BHDDH Division of Developmental Disabilities



COVID-19 Update

April 17, 2020

Help RI Track COVID-19 Response

BHDDH has asked providers to report all suspected and confirmed cases of COVID-19 so that we can track the impact on our DD community and share information with the RI Department of Health and RI Emergency Management Agency.

We also ask people who are at home with families or living alone to report a suspected or confirmed COVID-19 case or exposure to help us in our reporting, and to make sure DDD can follow up with individuals and families if they need help. If a participant or household member has a suspected or confirmed case of COVID-19 or any known exposure to COVID-19, please let your social caseworker know by calling DDD at (401) 462-3421.

How Are You Doing? Survey for Individuals with I/DD

Advocates in Action (AinA) designed a questionnaire with a team of Self-Advocates who receive services through the RI DD System, but any Rhode Islander who has a developmental disability is welcome to answer the questions!

AinA will use your answers to figure out how to help during these challenging and uncertain times. They also plan to share the results with the RI Division of Developmental Disabilities and other allies. The combined results of what everyone gives for answers can help guide the people who are developing Rhode Island's emergency response to the pandemic for the DD Community. In other words, you can help make sure that they hear from individuals as they work on policies and make some important decisions in the days and weeks ahead.

You can find the questionnaire at https://www.advocatesinaction.org/oksurvey.php

COVID Family Caregivers Survey

Please participate in a short survey offered by community groups to understand how you are doing during this COVID crisis. The partners will use this information to help the State agencies and other organizations understand and better meet the needs of the DD community. The survey will take no more than 10 minutes. If possible, please take the survey by next Monday, April 20th. All the partners involved in this survey thank you in advance for your participation.

English: https://bit.ly/3b8hun4 [bit.ly]

Spanish: https://bit.ly/2K3ht8g [bit.ly]

The COVID Family Survey Partners are RIFORCE, The ARC Family Advocacy Network, PLAN RI, Paul V. Sherlock Center on Disabilities, RI Parent Information Network, RI Developmental Disabilities Council and the Cross Disability Coalition.

WEB: www.bhddh.ri.gov | EMAIL: BHDDH.AskDD@bhddh.ri.gov | PHONE: (401) 462-3421

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Self-Directed Hiring Staff During COVID-19

CORRECTION: In last week's update, it was stated that people who self-direct cannot hire anyone who lives in the same household. This is incorrect. People who self-direct can hire any qualified adult, including family members and guardians. All self-directed staff must be able to pass a background check. Typically, a background check must be completed before hire. Due to COVID, background checks are currently under a variance which requires them to be done within 60 days of the end of the State of Emergency. Fiscal Intermediaries have been given guidance on performing background assessments in lieu of background checks during the State of Emergency.

Unemployment and Medicaid

What are the changes to Unemployment Insurance (UI) Compensation in the CARES Act, and how do they affect financial eligibility for Medicaid?

Taken from the CMS FAQs from 4/13/20 for FFCRA and CARES Act.

Unemployment benefits are typically counted as unearned income. However, the CARES Act states that the additional unemployment will be disregarded from the income calculations for people receiving Medicaid. CMS states in the FAQs listed above that: "Consequently, states must disregard the \$600 weekly Pandemic Unemployment Compensation... in determining underlying income eligibility, and the scope of assistance (e.g., cost-sharing, post-eligibility treatment-of-income), for both Medicaid and CHIP."

This disregard applies only to the Federal pandemic unemployment benefits. It does not apply to payments of regular unemployment, unemployment received under the expansion of eligibility, or extensions of regular unemployment under other pandemic unemployment programs.

SSI Recipients to Receive Automatic Stimulus Checks

The IRS announced that it will work with the Social Security Administration to ensure that SSI recipients automatically receive stimulus checks. The IRS had initially signaled that SSI recipients would need to file tax returns, and then had created a portal where SSI recipients could enter data in lieu of a tax return. But now, the IRS confirmed that SSI recipients will receive a \$1,200 Economic Impact Payment with no further action needed on their part. The IRS projects these payments will go out no later than early May. SSI beneficiaries with dependent children still need to use the IRS portal in order to receive their \$500 child credit. For more information go to IRS.gov.

