for taxpayers filing as head of household
- \$99,000 for all others

Each of these adjusted gross income threshold amounts increases by \$10,000 for each additional qualifying child.

For example, because families with one qualifying child receive an additional \$500 Payment, their \$1,700 Payment (\$2,900 for married couples filing a joint return) will be reduced to \$0 once adjusted gross income reaches the following thresholds:

- \$208,000 for taxpayers filing a joint return
- \$146,500 for taxpayers filing as head of household
- \$109,000 for all others

Follow examples in How do I calculate my EIP? (PDF) chart to determine your payment amount.



- **I filed a joint return with my spouse. Will we receive a Payment if I have a valid SSN and my spouse has an IRS Individual Identification Number (ITIN)?**

No, when spouses file jointly, both spouses must have valid SSNs to receive a Payment with one exception. If either spouse is a member of the U.S. Armed Forces at any time during the taxable year, only one spouse needs to have a valid SSN.

If spouses file separately, the spouse who has an SSN may qualify for a Payment; the other spouse without a valid SSN will not qualify.

- **What is meant by a valid SSN required for a Payment?**

A valid SSN for a Payment is one that is [valid for employment](#) and is issued by the SSA before the due date of your 2019 tax return (including the filing deadline postponement to July 15 and an extension to October 15 if you request it) or your 2018 tax return (including extensions) if you haven't filed your 2019 tax return.

If the individual was a U.S. citizen when they received the SSN, then it is valid for employment. If "Not Valid for Employment" is printed on the individual's Social Security card and the individual's immigration status has changed so that they are now a U.S. citizen or permanent resident, ask the SSA for a [new Social Security card](#). However, if "Valid for Work Only With DHS Authorization" is printed on the individual's Social Security card, the individual has the required SSN only as long as the Department of Homeland Security authorization is valid.

- **Is a child born, adopted, or placed into foster care in 2020 a qualifying child for the Payment?**

The Payment in 2020 will not include an additional amount for these children because the Payment in 2020 is based only on information from your 2019 or 2018 tax return. You may claim the child next year for an additional credit on your 2020 tax return.

- **I received an additional \$500 Payment in 2020 for my qualifying child. However, she just turned 17. Will I have to pay back the \$500 next year when I file my 2020 tax return?**

No, there is no provision in the law requiring repayment of a Payment. When you file next year, you can claim additional credits on your 2020 tax return if you are eligible for them, for example if your child is born in 2020. But, you won't be required to repay any Payment when filing your 2020 tax return even if your qualifying child turns 17 in 2020 or your adjusted gross income increases in 2020 above the thresholds listed above.

- **I claimed my child as a dependent on my 2019 tax return. She is graduating from school in 2020. Will she receive her own Payment?**

No, your child will not receive a Payment in 2020 because you claimed her as a dependent on your 2019 tax return. She will not receive a \$1,200 credit in 2021 if you can claim her as a dependent on your 2020 tax return.

However, if your child can't be claimed as a dependent by you or anyone else for 2020, she may be eligible to claim a \$1,200 credit on the 2020 tax return she files next year.

- **I claimed my mom as a dependent on my 2019 tax return. Will I receive an additional Payment for her or will she receive her own Payment?**

No, you will not receive an additional Payment amount for your mom because she is not your qualifying child under age 17. Your mom will not receive her own Payment because you claimed



her as a dependent on your 2019 tax return. Your mom will not receive a credit in 2021 if you can claim her as a dependent on your 2020 tax return.

- **I think the amount of my Economic Impact Payment is incorrect. What can I do?**

Payment amounts vary based on income, filing status and family size. If you filed a 2019 tax return, the IRS used information from it about you, your spouse, your income, filing status and qualifying children to calculate the amount and issue your Payment. If you haven't filed your 2019 return or it has not been processed yet, the IRS used the information from your 2018 return to calculate the amount and issue your Payment. The IRS is not able to correct or issue additional payments at this time and will provide further details on IRS.gov on the action people may need to take in the future.

If you did not receive the full amount to which you believe you are entitled, you will be able to claim the additional amount when you file your 2020 tax return. This is particularly important for individuals who may be entitled to the additional \$500 per qualifying child payments. We encourage everyone to review the IRS ["How do I calculate my EIP Payment" PDF](#).

Keep the Notice 1444, Your Economic Impact Payment, you will receive regarding your Economic Stimulus Payment with your records. This notice will be mailed to each recipient's last known address within a few weeks after the Payment is made. When you file your 2020 tax return next year, you can refer to Notice 1444 and claim additional credits on your 2020 tax return if you are eligible for them. The IRS will provide further details on IRS.gov on the action they may need to take.

Questions Regarding Receiving Your Payment

- **If I owe tax, or have a Payment agreement with the IRS, or owe other federal or state debts, will my Payment be reduced as an offset?**

No, with one exception. The Payment may have been offset only by past-due child support. The Bureau of the Fiscal Service will send you a notice if an offset occurs.

If you are married filing jointly and you filed an [injured spouse claim](#) with your 2019 tax return (or 2018 tax return if you haven't filed your 2019 tax return), half of the total Payment will be sent to each spouse and your spouse's Payment will be offset only for past-due child support.

There is no need to file another injured spouse claim for the Payment.

The IRS is aware that in some instances a portion of the payment sent to a spouse who filed an injured spouse claim with his or her 2019 tax return (or 2018 tax return if no 2019 tax return has been filed) has been offset by the non-injured spouse's past-due child support. The IRS is working with the Bureau of Fiscal Service and the U.S. Department of Health and Human Services, Office of Child Support Enforcement, to resolve this issue as quickly as possible. If you filed an injured spouse claim with your return and are impacted by this issue, you do not need to take any action. The injured spouse will receive their unpaid half of the total payment when the issue is resolved. The IRS apologizes for any inconvenience this may have caused.

- **How will the IRS know where to send my payment?**

If you received a direct deposit of your refund based on your 2019 tax return (or 2018 tax return



if you haven't filed your 2019 tax return), the IRS has sent your Payment to the bank account provided on the most recent tax return. If you filed a [Form 8888, Allocation of Refund](#), with your tax return to split your refund into multiple accounts, your Payment was deposited to the first bank account listed. You cannot change your account information.

If you filed your 2019 or 2018 tax return but did not receive your refund by direct deposit, your Payment will be mailed to the address we have on file even if you also receive Social Security, Railroad Retirement or Veterans Affairs benefits by direct deposit. This is generally the address on your most recent tax return or as updated through the United States Postal Service (USPS).

- **What if the bank account number I used on my recent tax return is closed or no longer active? Can I switch and be mailed a Payment?**

If the account is closed or no longer active, the bank will return the deposit and you will be issued a check or, for a smaller group, a prepaid debit card that will be mailed to the address we have on file for you. This is generally the address on your most recent tax return or as updated through the United States Postal Service (USPS). You do not need to call the IRS to change your Payment method or update your address at this time. If you receive a debit card and have any questions regarding how to use the card please go to [EIPcard.com](#) for more information.

As required by law and for security reasons, a letter about the Payment will be mailed to each recipient's last known address within 15 days after the Payment is made. The letter will provide information on how the Payment was made and how to report any failure to receive the Payment.

- **I already filed my 2019 tax return and owed tax. I scheduled a Payment [electronic funds withdrawal, Direct Pay, or Electronic Fund Transfer Payment System (EFTPS)] from my bank account. Will the IRS send my Payment to the account I used?**

No, the IRS will not send Payments to accounts used to make a payment to the IRS. If we do not have bank information for you, your Payment will be mailed to the address we have on file for you.

- **I already filed my 2019 tax return, but I didn't provide bank information. Can I use the Non-Filers: Enter Payment Info Here tool to provide my banking information?**

No, the [Non-Filers: Enter Payment Info Here tool](#) cannot be used if you already filed a 2019 tax return. If we do not have bank information for you, your Payment will be mailed to the address we have on file for you.

- **How do I find the bank account information the IRS needs?**

You can find this information on one of your checks, through your online banking applications, or by contacting your financial institution directly. Make sure to enter the routing number, account number, and account type (checking or savings) correctly.

- **What if I don't have a bank account?**

We will mail your Payment to the address we have on file for you. This is generally the address on your most recent tax return or as updated through the United States Postal Service (USPS). Your payment will be made either by check or, in more limited situations, by a prepaid debit



card. If you receive a debit card and have any questions regarding how to use the card please go to EIPcard.com for more information.

- **My address is different from the last tax return I filed. How can I change my address?**

To change your address:

- **If you have not filed your 2019 tax return**, enter your new address on your tax return when you file. When your tax return is processed, the IRS will update their records.
- **If you have filed your 2019 tax return** and you do not receive direct deposit of your refund, your Payment will be mailed to the address the IRS has on file for you. This is generally the address on your most recent tax return or as updated through the United States Postal Service (USPS).
- The change of address must be processed before the IRS schedules your Payment.

- **Where did you get the bank information for me, and what if I need to change it?**

Your bank account information is obtained from the most recently filed tax return or from our [Get My Payment](#) application if you provided the information through it.

If you haven't filed a 2018 or 2019 tax return and you received SSA, RRB or VA benefits, your bank account information may be obtained from SSA or VA. You will receive your Payment as a direct deposit or by mail, just as you would normally receive your benefits. You will not be able to use Get My Payment to provide your bank account information.

- **I requested a direct deposit of my payment. Why is it being mailed to me as a check?**

It is possible the IRS does not have the correct bank account information for you, or your financial institution rejected the direct deposit. In either case, your Payment will be mailed to the address we have on file for you.

- **I heard that past-due child support can be taken from the EIP, but can other debt collectors get access to this money?**

The CARES Act limits offsets of Economic Impact Payments to past-due child support. No other Federal or state debts that normally offset your tax refunds will reduce the EIP. Nevertheless, tax refunds paid under the Internal Revenue Code, including the Economic Impact Payment, are not protected from garnishment by creditors once the proceeds are deposited into an individual's bank account.

- **What should I do if I think I received more than one EIP?**

Most individuals receive only one Economic Impact Payment.

If you believe you received more than one Economic Impact Payment (EIP) make sure that one is not:

- Your tax year 2019 tax refund. Check the refund amount on your Form 1040 or 1040-SR for tax year 2019.
- Your unemployment compensation payment. Some states are issuing back payments in a single check or direct deposit.
- An EIP for someone else in your household. For example, you may have a family member who receives federal benefits or have an adult child who shares your name or bank account.



Each economic impact payment made will have a Notice 1444 mailed to the individual who has received the payment, the notice includes the recipient name and amount received. If after checking the items above you believe you received a payment in error, return one of the payments using the instructions in the FAQs about [returning an Economic Impact Payment](#).

Questions Regarding the Non-Filer Tool

- **Do I need to use the Non-Filers: Enter Payment Info Here tool if I am not required to file a federal income tax for 2019 or 2018 and I do not receive Social Security retirement, disability (SSDI), Supplemental Security Income (SSI) or survivor benefits, Veteran’s benefits or Railroad Retirement benefits?**

Yes. This may include, but is not limited to, low-income or no-income individuals. Use the Non-Filers: Enter Payment Info Here tool. The IRS won’t have the information necessary to issue you an Economic Impact Payment - unless you provide some basic information for yourself, your spouse and any qualifying children under 17. Entering your bank account information will allow the IRS to deposit your payment directly in your account. Otherwise, your Payment will be mailed to you.

- **Do I need to use the Non-Filers: Enter Payment Info Here tool if I am not required to file a federal income tax for 2019 or 2018 and I do receive federal benefits for Social Security retirement, disability (SSDI), Supplemental Security Income (SSI) or survivor benefits, Veteran’s benefits or Railroad Retirement benefits?**

No. To get a \$1,200 Payment, you don’t need to use Non-Filers: Enter Payment Info Here. The IRS will automatically direct deposit or mail your Economic Impact Payment to where you normally receive your benefit.

If your spouse didn't receive federal benefits in 2019 and is not required to file a federal income tax return for 2019 or 2018, you may provide additional information using the Non-Filers: Enter Payment Info Here tool to get your Economic Impact Payment of \$2,400 for you and your spouse plus the additional amount if you have qualifying children under age 17.

Questions Regarding Prepaid Debit Cards

- **Can I have my Economic Impact Payment sent to my prepaid debit card?**

Maybe. It depends on your prepaid card and whether your payment has already been scheduled. Many reloadable prepaid cards have account and routing numbers that you could provide to the IRS through the Get My Payment application or Non-Filers: Enter Payment Info Here tool. You would need to check with the financial institution to ensure your card can be re-used and to obtain the routing number and account number, which may be different from the card number. If you obtained your prepaid debit card through the filing of a federal tax return, you must contact the financial institution that issued your prepaid debit card to get the correct routing number and account number. Do not use the routing number and account number shown on your copy of the tax return filed. When providing this information to the IRS,



you should indicate that the account and routing number provided are for a checking account unless your financial institution indicates otherwise.

- **Will the IRS be sending prepaid debit cards?**

Some payments may be sent on a prepaid debit card known as The Economic Impact Payment Card. The Economic Impact Payment Card is sponsored by the Treasury Department's Bureau of the Fiscal Service, managed by Money Network Financial, LLC and issued by Treasury's financial agent, MetaBank®, N.A.

If you receive an Economic Impact Payment Card, it will arrive in a plain envelope from "Money Network Cardholder Services." The Visa name will appear on the front of the Card; the back of the Card has the name of the issuing bank, MetaBank®, N.A. Information included with the Card will explain that the card is your Economic Impact Payment Card. Please go to EIPcard.com for more information.

