

COVID-19 Resources For Recently-Unemployed Working Families

There are several programs and relief initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act. This guide can serve as a starting point to guide you in the right direction.

Unemployment Insurance

The CARES Act both establishes a new Pandemic Unemployment Assistance Program and expands the existing unemployment insurance program to provide further financial support in the form of adding an additional \$600 to every weekly unemployment benefit through July 31, 2020 and extending unemployment compensation to 39 weeks total (of which only the first four months are at the increased benefit level).

Who can apply?

To be eligible for the new Pandemic Unemployment Assistance Program, an individual who would not otherwise be eligible for unemployment insurance under state law must self-certify that they otherwise are able to work but are currently unemployed, unable, or unavailable to work as a result of the following qualifying reasons:

- 1. They have or are seeking a COVID-19 medical diagnosis
- 2. A member of their household has been diagnosed with COVID-19
- 3. They are providing care for a family member or household member with COVID-19
- 4. They have primary caregiving responsibilities for a child who cannot attend school because of COVID-19
- 5. They have been advised by a health care provider to self-quarantine due to COVID-19
- 6. They were scheduled to commence employment but do not have a job or are unable to reach the job because of COVID-19

- 7. They have become the breadwinner because the head of household died of COVID-19
- 8. They have to quit their job as a result of COVID-19
- 9. Their place of employment is closed because of COVID-19
- 10. Any additional criteria established by the Secretary of Labor
- 11. Unemployment assistance is now expanded to include: part-time, self-employed, and gig workers. Eligibility lasts through December 31, 2020, if unemployment is related to COVID-19.

Where can I apply?

You can apply for unemployment insurance and the new Pandemic Unemployment Assistance Program through the Virginia Employment Commission by calling: 1-866-832-2363 or visiting: <u>http://www.vec.virginia.gov/unemployed/</u>.

Where can I get more information?

For more information about the Pandemic Unemployment Assistance Program in Virginia, call: 1-866-832-2363 or visit: <u>http://www.vec.virginia.gov/covid19/</u>.

Health Care Benefits

If you are out of a job and your health care coverage runs out, you have a few options:

- 1. You can get Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage, which extends your current health insurance plan for up to 18 months after you lose your job. Employers with at least 20 full-time employees are typically required to offer COBRA. Under this law, patients pay the total premium—both what they normally pay and what their employer had paid.
- 2. If married, you might be able to get coverage through your partner's plan.
- 3. You may be qualified for a special enrollment period after losing job-based health insurance. To view your options visit: <u>https://www.healthcare.gov/.</u>
- 4. You may qualify for Medicaid, which offers health coverage for low-income families and children, pregnant women, the elderly and people with disabilities. Medicaid is available to Virginia residents earning up to 138 percent of the poverty level (\$34,248 for a family of four). To view a chart showing the income thresholds for different family sizes, visit: https://www.benefits.gov/benefit/1643.

Help for Virginians in Need

- For help with child care, heating and cooling bills, health care, and cash assistance, call: 1-855-635-4370 or visit: <u>https://commonhelp.virgina.gov/</u>.
- For a statewide directory with resources for food assistance, rent assistance, assistance applying for unemployment insurance, and more, call: 211 or visit: https://211virginia.org/.
- For the National Suicide Prevention Hotline, call: 1-800-273-TALK or visit: https://suicidepreventionlifeline.org/.
- For the Federal Substance Abuse and Mental Health Administration Disaster Distress Helpline, call: 1-800-985-5990 or visit: <u>https://www.samhsa.gov/find-help/disaster-distress-helpline</u>.
- For the National Domestic Violence Hotline, call: 1-800-799-7233 or visit: https://www.thehotline.org/help/.

Additional Assistance

Senator Warner's office stands ready to assist with any coronavirus and noncoronavirus federal issues. **If you or a loved one is currently experiencing an issue with a federal agency,** please contact Senator Warner's office by calling: (202) 224-2023 or visiting: <u>https://www.warner.senate.gov/</u>.