

Resources, programs and new initiatives to provide relief to individuals and businesses

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

Here's what we're working on, what we expect to come next, and what you can do to help

WHAT'S NEXT?

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

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 to share your experiences!

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.