# COVID-19
# Community Resource Guide

## Congressman David Trone
## Maryland's Sixth Congressional District

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# A Message from Congressman David Trone

Dear Friend,

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

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

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

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

Sincerely,

David Trone

Member of Congress

# Table of Contents


| | |
|---|---|
| Quick Guide | 4 |
| Background on Coronavirus (COVID-19) | 6 |
| Federal Resources | 11 |
| Federal Hotline Numbers | 13 |
| IRS Tax Information | 15 |
| Resources for Businesses and Workers | 18 |
| Direct Payments for Americans: Frequently Asked Questions | 26 |
| Information About Unemployment Insurance | 29 |
| Resources for Sole-Proprietors and Self-Employed Individuals | 32 |
| Resources for Travelers | 35 |
| Resources for Veterans | 37 |
| Information on Student Loans and Financial Aid | 43 |
| Information for Social Security Recipients | 49 |
| Montgomery County Resources | 50 |
| Frederick County Resources | 52 |
| Washington County Resources | 54 |
| Allegany County Resources | 56 |
| Garrett County Resources | 58 |
| Preventing Stigma | 61 |
| Frequently Asked Questions on Maryland's Delayed Primary Election | 62 |
| Resources in Other Languages | 63 |
| How Can You Help? | 65 |
| Protecting Against COVID-19 Related Fraud | 67 |
| Mental Health Resources | 68 |
| Frequently Asked Questions About Maryland's Stay at Home Order | 70 |

# Quick Guide

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

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

**Maryland Department of Health**
410-767-6500; online at www.health.maryland.gov/coronavirus

**Montgomery County Department of Health and Human Services**
240-777-0311; online at https://www.montgomerycountymd.gov/hhs/

**Frederick County Health Department**
301-600-1029 or 301-600-0312 (after hours); online at https://health.frederickcountymd.gov/

**Washington County Health Department**
240-313-3200; online at https://washcohealth.org/

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

**Garrett County Health Department**
301-334-7777 or 301-895-3111; online at https://garretthealth.org/

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

**Travel Information**
Online at https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html
**Preventing COVID-19 Spread in Communities**
Online at https://www.cdc.gov/coronavirus/2019-ncov/community/index.html
**Higher Risk & Special Populations**
Online at https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/index.html
**Healthcare Professionals**
Online at https://www.cdc.gov/coronavirus/2019-nCoV/hcp/index.html
**Resources for Healthcare Facilities**
Online at https://www.cdc.gov/coronavirus/2019-ncov/healthcare-facilities/index.html
**Resources for Health Departments**

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

**Laboratories**

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

**Communication Resources**

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

# Background on Coronavirus (COVID-19)

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

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

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

**How can I prevent spreading COVID-19?**

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

**How do I plan ahead for COVID-19?**

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

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

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

- Monitor your symptoms (fever, cough, shortness of breath). Call your healthcare provider before visiting the office. If you have an appointment, be sure you tell about your symptoms.
- Stay home, except for getting medical care. If you have mild symptoms, you may not need to seek medical care.
- Separate yourself from other people and animals in your home.
- Do not go to work, school or public areas.
- Avoid using public transportation, taxis, or ride-share.
- If you have a facemask, wear it around other people or pets and before entering a healthcare provider's office.
- If you can't wear a mask because it's hard for you to breathe while wearing one, then keep people who live with you out of your room or have them wear a facemask if they come in your room.
- Cover coughs and sneezes with a tissue, then throw the tissue away in a lined trash can. Wash hands thoroughly afterwards. Soap and water is best.
- Avoid sharing personal household items like dishes, glasses, or bedding.
- Wash your hands often with soap and water for 20 seconds. If you can't wash your hands, use an alcohol-based hand sanitizer that contains at least 60% alcohol. Rub hands together until dry.
- Clean all "high touch" surfaces -- counters, tables, doorknobs, bathroom fixtures, phones, and keyboards -- daily.
- Use household cleaning products, following the manufacturer's recommendations.
- If you are having a medical emergency, call 9-1-1. Notify dispatch that you have or may have COVID-19.

- Remain in home isolation for 7 days AND until 72 hours after your fever has resolved AND your other symptoms have improved.

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

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

**If you may have had close contact with a person with COVID-19 <u>but are not sick</u>.**

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

**If you are a close contact of a person with confirmed COVID-19 <u>and are sick</u>**

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

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

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

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

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

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

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

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

- Wash your hands often with soap and warm water for at least 20 seconds.
- Use an alcohol-based hand sanitizer with at least 60 percent alcohol if soap and water are not available.
- Cover your coughs and sneezes with a tissue, your sleeve or your elbow.
- Avoid touching your eyes, nose and mouth.
- Clean and disinfect frequently touched objects and surfaces using standard cleaning practices.
- Avoid close contact with people who are sick.
- If you are sick, stay home, except when seeking medical care.
- Practice social distancing — keep distance between yourself and others and avoid crowds.

**What is social distancing?**

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

- Avoid handshaking, hugging and other intimate types of greeting
- Avoid non-essential travel (your health care provider may have specific guidance for your situation)
- Avoid crowds, especially in poorly ventilated spaces

- Avoid unnecessary errands — consider ways to have essential items, like food and other household supplies, brought to you through delivery services or through family or social networks.