- **Can I transfer money from my debit card to my bank account?**

Yes. The limit on ACH transfers to a bank account is \$2,500 per transaction. This is an increase from the previously announced amount of \$1,000 per transfer. You can easily transfer the money from your Card to an existing bank account online at EIPcard.com or using the Money Network Mobile App. You will need the Routing and Account number for your bank account. To transfer funds:

- Call 800-240-8100 (TTY: 800-241-9100) to activate your Card.
- Register for online or mobile app access by going to EIPcard.com or the Money Network Mobile App and click on "Register". Follow the steps to create your User ID and Password. Be sure to have your EIP Card handy.
- Select Move Money Out and follow the steps to set up your ACH transfer. Transfers should post to your bank account in 1-2 business days.

- **Can I specifically ask the IRS to send the Economic Impact Payment to me as a debit card?**

Not at this time. For those who don't receive their Economic Impact Payment by direct deposit, they will receive their payment by paper check, and, in a few cases, by debit card. The determination of which taxpayers receive a debit card will be made by the Bureau of the Fiscal Service (BFS), another part of the Treasury Department that works with the IRS to handle distribution of the payments. BFS is sending nearly 4 million debit cards to taxpayers starting in mid-May. At this time, taxpayers cannot make a selection to receive a debit card. Please go to EIPcard.com for more information.

- **What do I do if my prepaid debit card was lost or destroyed?**

Individuals who have lost or destroyed their EIP Card may request a free replacement through MetaBank® Customer Service. The standard fee of \$7.50 will be waived for the first reissuance of any EIP Card. Any initial reissuance fee charged to a customer from an earlier date will be reversed. Individuals do not need to know their card number to request a replacement.

Individuals may request a replacement by phone at 800-240-8100 (option 2 from main menu). The Economic Impact Payment Card is sponsored by the Treasury Department's Bureau of the Fiscal Service, managed by Money Network Financial, LLC and issued by Treasury's financial



agent, MetaBank®, N.A. If you receive an Economic Impact Payment Card, it will arrive in a plain envelope from “Money Network Cardholder Services.” The Visa name will appear on the front of the Card; the back of the Card has the name of the issuing bank, MetaBank®, N.A. Information included with the Card will explain that the card is your Economic Impact Payment Card. Please go to EIPcard.com for more information and additional FAQs.

- **I received the prepaid debit EIP Card as my Payment, but my name is incorrect. What should I do?**

If the issue is with the last name on the card (i.e., issued in a previous name such as a maiden or married name), the payee with the first name on the first line can still activate the card and/or validate identity to continue activation. For other name related issues or questions (i.e., incorrect spelling), contact MetaBank®, N.A. at 800-240-8100, or visit EIPcard.com.

- **Why have I received a letter indicating I haven’t activated a debit card for my EIP?**

Taxpayers who were mailed a debit card for their Economic Impact Payment but haven’t activated it yet will receive a letter in early July reminding them that they can activate it to access their money or obtain a free replacement card if needed.

The debit cards were originally mailed in May and June to about 4 million people who were eligible for an Economic Impact Payment and would have otherwise received a check. The debit cards were issued by MetaBank®, N.A. and came in a plain envelope from Money Network Cardholder Services.

For the reminder mailing, the Treasury Department logo will be visible on the envelope and letter. The left front of the envelope will clearly include this notation: “Not a bill or an advertisement. Important information about your Economic Impact Payment.” The inside of the letter will include instructions for people who haven’t activated their card yet and includes a picture of what the debit card looks like.

People expecting EIP payments should look for this mailing and activate their debit cards as soon as possible. Once the card is activated, people can transfer the funds to a bank account, get cash surcharge-free at an In-Network ATM or use in other ways.

For more information, visit EIPcard.com. Additional information, including answers to frequently asked questions and other resources is available at IRS.gov/coronavirus.

Questions Regarding Payment Issued but Lost, Stolen, Destroyed or Not Received

- **I received my Payment by check but it was lost, stolen, or destroyed. How do I get a new one?**

If you received your Payment by check and it was either lost, stolen or destroyed, you should request a payment trace. See the FAQ later in this section for more information on payment tracing.

- **I received a Notice 1444 in the mail saying my Payment was issued, but I have not received my Payment. What should I do?**

If you received Notice 1444 in the mail and have not received your Payment as mentioned in the notice, see [Get My Payment shows that my Payment was issued but I never received it. How do I get a new one?](#)



Note: Do not request a Payment trace if you are trying to determine eligibility for the Payment or the amount of Payment you should have received. You must have been issued Notice 1444 or received a payment date from Get My Payment to perform a trace.

- **How do I request a Payment Trace on my EIP?**

If your payment was issued by direct deposit, your first step is to check with your bank and make sure they didn't receive a deposit.

You should request a trace on your Payment if you received Notice 1444 or Get My Payment shows your payment was issued on a specific date, but you have not received it and it has been more than:

- 5 days since the scheduled deposit date
- 4 weeks since it was mailed by check to a standard address
- 6 weeks since it was mailed, and you have a forwarding address on file with the local post office
- 9 weeks since it was mailed, and you have a foreign address

Do not request a Payment trace to determine if you were eligible for a payment, the amount of payment you should have received, or you have not received a Notice 1444 or a payment date from Get My Payment.

How we process your claim

We will process your claim for a missing payment in one of two ways:

- If the check **was not** cashed, we will issue a replacement. If you find the original check, **you must return it as soon as possible.**
- If the refund check **was** cashed, the [Bureau of the Fiscal Service \(BFS\)](#) will send you a claim package that includes a copy of the cashed check. Follow the instructions. BFS will review your claim and the signature on the canceled check before determining whether they can issue you a replacement check.

You will generally receive a response 6 weeks after we receive your request for a Payment trace, but there may be delays due to limited staffing. Get up-to-date status on affected [IRS operations and services](#).

A trace on an Economic Impact Payment (EIP) follows the same process as a trace on a tax refund. **To start a Payment trace:**

- Call us at 800-919-9835 (you may experience long wait times or recorded help because our staffing is limited)

or

- Submit a completed [Form 3911, Taxpayer Statement Regarding Refund \(PDF\)](#).
- If you submit the form and you are Married Filing Jointly, both spouses must sign the form;
- Write "EIP" on the top of the form and complete Sections I, II and III;
- Answer the refund questions as they relate to your EIP;
- When completing Number 7 under Section I, check the box for "Individual" as the **Type of return**; enter "2020" as the **tax period** and leave the **date filed** blank;



- Mail or fax the form to:
 - Andover Internal Revenue Service
310 Lowell St.
Andover, MA 01810
 - FAX: 855-253-3175

Questions Regarding Non-Filers Tool

- **Do I need to use the Non-Filers: Enter Payment Info Here tool if I am not required to file a federal income tax return for 2019 or 2018 and I do not receive Social Security retirement, disability (SSDI), Supplemental Security Income (SSI) or survivor benefits, Veteran’s benefits or Railroad Retirement benefits?**

Yes. This may include, but is not limited to, low-income or no-income individuals. Use the Non-Filers: Enter Payment Info Here tool. The IRS won’t have the information necessary to issue you an Economic Impact Payment - unless you provide some basic information for yourself, your spouse and any qualifying children under 17. Entering your bank account information will allow the IRS to deposit your payment directly in your account. Otherwise, your Payment will be mailed to you.

- **Do I need to use the Non-Filers: Enter Payment Info Here tool if I am not required to file a federal income tax return for 2019 or 2018 and I do receive Social Security retirement, disability (SSDI), Supplemental Security Income (SSI) or survivor benefits, Veteran’s benefits or Railroad Retirement benefits?**

No. To get a \$1,200 Payment, you don’t need to use Non-Filers: Enter Payment Info Here. The IRS will automatically direct deposit or mail your Economic Impact Payment to where you normally receive your benefit.

If your spouse didn't receive federal benefits in 2019 and is not required to file a federal income tax return for 2019 or 2018, you may provide additional information using the Non-Filers: Enter Payment Info Here tool to get your Economic Impact Payment of \$2,400 for you and your spouse plus the additional amount if you have qualifying children under age 17.

- **Do I need to use the Non-Filers: Enter Payment Info Here tool if I filed a return for 2019 or 2018?**

No. You don’t need to do anything else to get your Economic Impact Payment. You will automatically get your payment deposited directly into your account if we have your direct deposit information on file.

If the direct deposit account is no longer active, the IRS will automatically mail your payment to your address of record (this is generally the address on your last return or as updated through the United States Postal Service (USPS)).

If you filed a tax return for 2019 or 2018, do not use Non-Filers: Enter Payment Info Here. Do not use the Non-Filers: Enter Payment Info Here tool, if you are required to file a 2019 tax return and have not filed yet. Doing so may delay your Payment, processing your tax return and delay your tax refund.



- **I already filed my 2019 tax return, but I didn't provide bank information. Can I use the Non-Filers: Enter Payment Info Here tool to provide my banking information?**

No, the Non-Filers: Enter Payment Info Here tool cannot be used if you already filed a 2019 tax return. If we do not have bank information for you, your Payment will be mailed to the address we have on file for you.

- **I am not required to file a tax return and used the Non-Filers: Enter Payment Info Here tool to provide information about one or more qualifying children/ I received the \$1200 (if individual) or \$2400 (if a married couple) EIP but did not get the additional \$500 EIP for each qualifying child. What should I do?**

The IRS will automatically issue the additional \$500 EIP per qualifying child to affected individuals in early August for those who used the Non-Filers tool before May 17, 2020. Direct deposit payments are scheduled for August 5, 2020, and paper checks are scheduled to be mailed August 7, 2020. You can use Get My Payment to check the status of the \$500 EIP per qualifying child, and you will receive another Notice 1444 in the mail letting you know the \$500 EIP per qualifying child was issued. Keep this letter for your records.

If you received your EIP by direct deposit, the additional \$500 EIP per qualifying child will be direct deposited to the same bank account.

If you received your EIP in the mail, the additional \$500 EIP per qualifying child will be mailed to your address of record.

If you used the Non-Filers tool on or after May 17, 2020, your EIP included \$500 per qualifying child.

- **Who should NOT use Non-Filers: Enter Payment Info Here?**

You should not use the Non-Filers: Enter Payment Info Here tool if any of the following apply:

- You already filed a 2019 tax return.
 - You are required to file a 2019 tax return
 - You already received your Economic Impact Payment based on your 2018 or 2019 return, even if you think you did not receive the full amount (for example, because you have a newly born child in 2020 who was not reported on your 2019 return).
 - You are not required to file a return and already received your Payment based on your 2019 Social Security retirement, survivor or disability benefits (SSDI), Railroad Retirement benefits, Supplemental Security Income (SSI) and Veterans Affairs benefits even if you think you did not receive the full amount.
 - Someone claimed you as a dependent on their 2019 tax return.
 - You weren't a U.S. citizen or U.S. permanent resident (green card holder) in 2019. Those who were resident aliens in 2019 because they satisfied the "substantial presence test" and qualify for the Payment must file a tax return to receive the Payment.
 - You don't have a Social Security Number valid for employment.
- **I used the Non-Filers: Enter Payment Info Here tool to register for an EIP. I need to file a 2019 return. Can I file electronically? What should I do?**



The Economic Impact Payment's Non-Filers tool was not intended for use by taxpayers who also needed to file a tax return with the IRS for tax year 2019. If you used the Non-Filers tool to register for an Economic Impact Payment, you cannot now file your tax return electronically. You must complete and print a paper 2019 Form 1040 or 1040-SR tax return, write "Amended EIP Return" at the top, and mail it to the IRS. If you owe tax, you should pay it in full by the July 15 due date. Interest will be charged after July 15 on any amounts that are not paid by July 15. For more information, visit the [Amended EIP Return page](#).

Questions Regarding Social Security, Railroad Retirement and Department of Veterans Affairs benefit recipients

- **Do Social Security, Railroad Retirement and Department of Veterans Affairs benefit recipients need to take action?**

Please review all scenarios below to determine if action is needed.

If you have not filed a 2019 or 2018 tax return and are NOT required to file, and you do not have a spouse or qualifying children to claim:

You do not need to take any action. You do not need to contact the IRS, Social Security Administration (SSA), the Railroad Retirement Board (RRB) or Veterans Affairs. The IRS will use the information from your 2019 benefits to generate a Payment to you. You will receive your automatic Payment as a direct deposit or by mail, just as you would normally receive your federal benefits. For example, if your benefits are currently deposited to a Direct Express card, your EIP will also be deposited to that card. If your benefits are currently deposited to your bank account, your EIP will also be deposit to that account. You can check [Get My Payment](#) for the status.

If you have already filed a 2019 or 2018 tax return:

You do not need to take any action if you already filed a tax return (this includes filing a joint return with your spouse). The IRS will use information on your tax return to determine if you are eligible for the Economic Impact Payment. If you haven't filed a 2019 return yet but did file a 2018 return or if the IRS has not finished processing your 2019 tax return, we will send the Economic Impact Payment automatically using the information provided on the 2018 tax return. If your return included information on your direct deposit account for any tax refund, the Payment will be sent to the same account. You can check the [Get My Payment](#) application for the status of your Payment.

IRS won't have direct deposit information if you owed tax, applied your refund to the 2020 estimated tax, or received a refund check instead of a direct deposit on the most recently filed tax return.

If you have not filed a 2019 or 2018 tax return and are required to file:

If you are [required to file a tax return](#) or plan to file to claim certain credits, you should file your 2019 return as soon as possible to receive your Economic Impact Payment. Consider using [IRS Free File](#) to electronically file your return. Filing electronically and using the Direct Deposit option is the fastest and most secure way to get your refund and Economic Impact Payment.



If you don't provide direct deposit refund information or owe tax when you file your 2019 return, the IRS will schedule your Payment to be issued by mail to the address you provide on the return.

Do not use the Non-Filers: Enter Payment Info Here tool if you are required or plan to file a 2019 tax return. Using the Non-Filers: Enter Payment Info Here tool will make it necessary for you to amend your tax return which, in turn, delays the processing of the tax return and any tax refund claimed on it. Moreover, a delay in processing of your tax return will lead to a delay in your Economic Impact Payment.

