

# Families First Coronavirus Response Act: What It Means for You

- SBA Loans: The SBA is now allowing Michigan businesses to apply for Economic Injury Disaster Loans. These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the coronavirus's impact. The link to apply for these loans can be found here.
- **VA Testing:** Congress passed a virus response spending package that included \$60 million for VA coronavirus testing. Congress also passed a measure that requires individuals enrolled in TRICARE, VA covered veterans, and federal workers to have coverage for COVID-19 diagnostic testing without cost-sharing.
- Vets with Symptoms: Any Veteran with symptoms such as fever, cough or shortness of breath should immediately contact their local VA facility. VA urges Veterans to call before visiting here you can find contact information for your closest VA facility. Alternatively, Veterans can sign into My HealtheVet to send a secure message to VA or use telehealth options to explain their condition and receive a prompt diagnosis.
- GI Bill: Congress passed emergency legislation allowing veterans on the GI Bill to continue receiving full benefits as universities move classes online to prevent the spread of COVID-19. Veterans should contact their school's certifying official for any further guidance.
- Paid Leave Benefits: Congress passed new emergency paid sick leave benefit for workers affected by COVID-19:
  - Employees who work for a company with fewer than 500 total employees or for most government employers, are likely eligible for this benefit.
  - Those subject to quarantine or advised to self-quarantine, experiencing symptoms and seeking diagnosis of COVID-19, caring for a loved one subject to a quarantine or self-quarantine, and those caring for a child whose school or child care closes.
  - The paid sick leave benefit is for up to 80 hours for full-time employees and the two-week average for part-time employees.
  - The amount of your benefit will be calculated based on the number of hours you would normally be scheduled to work up to \$511 per day and \$5,110 total if not working due to ones own condition or up to \$200 if not working to care for a loved one.
  - The Department of Labor can consider exclusion for small businesses with fewer than 50 employees and for health care providers or emergency responders.



**Paid Family and Medical Leave:** Congress passed new emergency paid Family and Medical Leave benefit for workers affected by COVID-19.

- Employees who work for a company with fewer than 500 total employees and most government employees, are likely eligible for this benefit if they have been employed for at least 30 calendar days.
- You are eligible if you are unable to work or telework due to the closure of your child's school or child care because of COVID-19.
- The paid Family and Medical Leave benefit is for up to 10 days of unpaid job-protected leave (during which you may be eligible for emergency paid sick leave) followed by up to 10 weeks of paid leave.
- During the 10 weeks of paid leave, you would be eligible for 2/3 of your regular rate of pay, up to \$200 per day or \$10,000 total.
- The Department of Labor can consider exclusion for small businesses with fewer than 50 employees and employers can decide to exclude health care providers or emergency responders.

**Food assistance:** This legislation provides immediate assistance for those most in need of basic nutrition assistance (click here to sign up or for <u>more information</u>).

- Allows states to request approval to provide emergency benefits to existing Supplemental Nutrition Assistance Program (SNAP) households worth up to their maximum monthly allotment—including funds that would otherwise have gone to students enrolled in the school lunch program. (A special SNAP program was also implemented for H1N1)
  - Nearly 30 million children in the U.S. count on schools for free or low-cost breakfast, lunch, snacks but most of those children are now at home.
- Provides \$500 million though the Special Supplemental Nutrition Program for Women Infants and Children (WIC) to low-income pregnant women or mothers with young children who lose their jobs or are laid off due to the outbreak.
- Provides \$400 million for the The Emergency Food Assistance Program (TEFAP) to assist food banks (click here for more information about locations). Of that amount, \$300 million would be for purchases of food, with the remaining \$100 million to cover storage and distribution costs.
- Includes \$250 million for the Senior Nutrition Program in the Administration for Community Living (ACL) to provide approximately 25 million additional home-delivered and pre-packaged meals to low-income seniors who depend on the Senior Nutrition programs in their communities.
  - ACL's Senior Nutrition grants serve more than 2.4 million individuals annually.
  - Nearly two-thirds of recipients of home-delivered meals report these meals as more than half of their food intake for the day.



## **UNEMPLOYMENT INSURANCE**

Congress will provide \$500 million across all states to help them better administer unemployment insurance benefits, provided that states agree to ensure applicants have at least one way to apply without having to do so in-person, such as over the phone or online.

If Michigan sees its unemployment rate increase by over 10 percent, the state would be eligible for a \$500 million grant for high unemployment states, provided that the state take steps to loosen UI eligibility requirements and make the application process easier. In addition, the state could choose to extend the UI benefits for an additional 26 weeks, which the federal government will pay for in whole.

## Contact info for Michigan Unemployment Insurance Agency:

Due to increased call volumes at this time of year, for faster service, file your unemployment claim online through the <u>Michigan Web Account Manager (MiWAM)</u>. Filing online is easy, convenient, and is available 24 hours a day. Click on MiWAM for Workers to begin your claim.

View the **MiWAM Toolkit for Claimants** for step by step instructions on how create your account.

For information on filing a claim, view <u>Fact Sheet 160 - Claiming Unemployment Benefits in Michigan</u>

#### UIA Local Offices closed as of Wednesday, March 18, except for appointments

Beginning March 18, 2020, Unemployment Insurance Agency (UIA) local offices will be closed for visits from the public, except for customers with appointments. These changes will remain effective as long as necessary for the health and safety of the public. UIA offices will continue to serve the public and eligible employees are encouraged to apply for unemployment benefits online or by calling 1-866-500-0017

## **FREE COVID TESTING**

No matter what type of health care you have, neither public and private insurance are allowed to charge you for a COVID-19 test approved by the FDA. For more information contact your private insurer or:

- If you're a Medicare beneficiary with a question, call 1-800-MEDICARE (1-800-633-422) (TTY: 1-877-486-2048).
- The phone number to call the Michigan Medicaid office is 800-642-3195 or in state call 517-373-3740. To view the website for Michigan Medicaid online, click <u>here</u>.



## **RESOURCES:**

### **Michigan Civil Service Commission**

The commission regulates conditions of employment in the state classified civil service and provides HR consultation services to agencies in the executive branch of state government.

#### **Contact Information**

Hours: Monday - Friday,

8:00 am - 5:00 pm ET

Phone: 517-284-0100

Fax: 517-284-9952

Email: <a href="mailto:civilservicecommission@michigan.gov">civilservicecommission@michigan.gov</a>