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

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

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

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

**How can I be more prepared for COVID-19?**

- Have an adequate supply of nonprescription drugs and other health supplies on hand, including pain relievers, stomach remedies, cough and cold medicines.
- Check your regular prescription drugs to make sure you have an adequate supply; refill your prescriptions if needed 5.
- Have a thermometer, tissues and hand sanitizer in case you become ill and must stay at home to recover.
- Talk with family members and loved ones about how they would be cared for if they got sick and what will be needed to care for them at home.
- Have a two-week supply of water and food available at home.

**Can I get tested for COVID-19?**

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

# Federal Resources

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

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

**If you have an appointment with…**

**U.S. Customs and Immigration Services ( USCIS)**
If you feel sick, cancel or reschedule your USCIS appointment. Please check the USCIS office in Baltimore for updated guidance. https://www.uscis.gov/about-us/find-a-uscis-office/field-offices/maryland-baltimore-field-office

**Social Security Administration (SSA)**
Online assistance is available here https://www.ssa.gov/locator/

**CBP (Trusted Traveler Programs)**
Updates are available here: https://www.cbp.gov/
Contact CPB: https://www.cbp.gov/contact

**U.S. Department of Veterans Affairs**
Updates and information are available here: https://www.publichealth.va.gov/n-coronavirus/index.asp

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

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

**As of March 18, U.S. Citizenship and Immigration Services has suspended routine in-person services until at least April 1 to help slow the spread of Coronavirus Disease 2019 (COVID-19).**
USCIS staff will continue to perform duties that do not involve contact with the public. However, USCIS will provide emergency services for limited situations. To schedule an emergency appointment contact the USCIS Contact Center.
**USCIS Contact Center** online at https://www.uscis.gov/contactcenter

**USCIS domestic field offices will send notices to applicants and petitioners with scheduled appointments and naturalization ceremonies impacted by this closure. USCIS asylum offices will send interview cancellation notices and automatically reschedule asylum interviews.**
When the interview is rescheduled, asylum applicants will receive a new interview notice with the new time, date and location for the interview. When USCIS again resumes normal operations, USCIS will automatically reschedule Application Support Center appointments due to the office closure. You will receive a new appointment letter in the mail. Individuals who had InfoPass or other appointments at the field office must reschedule through the USCIS Contact Center, once field offices reopen to the public. Please check the USCIS Field Offices page to see if your field office has reopened before reaching out to the USCIS Contact Center.
**USCIS Field Offices page** online at https://www.uscis.gov/about-us/find-uscis-office/field-offices

**USDA Rural Development has taken a number of immediate actions to help rural residents, businesses and communities affected by the COVID-19 outbreak** online at https://www.rd.usda.gov/sites/default/files/USDA_RD_SA_COVID19_ProgramImmediateActions.pdf
additional information online at https://www.rd.usda.gov/coronavirus

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

# Federal Hotline Numbers

**FDA's hotline (1-888-INFO-FDA) is available 24 hours a day for labs to call regarding difficulties obtaining supplies for collecting patient samples for COVID-19 testing, including swabs, media needed for transport, and conservation of the samples.**
For labs with any questions related to diagnostic development, please reach out to CDRH-EUA-Templates@fda.hhs.gov

**FDA frequently asked questions page online at** https://www.fda.gov/emergency-preparedness-and-response/mcm-issues/coronavirus-disease-2019-covid-19-frequently-asked-questions

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

**Embassy links with country specific COVID-19 information online at**
https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html

**Health alerts can be for specific countries online at**
https://travel.state.gov/content/travel/en/international-travel.html

**Travelers who register through the Smart Traveler Enrollment Program at will receive urgent country-specific updates via e-mail.**
Register online at https://step.state.gov/

**The Department of Education's Federal Student Aid customer care line remains open at 800-4-FED-AID.**
Questions on which the Department can be helpful should be directed to COVID-19@ed.gov.

**The Centers for Disease Control and Prevention can be reached at 800-CDC-INFO (800-232-4636).**
This is a hotline for the public with questions about anything related to the CDC.
Information online at https://www.cdc.gov/cdc-info/index.html

**The Department of Defense offers resources for individuals to take action and stay informed about COVID-19.**
You can sign up for email updates and check this page regularly for the latest information. online at https://www.tricare.mil/coronavirus

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

**The CBP Info Center offers a general information line at (877)227-5511.**
Please note that this line is not COVID-19 specific.

**The Occupational Safety and Health Administration has published guidance on preparing workplaces for COVID-19**
Contacts for Regional OSHA Offices are available, and OSHA can be reached at 1-800-321-OSHA.
Online at https://www.osha.gov/Publications/OSHA3990.pdf

**If you have a question about a treatment or test found online, talk to your health care provider or doctor. If you have a question about a medication, call your pharmacist or the FDA.**
The FDA's Division of Drug Information (DDI) will answer almost any drug question. DDI pharmacists are available by email, druginfo@fda.hhs.gov, and by phone, 1-855-543-DRUG (3784) and 301-796-3400.