If you have not filed a 2019 or 2018 tax return and are NOT required to file, and you have a spouse or qualifying children to claim:

The benefit recipient will receive your automatic \$1,200 Payment. If your spouse is also a benefit recipient, your spouse will also receive an automatic \$1,200 Payment. If you did not register your spouse or a qualifying child using the Non-Filers: Enter Payment Info Here tool before your Payment was scheduled, you and your spouse will each receive an automatic Payment separately. The additional amounts for any qualifying child will be paid based on the 2020 return that you will file in 2021.

However, while the benefit recipient can no longer use the Non-Filers tool to add their spouse or qualifying children, people in this group may have a spouse who is not receiving Social Security, Railroad Retirement and VA benefits separately. To receive an Economic Impact Payment, an eligible non-beneficiary spouse may need to take action to receive their \$1,200 Payment.

A non-beneficiary spouse of a benefit recipient can still use the Non-Filer tool to get their \$1,200 and add any qualifying children if the spouse is an eligible individual and is not required to file a tax return, even if the benefit recipient missed an earlier deadline to do so. If eligible, your spouse may use the Non-Filers tool only if your spouse is not required to file a return for 2019 or 2018 and has not been issued their own Economic Impact Payment. Your spouse should enter information as a "Single" filer in the tool instead of Married Filing Joint.

Caution: Do not use the Non-Filer tool if you are required to file a return. This will delay your Economic Impact Payment and prevent you from filing your tax return electronically.

Note: Direct Express Account Holders: If you use the Non-Filers tool, you cannot receive your payment on your Direct Express card. You may only select a bank account for direct deposit or leave bank information blank and receive the Payment by mail.

If you were claimed as a dependent on someone else's return:

You do not need to take any action. You do not qualify for the Economic Impact Payment; you can be claimed as a dependent on someone else's tax return. However, if you are not someone's dependent in the 2020 tax year, you may be able to claim the credit by filing a 2020 tax return in 2021.

- **When will eligible Social Security, Railroad Retirement and Department of Veterans Affairs benefit recipients who are not required to file a tax return receive their Economic Impact Payment?**



Most Social Security and Railroad Retirement recipients who receive a Form SSA-1099 or RRB-1099 have already been issued their Economic Impact Payment. You can check Get My Payment application for the status of your Payment.

Supplemental Security Income (SSI) and Veteran benefit recipient will start receiving their Economic Impact Payments mid-May. They can check the Get My Payment application for the status of their Payment.

Note: The Get My Payment application will show “Payment Status Not Available” until the payment is being issued. This response does not mean you are not eligible or will not receive a Payment.

If you used the Non-Filers tool, however, your Payment will generally be issued within two weeks from the date when you used the tool.

- **How much will eligible Social Security, Railroad Retirement and Department of Veterans Affairs benefit recipients receive?**

If you did not file a tax return or use the Non-Filer tool to claim a spouse or any qualifying children, your Economic Impact Payment will be \$1,200.

If you filed a tax return or used the Non-Filer tool to claim a spouse or qualifying children, your Economic Impact Payment will be based on the return filed or the information you entered in the Non-Filer tool.

- **Do I need to do anything if I am the spouse of an SSA, SSI, RRB, or VA recipient?**

The answer to this question depends on your situation. Please review the scenarios below to see which fits your situation and if any action is required.

You were claimed as a dependent on someone else’s tax return and are 17 or older:

You do not need to take any action. You do not qualify for the Economic Impact Payment if you can be claimed as a dependent on someone else’s tax return. However, if you are not someone’s dependent in the 2020 tax year, you may be able to claim the credit by filing your 2020 tax return in 2021.

If you already filed a 2018 or 2019 tax return:

You do not need to take any action if you already filed a tax return (this includes filing a joint return with your spouse who receives the Federal benefits). The IRS will use information from your tax return to determine if you are eligible for the Economic Impact Payment. If you haven’t filed a 2019 return yet but did file a 2018 return or if the IRS has not finished processing your 2019 tax return, we will send the Economic Impact Payment automatically using the information provided on the 2018 tax return. If your included information on your direct deposit account for any tax refund, the Payment will be sent to the same account. You can check the Get My Payment application for the status of your Payment.

IRS won’t have direct deposit information if you owed tax, applied your refund to the 2020 estimated tax, or received a refund check instead of a direct deposit on the most recently filed tax return.

If you did not file a 2019 or 2018 tax return and are required to file:



If you are required to file a tax return or plan to file to claim certain credits, you should file your 2019 return as soon as possible to receive your Economic Impact Payment. Consider using [IRS Free File](#) to electronically file your return. Filing electronically and using the Direct Deposit option is the fastest and most secure way to get your refund and Economic Impact Payment. If you don't provide direct deposit refund information or owe tax when you file your 2019 return, the IRS will schedule your Payment to be issued by mail to the address you provide on the return.

Note: If you are also an SSA, RRB, SSI or VA recipient, it is possible you may receive the Economic Impact Payment based on your benefits, before your 2019 return is processed.

Do not use the Non-Filers: Enter Payment Info Here tool if you are required or plan to file a 2019 tax return. Using the Non-Filers: Enter Payment Info Here tool will make it necessary for you to amend your tax return which, in turn, delays the processing of the tax return and any tax refund claimed on it. Moreover, a delay in processing of your tax return will lead to a delay in your Economic Impact Payment.

You also receive SSA SSI RRB or VA benefits and are not required to file a return:

If you are also a benefit recipient, you should receive your Economic Impact Payment automatically. If you did not register your spouse or a qualifying child using the Non-Filers: Enter Payment Info Here tool before your Payment was scheduled, you and your spouse will each receive an automatic Payment separately if you are both eligible. Neither you nor your spouse can use the Non-Filers tool to add qualifying children since the deadline to do so has passed. The additional amounts for any qualifying child will be paid based on the 2020 return that you will file in 2021.

If you used the Non-Filer tool or your spouse used the Non-Filer tool and included you as their spouse, check the Get My Payment application for the status of your Payment. It should be scheduled within two weeks from the date when you used the tool. Until the Payment is scheduled, the application will show "Payment Status Not Available."

If your spouse has already received their Payment and you have not, check the Get My Payment application to see if your Payment has been scheduled.

Your spouse already received their \$1,200, you are not a benefit recipient and are not required to file a 2019 tax return:

If you are eligible, use the [Non-Filers: Enter Payment Info Here](#) application to provide simple information so you can get your payment. You should enter your information as a "Single" filer in the tool instead of Married Filing Joint.

- How will the IRs send my EIP if I have a representative payee or I am a representative payee?
If you filed a 2019 or 2018 tax return: Your Payment was or will be sent to the bank account provided on your tax return for a direct deposit of your tax refund, or mailed to the address we have on file if a tax refund was mailed or there was no refund on your tax return.
If you did not file a 2019 or 2018 tax return:



- An Individual Representative Payee should be receiving EIPs to the same direct deposit account or Direct Express card as the recipient's monthly benefit payment. The mailing of these Payments to payees is underway.
- For an Organizational Representative Payee, the schedule above is the same, except that the payee may receive the EIP electronically or by mail.

See [Social Security & Coronavirus Disease \(COVID-19\)](#) for more information.

Questions Regarding EIPs for Nursing Home and Assisted Living Facilities Residents

- **How should a representative payee use a beneficiary's economic impact payment (EIP)?**

The EIP belongs to the Social Security or SSI beneficiary. It is not a Social Security or SSI benefit. A representative payee should discuss the EIP with the beneficiary. If the beneficiary wants to use the EIP independently, the representative payee should provide the EIP to the beneficiary. If the beneficiary asks the representative payee for assistance in using the EIP in a specific manner or saving it, the representative payee can provide that assistance outside the role of a representative payee.

- **What responsibilities does the representative payee have in managing the beneficiary's economic impact payment (EIP)?**

Under the Social Security Act, a representative payee is only responsible for managing Social Security or SSI benefits. An EIP is not such a benefit. A representative payee should discuss the EIP with the beneficiary. If the beneficiary wants to use the EIP independently, the representative payee should provide the EIP to the beneficiary. If the beneficiary asks the representative payee for assistance in using the EIP in a specific manner or saving it, the representative payee can provide that assistance outside the role of a representative payee.

- **What if a beneficiary alleges a representative payee misused the economic impact payment (EIP)?**

Because an EIP is not a Social Security or SSI benefit, SSA does not have authority to investigate or determine whether the EIP has been misused. However, if SSA receives an allegation that the EIP was not used on behalf of the beneficiary, SSA may decide to investigate for possible misuse of the beneficiary's Social Security or SSI benefit payments. SSA may also determine the representative payee is no longer suitable and appoint a new representative payee.

- **How will the IRS send my economic impact payment (EIP) if I have a representative payee?**

If you filed a 2019 or 2018 tax return: Your \$1,200 EIP was or will be sent to the bank account provided on your tax return for an electronic tax refund, or mailed to the address provided on your tax return if a tax refund was mailed or if there was no refund.

If you did not file a 2019 or 2018 tax return:

- An Individual Representative Payee should begin receiving EIPs on May 28 (revised from May 22) to the same direct deposit account or Direct Express card as the recipient's monthly Social Security or SSI payment. The mailing of paper check EIPs to payees will begin May 27.



- For an Organizational Representative Payee, the schedule above is the same, except that the payee may receive the EIP electronically or by paper check in the mail.

For more information regarding Economic Impact Payments for Social Security beneficiaries, please visit SSA.gov/coronavirus.

Questions Regarding Returning an Economic Impact Payment

- **What should I do to return an Economic Impact Payment (EIP)?**

You should return the payment as described below.

If the payment was a paper check:

- Write "Void" in the endorsement section on the back of the check.
- Mail the voided Treasury check immediately to the appropriate IRS location listed below.
- Don't staple, bend, or paper clip the check.
- Include a note stating the reason for returning the check.

If the payment was a paper check and you have cashed it, or if the payment was a direct deposit:

- Submit a personal check, money order, etc., immediately to the appropriate IRS location listed below.
- Write on the check/money order made payable to "U.S. Treasury" and write 2020EIP, and the taxpayer identification number (social security number, or individual taxpayer identification number) of the recipient of the check.
- Include a brief explanation of the reason for returning the EIP.

For your paper check, the IRS mailing addresses for Maryland residents is:

Andover Refund Inquiry Unit
310 Lowell St
Mail Stop 666A
Andover, MA 01810

- **How do I return an Economic Impact Payment (EIP) that was received as an EIP Card (prepaid debit card) if I don't want the payment re-issued?**

If you received your EIP as a debit card and want to return the money to the IRS and NOT have the payment re-issued, send the card along with a brief explanation stating you don't want the payment and do not want the payment re-issued:

Money Network Cardholder Services
5565 Glenridge Connector NE
Mail Stop GH-52
Atlanta, GA 30342

Questions Regarding the Economic Impact Payment Card

- **What is the Economic Impact Payment Card?**



The Economic Impact Payment (EIP) Card is a prepaid debit card that contains the money you are receiving as a result of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The EIP Card is sponsored by the Treasury Department's Bureau of the Fiscal Service, managed by Money Network Financial, LLC and issued by Treasury's financial agent, MetaBank®, N.A.

- **How will I receive my EIP Card?**

Your EIP Card will be mailed to you at the most recent mailing address filed with the IRS.

- **How will I recognize my EIP card?**

Your EIP Card will arrive in a plain envelope from "Money Network Cardholder Services". The Visa name will appear on the front of the Card; the back of the Card has the name of the issuing bank, MetaBank®, N.A. Information included with the Card will explain that the Card is your EIP Card.

- **Why did I receive an EIP card?**

You received an EIP Card because you are eligible for an Economic Impact Payment and the IRS did not have your bank account information. Your Economic Impact Payment, sometimes referred to as a "stimulus payment," was deposited to your EIP Card account. The EIP Card allows you to quickly access your Economic Impact Payment.

- **What if I discarded or destroyed my EIP card?**

If your Card is discarded or destroyed, it is important that you call Customer Service at 1.800.240.8100 (TTY: 1.800.241.9100) immediately and select the "Lost/Stolen" option. Your Card will be deactivated to prevent anyone from using it and a new replacement Card will be ordered. Your first reissued Card will be free¹ and then a \$7.50 fee will be applied for each additional reissued Card. Please refer to the material in your Welcome Packet or see your Cardholder Agreement online at EIPCard.com for more information.

For additional information regarding EIP cards, including how to activate your card, how to use your card, and how to locate in-network ATMs to withdraw cash from your card, please visit EIPcard.com.

Questions Regarding reconciling on your 2020 tax return

- **Will I need to provide information or reconcile the EIP on my 2020 taxes when I file next year?**

Keep the notice you received regarding your Economic Impact Payment with your 2020 tax records. These notices are mailed to each recipient's last known address within 15 days after the Payment is made. The IRS will provide information on what actions you need to take when you file your 2020 tax return when they are available.

- **Is the Payment includible in my gross income?**

No, the Payment is not includible in your gross income. Therefore, you will not include the Payment in your taxable income on your Federal income tax return or pay income tax on your Payment. It will not reduce your refund or increase the amount you owe when you file your 2020 Federal income tax return.



A Payment also will not affect your income for purposes of determining eligibility for federal government assistance or benefit programs.

- **I received an EIP. Do I need to pay back all or some of the Payment if, based on the information reported on my 2020 tax return, I don't qualify for the amount I already received?**

No, there is no provision in the law that would require individuals who qualify for a Payment based on their 2018 or 2019 tax returns, to pay back all or part of the payment, if based on the information reported on their 2020 tax returns, they no longer qualify for that amount or would qualify for a lesser amount.

For example, you received \$500 for your child who, based on your 2018 or 2019 tax return, met the qualifying child requirements. That child turned 17 in 2020 and no longer meets the qualifying child requirements. You will not be required to pay back the \$500.

