FAST FACTS: 2020 CARES ACT

**Unemployment**
INCREASED BENEFITS AND ELIGIBILITY
- Adds $600 per week for 4 months from federal government on top of state disbursed unemployment
- Adds 13 weeks of unemployment insurance
- Adds new program for Gig workers and freelancers to receive unemployment
- 2 weeks sick leave

**Paycheck Protection**
GRANTS FOR SMALL BUSINESSES (< 500 EMPLOYEES)
- Emergency grants up to $10,000 for small businesses to cover immediate operating expenses
- Forgivable loans up to $10 million per business to maintain payroll, pay rent/mortgages and pay existing debt

**Cash Stimulus**
CASH RELIEF FOR INDIVIDUALS AND FAMILIES
- One-time payment of $1200 for individuals earning less than $75,000, couples earning less than $150,000
- Married couples each receive a check
- Families with children receive an additional $500 per child

**Student Loans**
EMPLOYER RELIEF FOR STUDENT LOANS
- Employers can provide up to $5,250 in tax-free student loan repayment benefits.
- Employers can contribute to loan payments and workers wouldn’t have to include that money as income.

**Insurance & Taxes**
NEW RULES & DEADLINES
- Requires all private insurance plans to cover COVID-19 treatments and vaccine
- Makes COVID-19 tests free
- Moves tax filing deadline back to July 15

**What's missing**
WHAT ABOUT PEOPLE WHO ARE CAREGIVING
- No guidelines or benefits for individuals who have serious health conditions or are in a household with someone with a serious health condition and still have to work.
- Only option is unemployment or 2 weeks sick leave if not FMLA eligible
Follow-up packages

**MORE RELIEF TO COME**

- As this pandemic stretches on, we anticipate further relief packages to come through Congress to address needs related to access to medical care, expanding financial relief for individuals and businesses, and growing safety net programs.

**EXPANDING FMLA ELIGIBILITY TO HELP CAREGIVERS**

HDSA has joined a coalition of disease organizations to see that subsequent packages provide relief to caregivers and those with serious medical conditions. Our goals are:

1) Expand eligibility for paid family leave to include anyone who because of the serious health condition that places them at grave risk from COVID-19 has been advised by their physician to remain home.

2) Expand eligibility for paid family leave to include any adult who has been advised by a physician to remain home because there is a member of their household that has a serious health condition that places them at grave risk from COVID-19.

3) Remove the arbitrary time limit on paid leave to ensure that these individuals can remain home as long as the COVID-19 pandemic poses a risk to their health and wellbeing.

What can **YOU** do?

**SHARE YOUR EXPERIENCE**

- HDSA wants to make sure that the needs of HD families are being heard as the government rolls out additional relief packages.
- Go to [www.hdsa.org/takeaction](http://www.hdsa.org/takeaction) to share your experiences!