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

**SAMHSA's Disaster Distress Helpline provides 24/7, 365-day-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters.**
Call: 1-800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor.
online at https://www.samhsa.gov/find-help/disaster-distress-helpline

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

# IRS Tax Information

**For the most up-to-date information on issues related to the IRS, please visit:**
https://www.irs.gov/coronavirus

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

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

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

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

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

Businesses who need additional time must file Form 7004.

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

# Statewide Resources

**Maryland Department of Health**
www.health.maryland.gov/coronavirus

**Governor's Office**
410-974-3901; online at https://governor.maryland.gov/

**Maryland Insurance Administration**
410-468-2000; https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020251

**Special Open Enrollment Period**
In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. From Monday, March 16 through Monday, June 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

**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 link at:** https://governor.maryland.gov/wp-content/uploads/2020/03/OLC-Interpretive-Guidance-COVID19-04.pdf

**Economic Relief Package for Small Businesses and workers impacted by COVID-19:**
Governor Hogan announced more than $175 million to assist small businesses and workers affected by the COVID-19 pandemic. More information and resources about these programs is available at businessexpress.maryland.gov/coronavirus.

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

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

# Resources for Businesses and Workers

**U.S. Small Business Administration Economic Injury Disaster Loans**

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

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

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

For additional information or to obtain help preparing the loan application please contact a local SBA office. You can find contact information here: https://www.sba.gov/local-assistance or https://www.sba.gov/offices/district/dc/washington/about-us

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

**Frequently Asked Questions**

**Question: My state received approval so where do small businesses apply?**
Answer: Small businesses in eligible areas may apply for an EIDL online at: https://disasterloan.sba.gov/ela/ or they can also reach out to their local SBA District Offices.

**Question: If small businesses need help with their applications, are there any other resources available to help them fill out the applications?**
Answer: SBA has also coordinated with the Resource Partners, including Small Business Development Centers, (SBDCs) who can assist with the application process. The list of SBDCs is available online at: https://www.sba.gov/local-assistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1

**Question: How do I know if a small business is eligible?**
Answer: SBA's Office of Disaster Assistance works with state emergency management divisions to certify certain areas as an "eligible area."

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

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

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

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

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

**Question: Where can I find more information?**
Answer: For additional information, borrowers should contact the SBA Disaster Assistance customer service center by calling 1-800-659-2955 or emailing disastercustomerservice@sba.gov. You can also visit SBA.gov/disaster for more information.

**Paycheck Protection Program**

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

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

**Who is eligible?**

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

**What about franchises and hotels?**

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

**How are loans made?**

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

**Are these grants?**

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

**What is covered?**

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

**How long does the program last?**

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

**National Resources**

- The U.S. Chamber of Commerce has information on resources and ways individuals, or businesses, can seek assistance. For more information, please visit: https://www.uschamber.com/coronavirus or contact: 1-800-638-6582.
- The U.S. Chamber of Commerce has a small business resource guide that features technology tools, employer guidance, business strategies and more as you navigate through this challenging time. For more information, please visit: https://www.uschamber.com/co/small-business-coronavirus.
- The 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.

**Bank Assistance Information**

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

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

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

Other banks assisting during COVID-19:

- Bank of America: https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus
- Capital One: https://www.capitalone.com/coronavirus/
- Chase: https://www.chase.com/digital/resources/coronavirus
- CitiBank: https://online.citi.com/US/JRS/pands/detail.do?ID=covid19
- Discover: https://www.discover.com/coronavirus/
- Fifth Third Bank: https://www.53.com/content/fifth-third/en/alerts/covid-support.html
- PNC: https://www.pnc.com/en/customer-service/coronavirus-update.html
- TCF Bank: https://www.tcfbank.com/about-tcf/covid19
- Truist: https://www.truist.com/coronavirus-information
- US Bank: https://www.usbank.com/splash/covid-19.html
- Wells Fargo: https://newsroom.wf.com/press-release/corporate-social-responsibility/wells-fargo-donates-625-million-aid-coronavirus

**Maryland Insurance Administration**

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

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

**Maryland Department of Commerce Information for Businesses**

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

**Financial Assistance & Taxes**

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

**Export Assistance for Businesses**

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

**Employer and Worker Assistance**

- The Maryland Department of Labor is now accepting applications for the COVID-19 Layoff Aversion Fund, which can provide funds to help businesses with 500 or fewer employees purchasing remote access equipment and software to allow employees to work from home, provide on-site cleaning and sanitation services or other creative strategies to mitigate potential layoffs or closures. To see details or apply please visit this website.
- The Centers for Disease Control has issued guidance for businesses and employees.
- The U.S. Department of Labor has developed some guidelines for how companies can prepare their workplace for COVID-19. In addition, the Occupational Safety and Health Administration (OSHA) has launched a COVID-19 website with information specifically for workers and employers. There is also information on issues relating to wages and hours worked under the Fair Labor Standards Act.
- The Maryland Department of Labor's Division of Labor and Industry enforces the Maryland Health Working Families Act, also known as Safe and Sick Leave, which may be useful for employees who need to take off from work due to COVID-19. Learn more about the Maryland Health Working Families Act here, or email ssl.assistance@maryland.gov.
- If a business experiences a temporary or permanent layoff, Labor's Division of Unemployment Insurance's Bulk Claim Services can open unemployment insurance claims for all affected employees. To determine if a business is eligible, please visit our Bulk Claims Services Frequently Asked Questions page. If a business is eligible, they should contact a Claims Representative by emailing UI.BulkClaim@maryland.gov. For additional information, visit the Department of Labor's COVID-19 FAQ page.
- Labor's Division of Workforce Development and Adult Learning enforces the Rapid Response System, which works collaboratively with the State's businesses and workers to minimize the impact of economic disruptions caused by layoffs and plant or business operations closing.
- Labor's Office of Small Business Regulatory Assistance is available to help Maryland business owners find timely and effective solutions to issues, so they can go about running their companies. They can be contacted by emailing osbra.inquiry@maryland.gov.

