

Addressing Social Needs During Pandemic: Resources to Assist Individuals and Families in Coping with COVID-19



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HEALTH POLICY

We have long known that both medical and social care are essential to ensuring the health and wellness of a population. The current pandemic threatens both the health and the socioeconomic status of millions of Americans and has made addressing these needs a matter of national emergency. Policymakers at local, state and national levels are taking unprecedented steps to shore up the health care resources needed to address COVID-19 as well as the social safety nets which are essential to addressing its sequelae.

The resources we've compiled below are intended to assist the Consortium community as we respond to this crisis in our respective capacities, as family members, teachers, learners, and those responsible for serving vulnerable members of our community.

We will update this guide as frequently as possible, given the rapidly-changing environment. If you would like to contribute information to this page, or correct an oversight, please contact Consortium Executive Director Sarah Hooper at hoopers@uchastings.edu or Consortium Program Manager Sarah Manasevit at manasevitsarah@uchastings.edu.

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A. Health Insurance Coverage/Copays

Medicare

- Coronavirus Testing & Treatment: Medicare will cover coronavirus testing with no co-pay, as well as medically necessary hospitalization, and other visits related to COVID-19. Testing is covered when a doctor or other health care provider orders it, so long as the patient got the test on or after February 4, 2020. Medicare Advantage plans are required to waive co-pays under the Families First Coronavirus Response Act (H.R. 6201, signed March 18). Hospitalization will be covered if patient cannot be discharged due to quarantine. Additionally, the Centers for Medicare and Medicaid Services (CMS) has since issued an interim final rule on their policy revisions in response to COVID-19. Most notably, CMS has expanded COVID-19 testing to include at home testing for “homebound” individuals who are either homebound due to a confirmed or suspected cause of COVID-19 or where a physician determines the individual has a condition that makes them more susceptible to contracting COVID-19. CMS’ interim final rule [here](#). For additional guidance on coverage, see Medicare guidance [here](#).
- Speed Up Access to Nursing Home Care: Normally patients must spend three days (midnights) in a hospital before Medicare will cover a nursing facility stay. The Centers for Medicare & Medicaid Services (CMS) has waived that requirement for patients who must be transferred as a result of this emergency. For more information on this and other ways CMS is easing restrictions on healthcare services, see more information [here](#).
- Telehealth: Under the Coronavirus Aid, Relief, and Economic Security Act (CARES) enacted on March 27, 2020, patients will no longer be required to have a pre-existing relationship with a provider to take advantage of virtual provider services. Thus, new and existing patients are now able to receive medical care via telehealth. (H.R. 748 Sec. 3703). CARES has also expanded eligible services for telehealth, and removed site limitations (H.R. 748 Sec. 3704). More information on eligible telehealth services available [here](#). Of note, nursing home residents will also be able to take advantage of both physician and non-physician practitioner services via telehealth as a consequence of CMS waiving its in-person visit requirements. Summary of telehealth policies in response to COVID-19 available [here](#). Most recently, in their final interim rule on policy and regulation revisions in response to COVID-19, CMS affirmed telehealth expansion under CARES and further expanded telehealth services to include nursing home admission and discharge visits, inpatient rehabilitation hospitals, home health and hospice. CMS’ interim final rule [here](#).

Covered California and Medi-Cal

- Extended Enrollment: [Covered California](#) has extended enrollment to June 30, allowing more Californians without health insurance to obtain coverage. Special enrollment remains in effect, and would allow those with a qualifying event such as losing one’s job to sign up for insurance. Medical enrollment remains

year-round. More on Covered California's response to COVID-19 in their press release, [here](#).

- Coronavirus Testing and Treatment: Both private health plans and Medi-Cal will be required to provide coverage of COVID-related visits and testing with no co-pay. On March 5th, California DMHC issued an All Plan Letter to commercial and Medi-Cal health plans with this guidance, available [here](#).

Tricare

- The Secretary of Veterans Affairs will be covering all COVID-19 diagnostic testing. Veterans in need of diagnostic testing may locate their local VA [here](#) (H.R. 6201).

Indian Health Service

- The Secretary of Health and Human Services will cover in full, without any cost-sharing, all COVID-19 diagnostic testing obtained through the Indian Health Service. More information from the Indian Health Service [here](#) (H.R. 6201).

Uninsured

- Testing for COVID-19 for uninsured individuals will be reimbursed through the National Disaster Medical System, per the Families First Coronavirus Response Act (H.R. 6201).

