



# COVID-19 RESOURCES

**As your representative, I want to help you navigate this unprecedented time as our nation responds to the ongoing coronavirus pandemic.**

## **CARES Act**

On Friday, March 27, 2020, the U.S. House passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. This legislative package will provide relief to Americans and small businesses that are suffering because of the coronavirus outbreak, as well as improve our health care response.

### **Relief to American Families:**

- This comes in the form of a one-time tax rebate check of \$1,200 per individual and \$500 per child for those with a valid SSN. There are no earned income or tax liability requirements to receive these rebate checks. The full rebate amount is available for those with incomes at or below \$75,000 for individuals, \$112,500 for head of household, and \$150,000 for married couples. Payments are phased out above those thresholds until it is phased out completely for single taxpayers with incomes exceeding \$99,000 and \$198,000 for joint filers. Most payments will be delivered through direct deposit if you used this for your federal tax return last year; otherwise most individuals will be mailed a check to your last address on file.
- Significantly boosts unemployment insurance benefits, expanding eligibility and offering certain workers an additional \$600 a week for four months, on top of what state unemployment programs pay, and allow certain Americans four months-worth of their income if they are furloughed or lose their job due to COVID-19. And creates an employee retention tax credit to incentivize businesses to keep workers on payroll during the crisis.

### **Small Businesses:**

- **Paycheck Protection:** The bill creates a new “paycheck protection program” through the Small Business Administration’s 7(a) Loan Program for small employers, self-employed individuals, and “gig economy” workers, with \$350 billion to help prevent workers from losing their jobs and small businesses from going under due to economic losses caused by the COVID-19 pandemic. The “Paycheck Protection Program” would provide 8 weeks of cash-flow assistance through 100 percent federally guaranteed loans to small employers who maintain their payroll during this emergency. Interest rates of 4% do apply. If the employer maintains payroll, the portion of the loans used for covered payroll costs, interest on mortgage obligations, rent, and utilities would be forgiven, which would help workers to remain employed and affected small businesses and our economy to recover quickly from this crisis. This proposal would be retroactive to February 15, 2020, to help bring workers who may have already been laid off back onto payrolls. Sole proprietors, independent contractors, 501(c)(3)s with less than 500 employees will be eligible. Businesses in the hospitality and food industry with more than one location could also be eligible at the store and location level if the store employs less than 500 workers. The max loan amount will be capped at \$10 million or 2.5 times the average monthly payroll based on the prior year’s payroll. Built into the new paycheck protection loans will be automatic deferrals of principal, interest, and fees for 6 months.
- **Small Business Contractors Also Get Protection:** Federal agencies would be required to extend contract performance periods and promptly pay small business contractors impacted by COVID-19.
- **Debt Relief:** For six months, SBA is required to pay all principal, interest and fees on all existing SBA loan products including 7(a), Community Advantage, 504, and Microloan programs for six months.

## **CARES Act (continued)**

### **Taxes:**

- **Provides Another Option for Employers to Keep Connected to Their Employees:** Employers of all sizes that face closure orders or suffer economic hardship due to the coronavirus crisis that continue to pay employees that are furloughed may be eligible for a 50% credit on up to \$10,000 of wages paid to those employees. This will help workers keep their jobs, help local businesses ride out this storm, and ensure that furloughed workers have jobs to return to.
- **Delays Payroll Tax Payments for Employers:** Employers would be able to delay the payment of their 2020 payroll taxes until 2021 and 2022, leading to approximately \$300 billion of extra cash flow for businesses

### **Health Care:**

- Ensures that all tests for COVID-19 are covered with no out of pocket costs.
- Ensures that providers and labs supplying COVID-19 testing and related services charge fair and transparent rates.
- Requires a COVID-19 vaccine to be covered with no out of pocket costs no later than 15 business days after a United States Preventive Task Force rating of A or B or a recommendation of coverage from the Advisory Committee on Immunization Practices of the Centers for Disease Control.
- Grants DOL authority to give health, retirement, and disability plans additional time to comply with deadlines, such as COBRA continuation coverage, special enrollment, claims for benefits, appeals of denied claims, and external review of certain claims.
- Provides additional funding for states, hospitals, providers, the Centers for Disease Control and Prevention (CDC), the Food and Drug Administration (FDA), education, and disaster relief.

