



U.S. SENATOR  
**GARY PETERS**

# THE CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY (CARES) ACT

## SUPPORT FOR SENIORS

**Financial Relief:** The CARES Act authorizes a \$1,200 cash payment to seniors whose primary income is Social Security and to older Americans still working with incomes under \$75,000. Above incomes of \$75,000, payments will begin to phase out and end completely for those making more than \$99,000. Married couples who rely on Social Security or make less than \$150,000 would receive a total of \$2,400, with benefits phasing out before ending at \$198,000.

- The cash payment will be determined by your 2019 tax return. If you did not file a tax return this year, the IRS will use your 2018 tax return or 2019 Social Security statement showing your income.
- Seniors receiving Social Security do not need to file a tax return. If you do not receive Social Security benefits, you must file a tax return to receive your payment.
- The payments will not be counted as taxable income.
- Funds could be distributed in as soon as three weeks if you have previously authorized the IRS to electronically transfer money. Otherwise, the government will send a check, which may take longer.
- If you have further questions about your payment and the disbursement timeline, the [Treasury Department](#) is expected to release a public awareness campaign with further details.

**Addressing Senior Hunger:** This bill provides state and area agencies with the flexibility to fully transfer funding between in-person meal programs to home-delivered meal programs, to more effectively help seniors in need. It also provides \$450 million to the Commodity Assistance program to provide additional funding for programs including the Emergency Food Assistance Program, which will help local food banks meet increased demand. To find home delivered meals near you, click [here](#). To find your local food bank, click [here](#).

**Relaxing Rules on Retirement Savings:** Under the CARES Act, you may suspend the required minimum distributions paid from retirement accounts for 2020 and for 2019, due April 1. This way, you have flexibility, if resources allow, to leave money in the account, which could provide the opportunity for your retirement plan to rebound before withdrawal. For further information, click [here](#).



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**Expanded Access to Telehealth:** The CARES Act provides the Federal Communications Commission with \$200 million to support additional telehealth services and capacity. During a time of increased health risk, expanded telehealth services will provide seniors the opportunity to seek out screenings and treatment from home without compromising their safety or further straining hospital resources. Additionally, through telehealth, seniors will now be able to receive a remote recertification of hospice eligibility. To learn more about telehealth care for seniors, visit the [AARP website](#).

**Access to Prevention:** This bill ensures that seniors in both private health plans and Medicare will be able to access any future coronavirus vaccines. For up to date information on the coronavirus and research advances, click [here](#).

**Longer Prescription Refills:** This legislation requires Medicare Part D plans to offer up to 90-day prescription refills. To receive a 90-day refill, contact your care provider upon your next refill.

**Eliminate Barriers to Care in Homes and Communities:** The CARES Act incorporates the Home Health Care Planning Improvement Act, supported by AARP, which would allow advanced practice registered nurses and physician assistants to order Medicare and Medicaid home health care. For more information on Medicare and Medicaid home health care, click [here](#).

**Housing Security:** This bill will protect Home Equity Conversion Mortgage borrowers from foreclo-sure for up to 60 days with extensions for up to 4 periods of 30 days each.

If you have any additional questions about the federal resources available, please go to [www.peters.senate.gov/coronavirus](http://www.peters.senate.gov/coronavirus)