- The Maryland Insurance Administration has shared insight into Business Interruption Insurance on their website. MIA has also put together an FAQ addressing insurance-related questions about coronavirus.
- The U.S. Department of Transportation's Federal Motor Carrier Safety Administration (FMCSA) has issued a national emergency declaration to provide hours-of-service regulatory relief to commercial vehicle drivers transporting emergency relief in response to COVID-19.

**Licensing & Permitting**

- According to the Governor's Executive Order, all licenses, permits, registrations, and other authorizations issued by the state, its agencies or any political subdivision that would expire during the current state of emergency will be extended until at least the 30th day after the state of emergency is lifted.
- Labor's Division of Occupational and Professional Licensing (O&P) is temporarily extending license expiration dates until May 1, which is subject to being extended as the response to the coronavirus situation evolves. They can be contacted by emailing dlopl-labor@maryland.gov.
- Businesses that are licensed and regulated by Labor's Office of the Commissioner of Financial Regulation can email DLFRFinReg-LABOR@maryland.gov with any questions or concerns they may have about licensing requirements.

**Additional information**

- The Maryland Emergency Management Agency (MEMA) has activated its Virtual Business Operation Center (VBOC) as of March 6 to address inquiries from the private sector. Businesses that are interested in emergency operations engagement can learn more through MEMA's Private Sector Integration Program.
- Encourage members of the business community to reach out with their questions by sending a message to Secretary.Commerce@maryland.gov.
- Labor's Office of Small Business Regulatory Assistance is available to help Maryland business owners find timely and effective solutions to issues, so they can go about running their companies. They can be contacted by emailing osbra.inquiry@maryland.gov

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

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

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

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

- 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

**Why is Congress proposing to make economic impact payments to individuals?**

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

**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..

**When will the payments be distributed?**

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

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

- The vast majority of people do not need to take any action. The IRS will calculate and automatically send the economic impact payment to those eligible. For people who have already filed their 2019 tax returns, the IRS will use this information to calculate the payment amount. For those who have not yet filed their return for 2019, the IRS will use information from their 2018 tax filing to calculate the payment. The economic impact payment will be deposited directly into the same banking account reflected on the return filed.

**How large are the economic impact payments?**

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

**Do economic impact payments need to be repaid?**

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

**How will economic impact payments be delivered?**

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

**The IRS does not have my direct deposit information. What can I do?**

- In the coming weeks, Treasury plans to develop a web-based portal for individuals to provide their banking information to the IRS online, so that individuals can receive payments immediately as opposed to checks in the mail.

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

- Yes. People who typically do not file a tax return will be eligible to receive an economic impact payment, however the exact method for receiving payment and any additional forms which may be required is still being determined. The IRS will post future guidance at https://www.irs.gov/coronavirus.

**I have not filed my tax return for 2018 or 2019. Can I still receive an economic impact payment?**

- Yes. The IRS urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to file as soon as they can to receive an economic impact payment. Taxpayers should include direct deposit banking information on the return.

**I need to file a tax return. How long are the economic impact payments available?**

- For those concerned about visiting a tax professional or local community organization in person to get help with a tax return, these economic impact payments will be available throughout the rest of 2020.

**How will a person who has recently moved access economic impact payments?**

- The IRS will determine payment delivery systems for everyone entitled to economic impact payments.

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

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

**What identification requirements apply to receive an economic impact payment?**

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

**Where can I get more information?**

- The IRS will post all key information on 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 rather than calling IRS assistors who are helping process 2019 returns.

**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 (likely, the week of April 13th). 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" (below) 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.
- The IRS expects to create a portal by the end of April/early May that will allow taxpayers, once they have been authenticated, to: (1) find out the status of their rebate payment and (2) update direct deposit information.
- For SSA beneficiaries who do not file returns, Treasury and the IRS announced on the evening ofApril 1st that these beneficiaries will not need to file a "simple tax return" to receive their rebate. Recipients will receive their rebate just as they would their Social Security benefits.
- For other taxpayers who do not file returns, the IRS expects to release the "simple tax return" referred to in a recent IRS News Release "soon." The IRS expects it will contain only a few questions, including name, SSNs, dependents, and deposit information. There also will be other IRS guidance accompanying this simple tax return.

# Information About Unemployment Insurance

**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 from Monday through Friday, 7:30 am to 3:30 pm. **Beginning Wednesday, April 1st, 2020, the Claims Centers telephone lines will be further extended and open from 7 a.m. to 6 p.m., Monday through Friday.** 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/uicovidaswfaqs.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.