Or, for example, you received \$500 for your child whom you claimed on your 2018 or 2019 tax return. You do not claim the child on your 2020 tax return because the child's other parent claims the child. You will not be required to pay back the \$500 even if the child's other parent claims \$500 for the same child on his or her 2020 tax return.

Keep Notice 1444, Your Economic Impact Payment, with your 2020 tax records. The IRS will mail Notice 1444 to your last known address within 15 days after the Payment is made.

Questions Regarding Accessing "Get My Payment"

- **When will Get My Payment give me the status of my payment?**

If you filed your 2018 or 2019 tax return, you can check [Get My Payment](#) for the status of your Economic Impact Payment. If you filed your 2019 tax return and it has not been processed yet, you may receive "Payment Status Not Available."

If you used the Non-Filer tool, you can check Get My Payment for the status of your Economic Impact Payment within two weeks. If you are required to file a 2019 tax return and you used the Non-Filer tool, this can cause a delay in processing your return and a delay with your Economic Impact Payment.

If you are an SSA-1099, RRB-1099, SSI or VA benefit recipient and did not file a return or use the Non-Filer tool, you can check Get My Payment for the status of your Economic Impact Payment now.

- **I filed jointly with my spouse. Does it matter whose information I use for Get My Payment?**

Either spouse can use [Get My Payment](#) by providing their own information for the security questions used to verify their identity. Once verified, the same payment status will be shown for both spouses.

If you receive "Need More Information" and proceed to enter your direct deposit information, you should enter the Adjusted Gross Income (AGI) and Refund Amount or Amount You Owed exactly as it appears on your joint tax return.

- The AGI can be found on Line 8b on your 2019 Form 1040 or 1040-SR, or Line 7 on your 2018 Form 1040.



- The refund amount can be found on Line 21a on your 2019 Form 1040 or 1040-SR, or line 20a on your 2018 Form 1040.
- The amount you owed can be found on Line 23 on your 2019 Form 1040 or 1040-SR, or Line 22 on your 2018 Form 1040.

Your Payment can only be directed to one bank account if you filed jointly.

- **I am not required to file a tax return. Can I still use Get My Payment to check my payment status?**

Depending on your specific circumstances, it may not be possible for you to access [Get My Payment](#).

If you used the [Non-Filers: Enter Payment Info Here tool](#):

- Get My Payment will display your Payment Status and details within two weeks. Until your payment is scheduled, you will receive a “Payment Status Not Available” message.

If you receive Supplementary Security Income (SSI), Survivor or Disability benefits (SSDI), Railroad Retirement benefits or Department of Veterans Affairs benefits and did not file a return or use the Non-Filer tool:

- Get My Payment will display your Payment Status and details once it has been scheduled for delivery. Until then, you will receive a “Payment Status Not Available” message.
- You will not be able to use Get My Payment to provide your bank account information. The IRS will use the information from SSA or VA to generate your payment.
- You will receive your payment as a direct deposit or by mail, just as you would normally receive your benefits. For example, if your benefits are currently deposited to a Direct Express card, your EIP will also be deposited to that card. If your benefits are currently deposited to your bank account, your EIP will also be deposited to that account.

Direct Express Account Holders: If you used the Non-Filers tool to add your spouse or qualifying children, you cannot receive your payment on your Direct Express card. You must select a bank account for direct deposit or leave bank information blank and receive the Payment by mail.

If you did not file a return, did not use the Non-Filer Tool or are not a recipient of SSA, SSI, RRB or VA benefits:

- The IRS may not have enough information on file for you to send you an Economic Impact Payment.
- Get My Payment will display a “Payment Status Not Available” message.

- **I receive a Form SSA-1099, RRB-1099, SSI or VA benefits. Can I use Get My Payment to check my payment status?**

Yes, you can use [Get My Payment](#) to check the status of your payment after you verify your identity by answering the required security questions.

If you did not file a tax return for 2018 and 2019: You can check your payment status when it’s scheduled for delivery, however you will not be able to use Get My Payment to provide your bank account information. The IRS will use the information from SSA, RRB, SSI or VA to generate



your payment. You will receive your payment as a direct deposit or by mail, just as you would normally receive your benefits.

For example, if your benefits are currently deposited to a Direct Express card, your EIP will also be deposited to that card. If your benefits are currently deposited to your bank account, your EIP will also be deposited to that account.

Direct Express Account Holders: If you used the Non-Filers: Enter Payment Info tool to add your spouse or qualifying children, you cannot receive your payment on your Direct Express card. You must select a bank account for direct deposit or leave bank information blank and receive the Payment by mail.

- **I have an Individual Taxpayer Identification Number (ITIN). Can I use Get My Payment?**

You can access [Get My Payment](#) using an ITIN, but in most cases, the law does not allow an Economic Impact Payment (EIP) for individuals who file a return using an ITIN. The only exception is when two spouses file a joint tax return and either spouse is a member of the U.S. Armed Forces at any time during the taxable year, in which case only one spouse needs to have a valid SSN.

Questions Regarding Payment Status

- **How long will it take for my payment status or payment date to change?**

If you're getting "Payment Status Not Available": Updates to your payment status are made no more than once per day, usually overnight. For additional information, see [Payment Status Not Available](#) below.

If you're receiving a "Payment Status" message without a payment date:

- If you entered your bank information in Get My Payment any day until noon on Tuesday, your payment date should be available beginning the following Saturday in Get My Payment.
- If you entered your bank information after noon on Tuesday, your payment date should be available beginning the Saturday after next in Get My Payment.

- **Does "Get My Payment" display different stages of my payment?**

Get My Payment will display one of the following payment statuses:

1. **Payment Status** (one of two statuses) –

- A payment has been processed, a payment date is available, and payment is to be sent either by direct deposit or mail.
- You are eligible, but a payment has not been processed and a payment date is not available.

2. **Need More Information** – You are eligible for a payment, but we do not have your direct deposit information. You will be given the opportunity to provide your bank information once you have properly verified your identity. Direct Deposit is the fastest way to get your EIP.

3. **Payment Status Not Available** – We cannot determine your eligibility for a payment at this time. For additional information, see [Payment Status Not Available below](#).

Updates to your payment status are made no more than once per day.



- **I requested a direct deposit of my payment. Why are you mailing it to me?**

There are several reasons why your payment may have been sent by mail, including:

- If the payment was already in process before the bank information was entered, or
- If the bank rejects the deposit because the bank information is invalid or the bank account has been closed

We will mail your payment to the address we have on file for you. Some payments may be sent on a [prepaid debit card](#). Get My Payment will be updated to reflect the date your payment will be mailed. Typically, it will take up to 14 days to receive the payment, standard mailing time.

Note: It is not possible to change your bank information once your payment has been processed. No action is needed to contact the IRS as phone assistants won't be able to change your bank information either.

Questions Regarding Missing Payments

- **My payment was mailed weeks ago but the Post Office was unable to deliver it. What should I do?**

If you have not received your payment within 14 days of the payment date, check [Get My Payment](#) periodically. If the IRS receives your payment back because the Post Office was unable to deliver it, we will update your payment status to "Need More Information," at which point you will be able to enter your bank account information.

If you don't provide your bank account information, the IRS will hold your Economic Impact Payment until we receive your updated address. To update your address please see: [Address changes](#)

- **My address has changed or is incorrect. What can I do to change or correct it to receive my Payment?**

Get My Payment will not allow you to change your address. If you need to change your address, see [Address changes](#).

If the IRS receives your payment back because the Post Office was unable to deliver it, we will update your payment status to "Need More Information," at which point you will be able to enter your bank account information.

If you don't provide your bank account information, the IRS will hold your Economic Impact Payment until we receive your updated address.

- **Get My Payment says my check was mailed on May 22, but I still haven't received it. What should I do?**

If the Get My Payment application says you're receiving a check, your Economic Impact Payment (EIP) may come as a pre-paid debit card. Debit card payments come in a plain envelope from "Money Network Cardholder Services."

Due to a system error, EIPs scheduled to be mailed as a pre-paid debit card on 05/22/2020 were not all issued.



If you live in one of the states listed below, no action is needed. We are working to issue the payment as a paper check to your address on file for you. Get My Payment will provide a new date once your payment by check has been scheduled.

Alabama	Maine	North Dakota
Arkansas	Maryland	Oklahoma
Colorado	Massachusetts	Pennsylvania
Connecticut	Mississippi	Rhode Island
Delaware	Nebraska	South Dakota
District of Columbia	New Hampshire	Texas
Florida	New Jersey	Vermont
Iowa	New Mexico	Virginia
Louisiana	New York	

If Get My Payment says your payment was mailed on 05/22/2020 and you do not live in one of these states, follow the guidance provided in the [Payment Issued but Lost, Stolen, Destroyed or Not Received section of the EIP FAQs](#).

Questions Regarding “Payment Status Not Available”

- **Why am I getting “Payment Status Not Available”?**

The Get My Payment application will return "Payment Status Not Available" for several reasons, including:

- **You are required to file a tax return, but:**
 - We haven't finished processing your 2019 return
 - The application doesn't yet have your data; we're working on adding more data to allow more people to use it.
- **You don't usually file a return, and:**
 - You used Non-Filers: Enter Payment Info Here but we haven't processed your entry yet
- **You're not eligible for a payment** (see [EIP Eligibility and General Information](#)).

If you receive “Payment Status Not Available”, you will not be able to provide direct deposit information at this time. We're working on updates to allow more people to use this feature. We update Get My Payment data once per day, overnight so there is no need to check more often. If you are eligible for a payment and have provided your information either through a recent tax return or the Non-Filers: Enter Payment Info Here application, please check back for updates.

Questions Regarding Bank Account Information

- **Where did the IRS get my bank account information, and what if I need to change it?**

If [Get My Payment](#) indicates your payment is pending or has been processed, you cannot change your bank account information.



Your bank account information for your Economic Impact Payment is usually captured from:

- the most recently filed tax return if you received a refund by direct deposit in 2018 or 2019, or
- the bank information you provided on our [Get My Payment](#) application, or
- the bank information you provided on the [Non-Filers: Enter Payment Info Here tool](#).
- If you elected to split your refund between several accounts, you cannot use Get My Payment to indicate which account to use for your Payment. We will deposit the Payment to the first bank account that you listed on Form 8888, Allocation of Refund. If your direct deposit is rejected, your payment will be mailed to the address we have on file for you.

- **My bank account information has changed or is incorrect. Can I update it using “Get My Payment”?**

No. To help protect against potential fraud, the tool does not allow people to change direct deposit information already on file with the IRS.

If we issue a direct deposit and the bank information is invalid or the bank account has been closed, the bank will reject the deposit. We will then mail your Payment as soon as possible to the address we have on file for you, and we will update Get My Payment to reflect the date your payment will be mailed. Typically, once the payment is mailed, it will take up to 14 days to receive the payment, standard mailing time.

- **I don’t recognize the bank information shown on my Payment Status. What can I do? What will happen to my payment?**

There are several reasons why the bank account information shown may be a number you don’t recognize.

If your tax refund was sent via your tax preparer:

When you filed your tax return, you may have chosen an option to select a tax time refund product to get your refund more quickly. This is sometimes referred to as a Refund Anticipation Loan (RAL) or a Refund Anticipation Check (RAC). In these cases, the Economic Impact Payment may have been sent to the prepaid debit card or sent to you as a check, and the bank information shown in Get My Payment will be associated with that card or with the bank account of the tax time refund product, which may include part of your Social Security Number. If we issue a direct deposit and the bank information is invalid or the bank account has been closed, the bank will reject the deposit. We will then mail your payment as soon as possible to the address we have on file for you. Get My Payment will be updated to reflect the date your payment will be mailed. Typically, it will take up to 14 days to receive the payment, standard mailing time. No action is needed on your part to ensure the payment will be re-issued.

If you receive SSA, RRB, SSI or VA benefits via Direct Express:

If your benefits are currently deposited to a Direct Express card, your EIP will also be deposited to that card. The bank information shown in Get My Payment will be a number associated with your Direct Express card and may be a number you don’t recognize.



Questions Regarding Entering Your Direct Deposit Information into “Get My Payment”

- **What does it mean when Get My Payment says, “Need More Information”?**

You are eligible for an Economic Impact Payment (EIP), but we do not have your direct deposit information to send your payment electronically. Direct deposit is the fastest way to get your EIP.

- If you would like to receive your Payment to a bank account make sure the routing number, account number, and account type are correct. You can find this information on one of your checks, through your online banking applications or by contacting your financial institution directly. Do not use the number shown on the front of your bank debit card as this is not the same as your bank account number.

For information about receiving your Payment on a debit card, see [Can I have my economic impact payment sent to my prepaid debit card?](#)

If Get My Payment previously provided you with a payment date and you are now receiving "Need More Information", your payment may have been returned to the IRS. Provide your bank account information to receive your payment. For more information, see [My payment was mailed weeks ago but the Post Office was unable to deliver it. What should I do?](#)

Questions Regarding Entering Your AIG or Refund Information into Get My Payment

- **I neither owned nor received a refund on my tax return. What should I enter to submit my bank information?**

You can select either “I received a refund” or “I owed money” and enter 0 for the “Refund Amount or Amount You Owed.”

- **I applied my tax refund toward my estimated tax. What should I enter for the refund amount?**

If you requested that all or part of your refund be applied toward your estimated tax, you should enter the total amount of your refund from line 21a of your 2019 tax return (or line 20a of your 2018 tax return if your 2019 return has not been filed or processed). For example, if your overpayment was \$1,200 and you applied \$500 to estimated taxes, you would enter 700 for the refund amount. If you applied all of your refund to your estimated taxes, you should enter 0.

- **What do I enter for the Adjusted Gross Income (AGI) amount?**

Your Adjusted Gross Income can be found on Line 8b of your 2019 Form 1040 or 1040-SR, or Line 7 of your 2018 Form 1040.

