

COVID-19 Emergency Assistance Updates

NEW IN THE AMERICAN RESCUE PLAN ACT (ARPA) MARCH 11, 2021

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 continues to be published on the [GaFCP Coronavirus in Georgia – Updates and Resources](#) page. The information provided below captures, as of **APRIL 9, 2021**, the policy changes enacted in relief laws and waivers to state programs. As of this writing, we are just over a year into this pandemic and the American Rescue Plan Act passed in mid-March of 2021 is the fourth federal emergency assistance and recovery law enacted since early 2020.

The information, at this point, covers the national news about the new ARPA provisions. The state and local programs to distribute the new resources will emerge in time and we will localize the details and access information as it becomes available. All of the laws include sunset provisions on the expanded and/or extended benefits. Recognizing the tremendous impact of this long-term crisis, the most recent act, ARPA, has multi-year expansion on significant child and family anti-poverty benefits.

FINANCIAL AND EMERGENCY ASSISTANCE RESOURCES FOR INDIVIDUALS

Since March of 2020, all DHS offices 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, WIC 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 (GaDOE) 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

[USDA Farmers to Families Food Box](#)

As part of the Coronavirus Farm Assistance Program USDA continued to purchase and distribute fresh produce, dairy, and meat products to those in need. [Approved contractors](#) packaged regional farm products into family-sized boxes, then transport them to food banks, community, and faith-based organizations, and other non-profits serving Americans in need from May 15, 2020 through April 30, 2021. Local School systems are also eligible to participate. For more details, [click here for an FAQ](#) describing Food Box Recipient Eligibility and Partnerships. Additional Food resources were included in ARPA but, as of this date, a new round of Farmers to Families has not been announced.

SNAP, P-EBT and WIC

The American Rescue Plan Act (ARPA) includes \$12 billion in key investments to food assistance programs to mitigate the nation's extraordinarily high levels of hunger and hardship. The major food assistance provisions:

- Extend through September the Supplemental Nutrition Assistance Program (SNAP) benefit increase in December's COVID relief package, which will help millions of families and children have enough to eat;
- Help guard against food hardship among children this summer by allowing states to continue the Pandemic-EBT (P-EBT) program, which provides grocery benefits to replace meals that children miss when schools are closed;
- Invest in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) to modernize the program, support innovative service delivery models, conduct robust outreach, and temporarily raise the amount of fruit and vegetables participants can obtain;
- Increase federal resources for state administrative costs to help states accommodate the increased demand for SNAP.

Summer Meals - USDA School Nutrition

The [Meals for Kids Site Finder](#) was developed by USDA Food and Nutrition Services (FNS) to help children, parents, and others quickly and easily find summer meal sites near them. The site finder, available for use at no charge, is a web-based application that also works on tablets, smartphones and other mobile devices without the need to download. To learn more about the Summer Food Service Program please visit <http://www.fns.usda.gov/sfsp>

The mapping tool allows users to enter an address, city, state or zip code to find up to 50 nearby locations, along with their addresses, hours of operation, and contact information, and directions. Data, provided by states, will be updated throughout the summer to include new locations. To report incorrect data, please contact [your state agency](#).

Community Food Assistance

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.

Income Assistance

Emergency cash payments of \$1400 are included in the ARPA act for all individuals earning up to \$75,000 per year and for couples jointly filing with incomes up to \$150,000. In addition to the base benefit, a supplement of \$1,400 per child (ages 16 or less) will be added. Payments will gradually decrease above those income levels and disappear entirely for individuals making over \$80,000 and

persons filing joint returns making over \$160,000. The payments will be based on information provided in the most recently filed 2019 or 2020 tax return and automatically paid out in the next few weeks.

Earned Income Tax Credit ("EITC")

The Act increases the maximum EITC credit for workers without children and extends eligibility to more people, including young adults aged 19-24 who are not full-time students and people aged over 65

Child Tax Credit

Bigger maximum credit, subject to separate income phase-out rule: The maximum child credit is increased to \$3,000 per qualifying child or \$3,600 for a qualifying child who is age 5 or younger as of December 31, 2021. (Parents can claim as many credits as they have qualifying children. There's no limit.) However, the increased credit amounts are subject to their own phase-out rules. The full credit is available to married couples filing jointly (or a surviving spouse) with modified AGI of up to \$150,000 (\$112,500 in the case of heads of household and \$75,000 in any other case).