Like many other states, **Maryland Department of Labor's IT system is currently NOT set-up to process these new CARES Act programs immediately.** They are currently in the process of updating their system before administering the new programs created by the CARES Act. **This will take time, however 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.
- **Do NOT yet submit an application if you are self-employed, an independent contractor, gig worker, have insufficient work history, and/or believe you may be eligible.** The Maryland Department of Labor's system is currently not set up to process these types of applicants, as they are formerly considered ineligible. If an individual does submit an application, it will be denied. **To receive an e-mail once the new application is ready, sign up online at** https://www.dllr.state.md.us/employment/unemployment.shtml

**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.**

**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.**

**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 or by phone between 7:30 a.m. - 3:30 p.m., Monday through Friday, at 410-949-0022 (within the Baltimore-metro area and out-of-state) or 800-827-4839 (from within Maryland).**

**After you file a claim, the Division of Unemployment Insurance will determine whether you qualify to receive unemployment insurance benefits. You can apply for unemployment insurance benefits online or by phone between 7:30 a.m. - 3:30 p.m., Monday through Friday, at 410-949-0022 (within the Baltimore-metro area and out-of-state) or 800-827-4839 (from within Maryland).**

# Resources for Sole-Proprietors and Self-Employed Individuals

**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.

**Economic Injury Disaster Loans and Loan Advance**
In response to the Coronavirus (COVID-19) pandemic, small business 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 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**

The Paycheck Protection Program prioritizes millions of Americans employed by small businesses 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 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

**More information on how to apply for the Paycheck Protection Program is coming soon.**

**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.

Like many other states, Maryland Department of Labor's IT system is currently NOT set-up to process these new CARES Act programs immediately. They are currently in the process of updating their system before administering the new programs created by the CARES Act. This will take time, however 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.
- Do NOT yet submit an application if you are self-employed, an independent contractor, gig worker, have insufficient work history, and/or believe you may be eligible. The Maryland Department of Labor's system is currently not set up to process these types of applicants, as they are formerly considered ineligible. If an individual does submit an application, it will be denied. To receive an e-mail once the new application is ready, sign up online at https://www.dllr.state.md.us/employment/unemployment.shtml

# Resources for Travelers

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

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

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

**Incoming travelers from high risk countries will receive the card and information at this CDC link:**
https://www.cdc.gov/coronavirus/2019-ncov/travelers/after-travel-precautions.html

**Presidential Proclamation Suspending Entry of Travelers from UK, Ireland:**
https://www.whitehouse.gov/presidential-actions/proclamation-suspension-entry-immigrants-nonimmigrants-certain-additional-persons-pose-risk-transmitting-coronavirus-2/

**What the State Department can and can't do in a crisis:**
https://travel.state.gov/content/travel/en/international-travel/emergencies/what-state-dept-can-cant-do-crisis.html

**Links to country specific information, including recently released health alerts:**
https://travel.state.gov/content/travel/en/international-travel.html

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

**Link to embassy specific COVID-19 information.**
https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html

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

**DHS Coronavirus factsheet, including list of airports designated as ports of entry from China and Europe:**
https://www.dhs.gov/news/2020/03/13/fact-sheet-dhs-notice-arrival-restrictions-china-iran-and-schengen-countries-europe?utm_source=hp_slideshow&utm_medium=web&utm_campaign=dhsgov

**State Department's Worldwide Level 4 Do Not Travel Advisory:**
https://travel.state.gov/content/travel/en/traveladvisories/ea/travel-advisory-alert-global-level-4-health-advisory-issue.html

**Information Regarding flight cancellations and airline updates:**

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

# Resources for Veterans

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

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

Before visiting local VA medical facilities, community providers, urgent care centers, or emergency departments in their communities, veterans experiencing COVID-19 symptoms—such as fever, cough, and shortness of breath—are encouraged to **call their VA medical facility** or call **MyVA311** (**844-698-2311, press #3** to be connected). Veterans can also send secure messages to their health care providers via MyhealtheVet, 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 MyhealtheVet and find out whether they should still come in for their scheduled appointments. VA providers may arrange to convert appointments to video visits, where possible.

***Can visitors still access VA medical facilities?***

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

***What about VA nursing homes and spinal cord injury units?***

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

**Information for veterans with pending service-connected disability claims**

Due to covid19, there are instances when claimants are asking to cancel or postpone scheduling their

examination appointments because of social distancing practices. **The VA will not deny a claim solely for a failure to report for an exam at this time.** Veterans and servicemembers who wish to reschedule an exam due to COVID-19 concerns should contact the exam vendor directly and then call to notify the VA after.

**GI benefits will continue without interruption**
Any and all updates will be sent via direct email campaigns and social media regarding VA's effort to implement any new changes.

**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 MyHealtheVet 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/.

# 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 StudentAid.gov/login 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 StudentAid.gov/idr, 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 StudentAid.gov/idr, 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.
- To allow available agents to provide better phone coverage, **the agency is temporarily changing the National 800 Number hours starting on Tuesday, March 31, 2020. The hours will change from 7:00 a.m. to 7:00 p.m. local time to 8:00 a.m. to 5:30 p.m. local time.** The agency is experiencing longer than normal wait times on the 800 Number and asks the public to remain patient, use its online services at www.socialsecurity.gov, or call their local office.