If you had a negative AGI:

- Enter your AGI with a minus sign. For example, enter -2492. Do not use a dollar sign or other characters.

If you entered your 2019 AGI and received an error:

- Your 2019 return may not have completed processing, try entering your 2018 AGI instead.

If you did not file your 2019 return:

- Enter the AGI from your 2018 tax return.



Questions Regarding Get My Payment Error Messages/Lockouts

- **Get My Payment says, “ Please Try Again Later.” Why am I locked out?**

Your account has been locked for 24 hours. This occurred because:

- Information you entered does not match our records – for security reasons we limit each user to three failed attempts per 24-hour period; or
- You have already accessed the system the maximum number of times within 24 hours – we limit each user to five logins per day to manage system capacity.

You will be able to access the application after 24 hours have passed. Do not contact the IRS for assistance with a lockout. The lockout will only release when the 24 hours have passed.

- **Why can't I get my payment status?**

To use Get My Payment, you must first verify your identity by answering security questions. If the information you enter does not match our records multiple times, you will be locked out of Get My Payment for 24 hours for security reasons. If you are unable to verify your identity, you will not be able to use Get My Payment. No action is needed to contact the IRS.

If you verified your identity and received “Payment Status Not Available,” this means we cannot determine your eligibility for a payment at this time. This may occur for a variety of reasons, for example, if you didn't file either a 2018 or 2019 tax return or you recently filed and the return has not been fully processed.

- **Will “Where's My Refund” or “View Your Account” provide my payment status?**

No. Where's My Refund and View Your Account will not provide the status of your payment. Get My Payment is the only option available to get your payment status. If it is not available at the time you access it, you will need to try again later.

- **Why am I receiving an error message when entering my address of tax information?**

There are two places where you might get an error when entering your information.

Verifying Your Identity

If the information you enter does not match our records, you will receive an error message. To avoid this:

- Double-check what the application requested.
- Make sure what you enter is accurate.
- Try entering your street address in a different way (for example: 123 N Main St instead of 123 North Main St.).
- Use the US Postal Service's ZIP Lookup tool to look up the standard version of your address, and enter it into Get My Payment exactly as it appears on file with the Postal Service.

Entering Your Bank Information

If you receive an error when entering your Adjusted Gross Income (AGI), refund amount, or amount you owed:

- Double-check that you are entering the numbers exactly as they appear on your Form 1040 as originally filed.



- If the numbers from your 2019 tax return are not accepted, try the numbers from your 2018 tax return.

Note: If you enter information that does not match our records 3 times within 24 hours, you will be locked out of Get My Payment for security reasons. You will be able to access the application again after 24 hours. Do not contact the IRS for assistance for a lockout. The lock out will only release when the 24 hours have passed.

Where can I get more information?

- The IRS will post all key information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) as soon as it becomes available.
- The IRS has a reduced staff in many of its offices but remains committed to helping eligible individuals receive their payments expeditiously. Check for updated information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) rather than calling IRS assistors who are helping process 2019 returns.
- The IRS has recently added 3,500 telephone representatives to answer some of the most common questions about EIPs. Answers for most EIP questions are available on the automated message for people who call the phone number provided in the EIP acknowledgment letter (Notice 1444). Those who need additional assistance at the conclusion of the message will have the option of talking to a telephone representative. The hotline number is 800-919-9835 and the line is open from 7:00am to 7:00pm.

Expected Timeline for Economic Impact Payments

After extensive conversations with the IRS and the Department of Treasury, the staff of the Ways & Means Committee expect the IRS to issue economic impact payments following the below timeline. This timeline is subject to change given ongoing discussions by the Chairman. The Committee remains focused on ensuring all eligible Americans receive their payment as quickly as possible.

As of today, the latest estimated timing from the IRS on economic impact checks is as follows:

- The IRS will make about 60 million payments to Americans through direct deposit in mid-April. The IRS has direct deposit information for these individuals from their 2018 or 2019 tax returns.
- About 3 weeks after those deposits are made (the week of May 4th), the IRS will begin issuing paper checks to individuals.
- The paper checks will be issued at a rate of about 5 million per week, which could take up to 20 weeks to get all the checks out.
- The checks will be issued in reverse “adjusted gross income” order—starting with people with the lowest income first. We have seen estimates that there are between 150-170 million taxpayers. So, there are between 90-110 million taxpayers who are either filers or nonfilers about whom the IRS wants information. The filers will need to receive a paper check unless their direct deposit information can be updated in the IRS portal. The nonfilers may need to file the “simple tax return” and likely include direct deposit information if they want to receive their rebates quickly.



- The IRS is encouraging taxpayers to file their 2019 returns to the maximum extent possible. As taxpayers file their 2019 returns electronically, the IRS will post updated tax information weekly to its files and then send this information to another agency that will issue weekly payments.

Estimated Number of Payments Yet to be Made

About 30-35 million payments are still yet to be issued. This includes EIPs for:

- 13-18 million taxpayers who file returns below the CARES Act income thresholds*
- 7.5 million Social Security and RRB recipients who do not file tax returns*
- 10.7 million taxpayers who are not required to file tax returns and who do not receive Federal government benefits
- Unknown millions of SSI-only or VA recipients who do not file tax returns*

**The Treasury Department should have the necessary information for most of these individuals to make these payments.*

NOTE: The IRS has an estimated 10 million pieces of mail to open and process, including 4.7 million tax returns. Some of these returns may be from first-time filers who would qualify for EIPs.



Information About Unemployment Insurance

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

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.
- Current telephone hours are **7:00 a.m. - 6:00 p.m., Monday through Friday, and Saturdays from 8:00 a.m. - 12:00 p.m.** To contact a Claim Center, call **410-949-0022**.
- 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 for a ten (10) week period. The temporary exemption from the work search requirement will begin the week ending on March 21st, 2020.
- **For more information about the exemption from the work search requirements, visit <https://www.dllr.state.md.us/employment/uicovidswfaqs.shtml>**

Expansion of Unemployment Insurance Benefits Under the New CARES Act



The federal government recently passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which includes an expansion of unemployment insurance benefits for Marylanders.

All eligible beneficiaries WILL receive these new benefits back to the earliest date of their eligibility.

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

Pandemic Unemployment Assistance (PUA)

- Individuals who are not usually eligible for regular UI and who cannot work due to COVID-19 are eligible for a maximum of 39 weeks of benefits, which includes \$600 Federal Pandemic Unemployment Compensation (FPUC).
- Effective January 27, 2020 through Dec. 31, 2020.

Federal Pandemic Unemployment Compensation (FPUC)

- \$600 per week on top of current regular UI benefits.
- Effective March 29, 2020 through July 31, 2020.
- **This compensation will be automatically updated for individuals who qualify, are currently receiving benefits, and once related technical systems are modified.**
- ****NOTE: Federal Pandemic Unemployment Compensation has expired****

Pandemic Emergency Unemployment Compensation (PEUC)

- 13 additional weeks of UI benefits, plus \$600 FPUC.
- Effective March 29, 2020 through Dec. 31, 2020.
- **This compensation will be automatically updated for individuals who qualify, are currently receiving benefits, and once related technical systems are modified.**

On Friday, April 24, the Maryland Department of Labor launched the BEACON one-stop application for Marylanders to file claims for all benefit types including the Pandemic Unemployment Assistance (PUA) program entirely online.

The PUA program is available for those who are self-employed, independent contractors, gig workers, sole proprietors, or have insufficient work history. These individuals who are not eligible for regular unemployment insurance (UI) and who cannot work due to COVID-19 are now eligible to apply for a maximum of 39 weeks of benefits, effective January 27, 2020 through December 31, 2020.

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 MDunemployment.com and select “Apply for Unemployment Insurance Benefits” in the left hand column. 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.
- Once you have activated your account, you will be able to file your PUA claim.

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.

When you login to the BEACON application, you will be in your user portal, where you will be able to receive notices and alerts about your account, including notifications regarding any missing documentation.

Additionally, you will be able to select your preferred method of communication, including e-mail, text message, or postal mail. All communications will be available in your portal no matter which preference you select, which will cut down on wait times for you to receive information about your claim.

After reviewing your application and supporting documentation, DUI will notify you of your eligibility through the portal and/or your preferred method of communication selected in the application.

If eligible, you will need to visit the BEACON one-stop application every week to request the payment of benefits by filing a claim certification. For more information about filing a weekly claim certification,



please visit our frequently asked questions. If you are denied or ineligible for benefits, you will receive instructions on how to protest or appeal the determination.

If you are determined to be eligible for unemployment benefits, you will also automatically receive an additional \$600 per week from the Federal Pandemic Unemployment Compensation (FPUC) program. The FPUC program applies to benefit payments from April 4th to July 25th. Payment of the \$600 will be retroactive to the earliest date of your eligibility within that time period. For additional information, please visit our website at MDunemployment.com.

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.

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 1-877-293-4125, toll free.



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

Additional Frequently Asked Questions

- 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 have questions about filing your 1st quarter reports, please read Maryland Department of Labor's [1st Quarter Reports 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.

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.



Resources for Sole-Proprietors and Self-Employed Individuals

Economic Injury Disaster Loans and Loan Advance

****NOTE: As of July 11, 2020, the SBA has concluded the Economic Injury Disaster Loan Program for small businesses****

In response to the Coronavirus (COVID-19) pandemic, small business and non-profit owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000.

The SBA's Economic Injury Disaster Loan program provides small businesses and non-profits with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid

To access the advance, you first apply for an Economic Injury Disaster Loan and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

Apply online at <https://www.sba.gov/funding-programs/disaster-assistance>

SBA Paycheck Protection Program

****NOTE: As of August 8, 2020, the SBA is no longer accepting Paycheck Protection Program applications****

The Paycheck Protection Program prioritizes millions of Americans employed by small businesses and nonprofits by directing \$349 billion towards job retention and business operating expenses.

Program Overview

- The Paycheck Protection Program is designed to provide a direct incentive for small businesses and nonprofits to keep their workers on payroll by providing each small business a loan up to \$10 million for payroll and certain other expenses.
- If all employees are kept on payroll for eight weeks, SBA will forgive the portion of the loans used for payroll, rent, mortgage interest, or utilities. Up to 100 percent of the loan is forgivable.

Eligibility

- Businesses – including eligible non-profits, Veterans organizations, Tribal concerns, sole proprietorships, self-employed individuals, and independent contractors described in the Small Business Act – with 500 or fewer employees may apply.
- Businesses in certain industries may have more than 500 employees if they meet the SBA's size standards for those industries



For more information regarding the Paycheck Protection Program, please visit
<https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>

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. IRS will be posting information soon on these credits on its website (www.irs.gov), including information on how to obtain advance payment of these credits

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.

Expansion of Unemployment Insurance Benefits Under the New CARES Act

The federal government recently passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which includes an expansion of unemployment insurance benefits for Marylanders. All eligible beneficiaries WILL receive these new benefits back to the earliest date of their eligibility.

Pandemic Unemployment Assistance (PUA)

- Individuals who are not usually eligible for regular UI and who cannot work due to COVID-19 are eligible for a maximum of 39 weeks of benefits, which includes \$600 Federal Pandemic Unemployment Compensation (FPUC).
- Effective January 27, 2020 through Dec. 31, 2020.
- 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, and Saturdays from 8:00 a.m. - 12:00 p.m. at 410-949-0022.
- After you file a claim, the Division of Unemployment Insurance will determine whether you qualify to receive unemployment insurance benefits.
- **Apply online** at <https://www.dllr.state.md.us/employment/unemployment.shtml>



Resources for Nonprofit Organizations

Economic Injury Disaster Loans and Loan Advance

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To access the advance, you first apply for an Economic Injury Disaster Loan and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

Apply online at <https://www.sba.gov/funding-programs/disaster-assistance>

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Eligibility

- Businesses – including eligible non-profits, Veterans organizations, Tribal concerns, sole proprietorships, self-employed individuals, and independent contractors described in the Small Business Act – with 500 or fewer employees may apply.



- Businesses in certain industries may have more than 500 employees if they meet the SBA’s size standards for those industries

For more information regarding the Paycheck Protection Program, please visit
<https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>

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 Heritage Areas Authority Grants

The Maryland Heritage Areas Authority (MHAA) is requesting heritage tourism nonprofits apply for emergency operating matching grants of up to \$20,000. More information online at

https://mht.maryland.gov/documents/PDF/grants/Grants_MHAA_COVIDGuidelines.pdf



Information for Houses of Worship

Guidance from the Maryland Governor's Office for houses of worship during phase one of reopening: <https://goci.maryland.gov/wp-content/uploads/sites/2/2020/05/Faith-Based-Recommendations.pdf>

Participation of Faith-Based Organizations in the Paycheck Protection Program (PPP) and Economic Injury Disaster Loan Program (EIDL)

- **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.

- **For more frequently asked questions regarding participation of faith-based organizations in the Paycheck Protection Program and the Economic Injury Disaster Loan Program please visit <https://www.sba.gov/sites/default/files/2020-04/SBA%20Faith-Based%20FAQ%20Final.pdf>**



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 until the end of May, at which point regular SNAP allotments will 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

Additional Resources:

- Answers to frequently asked questions regarding SNAP benefits:
dhs.maryland.gov/documents/COVID-19/FIA_FAQ_V9.pdf
- To check your SNAP account balance, or to order a new EBT card, call the MD EBT Customer CallCenter:1-800-332-6347
- For free legal representation if your benefits were terminated or your application was denied, call Homeless Persons Representation Project: 410-364-4198
- **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



- To find a meal site for children under the age of 18: www.MDsummermeals.org
- 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/>
 - **Garrett County**
 - Garrett County - Food Availability Brochure: https://mygarrettcounty.com/?get_group_doc=194/1519590690-FoodAvailabilityBrochure2018.pdf



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

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 except for certain compassionate care situations. 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 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](#)

Frequently Asked Questions Regarding the CARES Act and Veterans

Q: What support is included for VA health care facilities and their COVID-19 response?

