



Dealing with the Economic Impact of COVID-19 and Getting Financial Supports

By Mary DiBiase

Due to the COVID-19 pandemic, day and employment service providers have had to quickly determine how best to provide supports for people they serve. For many this means transitioning to services and supports that can be provided remotely. This brief is one in a series developed to help community providers continue to provide services to those who are currently working, seeking employment, or engaged in community-based day supports.

During this time, we are all learning how to best support the people we serve. We welcome your feedback and ideas as we all work together to provide services that help people to continue to work towards their goals while staying safe and healthy.

ICI COVID-19 resources: covid19.communityinclusion.org

This brief outlines financial supports and considerations for individuals who have lost their jobs or whose financial circumstances are otherwise affected by the COVID-19 pandemic.

NOTE: The COVID-19 pandemic is a very fluid situation. Please check directly with government agencies for the latest information.

Will my Social Security check be affected?

- ▶ **You will continue to receive your checks.** If you receive any kind of Social Security benefits, either Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), you will continue to do so throughout the COVID-19 pandemic.
- ▶ **Be sure to report your earnings.** If you are receiving SSI or SSDI and are also working, continue to report your monthly wages to avoid overpayments and underpayments. If you have been laid off and are no longer receiving wages, inform the Social Security Administration (SSA) of the change in employment when you submit your last wage information. Let SSA know if your hours have been cut or if you have been laid off. You should consistently report wages during the first six days of the month to help prevent overpayments and underpayments. Social Security offices may be closed due to the pandemic. [However, there are other methods for reporting wages, which can be found here.](#)

- ▶ **Be careful of scams.** Scammers are taking advantage of COVID-19 to engage in identity theft. One common trick is to email people asking them to enter personal financial data to receive their federal stimulus payment.
- ▶ [Go to SSA.gov for information about stimulus payments and Social Security.](#)

The CARES Act and Stimulus Checks

What is the CARES Act, and will I receive a stimulus check?

The Coronavirus Aid, Relief and Economic Security Act (CARES Act) was created by the U.S. government to provide support for individuals, businesses, and organizations whose income has been affected by COVID-19. The act provides individuals a one-time payment of \$1,200 (also known as a stimulus check), and a payment of \$500 for each child under the age of 17 enrolled in school. These payments are not taxable, and are known as the Economic Impact Payment.

Who is eligible for the Economic Impact Payment?

U.S. citizens or resident aliens who:

- ▶ Have a valid Social Security number,
- ▶ Could not be claimed as a dependent of another taxpayer, and
- ▶ Had adjusted gross income under certain limit (\$75,000 for individuals, \$150,000 for couples).

When will I get my payment?

- ▶ The Internal Revenue Service (IRS) began issuing payments in mid-April 2020 to individuals and households whose direct deposit information is already on file with the IRS from their 2018 or 2019 tax return.
- ▶ There is a second round of electronic payments to Social Security beneficiaries who do not file tax returns and receive their payments by direct deposit. It is not clear which wave will include Americans who haven't filed or haven't given the IRS their direct deposit information previously.
- ▶ Paper checks began to be sent in early May 2020 to taxpayers who did not get their tax returns through direct deposit, or who receive Social Security payments by paper check. This process takes as long as 20 weeks, as the IRS only has the capacity to issue about 5 million checks per week.

[You can track your payment at the IRS website.](#)

After your payment is issued, the IRS will mail a letter to your last known address to inform you as to how your payment was issued and how to request a replacement if the payment was not received.

If I'm on SSI or receive VA benefits, and have a qualifying child, how do I get the \$500 payment?

To receive the payment of \$500 per qualifying child (under 17, enrolled in school), [you must enter your information on the IRS website.](#)

What if I haven't filed taxes and don't receive Social Security payments?

If you have not filed 2018 or 2019 taxes or do not receive Social Security payments, you will need to enter your information at [Non-filers: Enter Payment Info Here.](#)

How will stimulus payments impact SSI and SSDI checks?

Stimulus payments **will not** impact SSI and SSDI checks.

- ▶ For SSI recipients, the SSA will not consider the stimulus payment as income and the payments are excluded from the resource limit for 12 months. If you have more than \$2,000 in assets (\$3,000 for married couples), one year or more after you receive the stimulus check, if you still

have the funds, the stimulus payment will be counted and will affect your SSI cash benefits.