**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. People who typically do not file a tax return will be eligible to receive an economic impact payment, however the exact method for receiving payment and any additional forms which may be required is still being determined. The IRS will post future guidance at https://www.irs.gov/coronavirus.

# 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_epsa_-_master_list.pdf

**Montgomery County Public Schools Emergency Closure Meals Service:**
online at https://www.montgomeryschoolsmd.org/uploadedFiles/Coronavirus/COVID-19_Emergency_Closure_Meals_for_MCPS_Students.pdf

**The SBA has administratively declared Montgomery County as an economic disaster, meaning small businesses in Montgomery County are eligible for disaster loan assistance:**
Learn more and apply at https://disasterloan.sba.gov/ela/

**Special Open Enrollment Period**

In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. From Monday, March 16 through Monday, June 15, Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/
**For enrollment assistance over the phone, please contact the Montgomery County HealthConnect:** 240-777-1815

**Individuals looking to volunteer with the COVID-19 response in Montgomery County can locate volunteer opportunities through the Montgomery County Volunteer Center**
online at https://www.montgomerycountymd.gov/volunteercenter/volunteers/covid19.html

# Frederick County Resources

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

**Frederick County Health Department Coronavirus updates**
https://health.frederickcountymd.gov/CivicAlerts.aspx?AID=271

**Frederick County Health Department**
301-600-1029 or 301-600-0312 (after hours); online at https://health.frederickcountymd.gov/

**Frederick County Division of Emergency Management**
301-600-6790; online at https://frederickcountymd.gov/2001/Emergency-Management

**Frederick County Circuit Court**
301-600-1976; online at https://www.courts.state.md.us/clerks/frederick

**Hospitals**
Frederick Health
240-566-3300; online at https://www.frederickhealth.org/

**Frederick County Public Schools**
301-644-5000; online at https://www.fcps.org/

**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

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

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

- Waverley Elementary School

Breakfast: 8:30-9:30 AM

Lunch: 11:30 AM-12:30 PM

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

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

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

**Special Open Enrollment Period**

In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. From Monday, March 16 through Monday, June 15, Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/

**For enrollment assistance over the phone, please contact HealthCare Access Maryland:** 855-288-3667

# Washington County Resources

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

**Washington County Health Department Coronavirus Updates**
https://www.washco-md.net/coronavirus-info/

**Washington County Health Department**
240-313-3200; online at https://washcohealth.org/

**Washington County Emergency Management Division**
240-313-4360; online at https://www.washco-md.net/emergency-services/emerg-man/

**Washington County Circuit Court**
301-733-8660; online at https://mdcourts.gov/clerks/washington

**Hospitals**

Meritus Health
301-790-8000; online at https://www.meritushealth.com/

**Washington County Public Schools**
301-766-2800; online at http://wcpsmd.com/

**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

**Washington County Public Schools Emergency Closure Meal Service Information**
Online at http://wcpsmd.com/news/food-nutrition-services-providing-meals-students-community-during-school-closure

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

**Special Open Enrollment Period**
In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. From Monday, March 16 through Monday, Junel 15, Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/

**For enrollment assistance over the phone, please contact the AHEC West Health Insurance Program:**
888-202-0212

# Allegany County Resources

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

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

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

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

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

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

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

**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

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

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

**Special Open Enrollment Period**

In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. From Monday, March 16 through Monday, June 15, Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/

**For enrollment assistance over the phone, please contact the AHEC West Health Insurance Program:** 888-202-0212

# Garrett County Resources

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

**Garrett County Health Department Coronavirus Updates**
https://garretthealth.org/covid-19-information/

**Garrett County Health Department**
301-334-7777 or 301-895-3111; online at https://garretthealth.org/

**Garrett County Emergency Management**
301-334-7619; online at https://www.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_epsa_-_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. From Monday, March 16 through Monday, June 15, Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/
**For enrollment assistance over the phone, please contact the AHEC West Health Insurance Program:** 888-202-0212

# Preventing Stigma

**Viruses don't discriminate, and neither should we.**

**Coronavirus doesn't recognize race, nationality or ethnicity.**

The 2019 novel coronavirus started in Wuhan, China. That's just geography. Having Chinese ancestry—or any other ancestry—does not make a person more vulnerable to this illness.