## **FAMILIES FIRST CORONAVIRUS RESPONSE ACT**

On March 14, 2020, I voted for the Families First Coronavirus Response Act, a comprehensive bill to help employees and families respond to the coronavirus pandemic. President Trump signed this legislation into law on March 18, 2020. This legislation:

- Required all commercial insurance plans pay for the treatment and testing of the coronavirus.
- Ensured that all tests administered under ERISA plans for COVID-19 are covered with no out of pocket costs
- Provided funding and flexibility to ensure low-income students continue to have access to meals while schools are closed.
- Ensured that employees can take sick leave if they have the coronavirus or if they are caring for someone who has it.

### **Qualified Sick Leave Wages:**

- Businesses with fewer than 500 employees must pay up to 80 hours of emergency paid sick leave to full-time employees (pro-rata rules apply to part-time employees) who are home sick from coronavirus, complying with a quarantine, or taking care of an individual who has been infected. This leave also applies to working families who may be forced home due to school closures.
- Federal government will provide employers with a refundable payroll tax credit of 100 percent of the required wages.
- Employees are capped at \$200 per day (\$511 per day in the case of employees that are home sick from coronavirus or complying with a quarantine).
- Secretary of Labor may issue rules to exempt small businesses with fewer than 50 employees from these requirements when the imposition of such requirements would jeopardize the viability of the business as a going concern.

## **FAMILIES FIRST CORONAVIRUS RESPONSE ACT (continued)**

### **Qualified Family Leave Wages:**

- Businesses with fewer than 500 employees must provide an additional 12 weeks of paid leave due to caring for a child whose school is closed.
- The first 2 weeks of the leave, which is covered by the qualified sick leave described above, may be unpaid.
- During the remaining 10 weeks, the employer will pay 2/3 of the employee's salary, capped at \$200 per day for up to 50 days.
- Federal government will provide businesses with a refundable payroll tax credit of 100 percent of the required wages.
- Secretary of Labor may issue rules to exempt small businesses with fewer than 50 employees from these requirements when the imposition of such requirements would jeopardize the viability of the business as a going concern.

## **CORONAVIRUS PREPAREDNESS AND RESPONSE SUPPLEMENTAL APPROPRIATIONS ACT**

On March 4, 2020, I voted for the Coronavirus Preparedness and Response Supplemental Appropriations Act. This legislation provided nearly \$8 billion in funding to combat the spread of coronavirus in the United States, with \$7 million going to Kentucky. Four health care facilities in the Second District have already received funding through this program, with more grants to come.

## **HOW TO KEEP YOU, YOUR FAMILY, AND YOUR COMMUNITY SAFE**

To keep you and your family safe, you must continue to practice good hygiene. Stay home if you are sick. Do not travel if you do not have to. All international travel should be postponed. Everyone, but particularly the elderly and people with compromised immune systems, should stay home as much as possible. Staying home and practicing "social distancing" is the best way to keep our communities safe.

If you believe you may have the coronavirus, please call your doctor. For more information about the coronavirus in Kentucky, you can call the Kentucky COVID-19 hotline at 1-800-722-5725.

We are currently in the midst of President Trump's "[15 Days to Slow the Spread](#)" effort, which was announced on March 16, 2020. These new guidelines recommend staying home if you are able and avoiding social gatherings of groups of more than 10 people. In addition, the latest Centers for Disease Control and Prevention (CDC) [guidance](#) issued Sunday, March 15, recommends that events that consist of 50 people or more should be canceled or postponed throughout the United States for at least eight weeks.

## **ADDITIONAL RESOURCES**

[Updates from the CDC](#)

[Updates on cases in Kentucky](#)

Kentucky coronavirus hotline: 1-800-722-5725

Kentucky unemployment insurance hotline: 502-564-2900

[Small Business Administration resources for small business owners](#) (or call 1-800-659-2955)

[My website](#)

My Bowling Green District Office: 270-842-9896

[FEMA: How You Can Help](#)

**Want more information? Contact me:  
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