Watch out for scams related to Economic Impact Payments

The IRS urges taxpayers to be on the lookout for scams related to the Economic Impact Payments. People should watch out for scams using email, phone calls or texts related to the payments. Be careful and cautious: The IRS will not send unsolicited emails or texts asking people to open attachments, visit a website or share personal or financial information. **Remember, go directly and solely to IRS.gov for official information.**

If you are experiencing a mental health crisis, BH Link is here for you

BH Link's mission is to ensure all Rhode Islanders experiencing mental health and substance use crises receive the appropriate services they need as quickly as possible in an environment that supports their recovery. Call 911 if there is risk of immediate danger. Visit the BH Link website at www.bhlink.org or for confidential support and to get connected to care:

CALL (401) 414-LINK (5465)

If under 18 CALL: (855) KID(543)-LINK(5465)

Visit the 24-HOUR/7-DAY TRIAGE CENTER at 975 Waterman Avenue, East Providence, RI

Stay Informed with Information on COVID-19

Rhode Island Department of Health COVID-19 Resources

Hotline (401) 222-8022 or 211 after hours;

Email <u>RIDOH.COVID19Questions@health.ri.gov</u>

Website https://health.ri.gov/covid/

Center for Disease Control COVID-19 Information

Website cdc.gov/coronavirus

Videos https://www.cdc.gov/coronavirus/2019-ncov/communication/videos.html

Includes a link to ASL videos

BHDDH Information on COVID-19's Impact on DD Services and the DD Community

Website <u>bhddh.ri.gov/COVID</u>

RI Parent Information Network (RIPIN)

Website https://ripin.org/covid-19-resources/

Call Center (401) 270-0101 or email callcenter@ripin.org

Advocates in Action – for videos and easy to read materials

Website https://www.advocatesinaction.org/

Website offers BrowseAloud, which will read the website to you

Sign Up for Our Email List

If you aren't receiving email updates and newsletters from the Division, you can sign up on our

website. From the main BHDDH page at bhddh.ri.gov, select **What's New**, then go to bottom and click on **DD Community Newsletter**. The link to sign up for the BHDDH

DD Community Newsletter SIGN UP FOR THE BHDDH NEWSLETTER

Newsletter is directly below the title, as shown in the picture at right.

Contacting the Division

The department is working on a reduced workforce and therefore calls should not be placed directly to your social caseworker. DDD has put 24-hour phone coverage in place with a central business hour phone number and an on-call number for nights and weekends.

If you have a vital need, please call the numbers below. If you have any general questions or concerns, please email them if you can, in order to try to leave the phone lines free for those who need to call. We will do our best to address your questions directly or through future newsletters.



During business hours (Monday-Friday 8:30-4:00), for questions or support (401) 462-3421









Send general questions to the AskDD email address. Please do not email critical issues. BHDDH.AskDD@bhddh.ri.gov



For medical or healthcare related emergencies, call your Primary Care
Physician or 911



CONTACTYOUR DOCTOR



CALL FOR:

- ROUTINE Healthcare Questions
- NON-EMERGENCY Medical Care

FOLLOW YOUR DOCTOR'S ADVICE

DON'T go to their office
unless they tell you to!



April 10, 2020

Coronavirus Stimulus Payments - Recovery Rebates

The Coronavirus Aid, Relief, and Economic Security Act authorized stimulus payments to be made to many people in the United States called Recovery Rebates.

Who is eligible for Recovery Rebates?

The payments are available to many people, even people who do not make enough money to file taxes usually. People who are undocumented, lack Social Security numbers, file with an Individual Taxpayer Identification Number, or adults who were claimed as dependents are not eligible.

How much is the payment?