A: The CARES Act includes \$19.57 billion in funding to ensure the Department of Veterans Affairs (VA) has the equipment, tests, telehealth capabilities and support services necessary to support veterans and the health care workforce at facilities nationwide.

Q: I run a veteran-owned small business. Can the CARES Act help me?

A: Yes. If you are a veteran-owned small business, you can receive support through the Small Business Paycheck Protection Program to cover 8-weeks of your payroll, the mortgage interest, rent, and utility costs. There will be up to 100% loan forgiveness options for a veteran-owned small businesses that protects/fully maintains their workers.

Q: I have a VA-backed mortgage, am I protected against foreclosure during the COVID-19 emergency declaration?

A: Yes, under CARES Act Section 4022, federally backed mortgages, including those guaranteed or insured by the VA are protected from foreclosure for 60 days beginning on March 18, 2020. If borrowers are facing financial hardship, they can by requesting a forbearance for up to 6 months, with a possible extension for another 6 months, through their mortgage holder.



Q: I'm an AmeriCorps member and I'm unable to complete my term of service as a result of COVID-19. What happens to my education award?

A: Many AmeriCorps members will have difficulty completing the required number of volunteer hours due to current limitations on volunteer opportunities. The CARES Act allows the Corporation for National and Community Service (CNCS) to have flexibility to waive the required number of volunteer hours so that members may still receive a full Segal Education Award even if their service was interrupted as a result of COVID-19. Additionally, the CARES Act increases the upper age limit for AmeriCorps members and expands the maximum term of service so that AmeriCorps members whose service was impacted by COVID-19 are able to reenroll once the emergency is over.

Q: Is there any relief for upcoming rent, mortgage, and utility payments?

A: Any homeowner with an FHA, VA, USDA, 184/184A mortgage, or a mortgage backed by Fannie Mae or Freddie Mac, who is experiencing financial hardship is eligible for up to 6 months' forbearance on their mortgage payments, with a possible extension for another 6 months. At the end of the forbearance, borrowers can work within each agency's existing programs to help them get back on track with payments, but they will have to pay missed payments at some point during the loan, so if borrowers can pay they should continue to do so.

Renters who have trouble paying rent also have protections under the bill if they live in a property that has a federal subsidy or federally backed loan. Owners of these properties cannot file evictions or charge fees for nonpayment of rent for 120 days following enactment of the bill, and cannot issue a renter a notice to leave the property before 150 days after enactment. After this period renters will be responsible for making payments and getting back on track, so they should continue to make payments if they're financially able to do so. Renters who receive housing subsidies such as public housing or Section 8 who have had their incomes fall should recertify their incomes with their public housing agency or property owner because it may lower the rent they owe.

Q: Will homeowners be foreclosed on if they can't make their loan payments?

A: The bill includes a 60-day foreclosure moratorium starting on March 18, 2020, for all federally backed mortgage loans. Borrowers with FHA, VA, USDA, or 184/184A loans, or loans backed by Fannie Mae and Freddie Mac, will not see foreclosure actions and cannot be removed from their homes due to foreclosure during that time.

Q: I am a veteran living in a rural area and am being told that my appointments will now be through telehealth, but I can't afford internet services or don't have a good internet connection. How will this bill help me?

A: Talk to your provider and local VA about getting an iPad or other tablet from VA. This bill allows VA to enter into partnerships with local telecommunications companies to subsidize or completely pay



for broadband internet services. Call your local VA facility or send a secure message to your provider on My HealtheVet to ask about this option.

Q: I run a State Veterans Home. Will I be penalized if my residents come down with COVID-19 and are transferred to acute care, putting me under the 90% occupancy rate threshold needed for payment from VA?

A: No. Under Section 20005 of the CARES Act, State Veterans Homes will continue to receive payment from VA during the COVID-19 pandemic, even if they don't meet the 90% occupancy rate or the 75% veteran occupancy rate requirements for per diem payment.

Q: I run a State Veterans Home and I don't have enough PPE or supplies. What support can VA provide?

A: In addition to requesting emergency supplies and PPE from your county or state emergency coordinator, Section 20005 of the CARES Act also allows VA to share PPE and supplies with State Veterans Homes to keep residents and staff safe.

Q: I'm a veteran in need of home-based care. Can I still enroll or renew my participation in the Veteran Directed Care program?

A: Yes. Under Section 20006 of the CARES Act, you can enroll or renew your participation in the Veteran Directed Care program through telephone or telehealth, no in-home visit required.

Q: I run an area agency on aging or other agency that provides services to veterans in the Veteran Directed Care program. Our county is telling us to limit face-to-face services and home visits. Can I still process new participants and renewals?

A: Yes. Under Section 20006 of the CARES Act, agencies can now enroll or renew veterans in the Veteran Directed Care program through telephone or telehealth, no in-home visit required.

Q: I'm a veteran using the Veteran Directed Care program for home-based care, but I can't get to a printer or post office to send in my renewal paperwork due to COVID-19. Will I be kicked out of the program?

A: No. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for late paperwork and will not be dis-enrolled or suspended from the program.

Q: I'm a veteran using the Veteran Directed Care program for home-based care, but I am currently living outside of my home state and can't travel home due to COVID-19 restrictions and health concerns. Can my caregiver still be paid for services, even if we are out of state?

A: Yes. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for being out of state for more than 14 days during the COVID-19 emergency, and should continue to receive payments for care.



Q: I use VA's prosthetics service and need to get my prosthetic adjusted, but am nervous to go into a VA facility because I have underlying conditions that make me more at risk of complications from COVID-19. Where can I go to get my prosthetic adjusted?

A: This bill gives VA more flexibility to allow veterans who need their prosthetics created or adjusted to do so in their local community. Call your local VA provider or message them on MyHealthVet and ask about this option.

Q: I'm a VA employee working lots of overtime due to COVID-19. Can I still receive overtime pay for hours worked, even if it puts me above the Federal pay caps?

A: Yes. Under Section 20008 of the CARES Act, any VA employee involved in COVID-19 response efforts can receive pay for all hours worked, even above the normal pay caps, for work done in support of VA's response to COVID-19.

Q: I'm a home health care worker for the VA, can I receive PPE for providing home care services to veterans?

A: Yes. Under Section 20009 of the CARES Act, VA must provide PPE to any home health worker employed by or contracted with VA to provide services to veterans.

Q: I'm a veteran receiving pension and health care benefits from VA. Will the emergency income from the CARES Act (the Recovery Rebate) count towards my income for determining my eligibility for pension, health care, and other needs-based benefits?

A: No. Under Section 20010 of the CARES Act, the 2020 Recovery Rebate payment cannot be counted as income when determining a veteran's eligibility for any VA needs-based benefits.

Q: I am a VA HUD-VASH caseworker, how can I make sure I am keeping up with my veterans in the HUD-VASH program?

A: This bill encourages VA to use more telehealth capabilities for yourself and your veterans. Call each other or use Apple FaceTime, Facebook Messenger Video Chat, Google Hangouts Video, or Skype. Ask your local VA about access to an iPad or other tablet for you or your veterans to use to facilitate virtual meetings.

Q: I am a Grant and Per Diem provider. Will I be able to keep my veterans enrolled after they are absent for 14 days?

A: Yes. This bill waives VA's requirement to automatically dis-enroll veterans using the GPD program if they are absent more than 14 days.

Q: Will I continue to get paid for veterans who are absent from my program for more than 3 days?

A: This bill gives VA the authority to pay GPD providers for a veteran even if they are absent from the program for more than 3 days. Contact your local VA about this option.



Q: Will I get paid the same amount as before?

A: This bill waives the current limit on the amount VA can pay GPD providers during the COVID19 emergency. Contact your local VA about this option. This bill includes additional funding for VA to increase payments to many service providers, including the GPD program.

Q: I am an SSVF provider. How does this bill allow me to continue to help homeless veterans?

A: This bill includes additional funding for VA to increase payments to many service providers, including the SSVF program. For more information about how to help veterans during COVID19, visit <https://www.va.gov/homeless/ssvf/>.

Frequently Asked Questions on Economic Impact Payments for Social Security Recipients

- **Who is eligible for the economic impact payment?**

- Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible.
- Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples. Parents also receive \$500 for each qualifying child.

- **I am not typically required to file a tax return. Can I still receive my payment?**

Yes. Social Security beneficiaries who are not typically required to file tax returns will not need to file an abbreviated tax return to receive an economic impact payment. The IRS will use the information on the Form SSA-1099 to generate \$1,200 economic impact payments to Social Security beneficiaries who did not file tax returns in 2018 or 2019.

- **I receive veterans benefits. Do I need to provide information to the IRS or file a tax return to receive a payment?**

Recipients of VA benefits will automatically receive automatic Economic Impact Payments. If you have children who qualify, an extra step is needed to add \$500 per child onto their automatic payment of \$1,200 if you didn't file a tax return in 2018 or 2019. You can quickly register by visiting [Non-Filers: Enter Payment Info Here](#) available only on IRS.gov. Recipients will generally receive the automatic payments the way they receive their current benefits.

- **How do I use the Non-Filers: Enter Payment Info tool?**

For those who don't normally file a tax return, the process is simple and only takes a few minutes to complete. First, visit IRS.gov, and look for "Non-Filers: Enter Payment Info Here." Then provide basic information including Social Security number, name, address, and dependents. The IRS will use this information to confirm eligibility and calculate and send an Economic Impact Payment. Using the tool to get your payment will not result in any taxes being owed. Entering bank or financial account information will allow the IRS to deposit your payment



directly in your account. Otherwise, your payment will be mailed to you. “*Non-Filers: Enter Payment Info*” is secure, and the information entered will be safe. The tool is based on Free File Fillable Forms, part of the Free File Alliance’s offerings of free products on IRS.gov.

- **Who should use the Non-Filers tool?**

This new tool is designed for people who did not file a tax return for 2018 or 2019 and who don’t receive Social Security retirement or disability benefits or Railroad Retirement benefits.

Others who should consider the Non-Filers tool as an option, include:

- **Lower income:** Among those who could use Non-Filers: Enter Payment Info tool are those who haven’t filed a 2018 or 2019 return because they are under the normal income limits for filing a tax return. This may include single filers who made under \$12,200 and married couples making less than \$24,400 in 2019.
- **Veterans beneficiaries and Supplemental Security Income (SSI) recipients:** The IRS continues to explore ways to see if Economic Impact Payments can be made automatically to SSI recipients and those who receive veterans disability compensation, pension or survivor benefits from the Department of Veterans Affairs and who did not file a tax return for the 2018 or 2019 tax years. People in these groups can either use Non-Filers: Enter Payment Info option now or wait as the IRS continues to review automatic payment options to simplify delivery for these groups.
- **Social Security, SSDI and Railroad Retirement beneficiaries with qualifying dependents:** These groups will automatically receive \$1,200 Economic Impact Payments. People in this group who have qualifying children under age 17 may use Non-Filers: Enter Payment Info to claim the \$500 payment per child.



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. Below are the answers to frequently asked questions about several provisions of the Act.

Student Questions

- **What if my campus has closed due to the coronavirus? Will I be able to finish the term and keep my federal student aid?**

Please contact your school. Many institutions are making arrangements (such as take-home assignments or online classes) so students can complete the term.

- **If my campus is closed or offering only online instruction, will I still get paid for the hours I am unable to work for my Federal Work-Study job?**

If you're unable to work your scheduled hours because of coronavirus-related disruptions (such as school or employer closures or student quarantines), your school may pay you for any scheduled hours or allow you to work by another means—for example, completing work online or remotely, depending on the job. Contact your school for more information.

- **My parents can't go to their jobs because of the coronavirus, and they don't get paid if they don't work. Their unemployment means my financial need has increased. Can I get more financial aid?**

Talk to the financial aid office at your school. They have flexibility to work with students to ensure the students are able to stay in school.

- **Someone in my family has the coronavirus, so our whole family has self-quarantined, and I can't attend classes. How can I keep up in school, so I don't fail classes and lose my financial aid?**

We encourage you to contact your school's financial aid office, as well as your academic advisor/coach or program coordinator, for additional guidance about your financial aid situation. Your school can tell you your options for continuing in your program of study. Additionally, if you need to take a leave of absence as a result of the coronavirus outbreak, you should speak with your school's financial aid office.

Many schools have provided detailed coronavirus-related decisions and guidance for students. We encourage you to check your school's website and verified social media accounts for resources and the latest information about this rapidly evolving situation.

- **If my school moves classes online, am I going to get less financial aid?**

If your school has moved classes to an online format, you must continue to participate in the course work and follow your teacher's or professor's instructions to remain eligible for financial aid. If you have questions about the online format, contact your school.

- **How do I contact my school's financial aid office if the school is closed?**

Check your school's website for resources and contact information. Your school's verified social media accounts also may be a good source for the latest information about how to contact your



school during this time. While many schools have transitioned face-to-face courses to online instruction, most remain open and available to assist their students with questions.

Borrower Questions

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 Sept. 30, 2020, the interest rate is 0% on the following types of federal student loans owned by ED:

- Defaulted and nondefaulted Direct Loans
 - Defaulted and nondefaulted FFEL Program loans
 - Federal Perkins 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 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 Sept. 30, 2020), 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 Sept. 30, 2020.
- **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.
- **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 Sept. 30, 2020, 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.
- **If I made a payment after the president signed the CARES Act on March 27, 2020, can I receive a refund?**
Yes; any payment you made during the administrative forbearance period (March 13, 2020, through Sept. 30, 2020) can be refunded. Contact your loan servicer to request that your payment be refunded.
- **If I'm trying to rehabilitate my defaulted student loan, will my suspended payments count toward my rehabilitation?**
Yes.
- **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 Sept. 30, 2020. 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 Sept. 30, 2020.

