



**OUTLINE OF  
COVID-19 BENEFITS, FUNDING AND RESOURCES**

Per the CARES Act and Families First Act  
(April 2, 2020)

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*Important Information for Workers, Small Businesses, Renters, Students and More*

- ✓ **Cash Payments to Americans- Recovery Rebates for Individuals**
- ✓ **Unemployment Compensation/Insurance. Bolstering Unemployment Compensation**
- ✓ **Non-Cash Assistance/ Relief for Individuals**
  - Creating Coronavirus-Related Distributions and Loans from 401(k) Plans and other Defined Contribution Retirement Plans
  - Waiving the 10% Additional Tax on Early Distributions from IRAs, 401(k) Plans and other Defined Contribution Retirement Plans
  - Waiving of Required Minimum Distributions from IRAs, 401(k) Plans and other Defined Contribution Plans
  - Deferring Contributions for Single Employer Pension Plans
- ✓ **Relief for Upcoming Mortgage, Rent, and Utility Payments**
  - Providing Help to Low Income Households
    - For homeowners
    - For renters
- ✓ **Higher Education**
  - Providing Student Loan Relief
  - Issuing Work-Study payments to students
  - Increasing Student Loan Exclusions and Flexibility
- ✓ **Emergency Leave**
  - Mandating Employer-Paid Leave for Workers Affected by the Coronavirus
  - Providing Tax credits for Employers
- ✓ **Small Business Relief**
  - Payroll Protection Program
  - Economic Injury Disaster Loans (EIDL) and Emergency Advances

- Providing Loan Relief for Businesses with Existing SBA Loans
- Employee retention tax credit, including advance payments
- Counseling and Training for Entrepreneurial Development
- State Trade Expansion Program

#### ✓ **Relief for Larger Businesses**

- Providing Loans, Loan Guarantees, and other Investments through the Treasury
- Stabilization Fund
- Keeping Airline Workers Paid

#### ✓ **Aid to States and Municipalities**

- Creating New Funding for State Responses to COVID-19 (State Stabilization Fund)
- Aid and flexibility to States for Unemployment Assistance

#### ✓ **Disaster Relief**

- Disaster Relief Fund
- Fire Grants
- Emergency Preparedness Grants
- Emergency Food and Shelter

#### ✓ **Health and Hospitals (including Medicare, Medicaid, and Coverage Policies)**

- Free COVID-19 Testing
- Speedier Access to Free Vaccines in Private Insurance
- Eliminating Medicare Part B Cost-Sharing for the COVID-19 Vaccine
- Allowing Up to 3-Month Fills and Refills of Covered Medicare Part D Drugs
- Over-the-Counter Medicines and Menstrual Products Purchased through HSAs/Health FSAs/HRAs
- Health Savings Accounts for Telehealth Services
- More money for Community Health Centers
- Reauthorization of Title VII of the Public Health Service Act
- Expanding Medicare Telehealth Flexibilities
- Allowing Federally Qualified Health Centers (FQHCs) and Rural Health Clinics (RHCs) to Furnish Telehealth in Medicare
- Expanding Medicare Telehealth for Home Dialysis Patients
- Allowing for the Use of Telehealth during the Hospice Care Recertification Process in Medicare
- Encouraging the Use of Telecommunications Systems for Home Health Services in Medicare
- Enabling Physician Assistants and Nurse Practitioners to Order Medicare Home Health Services

- Increasing Provider Funding through Immediate Medicare Sequester Relief
- Medicare Add-on for Inpatient Hospital COVID-19 Patients
- Increasing Medicare Access to Post-Acute Care
- Preventing Medicare Durable Medical Equipment Payment Reduction
- Providing Home and Community-based Support Services during Hospital Stays
- Preventing Medicare Clinical Diagnostic Laboratory Test Payment Reductions
- Providing Hospitals Medicare Advance Payments
- Federal Communications Commission (FCC) — Telehealth
- Clarification of the Strategic National Stockpile

### ✓ Important Extensions of Current Programs

- *Medicare Extenders*
  - Extending Physician Work Geographic Index Floor
  - Extending Funding for Quality Measure Endorsement and Selection
  - Extending Funding Outreach and Assistance for Low-Income Programs
- *Medicaid Extenders*
  - Extending Money Follows the Person Demonstration Program
  - Extending of Spousal Impoverishment Protections
  - Delaying Disproportionate Share Hospital Reductions
  - Extending and Expansion of Community Mental Health Services
- *Human Services Extenders*
  - Extending of Demonstration Projects to Address Health Professions
  - Workforce Needs
  - Extending Temporary Assistance for Needy Families (TANF)

### ✓ Additional Funding for Individuals, Businesses, States and Localities

### ✓ Funding Boosts to Federal Programs

- Agriculture/Nutrition/FDA
- Commerce
  - Fishermen
  - Manufacturing Extension Partnerships (MEP)
  - Economic Development Administration (EDA)
- Courts, Prisons, and Law Enforcement
  - Federal Courts
  - Defender Services
  - Bureau of Prison
  - State and Local Law Enforcement Assistance
- Department of Veterans Affairs Operations

- Elections
  - Funding to Election Assistance Commission
- Education and Arts
  - Institute of Museum and Library Services
  - Grants for Emergency Support to Schools
  - Student Aid Administration
  - Grants for the Arts
  - Grants for the Humanities
- Health and Human Services
  - Health Care Resources
  - Child Care
  - Head Start
- Housing
  - Housing Providers
  - Community Development Block Grant
  - Homeless Assistance Grants
- Labor
  - Administrative Funding from the Department of Labor (DOL)
  - Community Services Block Grant (CSBG)
- Transportation
  - Essential Air Service (EAS)
  - Transit Systems
  - Assistance for Airports
- USDA
  - ReConnect Loan and Grant Program
  - Distance Learning, Telemedicine and Broadband Program
  - The Emergency Food Assistance Program
  - Child Welfare and Nutrition