\$1,200 for individuals and \$2,400 for married couples who filed jointly. There is a \$500 supplemental payment per child age 16 or younger. People whose adjusted gross income was less than \$75,000 for a single individual or \$150,000 for married filing jointly are eligible for the full payment. The payment is gradually reduced for incomes above those levels, tapering off altogether at \$99,000 for individuals and \$198,000 for couples.

Do asset and income limits apply to these payments?

No. Because these payments are like tax rebates, they "shall not be taken into account as resources for a period of 12 months from receipt, for purposes of determining the eligibility of such individual (or any other individual) for benefits or assistance (or the amount or extent of benefits or assistance) under any Federal program or under any State or local program financed in whole or in part with Federal funds" (26 U.S. Code § 6409). This means that people with disabilities can accept these payments without putting Supplemental Security Income (SSI), Social Security, Supplemental Nutrition Assistance Program (SNAP), and other benefits at risk.

Do people have to fill out a form to get the payment?

Only some people. The payments will be issued by the Internal Revenue Service (IRS), like a tax refund, and if a person filed taxes in 2018 or in 2019, the payment will be made automatically to the bank account or address that the IRS has on file. There may be other automatic payments. We do not know when the payments will be made.

Can people on SSI or Social Security get payments?

Yes. Payments to people on Social Security will be automatic. Right now, people on SSI will need to provide personal information to the IRS to receive their payments. The information can be provided via this portal: https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here. We continue to work with the Administration and Congress to make the process as automatic as possible for people on SSI.

Please visit https://www.irs.gov/coronavirus for the most up-to-date information.



COVID-19 AND SOCIAL INSURANCE AND BENEFIT PROGRAMS

With ongoing impact of covid-19 still not fully understood by the community at large, individuals with disabilities who regularly access a series of public benefits are left with a variety of questions about the impact of the various federal and state legislative and administrative actions on these various benefits. Key language in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) serves as a guidepost from which the impact on benefits can be better understood.

Notwithstanding any other provision of law, any refund (or advance payment with respect to a refundable credit) made to any individual under this title shall not be taken into account as income, and shall not be taken into account as resources for a period of 12 months from receipt, for purposes of determining the eligibility of such individual (or any other individual) for benefits or assistance (or the amount or extent of benefits or assistance) under any Federal program or under any State or local program financed in whole or in part with Federal funds. 26 U.S. Code § 6409

Supplemental Security Income (SSI)

Individuals who are receiving SSI need to be aware of several key elements related to the stimulus payment:

- 1. Stimulus payments are NOT taxable.
- 2. Stimulus payments received by the individual that are initiated through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) will not counts as income in the calculation of the individual's SSI amount for that month(26 U.S. Code § 6409).
- 3. Stimulus payments will not be counted as "resources" for a twelve month period following the receipt of the funds (26 U.S. Code § 6409).

Social Security Disability Insurance (SSDI), Disabled Widow(er) Benefits (DWB), Childhood Disability Benefits (CDB)

The stimulus payment will have no impact on any of these Title II benefits: SSDI, DWB, CDB, and SSA Retirement. These benefits are classified as insurance benefits and are NOT impacted by unearned income. In addition, the stimulus payments will NOT be taxable.

Please note that Title II benefits are SSA benefits. SSI benefits are federal welfare benefits. At any time when the Act refers to "Social Security Benefits, "SSI" is not included unless specifically stated by the statute.

Supplemental Nutrition Assistance Program (SNAP)

There is no impact on SNAP benefits due to the receipt of a stimulus payment in accordance with 26 U.S. Code § 6409.

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Housing and Urban Development (HUD)

There is no impact on HUD rent subsidies due to the receipt of the stimulus funds. Further, HUD housing does not consider an individual's resources. Only the income produced by the resource, bank interest, is considered by HUD. *Please check your state rules concerning and state public housing in which an individual may be living.

HUD has also extended a "tailored set of mortgage payment relief options for single family homeowners with FHA-insured mortgages". "Effective immediately for borrowers with a financial hardship that makes them unable to pay their mortgage due to the COVID-19 National Emergency, mortgage servicers must extend deferred or reduced mortgage payment options - called forbearance - for up to six months, and must provide an additional six months of forbearance if requested by the borrower".