B. Housing

Renters

- Rental Increase Protections: In CA, emergency declarations trigger price gouging limits on rent (and other consumer goods) for at least 30 days from the date of declaration (March 4, 2020). Individuals with rent increases should seek legal assistance. For more information, see the [Attorney General's press release](#)
- Eviction Protections:
 - Federal:
 - Congressional: Starting March 27, under [CARES](#), any tenant renting a unit in a multi-family property, defined as five units or more, and whose landlord has received a forbearance under CARES is protected from eviction for 120 days. After which, tenant is entitled to 30-days' notice prior to eviction (H.R. 748 Sec. 4024). State and local actions may provide tenants additional eviction protections (See "CA Statewide" and "San Francisco City & County *infra*"). More on tenant eligibility under CARES [here](#). Note eviction protections under CARES ended July 24th, 2020.
 - Executive: On September 3rd, the [Trump administration unveiled a new eviction ban](#) to be enacted by the Center for Disease Control and Prevention (CDC), order available [here](#). Effective September

4th through December 31st, there will be a temporary moratorium on evictions for renters who meet certain criteria, including but not limited to: 1) renter certifies under penalty of perjury that they have used their “best efforts” to obtain all available government assistance for rent or housing 2) renter’s income does not exceed \$99,000 if single or \$198,000 if married 3) eviction would likely cause the renter to be without housing or force them to move into a living situation that would increase their chances of getting sick and/or spreading the virus. Eligibility requirements and additional renter protection resources available [here](#).

- CA Statewide: Effective starting March 27, Governor Newsom has issued an executive order banning enforcement of evictions for renters effected by COVID-19. The order lasts through May 31 and prevents landlords from evicting tenants and courts and law enforcement from enforcing evictions. See [Newsom’s executive order](#) for additional information, including tenant requirements. Most recently, on April 6th, the Judicial Council of California adopted an emergency rule prohibiting California courts from issuing court summons in all eviction cases except those necessary to protect public health and safety. The rule in effect halts all evictions for the duration of COVID-19, and requires eviction proceedings that have already begun to be delayed by at least 60 days from their initial trial date. The Council’s emergency rule available [here](#). Unlike previous measures, California Advocates for Nursing Home Reform (CANHR) has interpreted this rule to include eviction protections for residents of nursing homes and residential care facilities. CANHR alert available [here](#).
- San Francisco City & County: San Francisco issued a 30-day [halt to evictions](#) if a tenant can’t pay rent due to COVID-19. This is particularly relevant for individuals with high COVID-19 related medical expenses or households with hourly employees/gig economy workers, who will be most severely impacted economically by the “shelter in place” order.

Homeowners

- Federally Backed Mortgages: Under [CARES](#), borrowers with federally backed loans are eligible for mortgage forbearance. To determine whether your mortgage is federally backed contact your servicer by following these [steps](#). While conditions and duration of the forbearance are determined by property type, all forbearance options are guaranteed free from penalties and additional fees, and will not negatively impact a borrower’s credit score.
 - Single Family (1-4 units): As of March 18, homeowners are protected from all foreclosure actions for 60 days, whether or not the action is related to COVID-19. Homeowners directly impacted by COVID-19 may request a forbearance for up to 180 days with the option to obtain an additional forbearance of up to 180 days after that. To request a forbearance,

- contact your loan servicer and state your COVID related difficulty. No additional documentation of distress is required. (H.R. 748 Sec. 4022).
- Multi-Family (5 or more units): Homeowners of multifamily properties, who are both current on their payments and are experiencing financial hardship as a result of COVID-19, may request a forbearance for up to 30 days. After which, the homeowner may request to extend the forbearance for up to two additional 30-day periods. Homeowners who have received a forbearance under [CARES](#) may not evict tenants from the applicable property until after the forbearance has expired (see “Renters” section, *supra*). To request a forbearance, contact your local servicer, and be prepared to provide documentation of your financial hardship (H.R. 748 Sec. 4023).
 - Non-Federally Backed Mortgages: As of yet, there is no uniform federal policy on foreclosures due to COVID-19 for non-federally backed mortgages, and loan investors remain free to set their own policies. Several major financial agencies have recommended that banks grant modifications to borrowers without penalty. Full Interagency statement [here](#). Major mortgage investors’ voluntary policies available here: 1) [FHA](#) 2) [VA](#) 3) [USDA Direct](#) 4) [USDA Guaranteed](#) 5) [Fannie Mae](#) 6) [Freddie Mac](#)
 - In California, Citigroup, JPMorgan Chase, U.S. Bank, and Wells Fargo and nearly 200 state-chartered banks, credit unions, and servicers [have agreed to offer a 90-day grace period](#), which will not be reported for late payment, to eligible Californians struggling to make mortgage payments as a result of COVID-19.