The credit is fully refundable for eligible taxpayers: For the 2021 tax year, the child credit is fully refundable if you (or your spouse if you filed a joint return) have a principal place of abode in the United States for more than one-half the year or are a bona fide resident of Puerto Rico, or if you're a member of the U.S. Armed Forces who is stationed outside the United States while serving on extended active duty for the year.

IRS will make advance payments, starting in July: Pursuant to another ARPA provision, the IRS is directed to establish a program to make monthly advance payments of the child credit (generally via direct deposits). Such advance payments will equal 50% of the IRS's estimate of the taxpayer's allowable credit for the 2021 tax year.

These advance payments will be made in equal monthly installments in July through December of this year. To estimate your advance child credit payments, the IRS will look at the information presented on your 2020 Form 1040 or on your 2019 return if your 2020 return hasn't yet been filed.

To facilitate advance payments, the IRS is supposed to create an online portal that will allow taxpayers to:

- Change the number of their qualifying children,
- Change their marital status,
- Reflect significant changes in income, and
- Update other factors as determined by the IRS.

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

The previously enacted Coronavirus Aid, Relief and Economic Security (CARES) Act created three major unemployment insurance programs: Pandemic Emergency Unemployment Compensation (PEUC), Pandemic Unemployment Assistance (PUA) and Federal Pandemic Unemployment Compensation (FPUC). The Consolidated Appropriations Act of 2021 created a fourth program – the Mixed Earner Unemployment Compensation (MEUC). ARPA makes important changes to each of these programs: (<https://www.jdsupra.com/legalnews/american-rescue-plan-act-of-2021-8166786/>)

- **Pandemic Emergency Unemployment Compensation:** The PEUC program provides additional assistance to those individuals who have exhausted their state law unemployment benefits. Under the CARES Act, the benefits provided eligible individuals up to 13 weeks of benefits and was set to expire on December 31, 2020. The Consolidated Appropriations Act extended benefits to up to 24 weeks and through March 14, 2021. ARPA extends benefits up to 53 weeks and through September 6, 2021.
- **Pandemic Unemployment Assistance:** The PUA program provides assistance to those unemployed individuals who are not eligible for regular or unemployment insurance, such as business owners, self-employed workers, independent contractors, individuals who do not have sufficient work history and those individuals who may not be covered by the regular unemployment compensation or are not covered by the unemployment compensation programs under state laws. Originally, the PUA program provided up to 39 weeks of unemployment benefits and was set to expire under the CARES Act on December 31, 2020. The program was then extended under the Consolidated Appropriations Act to provide up to 50 weeks of unemployment benefits through March 14, 2021. Now, ARPA provides up to 79 weeks of unemployment benefits (and up to 86 weeks for individuals in states with high levels of unemployment) and is extended through September 6, 2021.
- **Federal Pandemic Unemployment Compensation:** The FPUC program initially provided \$600 per week as a supplement to the benefits provided by the state. The program under the CARES Act was set to expire on July 31, 2020, and was later extended by the Consolidated Appropriations Act through March 14, 2021, at a reduced \$300 in benefits per week. ARPA extends the \$300 in supplemental benefits through September 6, 2021.
- **Mixed Earner Unemployment Compensation:** The MEUC program targets freelancers and gig economy workers and provides financial assistance to those individuals who receive at least \$5,000 in self-employment income, who are not receiving benefits under the PUA and who are eligible to receive at least one dollar in state unemployment benefits during the time period covered by the program. The MEUC program provided an additional \$100 in supplemental benefits to eligible individuals. The MEUC program is extended through September 6, 2021, under ARPA.

