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— ROSEN & THOMAS —

COVID-19 LEGISLATIVE ANALYSIS  
*Coronavirus Aid, Relief, and Economic Security (CARES) Act*  
March 2020

# BACKGROUND: PUTTING CARES INTO CONTEXT

- On Friday, March 27, 2020, President Trump signed the Coronavirus Aid, Relief, and Economic Security (CARES) Act ([H.R. 748](#)). The \$2.2 trillion emergency supplemental funding package, which passed the Senate by a unanimous vote of 96-0 and the House of Representatives by voice vote, is the largest emergency stimulus relief package in U.S. history and the third in a series of bills Congress has passed since the beginning of March to address the coronavirus pandemic. The CARES Act addresses SIX (6) main areas:
  1. Recovery checks to individuals and families
  2. Expanded unemployment, benefits, and loan relief for workers
  3. Small business relief
  4. Health care system support
  5. Relief for businesses, states, and municipalities
  6. Emergency supplemental appropriations for government agencies and programs
- The CARES Act follows and builds upon two other relief packages:
  - H.R. 6074, the Coronavirus Preparedness and Response Supplemental Appropriations Act
    - Includes \$8.3 billion in COVID-19 response funding
    - Enacted March 6, 2020
    - [Bill Text](#) / [Bill Summary](#)
  - H.R. 6201, the Families First Coronavirus Response Act
    - Includes expanded paid leave, food assistance, and unemployment insurance
    - Enacted March 18, 2020
    - [Bill Text](#) / [Bill Summary](#)

# WHAT'S IN CARES AND WHAT'S NEXT?

## WHAT'S IN THE CARES ACT?

- This presentation briefly summarizes the highlights of the CARES Act.
- It also provides links to government and other useful websites to help interested parties calculate benefits, find additional resources, and follow the details as to how the federal government will implement CARES and provide loans, funding, tax relief, and regulatory relief to individuals and businesses.

## WHAT'S NEXT?

- The CARES Act is the third in a series of bills to combat COVID-19 and the impact that the pandemic is having on the U.S. economy. But legislative action won't stop here.
- Even before the bill was signed into law, lawmakers in both political parties emphasized the need to do much more.
- Democrats in the majority in the House of Representatives, in fact, already have begun work on two additional relief packages.
- And while the House and Senate have adjourned until April 20 (at the earliest), Republican and Democratic leaders indicated that they would return to Washington to act as the virus spreads rapidly across the country in the coming weeks as new needs arise.
- In the very near future, the Trump Administration will begin to detail plans for distributing the massive relief funding authorized under the CARES Act.
- And the Trump Administration will continue to update CDC guidance, provide emergency FDA approvals for novel tests and treatments, provide regulatory relief to various sectors of the U.S. economy, and take actions under the Stafford Act and the declared national Public Health Emergency.

# RELIEF FOR INDIVIDUALS & FAMILIES

## Tax Free Payments

### THE DETAILS

- One-time payment of \$1,200 for singles and heads of households (\$2,400 for married couples filing joints returns).
- One-time payment of \$500 per qualifying child dependent under age 17 (using the rules under the Child Tax Credit). A family of four would receive \$3,400.
- Rebates phase out at a 5% rate above adjusted gross incomes of \$75,000 (single) / \$122,500 (head of household) / \$150,000 (joint).
- There is no income floor or phase-in – all recipients will receive the same amounts, provided they are under the phaseout threshold.

### WHO IS ELIGIBLE FOR THE REBATE?

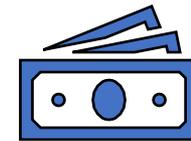
- Tax filers must have a Social Security Number for each family member claiming a rebate (adoption taxpayer identification numbers accepted for adopted children). An exception on SSN is made for spouses of active military members. The rebates are fully available to residents of U.S. Territories, including Puerto Rico. Individuals whose income is entirely from nontaxable, means-tested programs — such as Supplemental Security Income benefits — are eligible too.

### HOW WILL THE MONEY BE DISTRIBUTED?

- The rebates will be paid out as advance refunds (in the form of checks or direct deposit) on the basis of taxpayers' filed tax year 2019 returns (or tax year 2018, if a 2019 return has not yet been filed). Non-filers generally need to file a tax return in order to claim a rebate, although IRS may coordinate with other federal agencies in some instances to get checks out. Rebates sent via direct deposit will likely take a few weeks. Rebates sent via checks may take longer. The IRS will coordinate with the Social Security Administration to ensure that seniors get their checks.

