


Federal Government COVID-19 Response for Patients and Families

Thursday April 9, 2020


Speaker Bio



Rebecca Kirch
Executive Vice President of Healthcare Quality and Value
National Patient Advocate Foundation

[f](#) [🔗](#) [✉](#)

Main Display



Federal Government COVID-19 Response for Patients and Families

Thursday April 9, 2020

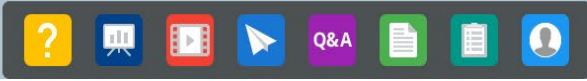
Additional Information

- [🔗 PAF COVID Care Recovery Fund](#)
- [📄 PAF COVID Care](#)
- [📺 Coronavirus 101 Webinar](#)
- [🔗 PAF COVID Care Resource Center](#)
- [📄 CDC Information about COVID-19](#)
- [🔗 COVID Care Resources Press Release](#)
- [📄 Today's Slides](#)
- [📺 ASL COVID Video Series](#)

Q&A

Enter your question

Submit



Objective and Agenda

Provide an overview of recent federal legislation for patients and families responding to COVID-19 crisis

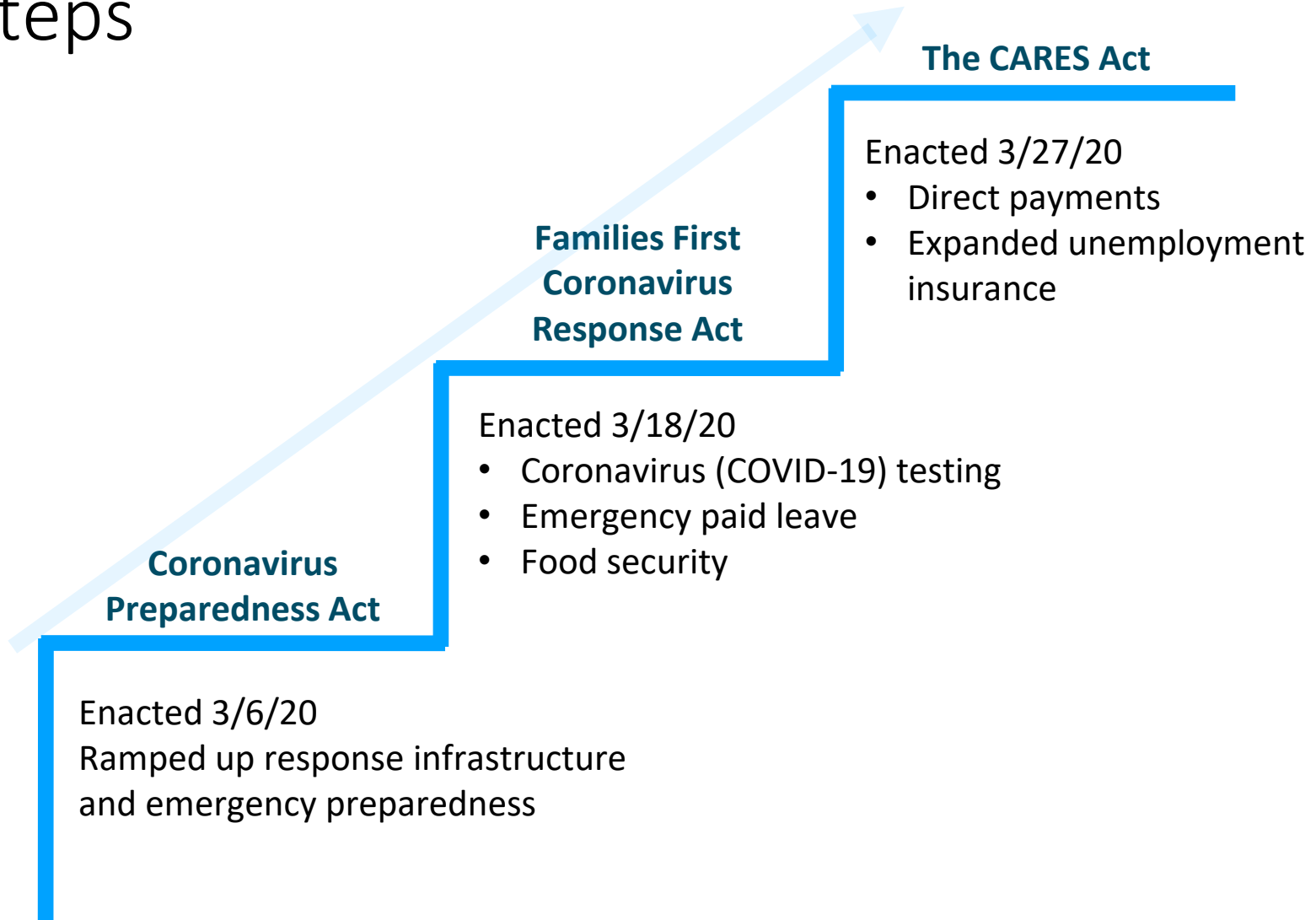
Policies include:

- Stimulus checks
- Unemployment insurance
- Paid sick leave
- Expanded FMLA
- Nutrition support
- Coverage for testing and treatment

Review PAF resources

Q&A

Congress Has Taken Three Important Steps



Direct Stimulus Payment To Individuals

One-time payment will be made by direct deposit in April (and onward) based on your 2019 or 2018 tax returns.