**Wearing a mask does not mean a person is ill.**

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

**You can interrupt stigma. Start by sharing accurate information.**

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

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

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

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

**Show compassion and support for those most closely impacted.**

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

## Frequently Asked Questions on Maryland's Delayed Primary Election

1. **What is the new date for Maryland's primary election?**
   Maryland's primary election will be held Tuesday, June 2, 2020. Early voting will be conducted from May 21st through May 28th**.**
2. **Why is Maryland moving its primary election to June 2, 2020?**
   Maryland has declared a State of Emergency related to COVID-19 (Coronavirus), and has placed restrictions on public gatherings of 50 or more people in the state. On March 17, Governor Larry Hogan issued a proclamation requiring the presidential primary election to be held on June 2, 2020. Delaying the primary election provides the State additional time to respond to the COVID-19 pandemic and allows SBE to work with local boards of elections and election workers to implement public health safeguards for the primary election.
3. **Will the same polling centers be available on June 2, 2020?**
   SBE is consulting with local boards of elections to confirm the availability of existing voting locations for the primary election. If polling places change, election officials will notify affected voters
4. **Will senior centers continue to serve as polling places?**
   SBE and local boards will continue to follow the guidance of federal and state health officials when determining where voters will vote. If polling places change, election officials will notify affected voters.
5. **Can eligible voters still vote by mail in the delayed primary election?**
   Yes. Voters who prefer to vote from home can request an absentee ballot. Voters who wish to vote this way can submit a request online by visiting https://www.elections.maryland.gov and clicking the "Request a Ballot" box or obtaining a request form from elections.maryland.gov/voting/absentee.html
6. **What are the new deadlines by which absentee ballots must be submitted for the primary election?**
   The new deadline to request an absentee ballot for the primary election is May 26, 2020 if the voter wants to receive the ballot by mail, or May 29, 2020 if the voter wants to receive the ballot electronically. Voted ballots must be postmarked on or before Tuesday, June 2, 2020.
7. **What is SBE's guidance to election workers over the age of 60?**
   SBE strongly encourages all Marylanders over the age of 60 to follow public health guidance published by the State of Maryland and the Centers for Disease Control. Guidance can be found at www.coronavirus.maryland.gov
8. **What steps is SBE taking to safeguard public health at polling centers?**
   SBE will prepare and submit to the Governor a Comprehensive Plan for the conduct of the presidential primary election by April 3, 2020 in consultation with the Maryland Department of Health. The plan will include measures to minimize the spread of COVID-19 on primary election day and to help safeguard voters and election workers. SBE will coordinate with local boards of elections and election workers to implement these measures in advance of the election.

# Resources in Other Languages

**The CDC has provided print resources in various languages to inform individuals about COVID-19.**
Online at https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html

**English**
https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet.pdf
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet.pdf

**Spanish**
https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet-sp.pdf
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-sp.pdf

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

**Chinese**
https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet-chinese.pdf
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-chinese.pdf

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

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

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

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

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

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

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

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

# How Can You Help?

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

**Donations**

You can find vetted non-profit organizations supporting COVID-19 response efforts at www.NVOAD.org.

If you have medical supplies or equipment to donate, please email FEMA's National Business Emergency Operations Center at nbeoc@fema.dhs.gov.

**Volunteering**

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 equipmen**t 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.

**Individuals looking to volunteer to assist with the COVID-19 should register with the Maryland Responds Medical Reserve Corps**
online at https://mdresponds.health.maryland.gov/

**For additional guidances and information from the Governor's office, please refer to this link:**
https://governor.maryland.gov/marylandunites/

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

**Individuals looking to volunteer with the COVID-19 response in Montgomery County can locate volunteer opportunities through the Montgomery County Volunteer Center**
online at https://www.montgomerycountymd.gov/volunteercenter/volunteers/covid19.html

**Information for Distilled Spirit Permittees wishing to produce hand sanitizer to address the COVID-19 Pandemic**
https://www.ttb.gov/news/covid-19-hand-sanitizer

# Protecting Against COVID-19 Related Fraud

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

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

**FDA guidance regarding fraudulent COVID-19 test, vaccines, and treatments**
https://www.fda.gov/consumers/consumer-updates/beware-fraudulent-coronavirus-tests-vaccines-and-treatments

**U.S. Department of Health and Human Services guidance regarding fraudulent COVID-19 test, vaccines, and treatments**
https://oig.hhs.gov/coronavirus/fraud-alert-covid19.asp?utm_source=web&utm_medium=web&utm_campaign=covid19-fraud-alert

**If you have a question about a treatment or test found online, talk to your health care provider or doctor. If you have a question about a medication, call your pharmacist or the FDA.**
The FDA's Division of Drug Information (DDI) will answer almost any drug question. DDI pharmacists are available by email, druginfo@fda.hhs.gov, and by phone, 1-855-543-DRUG (3784) and 301-796-3400.

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

**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

# 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/sma14-4885

**SAMHSA's fact sheet on talking with children with tips for caregivers, parents, and teachers during infectious disease outbreaks**
online at https://store.samhsa.gov/product/Talking-With-Children-Tips-for-Caregivers-Parents-and-Teachers-During-Infectious-Disease-Outbreaks/PEP20-01-01-006

**Maryland Department of Health's COVID-19 Frequently Asked Questions About Mental Health**
online at https://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).

# Frequently Asked Questions About Maryland's Stay at Home Order

**As the COVID-19 crisis escalates in the National Capital Region, Governor Larry Hogan issued a Stay at Home order to protect public health and safety. The order, which took effect on March 30, 2020, states that no Maryland resident should leave their home unless it is for an essential job or for an essential reason, such as obtaining food or medicine, seeking urgent medical attention, or for other necessary purposes.**

**Where can an individual find the full text of the order?**
The full order can be found online at https://governor.maryland.gov/wp-content/uploads/2020/03/Gatherings-FOURTH-AMENDED-3.30.20.pdf

**What are the exceptions to the Stay at Home Order?**
All persons living in the state of Maryland are required to stay in their homes or places of residences except:

- To conduct or participate in essential activities
- Staff and owners of essential businesses and organizations may travel between their homes and those businesses and organizations, as well as to and from customers for the purpose of delivering goods and performing services.
- Staff and owners of non-essential businesses may travel between their homes and those non-essential businesses for the purpose of engaging in minimal operations and to and from customers for the purpose of delivering goods.

