

COVID-19 Emergency Assistance Updates

NOTE: This is an internal document prepared for GaFCP staff and Family Connection coordinators. It will be regularly updated as federal and state policy and program actions are taken.

Web-based access to these resources is already published on the [GaFCP Coronavirus in Georgia – Updates and Resources](#) page. The information provided below captures, as of April 10, the policy changes enacted in relief laws and waivers to state programs. The resources below are a more detailed description of new and expanded opportunities to be accessed during the pandemic. As of this writing schools in Georgia are closed for the balance of the academic year and a statewide shelter in place order will continue in effect through April 30. The SIE team will continue to monitor changes and update the information as necessary.

FINANCIAL AND EMERGENCY ASSISTANCE RESOURCES FOR INDIVIDUALS

Beginning Monday, March 23, 2020, all DHS offices will encourage customers to use self-service options and telephonic communication as a primary means to conduct business. Individuals requiring in-person consultation will be seen by appointment only. Use the [Georgia Gateway web portal](#) to apply for SNAP, TANF, Medicaid, PeachCare and CAPS for childcare.

Families Encouraged to Use Student Tablets to Access SNAP, Medicaid, or TANF Benefits

In an effort to ensure children have access to the nutrition and medical services they need during the COVID-19 pandemic, the Georgia Division of Family & Children Services (DFCS) and Department of Education (GDOE) are partnering to encourage families with school-age children to use district-issued student devices to access online SNAP, Medicaid or TANF applications rather than visit the local county office. [Click here](#) for details.

Food Assistance

SNAP

Georgia has expanded benefit levels to its SNAP program, households of one will be eligible for up to \$194 per month for March and April. For the general population households are expected to receive an additional \$100 in March and April. For a household of four the maximum federal allowed benefit is \$646. Work and training hours requirements have been waived from the federal level to allow benefits to continue.

WIC

Georgia has published a [FAQ](#) about how to access WIC and received approval for two waivers that facilitate access — one that allows [Georgia WIC](#) to remotely issue benefits to any participant (or parent/caretaker or proxy) through May 31, 2020 and another that waives the physical presence requirement (which includes the ability to defer in-person testing requirements)—also through May 31, 2020. Local Agencies (Health Departments) have been encouraged to utilize flexibilities that are already part of existing policies such as 30-day extensions for certifications, mailing of vouchers (instead of in

person pickup) and Nutrition Education via telephone or website. Georgia WIC is open and available for Women, Infants, and Children during the COVID-19 Pandemic. Contact your local WIC office for adjusted COVID-19 services available in your area. Look Up Your Nearest WIC Clinic: [Find a Location](#)

USDA School Nutrition

These districts are serving meals for students using bus routes or at approved sites within the community. [Click here for a list of school meal information by school district](#) compiled by Georgia Public Broadcasting or check your local school district's website and social media accounts.

For families in need of additional food assistance, visit [Foodfinder](#) – a safe, secure mobile and web app that allows families to locate free food assistance programs quickly. FoodFinder was created and is still run by a 2015 graduate of Gwinnett County Public Schools, and its team is currently working to add all school-closure meal sites to the app.

Georgia moved quickly to keep school feeding programs open. If it becomes necessary to provide a different option, there is a provision in law to allow students approved for school nutrition services to receive a benefit through SNAP to replace the value of meals not provided. This program P-EBT or pandemic EBT can be offered statewide and in addition to any SNAP benefit a family already receives.

Income Assistance

Emergency cash payments of \$1200 are included in the *Coronavirus Aid, Relief, and Economic Security Act (CARES)* act for all individuals earning at least \$2,500 and up to \$75,000 per year and \$2,400 for couples jointly filing with incomes up to \$150,000. In addition to the base benefit, a supplement of \$500 per child (ages 16 or less) will be added. The payments will be based on information provided in the most recently filed 2018 or 2019 tax return and automatically paid out in the next few weeks. Certain immigrant families are not eligible for the rebate, as every member of the household must have a Social Security Number – families where the children have an SSN but whose parents lack one will be excluded.