- ▶ For SSDI recipients, the stimulus payments are not counted as earned income, and have no impact.

How will stimulus checks impact Medicaid?

- ▶ The stimulus check will have no impact on Medicaid, as it will not be counted as income, and will not be counted as a resource for 12 months.
- ▶ Under the CARES Act, states cannot terminate any Medicaid recipient who had Medicaid when the crisis began or became eligible during the crisis.

We'll say it again: Beware of scams!

The IRS will **never** call, email, Facebook message, text, or otherwise contact you about your stimulus check. Also, the IRS does not call you for your Social Security number or for an advance fee to receive your check. If someone reaches out to you in this way, it is a scam.

For more CARES Act stimulus payment information and to determine if you should provide the IRS with any additional information, [visit the IRS website.](#)

What other public supports am I eligible for?

The **Supplemental Nutrition Assistance Program (SNAP)** was previously known as Food Stamps. Anyone who is eligible may receive assistance to help stretch their food budget and to buy healthy food. If you receive SNAP benefits or would like to apply, [visit the SNAP Program](#) at [benefits.gov](#) for eligibility information and how to apply.

Looking for other help? 211.org is an additional resource for finding local supports and essential services. Information specific to COVID-19 is available from the [211.org website.](#)

What if I am not able to work?

The COVID-19 pandemic is causing many people to have their hours reduced or to be laid off from their job completely. Here are a few different options you have to help cover lost wages when not able to work.

Paid Sick Leave and Family Leave

If you or a family member becomes ill with the coronavirus or you have been exposed to the virus, you may have up to two weeks paid leave through the **Families First Coronavirus Response Act**. This

act requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. These provisions will apply from the effective date through December 31, 2020.

- ▶ Always keep open communication with your employer about any concerns about coronavirus exposure or symptoms and schedule time off if you need it. Your employer may also have an employer-sponsored medical leave plan to support employees during this time.
- ▶ Visit the [Department of Labor's website](#) for more information.
- ▶ If you think you may have been exposed to the virus, do not go to work, even if you are feeling OK. [Learn more from the Centers for Disease Control and Prevention.](#)

Unemployment Benefits

If you are laid off (either fully separated from your employer or have a partial cut in hours), you can file for unemployment benefits. If you are eligible, these benefits will partially replace your paycheck for up to 39 weeks. To be eligible for unemployment benefits, you must meet your state's "base period," or length of employment and level of earnings, which varies from state to state.

To file a claim, contact your state's unemployment insurance department. To find your state's unemployment contacts and information, go to [CareerOneStop.org](#).

How do Unemployment Benefits Impact SSDI and SSI?

- ▶ For individuals on SSDI, there is no impact on payments; however, some states may reduce unemployment insurance payments due to SSDI.
- ▶ If you are on SSI and informed of potential eligibility for unemployment insurance by the Social Security Administration, you must apply for unemployment benefits. Unemployment payments will count against your SSI check. Generally, after the first \$20/month your check will be reduced \$1 for every \$2 from unemployment. In most cases, SSI recipients will be much better off financially if they receive unemployment benefits. If you stop receiving your SSI cash payment due to unemployment insurance, you will still be eligible for Medicaid due to the CARES Act, and possibly also under the

continued [Medicaid eligibility provisions of Section 1619\(b\)](#), and your state's Medicaid buy-in program.

Where can I get help to get back to work?

- ▶ The U.S. Department's Employment and Training Administration (ETA) provides information on training programs and other services that assist workers who have been laid off. For a list of programs nearest you, contact an [American Job Center](#) or call ETA's toll-free help line at 1-877-US-2JOBS (TTY: 1-877-889-5267).
- ▶ If you have been working with a counselor from your state's vocational rehabilitation agency, or a community rehabilitation provider, let them know about your layoff or reduction in hours. They may help you connect with resources and restart your job search.

What if I don't have health insurance?

COBRA: If you had health insurance through your employer, you may be able to continue with insurance through COBRA. COBRA gives workers and their families who lose their health benefits the right to choose to continue group health benefits for up to 18 months after the separation from your employer. Qualified individuals may be required to pay the entire premium for coverage up to 102% of the cost of the plan. You should receive a letter from your current insurance provider about COBRA options before your current insurance lapses. Note that COBRA coverage can be expensive for many people.