C. Loans

Bank Loans

- Both the Office of the Comptroller (OCC) and Federal Deposit Insurance Corporation (FDIC) have issued statements encouraging banks to work with their customers to meet evolving needs in light of COVID-19. Suggested accommodations include waiving fees, offering repayment accommodations, extending payment due dates, and increasing daily withdrawal limits at automated teller machines. To learn more, read the OCC’s statement [here](#) and FDIC’s statement [here](#).

Federal Small Business Loans

- The U.S. Small Business Administration is offering a loan under the Paycheck Protection Program (PPP) intended to help businesses keep their workforce employed during the pandemic. PPP loans are ultimately forgiven if: 1) all employee retention criteria are met and 2) funds are used exclusively on eligible expenses. More information on criteria and how to apply available [here](#). Note this program closed on August 8th, 2020.

Federal Student Loans

- Federal Legislation: Under [CARES](#), [Direct Loans](#) and [FEELS loans](#) currently owned by the Department of Education will be suspended through September 30, 2020, during which time interest accrual, negative credit reporting, and involuntary loan collection will also be suspended. Further, months during which payment was suspended will be counted towards loan forgiveness. Qualifying borrowers will receive notice of their rights no later than April 11, 2020. (H.R. 748 Sec. 3513). More information on eligibility, terms, and repayment available [here](#).
- Executive Action: By way of memorandum addressed to the Secretary of Education, the executive branch has extended the federal student loan forbearance first established under the CARES act through December 31, 2020. Executive memorandum available [here](#).
- Agency Action: The Department of Education has suspended interest on all federally held student loans for a period of at least 60 days. Further, borrowers may elect to suspend payments for at least two months, effectively allowing borrowers to suspend loan payments without accruing interest. Department of Education's press release [here](#).

D. Utilities

CA Statewide

- Statewide Policy: The California Public Utilities Commission (CPUC) is taking action to protect consumers from utility shutoffs related to COVID. This can include water, power, and telecommunications. See [press release here](#) and the CPUC website for more information
- Low Income Customers: Most recently, CPUC has suspended renewal requirements for low income customers enrolled in California Universal Telephone Service Program (California LifeLine), California Alternate Rates for Energy (CARE), and Family Electric Rate Assistance (FERA), such that participants' services will not be terminated for non-payment. Press release [here](#).

Power

- Voluntary Termination Suspension:
 - PG&E announced a voluntary [moratorium on service disconnection](#) related to COVID-related economic hardship.
 - Other utility companies who have committed to a voluntary moratorium include: Ameren, American Electric Power, Dominion Energy, Duke Energy, Eversource, FirstEnergy, Georgia Power, NV Energy, and PECO.
 - Edison Electric Institute, the trade association for many utility companies, announced it would also be suspending disconnections for nonpayment. List of members [here](#).

Internet/Telecomm

- FCC Initiatives:
 - The FCC has asked telecom companies to take the Keep Americans Connected pledge, a 60-day commitment from telecom companies to: refrain from turning off service for inability to pay due to COVID-19, waive any late fees where late payment is due to COVID 19, and open free wifi hot spots for public use. To date, more than 500 companies have taken the pledge. Full list available [here](#).
 - In an effort to ensure that low-income consumers participating in the [Lifeline program](#) continue to have access to broadband and phone service during COVID-19, the FCC has waived usage requirements, de-enrollment procedures, and extended a previous waiver of re-certification requirements through May 29, 2020. Press release [here](#).
- Comcast: Comcast announced that it is offering its Xfinity Wifi for free nationwide, offering unlimited data plans for customers, and no disconnect or late fees for those affected by the COVID-19 crisis. For more information see [here](#).

E. Employment/Income Concerns

Federal Aid

- The Coronavirus Aid, Relief, and Economic Security Act (CARES): Under CARES, millions of Americans will be eligible for a one-time payment formally referred to as a recovery rebate. The rebate is treated as a “tax credit,” which means the payment is not taxable and should not impact your eligibility for many social services, such as Medi-Cal, CalFresh or SSI. To receive payment, individuals must have a social security number; therefore, undocumented residents are ineligible (please see “Undocumented Resources” section for alternative sources of aid, *infra*). Additionally, those claimed as dependents on someone else’s tax return are ineligible. Payments are determined based on [adjusted gross income](#) (AGI) as reported on your most recent tax return. The following chart shows AGI cut offs for receiving the full rebate amount:

Filing status	AGI amount	Stimulus check amount
Single	\$75,000 or less	\$1,200
Married filing jointly	\$150,000 or less	\$2,400
Head of Household	\$112,500 or less	\$1,200
Dependents under 17	N/A	\$500, received by legal guardian

Filers whose income exceeded the AGI thresholds indicated above may still qualify for scaled payments: single filers whose AGI was greater than \$75,000 and less than \$99,000, heads of household whose AGI was greater than \$112,500 and less than \$136,500, and married filers with a combined AGI greater than \$150,000 and less than \$198,000 are all eligible for scaled payments. Filers eligible for scaled payments will have their rebate reduced by \$5 dollars for every \$100 over the AGI thresholds listed above. Single filers whose AGI exceeded \$99,000, heads of household whose AGI exceeded \$136,500, and married filers whose combined AGI exceeded \$198,000 are ineligible for the rebate. (H.R. 748 Sec. 6428). If you filed a tax return in 2018 or 2019 you can expect to receive a rebate automatically via direct deposit. If you did not file in 2018 and you have not yet filed for 2019, it is recommended that you file now to receive your rebate (for more information on filing see “Tax Resources,” *infra*). More detailed information on what to expect and answers to common questions available [here](#).

Workers

- The Coronavirus Aid, Relief, and Economic Security Act (CARES): CARES significantly expands the relief available to workers affected by COVID-19, including providing relief for workers who are typically ineligible for unemployment benefits. While the Department of Labor has yet to instruct States on exactly how to make these benefits available, workers can expect to see the following benefits available in the near future, and should check with CA’s Employment Development Department frequently for [updates](#):
 - Pandemic Unemployment Compensation: Workers eligible for and receiving unemployment benefits will receive an additional \$600 a week payment from the federal government. The law does not, however, amend initial eligibility for unemployment benefits (See “Reduced Hours Due to COVID-19,” *infra*). This benefit will be available through July 31, 2020 (H.R. 748 Sec. 2104).
 - Pandemic Emergency Unemployment Compensation: Workers who have exhausted their unemployment benefits under state law will be eligible for an additional 13 weeks of emergency unemployment benefits under CARES (H.R. 748 Sec. 2107).
 - Pandemic Unemployment Assistance (PUA): Workers who are ordinarily ineligible for unemployment benefits and whose income has been impacted by COVID-19 may be eligible for up to 39 weeks of pandemic unemployment assistance, subject to certain criteria and exclusions. Assistance is to be applied retroactively starting on or after January 27, 2020 and ending on or before December 31, 2020 (H.R. 748 Sec. 2101). This measure will be of particular importance for gig workers, independent contractors, those who are self-employed, and part time employees, as all of these workers are typically ineligible for unemployment benefits. Additionally, workers eligible for PUA will also qualify for the \$600 weekly

payment available through July 31, 2020. More on PUA eligibility criteria [here](#).

- **Retirement Benefits:** Employees under 59.5 years of age can now “self-attest” to a financial crisis, and do not have to pay a 10% penalty. Eligible employees may also withdraw up to \$100K. Employees taxed on withdrawals (something other than a 401k), will have three years to pay taxes on the withdrawn amount or may return the withdrawn amount without taxes. Employees with loans due at the end of this year will receive an additional year extension. (H.R. 748 Sec. 2020). More information and eligibility requirements available [here](#).
- **Reduced Hours Due to COVID-19:** Workers who have reduced work hours because their employer has reduced their hours or shut down operations due to COVID-19 can file for CA Unemployment Insurance, and will be able to collect on their claim the first week they are out of work, as per Governor Newsom’s [executive order waiving the one-week waiting period](#). File an Unemployment Insurance claim [here](#).
- **Workers Compensation in CA:** On September 17th, Governor Newsom signed into effect two bills expanding workers compensation. The first, SB 1159 available [here](#), expands access to workers compensation for front line workers by creating a rebuttable presumption that death or injury due to COVID-19 arose out of and in the course of employment and is compensable for specified dates of injury. Additionally, under this bill, all employees will be presumed to have contracted COVID-19 on the job if there was an outbreak at the site where they worked and they tested positive for the illness within 14 days of performing work at the site. This bill will remain in effect until January 1, 2023 subject to certain limitations, including both the requirement that an employee exhaust their paid sick leave benefits and that they meet specified certification requirements before receiving any temporary disability benefits. See bill for complete list of requirements and definitions, including what constitutes an “outbreak.” Under the second bill, AB 685 available [here](#), employers must report known cases to employees who may have been exposed to COVID-19 within one business day. See “Employers” section below for more on AB 685.
- **CA State Disability Insurance:** Workers certified by a medical professional as unable to work due to having or being exposed to COVID-19 are eligible for State Disability Insurance. To file, follow the California’s Employment Development Department’s [instructions](#).
- **Paid Family Leave:** Caregivers unable to work because they are caring for an ill or quarantined family member with COVID-19, as certified by a medical professional, are eligible for Paid Family Leave, which offers up to 6 weeks of benefits. As of September 17th, Governor Newsom has further expanded family leave protections to extend to millions of small business workers. Under newly enacted SB 1383, it is unlawful for any employer with 5 or more employees to refuse to grant a request by an employee to take up to 12 workweeks of unpaid protected leave during any 12-month period either to: 1) bond with a new child of