Unemployment

The Georgia Department of Labor is providing online access to unemployment services, partial claim access for employers, and resources for other reemployment assistance. Without having to visit a local career center, resources can be found on the agency's homepage at dol.georgia.gov

Expanded benefits and extended length of payments are included in the Federal relief legislation passed on March 27, the CARES act. Benefits are anticipated to rise to by \$600 per week over the state mandated maximum benefit which in GA is \$365. Instead of the usual limit of 20 weeks, a total of 39 weeks of benefit can be provided to cover a period through the end of 2020.

The CARES act also expands unemployment protections to gig workers, freelancers and self-employed individuals, who typically don't qualify for unemployment benefits. Additionally, furloughed workers who are continuing to receive health insurance benefits from their employer will still qualify under the federal legislation for unemployment insurance benefits.

Health Insurance Marketplace

Ambetter, Georgia's ACA marketplace provider has notified plan members of the following: If you've experienced financial hardship or job loss, you may qualify for additional annual premium tax credit. Visit Healthcare.gov or call at **1-800-318-2596 (TTY: 1-855-889-4325)** to update your income information. Updating your information could affect the amount of your tax credit, possibly lowering your monthly premium.

Employer Reimbursements for Paid Sick Leave and Family Leave

There are two sets of benefits, one for sick leave and one for family leave in the first relief law already passed and signed onto law March 18, *Families First Coronavirus Response Act*. The law covers employees of businesses with fewer than 500 employees, which will be fully reimbursed by the federal government within three months through 100% tax credits. (According to the IRS, those credits can first be claimed against payroll taxes due, with any excess owed paid as a refundable credit.)

Sick leave: Under the law, employees can get 80 hours of sick leave (with part-time workers getting a proportionate share) at full pay, capped at \$511 per day, or an aggregate \$5,110 per worker, if they are unable to work or telework because they are under medical quarantine or medical treatment for COVID-19, suspect they have COVID-19, or are ordered to quarantine at home by the government. That's even more than the new unemployment benefits and is the benefit to use if you haven't been laid off or furloughed—but are not working because you're sick.

Under the same law, if you are staying home to care for someone else who has COVID-19, or is suspected of having it, or for a child whose school or day care is closed, the two weeks of sick pay is a rate of two thirds of pay and capped at \$200 a day or an aggregate \$2,000 per worker. On average, that's about what you will get from unemployment, although in individual cases it could be more or less, depending on your state unemployment system and your normal salary.

Family leave: Those covered by the act can get up to 12 weeks of family leave (with the first two weeks unpaid) if they must stay home with children whose schools and day care centers have closed because of the pandemic. When the pay kicks in, it's at a rate of two thirds of pay, with a maximum payment of \$200 per day, or an aggregate \$10,000 per worker, In other words, it's a maximum of \$1,000 per week. Again, whether you should use this benefit or claim unemployment will depend on your own circumstances.

While businesses with fewer than 50 employees also are covered, they may get exemptions if the provision causes too much hardship. Most businesses with more than 500 employees, which successfully pushed for exemption from the new law, already offer paid sick leave. Paid family leave is less widespread.

Temporary Relief for Federal Student Loan Borrowers

All federal student loan payments (principal and associated interest) are suspended for 6 months, through September 30, 2020, without penalty. This applies only for federally owned loans, which covers 95% of all student loan borrowers.

PARTNER RESOURCES FOR PROGRAM AND POLICY CHANGES

The CARES act stimulus bill, enacted on March 27, 2020 is providing additional funds to providers of critical services including childcare, education, healthcare, non-profit services. Additional program waivers have been submitted to reduce restrictions on access and implementation of several existing federal grant programs to allow for continued employment of staff while they are unable to be face-to-face with program participants.

