

Subject: Provisions of Importance to People with Disabilities Contained in the Coronavirus, Aid, Relief, and Economic Security Act

Date: March 27, 2020

The following is a summary of major provisions of importance to people with disabilities contained in the bipartisan Coronavirus, Aid, Relief, and Economic Security Act (CARES Act).

Cash Payments to Individuals

- the CARES Act provides U.S. residents with a rebate of up to \$1,200 (\$2,400 for married couples), provided the individual's adjusted gross income is under \$75,000 or \$150,000 if married. In addition, individuals would be eligible for an additional \$500 per child. The Internal Revenue Service will use individual's 2019 or 2018 tax return if filed. For individuals who earned more than 75,000 and less than 99,000, the rebate amount is reduced by \$5 for each \$100 that the individual's income exceeds the 75,000 threshold. The same applies for joint filers with no children who earn up to \$198,000.
- Individuals who receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) will receive a rebate even if the individual paid no tax in 2019.

Coronavirus Testing

- The CARES Act ensures that all testing for COVID-19 is covered by private insurance plans without cost sharing.
- When a COVID-19 vaccine is available, the CARES Act will provide free coverage with no cost-sharing. It is hoped that this provision will stimulate investment in developing a vaccine for COVID-19.

Food & Nutrition Assistance

- \$15.5 billion in additional funding for SNAP to ensure seniors and children have the food they need during this crisis
- \$8.8 billion in additional funding for Children Nutrition Programs which will ensure students receive meals while not in school.
- \$450 million for the Emergency Food Assistance Program (TEFAP) which will support food banks assisting vulnerable communities
- \$200 million for the Emergency Food and Shelter Program, which provides services to individuals and families in sudden economic crisis.
- The CARES Act waives nutrition requirements for Older Americans Act (OAA) meal programs during the public health emergency ensuring seniors can get meals in the event certain food options are not available, making it easier for providers to meet growing needs of seniors.

Health Care

- Authorizes and appropriates approximately \$4.5 billion for Community Health Centers through November 30, 2020. This is in addition to supplemental funding to help community health centers meet the needs of patients during the public health emergency.
- \$3.5 billion for the Child Care Development Block Grant, which will allow crucial child care programs to maintain operations.
- \$955 million for the Administration for Community Living (ACL) to support nutrition programs, home and community-based services, support for family caregivers, and expand oversight and protections for seniors and individuals with disabilities.
- \$750 million in Head Start funding primarily intended to maintain staffing needs.
- Approximately \$335 million for the Money Follows the Person demonstration and authorizes the program through November 30, 2020.
- Extends the Community Mental Health Services demonstration program authority through November 30, 2020, and allows for the expansion of the program into more states.
- \$7,500,000 for Area Agencies on Aging, whose authority is authorized through November 30, 2020.
- \$5,000,000 for the Aging and Disability Resource Centers, whose authority is authorized through November 30, 2020.
- Extends the Medicaid spousal impoverishment protections program through November 30, 2020, which will help a spouse of an individual who qualifies for nursing home level of care to live at home in the community.
- Extends funding for the Special Diabetes Program for Type I Diabetes and the Special Diabetes Program for native Americans at current levels through November 30, 2020.

Education

- Temporary relief to federal student loan borrowers, specifically by deferring student loan payments, principal, and interest for six months, through September 30, 2020, without penalty to the borrower for all federally owed loans.
- The Secretary of Education will submit recommendations to Congress within 30 days of enactment on recommendations for potential waivers.

Labor

- \$1 billion for the Community Services Block Grant (CSBG) to help states and localities address unemployment issues.
- \$360 million for the Department of Labor to invest in programs that provide training and supportive services for dislocated workers, seniors, migrant farmworkers, and homeless veterans.

- \$250 billion in new unemployment insurance benefits, which will include up to \$600 per week, in addition to eligible state benefits, for four months for workers affected by the crisis. This will include those who are self-employed, independent contractors, and others who are unable to work due to the public health emergency.
- The CARES Act provides authority for payments to states to reimburse nonprofits for half of the costs they incur through December 31, 2020, in order to pay unemployment benefits.
- The CARES Act also provides an additional 13 weeks of unemployment benefits through the remainder of 2020 to help those who remain unemployed after state unemployment benefits are no longer available.
- Allows the Secretary of Labor to extend older adults' participation in community service projects through the Older Americans Act to ensure continued employment under the program.

Small Business Relief

- \$562 million to ensure the Small Business Administration has the resources needed to provide Economic Injury Disaster Loans (EIDL) that will help businesses in all 50 states and the District of Columbia remain open.
- Tax credits for employers to keep employees on payroll for the duration of this crisis. Small businesses with fewer than 500 employees, unless otherwise specified by the SBA industry-specific standards, are eligible for payroll protection loans.
- The CARES Act specifies the loans are available for certain nonprofit entities with employee totals between 500 and 10,000, for the first six months of the loan with no interest or principal. The recipient must make a "good-faith certification" that funds will be used to retain 90 percent of the recipient's workforce through September 30, 2020, or, that funds will be used to restore 90 percent of the workforce of the recipient that existed as of February 1, 2020 within four months after the end of the public health emergency.
- Paid Leave Limitation: The CARES Act puts a limitation in place that states employers are not required to pay more than \$200 per day and \$10,000 in the aggregate for each eligible employee.
- Emergency Paid Sick Leave Limitation: Puts a limitation in place that employers are not required to pay more than \$511 per day and \$5,110 in the aggregate for sick leave or more than \$200 per and \$2,000 in the aggregate to care for a quarantined individual or child for each eligible employee.

Veterans Affairs

- \$590 million for the VA to ensure vulnerable veterans have access to needed services, such as the Health Care for Homeless Veterans Program, Supportive Services for Veterans Families Program, and others.

Transportation

- \$5 billion for the Community Development Block Grant (CDBG) program which will support maintenance and expansion of community health facilities, child care centers, food banks, and other senior services.
- \$4 billion for Emergency Solution Grants, which will support individuals and families at risk of homelessness. These funds can be used to support housing needs, prevent eviction, or support rapid rehousing initiatives.
- \$3 billion for Rental Assistance Programs which will be used to help millions of low-income households to remain in their homes and utilize temporary housing assistance.
- \$65 million for housing for the elderly and persons with disabilities for rental assistance, service coordinators, and support services.