the employee or 2) care for themselves or a child, parent, grandparent, grandchild, sibling, spouse, or domestic partner, as specified. Full bill available [here](#). To file, follow the California Employment Development Department's [instructions](#).

- The Federal Families First Coronavirus Response Act requires, as of March 18th, [covered employers subject to certain exemptions](#) to provide:
 - Emergency Leave: Employees requiring leave to care for a child because either the child's school has been closed or their childcare provider is unavailable as a result of COVID-19 may be entitled to unpaid leave for the first ten days and paid leave thereafter.
 - Emergency Paid Sick Leave: An employee unable to work because 1) the employee is subject to quarantine, 2) has been advised not to work by a healthcare professional, 3) is experiencing symptoms of, or substantially similar to, COVID-19, or 4) is caring for either a child whose childcare is unavailable or an individual affected by COVID-19 is entitled to paid sick time.
 - Unemployment: Eligibility requirements and access to unemployment compensation will be expanded to cover a larger number of claimants impacted by COVID-19 (H.R. 6201).
- Food Sector: On March 4th Governor Newsom announced that essential "Food Sector Workers" who are unable to work due to medical advice or a possible COVID-19 infection will be entitled to up to 80 hours of supplemental paid sick leave subject to certain employer eligibility requirements. Governor Newsom's executive order [here](#). Food Sector Workers, [as defined by the Industrial Welfare Commission](#), are employees in the canning, freezing, and preserving industry; industries preparing cultural products for market, on the farm, and agricultural operations, as well as employees at food facilities that store prepare, package, serve, vend, or otherwise provide food for human consumption at a retail level; or a person who delivers food from a food facility. To qualify, essential food sector employees must be employed by a company that employs 500 or more workers (not including independent contractors and furloughs) and work at a "Delivery Network Company." Eligible employees are to be paid at the regular rate, not to exceed \$511/day. Amount of leave to be determined by employee's scheduled work hours prior to taking leave. More information on eligibility and how to calculate amount of leave owed available [here](#).
- Job Restoration: Under the Families First Coronavirus Response Act, an employer with fewer than 25 employees must restore employees to the same or equivalent position; or must make reasonable efforts to reemploy after the pandemic (H.R. 6201).
- For a summary of the Federal and CA benefits available to employees and how to access them see this [chart](#).
- If you believe your employer has violated your rights, you may consider filing a complaint with the [Department of Labor](#). Information on how to file a complaint

available [here](#). To learn more about your workplace rights, [A Better Balance](#) offers a free and confidential legal helpline (1-833-633-3222).

Undocumented Workers

- **Uniquely Vulnerable:** Undocumented workers rarely receive the protections and benefits that are traditionally guaranteed to employees. Further, to date, all of the federal aid measures designed to assist workers impacted by COVID-19 have excluded undocumented workers. As a result, undocumented workers are especially financially and physically vulnerable at this time.
- **CA Initiatives:**
 - On Wednesday, April 15th, [Gavin Newsom announced the creation of a \\$125 million coronavirus relief fund for undocumented workers](#). Undocumented adults who meet eligibility requirements can expect a one-time payment of \$500 per adult with a cap of \$1000 per household. Applicants must show that they are: (1) an undocumented adult over the age of 18; (2) not eligible for federal COVID-19 related assistance like CARES or pandemic unemployment benefits; and (3) have experienced a hardship as a result of COVID-19. For a list of non-profits helping undocumented adults apply for assistance visit the Department of Social Services' website [here](#).
 - [Legal Aid at Work](#) has compiled a list of relief funds for undocumented workers in California to help mitigate some of the financial uncertainty that is particularly acute for undocumented workers right now, list available [here](#).
 - [California Immigrant Youth Justice Alliance](#) has likewise compiled a list of resources for undocumented Californians, ranging from basic information to available aid and relief funds by region. List available [here](#).