**What are considered essential activities?**

- Obtaining necessary supplies or services for one's self, family, household members, pets, or livestock, including, without limitation: groceries, supplies for household consumption or use, supplies and equipment needed to work from home, laundry, and products needed to maintain safety, sanitation, and essential maintenance of the home or residence
- Engaging in activities essential for the health and safety of one's self, family, household members, pets, or livestock, including such things as seeking medical or behavioral health or emergency services, and obtaining medication or medical supplies
- Caring for a family member, friend, pet, or livestock in another household or location, including, without limitation, transporting a family member, friend, pet, or livestock animal for essential health and safety activities, and to obtain necessary supplies and services
- Traveling to and from an educational institution for purposes of receiving meals or instructional materials for distance learning

- Engaging in outdoor exercise activities, such as walking, hiking, running, or biking, but only in compliance with paragraph III below and applicable social distancing guidance published by the U.S. Centers for Disease Control and Prevention and the Maryland Department of Health
- Travel required by a law enforcement officer or court order
- Traveling to and from a federal, State, or local government building for a necessary purpose.
- **Additional interpretive guidance on what constitutes an essential activity can be found at the following links:**
    - https://governor.maryland.gov/wp-content/uploads/2020/03/OLC-Interpretive-Guidance-COVID19-07.pdf
    - https://governor.maryland.gov/wp-content/uploads/2020/03/OLC-Interpretive-Guidance-COVID19-08.pdf

**What businesses or organizations are considered to be essential?**

- The Governor's Office of Legal Council previously introduced interpretive guidance on what qualifies as an essential business or organization during the initial closure of non-essential businesses. That interpretive guidance can be found online at https://governor.maryland.gov/wp-content/uploads/2020/03/OLC-Interpretive-Guidance-COVID19-04.pdf
- The Governor's Office of Legal Council has since provided additional interpretive guidance on what constitutes an essential business which can be found online at
    - https://governor.maryland.gov/wp-content/uploads/2020/03/OLC-Interpretive-Guidance-COVID19-05.pdf
    - https://governor.maryland.gov/wp-content/uploads/2020/03/OLC-Interpretive-Guidance-COVID19-05.pdf

**Is there any documentation that employers should provide their employees who will be travelling?**
Employers who are permitted to remain open (to any degree) under the Order may wish to provide a letter to employees who must commute to and from work. This will help employees establish their need to travel if challenged. The suggested content for the letter is

- the name and address of the employee
- the name and address of the employer
- the nature of the employee's work
- a brief statement of why the employer remains open for business
- a signature and contact information for the employer.

**Governor Hogan also stated that individuals traveling into Maryland from anywhere outside Maryland are required to self-quarantine for 14 days. How does this affect individuals who cross state lines as a part of their daily commute to an essential business?**

In connection with the announcement of the Order, Governor Hogan stated that persons traveling into Maryland from anywhere outside Maryland are required to self-quarantine for 14 days. This is not expected of:

- persons who regularly commute into Maryland from an adjacent state or the District of Columbia, or vice-versa, unless such persons should otherwise self-quarantine under applicable Centers for Disease Control or Maryland Department of Health guidance (for example, because of recent travel to the New York/Tri-State area)
- persons transiting through Maryland who have only minimal contact with Maryland, i.e., only stopping for fuel, food, or other necessary supplies, not making contact with anyone for more than three minutes at a distance of less than six feet

**Are non-essential businesses that are closed allowed to have staff or owners on-site?**
Yes. Staff and owners may continue to be on-site at Non-Essential Businesses for only the following purposes which are considered to be minimal operations:

- Facilitating remote working (a/k/a/ telework) by other staff
- Maintaining essential property
- Preventing loss of, or damage to property, including without limitation, preventing spoilage of perishable inventory
- Performing essential administrative functions, including without limitation, picking up mail and processing payroll
- Caring for live animals
- In the case of Non-Essential Businesses that are retail establishments, continuing to sell retail products on a delivery basis.
- Additional interpretive guidance on what is considered to constitute minimal operations can be found online at https://governor.maryland.gov/wp-content/uploads/2020/03/OLC-Interpretive-Guidance-COVID19-07.pdf

**How does the Stay at Home Order impact clergy and religious services at houses of worship?**
The Governor's Office of Legal Council has since provided additional interpretive guidance on what religious services are permissible under the Stay at Home Order online at https://governor.maryland.gov/wp-content/uploads/2020/04/OLC-Interpretive-Guidance-COVID19-09.pdf

**Where can an individual find additional interpretive guidance relating to the Stay at Home Order?**
Individuals wanting to stay up to date on the Governor's Orders and Interpretive Guidance relating to the COVID-19 pandemic, can find that information online at https://governor.maryland.gov/covid-19-pandemic-orders-and-guidance/