- **What if I want to continue making a partial payment while my loan is in forbearance?**

As long as you are in forbearance, you will not be penalized for making a payment that is less than your usual monthly payment. Meanwhile, you still have the option to make a payment on your loan to make progress toward reducing your balance. 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.

Questions About Defaulted Loans

- **On March 25, 2020, ED announced that my federal tax refund would not be withheld to repay my defaulted federal student loan debt. My refund has already been taken. Will I get it back?**

Yes, but only if your federal tax refund was in the process of being withheld—on or after March 13, 2020, and before Sept. 30, 2020—for the repayment of a defaulted federal student loan. Your federal tax refund will not be returned to you if the process to withhold your refund was completed before March 13, 2020.

If you have questions about whether your federal tax refund was withheld, call ED's Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hearing-impaired 1-877-825-9923).

- **On March 25, 2020, ED announced that a portion of my Social Security payment, including disability benefits, would not be withheld to repay my defaulted federal student loan debt. My Social Security payment has already been taken. Will I get it back?**

Yes. The portion of your Social Security payment that was taken will be returned to you if your payment was in the process of being withheld—on or after March 13, 2020, and before Sept. 30, 2020—for the repayment of a defaulted federal student loan.

The portion of your Social Security payment that was withheld will not be returned to you if the process to withhold it was completed before March 13, 2020.

If you have questions about whether your Social Security payment was withheld, call ED's Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hearing-impaired 1-877-825-9923).

- **On March 25, 2020, ED announced that my wages would not be garnished, but money is still being taken from my paycheck. What should I do?**

Your human resources department will receive a letter from ED instructing them to stop your



wage garnishment. If ED receives funds from a garnishment between March 13, 2020, and Sept. 30, 2020, we will refund your garnished wages.

- **On March 25, 2020, ED announced that Department-contracted private collection agencies stopped making collection calls and sending letters or billing statements. What should I do if I want to continue the payment arrangements I started before ED’s announcement?**

You can continue your payment arrangement related to your defaulted federal student loan. Private collection agencies have been instructed to not make collection calls and not accept auto-debit payments from March 13, 2020, through Sept. 30, 2020. However, private collection agencies are available to assist you if you reach out to them during this period. To be connected to your private collection agency to continue your current payment arrangement, call ED’s Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hearing-impaired 1-877-825-9923).

- **On March 25, 2020, ED announced that Department-contracted private collection agencies stopped making collection calls and sending letters or billing statements. What should I do if I want to consolidate my defaulted federal student loans or start a loan rehabilitation arrangement now?**

To consolidate, or to start a loan rehabilitation arrangement related to your defaulted federal student loans, call ED’s Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hearing-impaired 1-877-825-9923) for assistance.

- **Will my defaulted loan accrue interest?**

Defaulted loans owned by ED will not accrue interest from March 13, 2020, through Sept. 30, 2020. That includes Direct Loans and FFEL Program loans owned by ED. Read the Q&As above to learn more about the 0% interest period.

General Loan Questions

- **I’m currently on an income-driven repayment plan. I’m unemployed because of the coronavirus outbreak and don’t know when my income will return to the same level. What can I do?**

You are automatically being placed in an administrative forbearance that allows you to stop making your payments from March 13, 2020, through Sept. 30, 2020.

If you are on an IDR plan and your income has changed significantly, you can update your information and get a new payment amount based on your current income. To do so, visit <https://studentaid.gov/manage-loans/repayment/plans/income-driven> , click on “Apply Now,” and then start the application by clicking on the button next to “Recalculate my monthly payment.” After the administrative forbearance ends on Sept. 30, 2020, your monthly payments will resume at the new amount.

If you would like to enroll in an IDR plan for the first time, visit <https://studentaid.gov/manage-loans/repayment/plans/income-driven> , click on “Apply Now,” and then start the application.



Information for Social Security Recipients

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>

Frequently Asked Questions on Economic Impact Payments for Social Security Recipients

- **Will individuals who receive Social Security Payments receive an economic impact payment, even if they are retired?**
Yes, so long as they meet eligibility requirements and are under the income threshold.
- **Should I contact Social Security about my eligibility for an economic impact payment?**
No. Treasury, not Social Security, will be making direct payments to eligible people. Please do not call Social Security about these payments as the agency does not have information to share.
- **Who is eligible for the economic impact payment?**
 - Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible.
 - Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples. Parents also receive \$500 for each qualifying child.
- **I am not typically required to file a tax return. Can I still receive my payment?**
Yes. Social Security beneficiaries who are not typically required to file tax returns will not need to file an abbreviated tax return to receive an economic impact payment. The IRS will use the



information on the Form SSA-1099 to generate \$1,200 economic impact payments to Social Security beneficiaries who did not file tax returns in 2018 or 2019.

- **What if I typically am not required to file a tax return, and I don't receive Social Security, how can I still receive my payment?**

The Treasury Department and the Internal Revenue Service launched a new web tool allowing quick registration for Economic Impact Payments for those who don't normally file a tax return. The non-filer tool, developed in partnership between the IRS and the Free File Alliance, provides a free and easy option designed for people who don't have a return filing obligation, including those with too little income to file. **The form can be found online at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>**

- **How do I use the Non-Filers: Enter Payment Info tool?**

For those who don't normally file a tax return, the process is simple and only takes a few minutes to complete. First, visit IRS.gov, and look for *"Non-Filers: Enter Payment Info Here."* Then provide basic information including Social Security number, name, address, and dependents. The IRS will use this information to confirm eligibility and calculate and send an Economic Impact Payment. Using the tool to get your payment will not result in any taxes being owed. Entering bank or financial account information will allow the IRS to deposit your payment directly in your account. Otherwise, your payment will be mailed to you. *"Non-Filers: Enter Payment Info"* is secure, and the information entered will be safe. The tool is based on Free File Fillable Forms, part of the Free File Alliance's offerings of free products on IRS.gov.

- **Who should use the Non-Filers tool?**

This new tool is designed for people who did not file a tax return for 2018 or 2019 and who don't receive Social Security retirement or disability benefits or Railroad Retirement benefits. Others who should consider the Non-Filers tool as an option, include:

- **Lower income:** Among those who could use Non-Filers: Enter Payment Info tool are those who haven't filed a 2018 or 2019 return because they are under the normal income limits for filing a tax return. This may include single filers who made under \$12,200 and married couples making less than \$24,400 in 2019.
- **Veterans beneficiaries and Supplemental Security Income (SSI) recipients:** The IRS continues to explore ways to see if Economic Impact Payments can be made automatically to SSI recipients and those who receive veterans disability compensation, pension or survivor benefits from the Department of Veterans Affairs and who did not file a tax return for the 2018 or 2019 tax years. People in these groups can either use Non-Filers: Enter Payment Info option now or wait as the IRS continues to review automatic payment options to simplify delivery for these groups.
- **Social Security, SSDI and Railroad Retirement beneficiaries with qualifying dependents:** These groups will automatically receive \$1,200 Economic Impact Payments. People in this group who have qualifying children under age 17 may use Non-Filers: Enter Payment Info to claim the \$500 payment per child.



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://www.montgomerycountymd.gov/oemhs/>

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/>

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

Montgomery County Public Schools Emergency Closure Meals Service:
online at <https://www.montgomeryschoolsmd.org/coronavirus/meals/#emergencymeals>

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. Through Tuesday, December 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

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>

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 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 have 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.

- **Emergency Assistance Resources:**

- <http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/Emergency%20Assistance%20Resources-Individuals.pdf?ver=2020-03-25-083532-303>

- **What Customers Should Know About Their Water Bill:**

- <http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know%20About%20Their%20Water%20Bill%204.29.2020.pdf?ver=2020-04-29-090816-797>

- **What Customers Should Know About Their Utility Bills:**

- <http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know-Utility%20Companies.pdf?ver=2020-03-25-083531-093>

Montgomery County Public Health Emergency Grant (PHEG) Program

The Montgomery County Public Health Emergency Grant program is designed to provide financial assistance to Montgomery County for-profit businesses (including sole proprietorships and independent



contractors) and nonprofit organizations that have experienced significant financial loss caused directly or indirectly by a public health emergency. Local businesses may be eligible for grants of up to \$75,000. **Online at** <https://www.montgomerycountymd.gov/biz-resources/pheg/>

COVID-19 Rental Assistance Program

Recognizing that the COVID-19 pandemic is causing an unprecedented financial hardship for many Montgomery County residents, the CAP is a program that provides financial assistance in the form of a rent subsidy payment. This program seeks to fill the gaps for those who have lost income during COVID-19.

● **Who is eligible for the Rental Assistance Program?**

- Individuals who have resided in Montgomery County for a minimum of 6 of the last 12 months
- Individuals who have no more than \$5,000 in liquid assets (i.e. funds in bank accounts, stocks, certificates of deposit, etc.)
- Individuals who have a documented loss of income or unexpected increase in medical, childcare, or utility expenses due to COVID-19
- Individuals who are not receiving a subsidy as a participant in a housing assistance program, including the Housing Choice Voucher Program
- Individuals who have demonstrated a need for assistance due COVID-19
- Individuals who are able to demonstrate that they could pay their rent in full before COVID-19 and that they will have the ability to pay their rent in full during the assistance period (up to 3 months) if you receive assistance under this program
- Individuals who are U.S. citizens or a qualified aliens (as defined by 8 U.S.C. 1641) (applicants can self-certify);
- If applicants are unemployed, their unemployment must be a result of COVID-19 and they must have applied for unemployment assistance
- Individuals must have a gross household income that does not exceed the program limits as defined in the list below. Your household income must remain within the program limits at all times for continued participation.

Household limits:

Persons in family	1	2	3	4	5	6	7	8
Income limits	55,750	63,700	71,650	79,600	86,000	92,350	98,750	105,100

Applicants must submit their application and documents by June 5th, 2020 at 2:00 pm to be eligible.



- **How much is the payment?**
 - Assistance will be based on current household income and total monthly rent amount. Each household is eligible for assistance of up to \$500 per month for a maximum of three (3) months for a total of \$1,500.
- **Will individuals who received COVID-19 Rental Assistance have to pay the money back?**
 - No. This is not a loan; it is a grant and will not have to be paid back. However, if a recipient has falsified documents or has somehow defrauded the program, the money will need to be repaid.
- **Will I have to pay 2020 taxes on this money?**
 - No, the assistance is not income and will not be taxed. The payment will also not affect income for purposes of determining eligibility for other Federal Government assistance or benefits.
- **How will I get the money?**
 - Rental Assistance will be distributed directly to landlords.
- **Are there preferences for households with children or the elderly?**
 - No. All households will be treated the same.

For additional information on the program, please visit their website at <https://www.hocmc.org/extra/878-covid-rental-assistance-program.html>, or their information sheet at https://www.hocmc.org/images/files/covid19/COVID-19_Rental_Assistance_Program-FAQs%20_PRINT.pdf.

Food Assistance Resources

- Maryland Food Bank - Find Food Bank Near Me: <https://mdfoodbank.org/find-food/>
- 211 MD - Food Pantry Listings: <https://search.211md.org/211provider-md-search-results?taxonomyCode=BD-1800.2000>
- 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/>

Montgomery County COVID-19 Emergency Assistance Relief Payment (EARP)

****NOTE: As of May 18, 2020, the Montgomery County Department of Health and Human Services is not currently taking applications for this program****

Recognizing that the COVID-19 pandemic is causing an unprecedented financial hardship for many Montgomery County residents, the Emergency Assistance Relief Payment is a program that provides immediate financial assistance to households in need. While the need is great, this program seeks to fill the gaps for those who are not eligible or who will not benefit directly from the federal or state COVID-19 aid.



- **Who is eligible for the EARP?**

https://www.montgomerycountymd.gov/HHS/RightNav/Coronavirus_EARP.html

- People who live in Montgomery County and need relief for food and essentials.
- People who live in Montgomery County and will not benefit from the Federal and State relief programs.
- Individuals/families with an income equal to or less than 50 percent of the Federal Poverty Level*

- **How much is the payment?**

Benefits will be issued as follows:

- Single Adult - \$500
- Family with one child - \$1,000
- Families with children - \$1,000 (family with one child) with an additional \$150 for each additional child, with a maximum of \$1,450
- Head of household should be 18 years or older, the claimed child should be less and not equal to 19 years old
- The benefit increases by \$150 per child to a maximum of \$1,450

- **How will I get the money?**

Financial assistance will be distributed in three (3) phases.

- Phase 1: The Department of Health and Human Services (DHHS) will issue checks to eligible families enrolled in the Care for Kids program. The money will come as a check and will be mailed to your address.
- Phase 2: DHHS will partner with nonprofit service providers in the community to identify additional families and individuals eligible to receive the cash assistance.
- Phase 3: DHHS will open up an application process for residents who did not receive assistance through Phases 1 and 2. Eligible residents may apply directly to DHHS for assistance. County officials anticipate that all three phases will be implemented before the end of May.

- **Where can I find more information about EARP?**

More information can be found online at

https://www.montgomerycountymd.gov/HHS/RightNav/Coronavirus_EARP.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/>

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

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

Meal Service Schedule (11 a.m.-1 p.m.)

- Mondays: FCPS provides “to-go” breakfasts, lunches, and suppers for Monday and Tuesday.
- Wednesdays: FCPS provides “to-go” breakfasts, lunches, and suppers for Wednesday and Thursday.
- Fridays: FCPS provides “to-go” breakfast, lunch, and supper for Friday.