Employers

- **Unemployment Insurance Work Sharing Program:** Employers experiencing a downturn in their businesses or services as a result of the coronavirus' impact on the economy may apply for the [UI Work Sharing Program](#) which allows employers to retain their trained employees by reducing their hours and wages that can be partially offset with UI benefits.
- **Payroll Tax Credits:** Employers covered under the Families First Act may be eligible for payroll tax credits equal to 100% of employer paid wages for either qualified sick leave wages paid under the Emergency Paid Sick Leave Act or qualified family leave wages paid under the Emergency Family and Medical Leave Expansion Act (H.R. 6201). For more information see the Internal Revenue Service's press release [here](#).
- **Expanded Reporting Requirements Under OSHA:** Assembly Bill 685, signed by Governor Newsom on September 17th, expands the California Occupational Safety and Health Act's definition of "imminent hazard" to include risk of exposure to COVID-19. Under this expanded definition, employers who receive notice of a

potential workplace exposure to COVID-19 are required to inform employees who were on the same premises as the qualifying individual during the infectious period. Employers are required to give notice to at-risk employees within one business day of learning of the potential exposure. Employers must also inform all employees of their intended disinfection and safety plan in response to the potential exposure. Employers who fail to comply with notification requirements will be subject to civil penalty. Employers are further required to report within 48 hours of learning that their site has reached the requisite number of cases constituting a COVID-19 outbreak certain prescribed information to the local public health agency in the jurisdiction of the compromised worksite. For full reporting requirements, see AB 685 available [here](#).

Social Security

- For individuals receiving retirement, disability, and other benefits through the [Social Security Administration](#) (SSA), most services are still available online. Stay up to date on what SSA is doing in response to COVID-19 [here](#).
- The SSA is triaging services to individuals with the most "dire need" as defined on their website: <https://www.ssa.gov/coronavirus/> Their definition of dire need includes processing Medicare/Medicaid applications for healthcare coverage.
- Beware of scams related to Social Security benefit suspension: <https://oig.ssa.gov/newsroom/news-releases/march20-advisory>
- SSA is extending deadlines and suspending rep payee accountings, continuing disability reviews, and processing/collection of overpayments: <https://www.ssa.gov/coronavirus/>

F. Food Access

Congressional Legislation

- Congress first increased funding to the WIC, SNAP, and food bank programs in the Families First Coronavirus Response Act, signed on March 18th (H.R. 6201). A second wave of funding has since been awarded under CARES, allocating an additional \$8.8 billion to child nutrition programs, \$15.5 billion to SNAP, and a combined \$750 million to other food distribution and assistance programs (H.R. 748 Sec. 6002).
- Under the Families First Coronavirus Response Act, children who are ordinarily eligible for free or reduced-price school meals but whose schools are currently closed due to COVID-19 are eligible for Pandemic-EBT benefits (P-EBT) (H.R. 6201). The program entitles each child to a maximum of \$365 over a four-month period. Most families who receive CalFresh, Medi-Cal, or Foster Care benefits should automatically receive their P-EBT cards in the mail. Families not participating in these programs, but who believe their children are eligible should apply [here](#) before June 30, 2020. More information on P-EBT available [here](#).
- The work/training requirements for SNAP have also been waived at this time (H.R. 6201).

Non-Profits

- Meals on Wheels provides food delivery to older adults and people with disabilities. Congress boosted funding to Meals on Wheels in HR 6201 on March 18th. For information about the service in your area, contact the [Area Agency on Aging](#) in the county where the older or disabled person resides.

G. Fraud

Vaccination Scams

- As of March 5, 2020, there is no vaccine for COVID-19 and a vaccine is not anticipated for approximately 18 months. The Federal Trade Commission [has identified scams](#) developing around this. Individuals should not give personal information or payment to any entity (online or in person) offering medical services or tests not directly ordered by their physician. Note that older family members with cognitive impairment may be particularly at risk for these scams and you should take steps to protect them.

Consumer Protection

- Emergency declarations in CA trigger price gouging limits on consumer goods for at least 30 days from the date of declaration (March 4, 2020). Individuals with rent increases should seek legal assistance. For more information, see the [Attorney General's press release](#).