EDUCATION

Child Care Block Grant payments to states

The CARES act includes \$3.5 billion added to the child-care block grant to states to be used for the following:

- May be used to provide continued payments and assistance to child-care providers in the case of decreased enrollment or closures related to coronavirus, and to assure they are able to remain open or reopen;
- Can be used to provide child-care assistance to health care sector employees, emergency responders, sanitation workers, and other workers deemed essential during the response to the coronavirus, without regard to the income eligibility requirements;
- Shall be available to eligible CCDF providers (e.g., meeting health and safety requirements, or eligible relative providers), even if such providers were not receiving CCDF assistance prior to the public health emergency as a result of the coronavirus, for the purposes of cleaning and sanitation, and other activities necessary to maintain or resume the operation of programs;
- May be used for any other allowable CCDF uses;

Aid for Schools

The CARES Act includes \$30.75 billion for an Education Stabilization Fund to assist states, school districts, and higher education institutions for costs related to the coronavirus pandemic. Of that amount, \$13.5 billion is targeted to K-12 public schools, far short of the \$75 billion advocated for by the National School Boards Association (NSBA).

Ninety percent (90%) of the funds allocated to K-12 must go to local education agencies (including school districts and charter schools) for:

- Any activity currently authorized under federal education law;
 - Coordination of preparedness and response efforts;
 - Providing school leaders the resources necessary for individual schools;
 - Activities to address the unique needs of low-income students, and students with disabilities, who are English language learners, students of racial and ethnic minorities, students who are homeless, and foster care students;

- Training and professional development of staff on sanitation and minimizing the spread of infectious diseases;
- Purchasing supplies to sanitize and clean facilities;
- Planning for long-term closures including providing meals, technology for online learning, and providing services to students receiving special education services;
- Purchasing educational technology, including assistive technology, for instruction;
- Providing mental health services and supports;
- Planning and implementing summer learning and after-school programs; and
- Other activities necessary to help schools continue operations.

Funds will be distributed through Title I grants to schools. School districts that receive these grants must, “to the greatest extent practicable, continue to pay its employees and contractors during the period of any disruptions or closures related to coronavirus.” An additional \$3 billion will be divided among the governors of each state to allocate emergency support grants to local education agencies that have been most significantly impacted by the pandemic.

After School Programs

21st Century Community Learning Centers: A waiver has been granted to provide a means to continue to pay staff in 21st Century After School Programs with grant funds and to adjust operations to the needed conditions due to school closure. Details of an FAQ can be found [here](#).

DFCS Afterschool Programs: Guidance concerning ongoing operations was emailed directly to contracted providers.

Education FAQs and Resources

GaDOE has prepared an [FAQ for parents of children with disabilities](#) to address how local districts will respond during a period of school closures.

GaDOE is frequently updating information for all parents, students, and teachers at [this page](#).

HEALTHCARE PROVIDERS

Telehealth Guidance

[Updated Telehealth Guidance to All Providers](#)

Qualified providers permitted to furnish Medicaid-reimbursed telehealth services during the Public Health Emergency include physicians and certain non-physician providers such as nurse practitioners, physician assistants and certified nurse midwives. Other practitioners enrolled in Georgia Medicaid such as certified nurse anesthetists, licensed clinical social workers, clinical psychologists and therapists (PT,

ST and OT) may also deliver services within their scope of practice, consistent with Medicaid reimbursement rules, and in the category of service in which they are enrolled.

[Telehealth guidance for Medicaid/PeachCare for Kids®/Fee-for-service Providers](#)

In response to the COVID-19 State of Emergency, the Department of Community Health is waiving certain policies related to telehealth/telemedicine to support the use of telehealth in diagnosis and treatment. This is in response to the viral pandemic and to provide continuity of services and treatment with reduced risk of exposure to Medicaid/PeachCare for Kids members and providers.

Pharmacy and Prescribers

[Important Message for Georgia Medicaid Prescribers and Pharmacy Managers](#)

Early refill limits are temporarily being waived on 30-day prescriptions for maintenance medications at any in-network pharmacy so they may be filled ahead of schedule.