Medicaid

In all states that have accepted the <u>Federal Medical Assistance Percentage (FMAP)</u> 6.2% increase from the federal government (only NYS is in question), Medicaid recipients who received benefits before the COVID-19 crisis, or become eligible during the crisis cannot be terminated from Medicaid.

On a case by case basis, states may change the category or eligibility, e.g., from regular Medicaid to 1619(b) or Medicaid Buy-In for Working People with Disabilities (MBI-WPD), but terminations of coverage will not be allowed.

Medicare

The stimulus payment will have no impact on Medicare premiums or eligibility. Medicare Savings Plans (MSPs), those programs that see Medicaid paying all or part of Medicare premiums for Parts B and D, and in some cases co-pays and deductibles, will also not be impacted by the stimulus payments in accordance with above language (26 U.S. Code § 6409).

Temporary Assistance for Needy Families (TANF)

In accordance with the language in 26 U.S. Code § 6409, the stimulus payment will have no impact on <u>TANF</u> <u>eligibility</u> or resource levels for a 12 month period from receipt of the funds.

Unemployment Insurance (UI)

Each state is responsible for establishing its own UI benefits eligibility. In general, individuals qualify when:

- ✓ Are unemployed through no fault of your own. In most states, this means you have to have separated from your last job due to a lack of available work.
- ✓ Meet work and wage requirements. You must meet your state's requirements for wages earned or time worked during an established period of time referred to as a "base period." In most states, this is usually the first four out of the last five completed calendar quarters before the time that your claim is filed.
- Meet any additional state requirements. Find details of your own state's program.

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¹ HUD (2020, April 1). HUD issues new CARES act mortgage payment relief for FHA single family homeowners. HUD https://www.hud.gov/press/press releases media advisories/HUD No 20 048

² DOL (2020, April, 2). *How do I file for unemployment insurance?* DOL https://www.dol.gov/general/topic/unemployment-insurance



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Important UI Facts:

- UI has been extended beyond the "normal" 26 weeks to 39 weeks.
 - Massachusetts residents will receive 43 weeks as the Commonwealth provides 30 weeks of UI in normal circumstances.
 - If your state pays other than 26 weeks in normal circumstances, simply add 13 weeks to the number of state weeks of payment
- The federal government will also add \$600 per week to the maximum state U/I benefit paid for 4 months until July 31, 2020. Thus, if your state maximum payment is \$450 per week, the weekly check will be \$1045. There appears to be no variation in payment for those not receiving the maximum in your states so we must assume, until we receive other information that the \$600 per week will be added to all UI amounts paid by the state.
- For SSD/I workers with disabilities that will have to meet your state "base rate"; meaning that they have to have worked long enough and earned enough to be eligible for UI. See your state's UI website for this information. Many websites also have calculators to estimate payments.

Important UI and SSI Facts:

- SSI recipients are required to apply for any other benefit they may be eligible to receive when told of potential eligibility. The SSA Program Operations Manual System (POMS) states:
 - ✓ SSA advises him/her, on a written, dated notice, of potential eligibility for other benefits; and
 - ✓ He/she does not take all appropriate steps to file for and, if eligible, obtain any such payments within 30 days of receipt of such notice.
- For those SSI recipients that meet your state's UI "base period" the potential of receiving \$2400 plus the state U/I benefit exists. SSI recipients could receive much more through the UI program than through the SSI program. Thus, they should be encouraged to apply ASAP for UI, as long as you have determined that they will be eligible for UI. Given that the maximum period of receipt of UI is 43 months, SSI recipients will still be suspended when UI ends. Please note:
 - ✓ At the conclusion of the UI, the recipient MUST call SSA to have the SSI reinstated.
 - ✓ Any EXCESS resources held at the time reinstatement is requested will count toward the resource limit.
 - ✓ Achieving a Better Life Experience (ABLE) accounts or other protected savings mechanisms could be considered, if eligible, to ensure SSI resource rules are met.