- Individuals earning up to \$75,000 get \$1,200
- Married couples earning up to \$150,000 get \$2,400
- Parent/guardian gets \$500 per child under age 17 at end of tax year
- With higher incomes, payments are reduced and phased out when income exceeds \$99,000 for single and \$198,000 for joint filers
- People without direct deposit on file may experience payment delay

Stimulus eligibility

- U.S. citizen or legal resident
- Work-eligible Social Security Number
- Not reported as a dependent by another taxpayer
- Non-tax filers may need to take extra steps to be paid

Expanded Unemployment Insurance (UI)

- Provides extra \$600 weekly on top on every unemployment payment for four months up until July 31, 2020
 - Payments should arrive in April, but delays are expected
 - Individuals will receive retroactive pay in their first paychecks to make up for the lag time
- Provides a 13-week extension on regular UI benefits up to 39 weeks
- The Temporary Pandemic Unemployment Assistance (PUA) program provides up to 39 weeks of unemployment benefits
 - Applies to self-employed individuals, gig workers and others who are not traditionally eligible for UI
 - Program available from Jan 27 through Dec 31, 2020

If you think you are eligible, apply now at <https://www.careeronestop.org/>

Emergency Paid Sick Leave for Employees

Provides **two weeks** (up to 80 hours) of paid sick time:

Receive regular rate of pay up to \$511/day (\$5,100 total) if unable to work yourself due to:

- Being ordered to quarantine or isolate by government officials or a health care provider
- Experiencing COVID-19 symptoms and seeking a diagnosis

Receive **two-thirds** your regular pay rate up to \$200/day (\$2,000 total) if unable to work because of:

- Caring for someone who has been ordered to quarantine or isolate
- Caring for a child under age 18 years whose school or childcare provider is closed due to COVID-19
- Experiencing a “substantially similar condition” to COVID specified by the Department of Health and Human Services – Not yet specified as of 4/7/20

Effective April 2 – Dec 31, 2020

Expanded Family and Medical Leave for Employees

You may receive 10 weeks of leave (40 hours/week) with at least two-thirds your regular pay rate up to \$200/day (\$10,000 total) if:

- You are unable to work because of caring for a child under age 18 whose school or childcare provider is closed due to COVID-19
 - AND –
- You have been employed for at least 30 days

Effective April 2 – Dec 31, 2020

Other Federal Actions

- Health and Nutrition Support
 - Zero cost COVID-19 testing
 - Telehealth more accessible
 - Reduced red tape for receiving SNAP and WIC benefits
- Potential Next on the Table
 - Medical Debt
 - Surprise Medical Billing

What we know about coverage and costs

- COVID-19 diagnostics and testing covered for most
 - Covered at no charge by Medicare, Medicaid and most private insurance plans (employer-based or ACA plans)
 - Short term plans or other non-ACA-compliant plans may not cover testing
 - If you're uninsured, testing is covered at no charge through Medicaid
- COVID-19 treatment costs vary, check with your plan
 - Covered at no charge by Medicaid
 - Covered at regular cost-sharing by Medicare, some MA plans may waive costs
 - Some private plans have no cost treatment including hospitalizations with a COVID-19 diagnosis
 - If you're uninsured, cost details are still unclear, the Administration announced that federal government will pay hospitals for treatment so long as patients don't receive a surprise medical bill

Personal Assistance and Support

COVID Care Resource Center

Provides personalized help navigating the health care system and enrolling in insurance or safety net programs

Reach the COVID Care program at:
(800) 532-5274 Option “0”
Or online at
<https://bit.ly/PAFHelp>

COVID Care Recovery Fund

Help with non-medical cost of living expenses as a result of COVID-19 diagnosis

Apply for financial assistance at:
<https://financialaid.patientadvocate.org/Recovery>
OR (800) 824-7941 Option “1”



Solving Insurance and Healthcare Access Issues | since 1996

Upcoming Presentations

Thursday 4/16 @ 2pm: **Supporting Patient and Caregiver Medical Planning During COVID-19**

Thursday 4/23 @ 2pm: **PAF COVID-19 Support Programs Overview**



Questions?

Please submit your questions using the Q&A Widget in your audience console