H. Discrimination

Racism and Inequality

- Asian American Communities: Misinformation about COVID-19, unfortunately [spread at even the highest levels of government](#), has created a hostile and at times violent environment for Asian Americans living in the United States. Increasingly the targets of hate crimes, Asian Americans are [forced to navigate the double threat](#) of race-based violence in the midst of a global health crisis. [The Asian Pacific Policy and Planning Council](#) recently launched a site to track these incidents, which will guide future prevention efforts. If you have experienced or witnessed micro-aggressions, bullying, harassment, hate speech, or violence targeting Asian Americans during the pandemic you are encouraged to report it [here](#). The Asian American Psychological Association has also compiled a [list of resources](#) to support Asian Americans in navigating the challenges posed by COVID-19.
- Black Communities: Black communities in the US are experiencing significantly higher rates of COVID-19 contraction and mortality. Currently, [Black Americans represent nearly 1/3 of all COVID related deaths in America](#), despite comprising

only 13% of the population. Structural inequalities, such as a long history of redlining resulting in densely populated black neighborhoods with inadequate access to healthy food and medical care, in combination with micro-level racism, such as racial bias among treating physicians, are largely responsible for these gross health disparities. More about the role of structural and micro-level racism in COVID-19 outcomes available [here](#). Additionally, the [NAACP](#) has published a thorough [report](#) on the systemic inequities highlighted by the pandemic along with advocacy recommendations, as well as a [reporting site](#) for those who have experienced discrimination during the pandemic.

Race Sensitive Resources:

- [National Council of Asian Pacific Americans \(NCAPA\)](#): NCAPA, a coalition of 34 national Asian Pacific American organizations, is an excellent [legal and educational resource](#) for Asian Americans and Pacific Islanders. Of note, most recently, the organization along with 260 Civil Rights Organizations called on Congress to denounce the racist and xenophobic attacks stemming from COVID-19. Full letter [here](#).
- [The Asian & Pacific Islander American Health Forum \(APIAHF\)](#): APIAHF has created a crowd-sourced database of in-language resources on COVID-19 for Asian Americans, Native Hawaiians, and Pacific Islanders. Database [here](#).
- [Racial Equity Tools](#): A website designed to support individuals and groups working towards racial equity, [Racial Equity Tools](#) has compiled an extensive list of race-sensitive resources and educational materials available [here](#).
- [The African American Policy Forum](#): The [African American Policy Forum](#), a cutting edge think-tank dedicated to dismantling structural inequity, has also compiled a comprehensive directory of resource lists created by community members and organizers available [here](#).
- [National Immigration Law Center \(NILC\)](#): NILC has compiled a list of short updates on access to healthcare for immigrants and their families; covering, among other topics, implications of the Family First Act, Emergency Medical Treatment and Labor Act, Emergency Medicaid, and the Affordable Care Act. Full update available [here](#).
- [America's Voice Education Fund](#): A non-profit fighting to transform the immigration system and ensure freedom and security for immigrants in the U.S., [America's Voice](#) has compiled a list of resources ranging from healthcare to unemployment benefits, available [here](#).
- [Protecting Immigrant Families \(PIF\)](#):
 - [Talking Points](#): In response to efforts by anti-immigrant activists to link discourse around immigration with infectious diseases, PIF has compiled a list of talking points and strategies to avoid common pitfalls, available [here](#).
 - [Know Your Rights Fact Sheet](#): PIF has compiled a short and straightforward document for immigrants, outlining their rights both when seeking medical treatment and with respect to obtaining medical

insurance. Document available [here](#), and includes referrals for free and low-cost resources and advice.

- **Practical Tips:**
 - Co-authored by a black family medicine doctor and a critical race theory scholar, [this article](#) offers practical tips for patients of color on how to mitigate micro-level discrimination in the healthcare system.
 - The National Association of School Psychologists has put together a [list of tips](#) for parents and caregivers outlining how to support children experiencing stigma and racism during COVID-19.

I. Older Adults

High Risk

- Older adults are at a heightened risk during this pandemic, with the mortality rate for older persons estimated at 15% (compared to a mortality rate of around 4% for the general population). Older adults are advised to stay home and self-isolate as much as possible. Unfortunately, evidence shows that [social isolation is also a major risk factor for poor health in older adults](#). To help, check in on your older family member and consider using these resources:

Social Isolation

- Agencies are providing phone calls to socially-isolated older adults. San Francisco based organizations include:
 - [The Institute on Aging Friendship line](#) provide calls in English, Mandarin, Cantonese, and Spanish. Friendship Line number is [800-971-0016](#).
 - [Well Connected](#) and [Well Connected Español](#) connect individuals to virtual classes, conversations, and other activities and are accessible by telephone. Programs are available in both English and Spanish.
 - [Social Call](#) matches individuals for weekly friendly phone chats (and in-person visits in San Francisco).