Health Insurance Marketplace

Temporary Expansion of Health Insurance Marketplace Subsidies

The ARPA further reduces the cost of Marketplace coverage for all subsidy-eligible individuals and families by increasing the dollar value of the premium tax credit subsidies. For example, individuals making between 100% and 150% of the federal poverty level (FPL) will not pay anything in Marketplace premiums. In addition, the law expands eligibility for the tax credit subsidies to more individuals. Specifically, more households above 400% FPL, the current maximum eligibility threshold, are newly eligible for subsidies. These changes are temporary and in effect for tax years 2021 and 2022.

In a separate section, the law newly makes eligible for marketplace coverage individuals who receive unemployment compensation during 2021.

Employer-sponsored Coverage through COBRA

The law provides federal subsidies valued at 100% of the health insurance premium for eligible individuals and families to remain on their employer-based coverage. This provision is temporary and in effect until Sept. 30, 2021.

Employer Reimbursements for Paid Sick Leave and Family Leave

Employers who voluntarily provide paid sick and family leave through October 1, 2021 will continue to receive tax credits. The ARPA however, does not reinstate the benefits that expired in December 2020, including paid sick leave for workers who contracted COVID-19 or paid family leave for workers staying home with children while schools are closed.

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.

PARTNER RESOURCES FOR PROGRAM AND POLICY CHANGES

The ARPA, enacted on March 11, 2021 is providing additional funds and extending previous waivers to providers of critical services including childcare, education, healthcare, non-profit services. New categories of support have been added for state and local governments and homeless services.

EDUCATION

Child Care Block Grant payments to states

The ARPA allocates \$39 billion to childcare providers to fund re-opening, improved ventilation, and PPE purchases as well as to help struggling families pay their childcare costs. The \$39 billion dollars is split between nearly \$15 billion for the Child Care and Development Block Grant and nearly \$24 billion for Child Care Stabilization funding. States will have two years to distribute the funds through their local plans.

Aid for Schools

The ARPA includes more than \$3.8 billion to assist Georgia public schools. School districts are required to set aside at least 20% of the funds they receive to address student learning loss. The remaining funds are flexible and can be used to support at-risk student populations, distance/remote learning, school meals, mental and physical health, supplemental learning and addressing learning loss, facilities and equipment, continuity of core staff and services, and more. For more details — including [district allocations](#) — see the GaDOE [press release from 3/25/21](#).

HEALTHCARE PROVIDERS

The ARPA legislation includes many provisions to help hospitals and health systems provide care to their patients and communities. These include measures to increase access to health coverage for those who lose insurance or are uninsured. It also makes critical investments to bolster the nation's COVID-19 response, with resources for vaccines, treatment, testing, contact tracing, personal protective equipment and workforce development.

Rural Health Care Grants

The law provides \$500 million to the Department of Agriculture to award grants to eligible entities, including certain rural hospitals, based on needs related to the COVID-19 pandemic. Awardees may use the grant to cover COVID-19-related expenses and lost revenue to maintain capacity, such as increasing capacity for vaccine distribution or telehealth capabilities.

Vaccines and Testing

The ARPA includes a number of provisions to improve the nation's vaccine and testing capacity. It allocates \$10 billion for the purposes of carrying out activities under the Defense Production Act. Specifically, the funding can be used for the manufacturing and procurement of medical supplies and

equipment related to combatting the COVID-19 pandemic, including diagnostic products, PPE, drugs, medical devices and biological products.

It also allocates more than \$70 billion for COVID-19 vaccine, testing and workforce efforts. Specifically, more than \$15 billion is geared toward enhancing, expanding and improving the nationwide distribution and administration of vaccines by supporting efforts such as increasing access, especially in underserved communities, increasing vaccine confidence and funding the research, development, manufacturing and procurement of vaccines, therapeutics and other ancillary supplies. The law further assigns \$6 billion for the research, development, manufacturing, production and purchasing of vaccines, therapeutics and other ancillary products, as well as \$1 billion for efforts to boost vaccine confidence.

With respect to testing, the law allocates \$47.8 billion to continue implementation of an evidence-based national testing strategy with a focus on components such as detection, diagnosis, tracing and monitoring. Further, \$1.75 billion is directed to support genomic sequencing and surveillance initiatives.

Medicaid Incentives Offered

The law makes several changes to Medicaid financing and eligibility rules in order to increase access to coverage.