Other types of insurance: People with lower incomes should check whether they or family members might be eligible for government coverage. If you are not already on Medicare or Medicaid because of your disability, you may be eligible as a result of your job loss. The requirements to qualify for Medicaid and the State Children's Health Insurance Program (SCHIP) vary by state. In most states, SCHIP can be available for children in families with incomes twice the federal poverty level. [For more information, visit the USA.Gov Website.](#)

Coverage for COVID-19 expenses for the uninsured: Under the CARES Act, any medical provider/hospital accepting Medicare can agree to provide services to any uninsured person and will receive the Medicare rate of payment. However, the provider/hospital cannot bill the uninsured person for any additional expenses.

What if I'm exposed to coronavirus on the job?

You may be eligible for worker's compensation insurance benefits. Worker's compensation is a protection for workers who are injured on the job by providing some wage replacement and/or payment toward medical bills. For some employees, exposure to the coronavirus is a risk of being an essential employee.

Worker's compensation generally requires that the employee was acting within the scope of their employment when contact with the coronavirus occurred. This is sometimes difficult to prove and laws vary from state to state. If you think you were exposed to the coronavirus at work, file a worker's compensation claim through your employer.

Getting Help Through Benefits Assistance

Staff from your state's Work Incentive Planning and Assistance Program (WIPA) may be available to provide guidance on managing the impact of benefits from COVID-19. Further information on WIPA is available from the [SSA website](#). In addition, other qualified benefit counselors may be available from your state's public vocational rehabilitation agency, independent living centers, community agencies, and other sources.

Key Strategies for dealing with the economic impact of COVID-19:

- ▶ If your earnings have been reduced due to job loss, take full advantage of unemployment and other benefits.
- ▶ If you receive SSDI or SSI, report changes in earnings to Social Security.
- ▶ Contact your American Job Center, vocational rehabilitation agency, and community rehabilitation provider for job search assistance.
- ▶ Understand your options for continuing medical coverage if you lose your job, including COBRA, Medicare, and Medicaid.
- ▶ If you are unable to work due to illness, use your available sick benefits and family leave benefits.
- ▶ Maximize the Economic Impact Payments for you and your children.
- ▶ Know your rights if you have been exposed to coronavirus on the job.
- ▶ Consult with benefit experts and use government agencies as a primary resource.
- ▶ Be careful of scams.

RESOURCES

Government websites are being constantly updated, and are your best source for the most up-to-date information.

CARES Act and Stimulus Payment Information

Internal Revenue Service

- ▶ [Economic Impact Payments \(Overview\)](#)
- ▶ [Economic Impact Payments: What You Need to Know](#)
- ▶ [For Non-Filers of Taxes \(Site to Enter Payment Information\)](#)

Consumer Financial Protection Bureau

- ▶ [A Guide to COVID-19 Economic Stimulus Relief](#)

How to Get On (non-government source)

- ▶ [The Disabled Person's Guide to Stimulus Checks](#)

Loss of Jobs and Wages

US Department of Labor

- ▶ [Employee Paid Leave Rights](#)
- ▶ [Unemployment Information](#)
- ▶ [America's Job Centers](#)

Health Insurance

- ▶ [Medicaid and SCHIP Information](#)
- ▶ [U.S. Department of Labor: COBRA](#)

Worker's Compensation Insurance

U.S. Department of Labor

- ▶ [Worker's Compensation Insurance](#)
- ▶ [Federal Employees and COVID-19](#)

SNAP Benefits

- ▶ [Government Benefits Pathway/SNAP](#)
- ▶ [Fresh EBT: How COVID-19 Impacts SNAP Benefits and More \(non-government source\)](#)

Social Security Administration

- ▶ [Social Security and COVID-19](#)
- ▶ [Social Security Administration Blog](#)

Additional Resources

[National Disability Institute - Financial Resilience Resources](#)

- ▶ Wide variety of resources on dealing with the financial impact of the pandemic. Noteworthy articles:
 - a) *Promoting Financial Health and Resiliency for People with Disabilities*
 - b) *Impact on the Disability Community – Coronavirus Aid, Relief and Economic Security (CARES) Act and Family First Response Act*

[Yag Tan Institute on Employment and Disability – Cornell University](#)

- ▶ Resources include:
 - Handout: *COVID-19 and Social Insurance and Benefit Programs*
 - Webinar: *COVID-19, Public Benefits, and the CARES Act*

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