Resources:

- [Area Agencies on Aging](#): These agencies are available by law in every county in the United States and are responsible for coordinating services and supports for older adults. Most of the services provided are free or low cost. Services include Meals on Wheels, legal services, adult day care, and financial management. To find the agency in your area, see [here](#).
- [Alzheimer's Association](#): Most older adults do not have dementia, and dementia is not a "natural" part of aging. However, the risk for such disease increases with age. If you suspect an older friend or relative is not able to care for themselves because of dementia, contact your local [Alzheimer's Association](#) for resources and supports.

- DAS and other SF Mutual Aid: The Department of Disability and Aging Services (DAS) through Shanti is offering a service for older adults who are based in San Francisco, where volunteers assist with discrete, one-time tasks, such as delivering groceries or taking out the trash. To arrange, seniors or their advocates should call the DAS intake and referral line at [415-355-6799](tel:415-355-6799). Additionally, many networks are offering mutual aid to seniors, people with disabilities and/or health conditions, and at-risk workers. In most cases, mutual aid resources range from financial support to non-financial assistance. One such mutual aid effort in the Bay Area, organized by Senior and Disability Action, Bay Resistance, and a variety of community organizations and labor unions, can be found [here](#).
- Behavioral Health: The U.S. Administration on Aging through their [elder care locator](#) offers both national and local mental health resources for older adults. List of resources available [here](#).

J. Tax Resources

Individual Income Tax Returns

- Filing for 2019: IRS and FTB have both extended the deadline to file and pay your 2019 individual income tax returns to July 15, 2020. The IRS offers [free online filing](#) for federal returns for most taxpayers. For low to moderate income earning individuals, disabled filers, non-English speaking filers, and senior citizens, the IRS offers filing assistance through [SFHDC's Volunteer Income Tax Assistance](#) (VITA). To make an appointment call 415-822-1022.
- Estimated Tax Payments for 2020: If you owe quarterly estimated tax payments for 2020, the first and second payments are both due on July 15, 2020.

Stimulus Payments

- Under CARES, [Congress has approved stimulus payments to eligible taxpayers](#). Payment is based on your 2018 or 2019 federal income tax return, and is treated as a tax-exempt, tax credit (H.R. 748 Sec. 6428). If your refund is usually taken to pay amounts you owe to federal and state agencies, such as back taxes to the IRS or FTB, or overpaid Social Security Benefits or Unemployment, you will still receive the full amount of the payment. However, you may not receive your full payment if you are behind on child support payments (for more information on federal stimulus payments under CARES, see "Employment/Income Concerns: Federal Aid," *supra*).

Tax Refunds

- Back Taxes: The IRS is temporarily granting refunds to individuals, who despite owing back taxes, need the funds to pay necessary living expenses during COVID-19. Eligibility is restricted to individuals who have not yet filed for 2019. Eligible filers, after completing their 2019 tax return but before filing, should

contact [Taxpayer Advocate Service](#). Please note, for fastest response It is recommended that you complete a [Form 911](#), and fax it to your local [TAS office](#).

- Additional Verifications: In some instances, the IRS may send a letter requesting additional information from a taxpayer before releasing their refund. If you have received requests for any of the following, contact the UC Hastings Low-Income Taxpayer Clinic at 415-703-8287 or lirc@uchastings.edu to see whether you qualify for free assistance:
 - Earned Income Tax Credit and/or Child Tax Credit examinations – the IRS requests documents to show tax credit eligibility, such as student school or medical records.
 - Wage Verification Reviews – the IRS asks for documentation verifying reported income, such as copies of Forms W-2 or 1099.
 - Identity Theft Verification – the IRS requires a filer to contact their offices or use the online tool to verify their identity.

IRS Tax Collection

- Under the new [People First initiative](#), created in response to COVID-19, the IRS will be suspending payments under Installment Agreements and Payments on Offers in Compromises due between April 1 and July 15, 2020. In most cases, the IRS will also be refraining from issuing new liens, levies, or wage garnishments during this period.

K. Additional Resources

- [LawHelp.org](#)
- [LegalAidatWork](#)
- [Justice in Aging](#)
- [La Raza Centro](#)
- [Consumer Financial Protection Bureau](#)
- [CDC Website](#)
- [WHO Website](#)
- [SFDPH Website](#)

Volunteer or Donate

- [The Mental Health Fund](#): Become a crisis counselor for those suffering from mental health issues due to the pandemic. Counselors are trained to answer texts from people in a crisis, and to that end learn active listening, collaborative problem solving, and safety planning.

- [Little Brothers of SF](#): Help your local San Francisco elderly population by donating kits filled with essentials including toiletries and cleaning supplies.
- [San Francisco Food Bank](#): Volunteer at the San Francisco/Marin Food Bank where you can help get food out to your community.