A one-time 90-day supply of a prescription medication will be permitted if the Georgia Medicaid FFS member has no remaining refills, and the pharmacist is unable to contact the issuing practitioner to obtain refill authorization. This 90-day emergency authorization shall not apply to prescriptions for Schedule II controlled substances. The pharmacist will be responsible for determining the use of this one-time 90-day emergency authorization.

DCH has taken immediate action on all Asthma rescue inhalers and Immune Globulin products and will allow these medications to process as a preferred status (without prior authorization) until April 30, 2020.

Increases Funds for Medicaid and Child Welfare, Provides Free Coronavirus Testing

The Federal Medical Assistance Percentages (FMAP) will temporarily increase by 6.2%, meaning that the rate in Georgia will increase from 67.3 to 73.5%. For every \$10 spent on Medicaid, the state will only be responsible for \$2.65

Free coronavirus testing for all individuals, regardless of health coverage

- Private insurers, Medicaid, and CHIP/PeachCare are all required to provide free temporary coverage for coronavirus testing, with no cost-sharing.
- The law gives the states the option of using Medicaid to provide free coronavirus testing for uninsured individuals. An additional \$1 billion in federal funds for the National Disaster Medical System, split between states, will also reimburse providers for testing for those who are uninsured. Additional funds outlined in the CARES Act, below, can be used for testing.

NON-PROFITS (from the National Council of NonProfits)

The CARES Act provides significant funding for governments, businesses, hospitals, schools, and social support programs, among many other things. Below are key provisions of sector-wide interest to charitable nonprofit organizations.

Paycheck Protection Program Loans (emergency SBA 7(a) loans)

Creates an emergency loan program providing loans of up to \$10 million for eligible nonprofits and small businesses, permitting them to cover costs of payroll, operations, and debt service, and provides that the loans will be forgiven in whole or in part under certain circumstances. Section 1102.

- **General Eligibility:** Available to entities that existed on February 15, 2020 and had paid employees or paid independent contractors.
- **Nonprofit Eligibility:** Available for charitable nonprofits with 500 or fewer employees (counting each individual – full time or part time and not FTEs). The law does not disqualify nonprofits that are eligible for payments under Title XIX of the Social Security Act (Medicaid), but does require that employees of affiliated nonprofits may be counted toward the 500 employee cap, depending on the degree of control of the parent organization.
- **No Personal Guarantee:** No personal guarantee or collateral will be required in securing a loan
- **Loan Amount:** The lesser of \$10 million or 2.5 times the average total monthly payroll (including benefits) costs from the one-year period prior to the date of application.
- **Loan Use:** Loan funds can be used to make payroll and associated costs, including health and retirement benefits, facilities costs, and debt service.
- **Loan Forgiveness:** Employers that maintain employment for the eight weeks after the origination of the loan, or rehire employees by June 30, would be eligible to have their loans forgiven, essentially turning the loan into a grant. Section 1106.

Employee Retention Payroll Tax Credit

Creates a refundable payroll tax credit of up to \$5,000 for each employee on the payroll when certain conditions are met. The entity had to be an ongoing concern at the beginning of 2020, experienced a whole or partial shutdown, and had seen a drop in revenue of at least 50 percent in the first quarter compared to the first quarter of 2019. The availability of the credit would continue each quarter until the organization's revenue exceeds 80 percent of the same quarter in 2019. For tax-exempt organizations, the entity's whole operations must be taken into account when determining eligibility. Notably, employers receiving Paycheck Protection Program loans would not be eligible for these credits. Section 2301.

Charitable Giving Incentive

Creates a new above-the-line deduction (universal or non-itemizer deduction that applies to all taxpayers) for total charitable contributions of up to \$300. The incentive applies to cash contributions made in 2020 and can be claimed on tax forms next year. Section 2204. The law also lifts the existing cap on annual contributions for those who itemize, raising it from 60 percent of adjusted gross income to 100 percent. For corporations, the law raises the annual limit from 10 percent to 25 percent. Food donations from corporations would be available to 25 percent, up from the current 15 percent cap.