Postpartum Coverage

The law now gives states, for five years, the option to extend Medicaid and Children's Health Insurance Program (CHIP) eligibility to pregnant individuals for 12 months postpartum. States choosing this option must provide the full Medicaid benefit for pregnant and postpartum individuals during the 12-month postpartum period.

Expansion Incentive

The law provides an incentive for states that have not already done so to expand Medicaid by temporarily increasing the state's Federal Medical Assistance Percentage (FMAP) for their base program by 5 percentage points for two years. The FMAP increase is immediately available to states and would begin in the first calendar quarter when a new expansion state incurs spending for people in the Medicaid adult expansion groups. If a state expands during the public health emergency (PHE), that state will receive both the COVID-19-related 6.2 percentage point FMAP and the new 5-percentage-point increase. The increased match does not apply to the already-enhanced matching rate for expansion populations, to federal matching rates for Medicaid Disproportionate Share Hospital (DSH) payments or CHIP. States choosing to expand will be required to maintain coverage levels to access the FMAP increase, including the newly established requirement to cover COVID-19 vaccine and treatment.

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.

Mental Health and Substance Use Disorders

The law allocates \$3.5 billion for block grants addressing behavioral health disorders and several million more for other behavioral health programs and workforce issues.

Public Health Workforce

The law provides HHS with nearly \$9.1 billion in public health workforce-related support. This includes \$7.66 billion for establishing, expanding and sustaining the public health workforce by making awards to state, local and territorial public health departments. Public health departments may use awarded funds to recruit, hire and train staff to fulfill a wide variety of functions, such as case investigators, contact tracers, laboratory personnel and community health workers. The staff hired using the funds can be employed by health departments directly, or by non-profit entities “with demonstrated expertise in public health programs and established relationships with [health] departments, particularly in medically underserved areas.”

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. The ARPA law modifies the PPP to clarify that the Small Business Administration affiliation rules will not apply to certain applicants. Specifically, 501(c)(3) organizations that employ not more than 500 employees per physical location of the organization are eligible for the program. The law also provides an additional \$7.25 billion for the program.

- **General Eligibility:** Available to entities that existed on February 15, 2020 and had paid employees or paid independent contractors. In this round, employers will also need to demonstrate a significant, 25% reduction in income in one fiscal quarter of 2020.
- **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 Use: Loan funds can be used to make payroll and associated costs, including health and retirement benefits, facilities costs, and debt service.

Employee Retention Payroll Tax Credit

ARPA increases the refundable payroll tax credit up to \$7,000 for each employee on the payroll when certain conditions are met. The credit is available in 2021 to employers whose (1) operations are fully or partially suspended due to a COVID-19-related shut-down order, or (2) the gross receipts of such employer for the calendar quarter are less than 80 percent of the gross receipts of such employer for the same calendar 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 may now be eligible for these credits if PPP loans not forgiven.

Funding for State, Local, Territorial and Tribal Governments

The law provides \$350 billion for states, territories, and Tribal governments to mitigate the fiscal effects stemming from the pandemic health emergency. In addition, it creates a "Coronavirus Capital Projects Fund" to provide \$10 billion for states, territories, and Tribal governments to carry out critical capital projects directly enabling work, education, and health monitoring, including remote options, in response to the COVID-19 PHE. (<https://www.jdsupra.com/legalnews/american-rescue-plan-act-of-2021-1569921/>)

The funds will be distributed directly from the Treasury. Another \$45.57 billion will go to cities over 50,000 in population. Cities of this size currently receive an annual distribution of funds through the Community Development Block Grant (CDBG). The funds will be distributed directly by the Treasury within 60 days.

The funds can be used for the following purposes:

1. To respond to the coronavirus health impacts or economic impacts including assistance to households, small businesses, nonprofits, and impacted industries including hospitality, travel, and tourism.
2. By providing premium pay for essential workers up to \$13 an hour with an annual cap of \$25,000.
3. To cover for lost revenue in providing services.
4. To make investments in water, sewer or broadband infrastructure.

The Rescue Plan also allocates \$25 billion for rental and utility assistance, \$10 billion for mortgage assistance, and \$4.75 billion for homeless assistance.