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Unemployment Insurance Fact Sheet

There are three ways to access unemployment insurance benefits during the COVID-19 pandemic.

If you have been laid off:

- If your place of business closes, or you are directed by your employer to remain home and are not being compensated, you may be eligible for regular unemployment insurance (UI) and can apply for benefits here.
- If your claim is related to COVID-19, please indicate that on your application. DLT is waiving the usual seven day waiting period for COVID-19 related claims.

If you are a gig economy worker, contract worker, small business owner, worker for hire, self-employed and are out of work because of COVID-19:

• You may be eligible for pandemic unemployment assistance (PUA) and can apply COVID-19 emergency unemployment insurance benefits here.

If your place of business remains open, but you are unable to work because of COVID-19:

- If your guit your job, you may not be eligible for unemployment insurance benefits.
- People who voluntarily guit their jobs are not eligible for benefits unless they left for "good cause".
- Quitting your job to collect benefits without "good cause" is fraud.
- "Good cause" may include:
 - (1) You have tested positive for COVID-19 and therefore are unable to work;
 - (2) Your doctor recommends you not work because you are high-risk; or
 - (3) You are the sole caregiver for someone who has no place to receive care and cannot stay home alone and therefore you are unable to work.
- If your reason for quitting is COVID-19, you must be able to establish that you have been directly impacted in order for your claim to be validated. If you believe you have "good cause," you can apply for benefits here.
- View the DLT's Fraud and Eligibility policies.

If you have any questions, please contact the Rhode Island Department of Labor and Training at dlt.ri.gov or (401) 462-2020.





Pagina informativa sobre el seguro de desempleo

Hay tres maneras de cualificar para los beneficios de seguro de desempleo durante la pandemia de COVID-19.

Si ha sido despedido:

- Si su lugar de negocios se cierra o su empleador le indica que permanezca en casa y no esta siendo compensado, usted puede ser elegible para seguro de desempleo regular (UI) y puede solicitar beneficios aquí.
- Si su reclamo está relacionado con COVID-19, por favor indíquelo en su solicitud. DLT ha actualizo el período de espera habitual a siete días para reclamaciones relacionadas con COVID-19.

Si usted es un trabajador de economía de trabajo, trabajador por contrato, propietario de una pequeña empresa, trabajador de alguiler, trabajador independiente y está sin trabajo debido a COVID-19:

• Usted puede ser elegible para asistencia de desempleo por pandemia (PUA) y puede aplicar para beneficios de seguro de desempleo de emergencia COVID-19 aguí.

Si su lugar de trabajo permanece abierto, pero no puede trabajar debido a COVID-19:

- Si usted renuncia a su trabajo, es posible que no sea elegible para los beneficios de seguro de desempleo.
- Las personas que voluntariamente renuncian a sus empleos no son elegibles para beneficios al menos que se vayan por "buena causa".
- Dejar su trabajo para cobrar beneficios sin "buena causa" es fraude.
- La "buena causa" puede incluir:
 - (1) Ha dado positivo para COVID-19 y, por lo tanto, no puede trabajar;
 - (2) Su médico le recomienda que no trabaje porque usted es de alto riesgo; o
 - (3) Usted es el único responsable de cuidar a alguien que no tiene lugar para recibir atención y no puede quedarse solo en casa y, por lo tanto, usted no puede trabajar.
- Si su razón para dejar de trabajar es COVID-19, debe ser capaz de demostrar que ha sido afectado directamente con el fin de que su reclamo sea evaluado. Si usted cree que tiene "buena causa", puede solicitar beneficios aquí.
- Vea las polízas de fraude y elegibilidad de DLT.

Si tiene alguna pregunta, comuniquese con el Departamento de Trabajo y Capacitación de Rhode Island dlt.covid19@dlt.ri.gov o puede llamar al (401) 462-2020.