Meal Locations

FCPS distributes “to-go” meals at the following locations:

- 7th Street Frederick Shopping Center Parking Lot, 1305 W. Seventh St., Frederick
- Brunswick - Rite Aid Parking Lot, Brunswick Heights Shopping Center, 92 Souder Road
- Buckeystown United Methodist Church - Parking Lot, 3440 Buckeystown Pike, Frederick
- Centerville Elementary parking lot, 3601 Carriage Hill Drive, Frederick
- Concord Mobile Homes Park Community - 4828 Pioneer Circle, Jefferson
- Jubilee Foods - Parking Lot at 515 E. Main St., Emmitsburg
- Heather Ridge - School Parking Lot, 1445 Taney Ave., Frederick
- Lucas Village Community Center - 111 Pennsylvania Ave., Frederick
- Max Kehne Ball Field - Parking Lot, 1100 W. Seventh St., Frederick
- New Market Shopping Center - Parking Lot, PNC Bank Location, 11717 Old National Pike, New Market
- Overlook Park, 501 Coralberry Court, off Himes Avenue (across from Dutch’s Daughter Restaurant), Frederick
- Spring Ridge Elementary - School Parking Lot, 9051 Ridgefield Drive, Frederick
- Thurmont Elementary - School Parking Lot, 805 E. Main St., Thurmont
- Walkersville - Discovery Shopping Center Parking Lot (Goodwill Store), 8425 Woodsboro Pike, Walkersville
- Whittier Elementary - 2400 Whittier Drive, Frederick

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. Through Tuesday, December 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

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>

The Pet Food Bank is available to any resident of Frederick County. In response to COVID-19, normal financial need restrictions have been lifted. Donations of unopened pet food and cat litter can be donated at the donation bin at the rear of the building, 1832 Rosemont Ave., Frederick.

Call 301-600-1546 for more information.



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 have 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.

- **Emergency Assistance Resources:**
<http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/Emergency%20Assistance%20Resources-Individuals.pdf?ver=2020-03-25-083532-303>
- **What Customers Should Know About Their Water Bill:**
<http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know%20About%20Their%20Water%20Bill%204.29.2020.pdf?ver=2020-04-29-090816-797>
- **What Customers Should Know About Their Utility Bills:**
<http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know-Utility%20Companies.pdf?ver=2020-03-25-083531-093>

Food Assistance Resources

- Maryland Food Bank - Find Food Bank Near Me: <https://mdfoodbank.org/find-food/>
- 211 MD - Food Pantry Listings: <https://211md.org/211provider-md-food>
- **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>
- Middletown Food Bank - Middletown, MD - Food Assistance 301 E Main St, Middletown, MD 21769 (301) 371-3182
- Bread of Life Community Kitchen - Soup Kitchen and Food Boxes Frederick, MD 21701
www.therescuemission.org
- The Frederick Community Action Agency continues to add food distribution drops throughout the City of Frederick. CURRENT FOOD DISTRIBUTION DROPS:
 - Tuesday: Amber Meadows park, noon to 12:45 p.m. (201 Amber Drive; NEW — American Legion parking lot, 1 p.m., (1450 Taney Ave.)
 - Wednesday: Hickory Hills (next to the pool) noon to 1 p.m. (1445 Key Parkway)
 - Thursday: Elmwood Terrace Apartments, parking lot closest to Waverly Drive, noon (1420 Key Parkway)



- Friday: Hill Street Skate Park, noon to 1 p.m. (100 Hill St.); NEW — Grove Park, 1:30p.m .(corner of Franklin and South streets).
- These locations are for food distribution. If you would like to donate food, visit <https://www.cityoffrederickmd.gov/covid19> and click the "Ways to Help" tab.



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/>

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

Washington County Public Schools Emergency Closure Meal Service Information

WCPS is providing meals to students free of charge at 19 meal sites across the county. Meals consisting of lunch, snack, and breakfast for the following day(s) will be provided to children 18 and under, Monday (also meals for Tuesday), Wednesday and Thursday (also meals for Friday). A list of pickup locations is 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. Through Tuesday, December 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

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>

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 have 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_OP@maryland.gov.

- **Emergency Assistance Resources:**

- <http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/Emergency%20Assistance%20Resources-Individuals.pdf?ver=2020-03-25-083532-303>

- **What Customers Should Know About Their Water Bill:**

- <http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know%20About%20Their%20Water%20Bill%204.29.2020.pdf?ver=2020-04-29-090816-797>

- **What Customers Should Know About Their Utility Bills:**

- <http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know-Utility%20Companies.pdf?ver=2020-03-25-083531-093>

Food Assistance Resources

- Maryland Food Bank - Find Food Bank Near Me: <https://mdfoodbank.org/find-food/> 211 MD - Food Pantry Listings: <https://211md.org/211provider-md-food>
- 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 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/>

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

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 may be 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. Through Tuesday, December 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

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>

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 have 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.

- **Emergency Assistance Resources:**

- <http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/Emergency%20Assistance%20Resources-Individuals.pdf?ver=2020-03-25-083532-303>

- **What Customers Should Know About Their Water Bill:**

- <http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know%20About%20Their%20Water%20Bill%204.29.2020.pdf?ver=2020-04-29-090816-797>

- **What Customers Should Know About Their Utility Bills:**

- <http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know-Utility%20Companies.pdf?ver=2020-03-25-083531-093>

Food Assistance Resources

- Maryland Food Bank - Find Food Bank Near Me: <https://mdfoodbank.org/find-food/>
- 211 MD - Food Pantry Listings: <https://211md.org/211provider-md-food>



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.garrettcounty.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.garrettcountyschools.org/news/2020/03/gcps-update-on-coronavirus--march-11-2020>

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

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.

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. Through Tuesday, December 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

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>

Information on the Deferment of Accommodations Tax

Due to the impact of the COVID-19 pandemic on the Transient Vacation Rental Unit market, as well as the vacation rental market in general, the Board of County Commissioners for Garrett County has authorized an Accommodation Tax deferral.

For more information and deferment schedules, visit

<https://www.garrettcounty.org/news/2020/04/garrett-commissioners-defer-accommodations-tax>

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 have 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.



- **Emergency Assistance Resources:**
<http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/Emergency%20Assistance%20Resources-Individuals.pdf?ver=2020-03-25-083532-303>
- **What Customers Should Know About Their Water Bill:**
<http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know%20About%20Their%20Water%20Bill%204.29.2020.pdf?ver=2020-04-29-090816-797>
- **What Customers Should Know About Their Utility Bills:**
<http://www.opc.maryland.gov/Portals/0/COVID-19%20Documents/What%20Customers%20Should%20Know-Utility%20Companies.pdf?ver=2020-03-25-083531-093>

Food Assistance Resources

- Maryland Food Bank - Find Food Bank Near Me: <https://mdfoodbank.org/find-food/>
- 211 MD - Food Pantry Listings:
<https://search.211md.org/211provider-md-search-results?taxonomyCode=BD-1800.2000>
- Garrett County - Food Availability Brochure:
https://mygarrettcountry.com/?get_group_doc=194/1519590690-FoodAvailabilityBrochure2018.pdf



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: <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>



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://pha.health.maryland.gov/Documents/coronavirus_FAQ.pdf

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

<https://docs.google.com/document/d/1xHkCb2SRj7wekryoxnWz8hVomozXQDx5Ny3HFkKhWY/edit>

https://pha.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>

<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>

<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

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

Hatian Creole

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

Tagalong

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.



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

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>



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

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**

Beware of individuals who contact you in person, by phone, or by email to tell you the government or government officials require you to take a COVID-19 test. These scammers will likely ask for your health insurance information, including your Medicare or Medicaid number, and other personal information. Prior health care fraud investigations have shown that once scammers obtain an individual's personal information, they use it to bill federal health care programs and/or private health insurance plans for tests and procedures the individual did not receive and pocket the proceeds. Be cautious of any unsolicited offers that require or request your medical insurance information.

Also beware of individuals offering to sell you a COVID-19 test kit or supplies, especially when these contacts are unexpected. A physician or other trusted health care provider should assess your condition and approve any requests for COVID-19 testing. Some scammers are selling fake at-home test kits; some are even going door-to-door and performing fake tests for money. Legitimate tests are offered free to patients when administered by a health care professional.

- **COVID-19 Treatment Schemes**

Legitimate medical professionals and scientists throughout the U.S. are working hard to find a cure, approved treatment, and vaccine for COVID-19. Unfortunately, they don't yet exist. At the same time, scammers are working hard to sell fake cures, treatments, and vaccines. Ignore unsolicited offers for these fake procedures. Do not provide any personal information, including your financial information, Medicare or Medicaid number, or private health insurance information to anyone offering them.

When an approved treatment or cure becomes available, the first time you hear about it will not be through an email, telephone call, online advertisement, or unsolicited in-person sales pitch from a stranger.

You should also beware of scammers claiming to be medical professionals and demanding payment for treating a friend or relative for COVID-19.

- **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 is warning the healthcare industry in particular of an increased potential for fraudulent activity dealing with the purchase of COVID-19-related medical equipment. Based on the current stress on the supply chain, scammers may promise equipment they do not have access to in order to capitalize on the medical community's urgent needs. The FBI asks the medical community to exercise due diligence and appropriate caution when dealing with any vendors with whom they have never worked and/or of which they've never heard, and when relying on unidentified third-party brokers in the supply chain.

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. Beware of anyone claiming to be calling, texting, or emailing from the IRS seeking your personally identifiable information. 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?**

If you think you have been the victim of fraud related to the coronavirus, you can submit a complaint with the Consumer Financial Protection Bureau through their complaints webpage, available at <https://www.consumerfinance.gov/complaint/>. You can also contact the CFPB via telephone by calling (855) 411-2372. Additionally, you can file a complaint with the Federal Trade Commission (FTC), online at <https://ftccomplaintassistant.gov>. You can also file a consumer complaint with the FTC by calling 1-877-382-4357.

- **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.**

Additionally, the Bureau published a blog with FAQs for consumers with details on the economic impact payments (stimulus payments). Under the statute, eligible Americans will qualify for stimulus payments if:

- their filing status is single or married but filing separately, and their Adjusted Gross Income (AGI) is less than \$99,000;
- their filing status is head of a household, and their AGI is less than \$136,500;
- their filing status is married filing jointly, and their AGI is less than \$198,000; or
- their income is above \$75,000 as an individual, \$112,500 as a head of household filer, or \$150,000 as a joint filer, the payment amount is reduced by \$5 for each \$100
- additional amounts of \$500 for each child under 17 are available
- they don't typically file taxes and receive Social Security benefits from the Social Security Administration or Social Security Equivalent Benefits (SSEB) from the U.S. Railroad Retirement Board

- **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/>



Examples of Additional COVID-19 Related Fraud to Be Aware Of:

Throughout the country, federal, state and local law enforcement are on high alert to investigate reports of individuals and businesses engaging in a wide range of fraudulent and criminal behavior, including the following examples:

- Be cautious of unsolicited healthcare fraud schemes of testing and treatment through emails, phone calls, or in person. The U.S. have medical professionals and scientists working hard to find a cure, approved treatment, and vaccine for COVID-19.
- Be on the lookout for an increase in cryptocurrency fraud schemes including but not limited to blackmail attempts, work from home scams, paying for non-existent treatments or equipment, or investment scams.
- Be wary of unsolicited telephone calls and e-mails from individuals claiming to be IRS and Treasury employees. Remember IRS first form of communications is by mail - not by phone. [Learn more about fraudulent schemes related to the IRS.](#)
- Verify you are receiving the official U.S. Treasury check. Look for the new official seal, bleeding ink, microprinting, watermark, and more. [Learn more about U.S. Treasury check security features.](#)
- Robocalls making fraudulent offers to sell respiratory masks or other medical devices with no intent of delivery, telephone calls to individuals and entities, including state and local governments, offering the sale of large amounts of Personal Protection Equipment (PPE) and demanding advance payments with no intent of delivery. Look out for sales of counterfeit, tampered, or otherwise fraudulent PPE, including N95 masks, gloves, and surgical gowns.
- Unsolicited requests for your Medicare information, even if they are accompanied by offers of “free” COVID-19 tests or supplies, or an email or call by someone claiming to be a representative from Medicare or the Department of Health and Human Services. Scammers may use your Medicare information to submit false medical claims for unrelated, unnecessary, or fictitious services.
- Social media scams or telephone calls fraudulently seeking donations for illegitimate or non-existent charitable organizations requesting you to enter your bank account information. Emails and texts that claim to be from a charity or use the current crisis to get you to click on a link or download a file. It could be an attempt to infect your computer with malicious software that could steal your personal information, including but not limited to your credit card number or bank password. [FBI Sees Rise in the Fraud Schemes Related to the Coronavirus \(COVID-19\) Pandemic.](#)
- Telephone calls by individuals posing as government officials or payment facilitators promising CARES Act stimulus payments and asking for personal identifying information (PII).
- Mass-mailing , spam email, or text-message campaigns to perpetrate government-imposter schemes. These forms of communications provide a website, a phone number, or an email address for consumers to contact to arrange for false promise stimulus payments upon payment of an advanced fee or threatening adverse consequences for failure to cooperate with the alleged stimulus-related transaction.
- Calls claiming you received an overpayment of the stimulus money and demanding a “refund” of the difference. Consumers may be threatened with adverse consequences such as fines,



forfeiture, or arrest if they refuse to refund the money. Callers may demand payments by stored value cards, such as iTunes, Google play, or Steam cards, or by money transmission such as Western Union or MoneyGram.

- Fraud schemes using smartphone apps or websites that claim to be, or an affiliate, of a government office associated with CARES Act programs. These fake sites are requesting PII, including banking information to deposit stimulus payments. Perpetrators then will use this information to debit money from the consumers' bank accounts.
- Efforts to divert payments, such as by last-minute changes to banking information, through fake emails that appear to come from a trusted source. Be cautious of hackers stealing money, PII and some fraud elements through fake business emails. [Read FBI Sees Rise in the Fraud Schemes Related to the Coronavirus \(COVID-19\) Pandemic.](#)



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 a 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/sma14-488>
5

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://phpa.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>

