

COVID-19 Briefing Memo

March 19, 2020

Please note that information is being updated frequently, and things may have changed since this document was created

Hotlines for Help with Benefits Access:

- Pennsylvania Health Access Network (PHAN) Helpline (Statewide): 877-570-3642
- Public Citizens for Children and Youth (PCCY) Helpline: (Southeast PA):215-563-5848
- BenePhilly (Philadelphia): 844-848-4376

Department of Human Services (DHS):

- [DHS released a document](#) with guidance on programs throughout Pennsylvania.

Utilities:

- **Electric, natural gas, water, wastewater, telecommunication and steam utilities are prohibited from terminations** due to an [emergency order](#) signed by Pennsylvania Public Utility Commission (PUC) Chairman Gladys Brown Dutrieuille on Friday, March 13th. This will remain in place for as long as the Proclamation of Disaster, related to the Coronavirus, is in effect.
- **[Comcast's Internet Essentials program](#) will be offered free for 60 days to new customers.** Customers are eligible to receive Internet Essentials if they are eligible for public assistance programs such as the National School Lunch program, Medicaid or SNAP and live in a Comcast service area. Furthermore, Comcast has pledged not to disconnect a customer's service or impose late fees if they can't pay their bills during the pandemic.

County Assistance Offices (CAOs):

- CAOs are closed for in person services. People should apply online or update info on the COMPASS website (www.compass.state.pa.us). To connect with the Consumer Assistance Center via phone the number is 1-866-550-4355.
- Individuals are still able to mail documents, but folks are encouraged to do as much as possible online. **Please call PHAN's helpline 877-570-3642 if you need help.**

Healthcare:

- *Coverage:*
 - All major medical, **Affordable Care Act (ACA)-compliant plans**, including those available through www.healthcare.gov, should cover medically appropriate COVID-19 diagnostic testing and associated treatment. Many insurers have announced that they will cover

medically appropriate COVID-19 testing without any copays, deductibles, or cost-sharing for consumers.

- **Loss of job-based coverage qualifies individuals for a special enrollment period.** If individuals enrolled in Marketplace plans lose income, they may qualify for increased subsidy, or may now be eligible for Medicaid coverage. Please go to www.healthcare.gov to update your income and learn more about your options.
- **Medicaid (Medical Assistance) and CHIP** covers medically appropriate laboratory testing for COVID-19 without copays. Associated treatment for COVID-19 is also covered, although there may be a nominal copay. If you cannot afford the copay at the time you receive the service, **you will not be denied treatment**, although your provider may send you a bill for the copayment amount.
- **Testing is also free** for consumers who are **uninsured**. If individuals believe they may have been exposed to COVID-19, and do not have a primary care provider, they should visit a local ER, clinic, or urgent care center.
- **Medicaid applications are still being processed**, and individuals should apply as normal. Individuals should note on the application if they have a health emergency related to COVID-19. DHS will continue to prioritize Medicaid applications where there is an immediate health concern, and self-attestations will be accepted.
- Excepted benefit policies, short-term, limited duration (STLD) health insurance coverage, and/or health care sharing ministries can have significant limitations on coverage and may not provide the same level of access.
- *Testing:*
 - Testing is available through the PA Department of Health (DOH) and commercial laboratories. In both cases, physician referral is needed.
 - For [testing](#) through the DOH, consultation with the **DOH is required**. Physicians should call for consultation if:
 - The patient is a contact of a confirmed case and is sick;
 - The patient resides in a congregate care setting and is sick;
 - The patient is a healthcare worker and is sick;
 - The patient is hospitalized with relevant symptoms and has no alternative diagnosis.
 - For testing through a commercial laboratory, consultation with the DOH is **not required**, and physicians can test if:
 - The patient does not meet the above criteria, but is symptomatic;
 - The patient does not meet the above criteria, is asymptomatic, but wants to be tested.
 - [Drive-thru testing](#) is starting to become available in Philadelphia, but only available to those who have been directly referred by a physician
- If consumers have questions about their insurance policy, contact your insurance or the Department of Health's consumer hotline at (877) 881-6388.
- *Behavioral Health:*

- The PA Office of Mental Health and Substance Abuse Services (OMHSAS) has temporarily suspended certain requirements for providing behavioral health services via telehealth.
- Staff may deliver telehealth services via telephonic and video communication applications such as FaceTime or Skype available on smartphones, and through telephonic only devices when video technology is not available.

SNAP:

- The federal rule that says able-bodied adults without dependants (ABAWDS) would be subject to a three month time limit on receiving SNAP **has been halted** until further notice.
- Non-ABAWD SNAP cases are **prohibited from termination for the next three months**, and work requirements will be modified for flexibility.

TANF:

- The PA Department of Human Services is suspending face-to-face interviews and **will not terminate or sanction recipients based on RESET requirements** until further notice.

Housing:

- [Foreclosures and evictions](#) for mortgages insured by the Federal Housing Administration **will be suspended until the end of April**.
- [The Pennsylvania Supreme Court](#) **prohibited evictions, ejections or other displacements from a residence** based on failure to make a payment through April 3rd.

Federal Action:

- On Wednesday, March 18th, the United States Senate passed [HR 6201](#), the Families First Coronavirus Response Act, which was passed by the House of Representatives last week.
- The bill will create a paid sick leave benefit for Coronavirus-related absences that are not covered under an existing employer-provided paid sick leave plan. The legislation provides 80 hours of sick leave for full-time employees. Part-time employees would be eligible for paid sick leave based on the average number of hours worked over a given period of time.
- The bill expands the Family Medical Leave Act (FMLA) to cover Coronavirus-related absences and add a paid component to FMLA benefits.

Unemployment and Workers' Compensation:

- [Unemployment Compensation \(UC\)](#):
 - Individuals can file for unemployment using this website: <https://www.uc.pa.gov/unemployment-benefits/file>. Individuals can also call **1-888-313-7284**. However because of increased demand we encourage folks to apply online as much as possible.
 - The one-week wait time necessary to apply for unemployment benefits **has been waived** until further notice.
 - You may be eligible if:
 - Your employer temporarily closes or goes out of business because of COVID-19
 - Your employer reduces your hours because of COVID-19
 - You have been told not to work because your employer feels you might get or spread COVID-19

- You have been told to quarantine or self-isolate, or live/work in a county under government-recommended mitigation efforts
- If you are eligible for UC, you will receive two approval letters and a four-digit PIN, which will arrive in the U.S. mail.
- If approved, your first benefit payment should arrive within four weeks of filing.
- Continue filing your bi-weekly claim (every two weeks) – even while waiting for approval
- Pennsylvania has set up a website for frequently asked questions around UC. It can be [found here](#).
- [Workers' Comp \(WC\)](#):
 - If you believe you may have been exposed to COVID-19 in your workplace, you may be eligible for WC by either:
 - Notifying your employer to file a typical "disease-as-injury" WC claim, which requires you to provide medical evidence that you were exposed to COVID-19 in the workplace
 - Notifying your employer to file an "occupational disease" WC claim, which requires you to show that COVID-19 is occurring more in your occupation/industry than in the general population
 - If your COVID-19 claim is denied, you may file a petition with the [Office of Adjudication](#)

Student Loans:

- President Trump [waived interest on all federal student loan accounts](#) on Sunday, March 15th until further notice. More information can be [found here](#).