### RESOURCES

- Click [here](#) to view information from the IRS on these rebates.
- To calculate how much assistance an individual or family will receive, click [here](#).



# RELIEF FOR INDIVIDUALS & FAMILIES

## Unemployment Insurance

### WHAT IS IT?

- A new program established under the CARES Act intended to assist those who are not traditionally eligible for unemployment insurance (UI). The Program is expected to run through December 31, 2020.
- Provides funding to reimburse nonprofits and government entities that are not part of the state unemployment system for 50% of the costs they incur through December 31, 2020 to pay unemployment benefits.

### WHO IS ELIGIBLE?

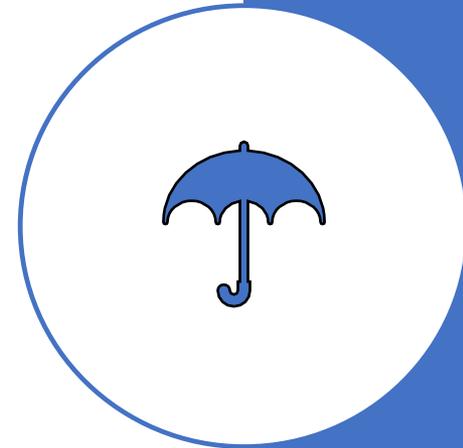
- Individuals who are self-employed and independent contractors (examples include: “gig” workers, Lyft drivers, etc.).
- Individuals who are unable to work or telework as a result of COVID-19.

### HOW MUCH ARE THE PAYMENTS?

- The exact amount an individual can receive through unemployment depends on their state and previous earnings. The Pandemic Unemployment Assistance Program provides an *additional* \$600/week payment to each UI or Pandemic Unemployment Assistance recipient for 4 months beginning April 1 – July 31, 2020.

### HOW TO APPLY?

- Individuals may apply for unemployment compensation through the unemployment office in the state where they worked. Most states allow individuals to do this [online](#).



# RELIEF FOR INDIVIDUALS & FAMILIES

## *Targeted Relief for Consumers and Housing Supports*

### TEMPORARY FORECLOSURE MORATORIUM AND MORTGAGE FORBEARANCE

- The CARES Act includes a four-month moratorium for homeowners with federally backed loans and the ability to apply for mortgage forbearance for up to a year, including a prohibition on fees and additional interest during the term of forbearance. A borrower with a federally backed loan (Fannie Mae, Freddie Mac, VA, FHA, USDA) can submit a request to their mortgage servicer if they are experiencing financial hardship due to the coronavirus.

### TEMPORARY MORATORIUM ON EVICTION FILINGS

- The legislation provides a four-month moratorium on evictions to help renters who cannot pay their rent. This applies to properties that receive federal subsidies or assistance (public housing, Section 8, USDA rental assistance and Low-Income Housing Tax Credits).

### CREDIT PROTECTION DURING COVID-19

- For any borrowers who are granted a forbearance because of loan relief they are given during this crisis, those creditors who agree to account forbearance must report those obligations as “current” to any credit reporting agencies. This applies only to accounts for which the consumer has fulfilled requirements pursuant to the forbearance or modified payment agreement.

### BANKRUPTCY PROTECTIONS FOR IMPACTED INDIVIDUALS AND BUSINESSES

- The CARES act amends the federal bankruptcy laws (Chapters 7 and 13) to exclude coronavirus-related payments from the federal government from being treated as income for purposes of filing bankruptcy. It also allows people currently in bankruptcy protection to seek payment plan modifications and expands the eligibility for small businesses to file for bankruptcy protection during the crisis.

### STUDENT LOAN RELIEF

- The CARES Act suspends student loan payment and debt collection on most federal student loans until September 30, 2020 and prohibits garnishment, tax seizure, benefits reduction and interest accrual on most federal student loans to keep borrowers current for credit reporting and loan forgiveness purposes.



# QUICK LINKS FOR INDIVIDUALS & HOUSEHOLDS

## INFORMATION FOR FAMILIES AND HOUSEHOLDS

- [Information on COVID-19 for Pregnant Women and Children](#)
- [Interim Guidance for Household Readiness](#)
- [Environmental Cleaning and Disinfection Recommendations for U.S. Households](#)
- [Guidance for Preventing the Spread of COVID-19 in Homes and Residential Communities](#)
- [FAQ: COVID-19 and Children](#)
- EPA: [Disinfectants for Use Against COVID-19](#)
- [Social Security and the CARES Act](#)

## INFORMATION FOR SCHOOLS AND CHILDCARE PROVIDERS

- [Interim Guidance for Administrators of U.S. Childcare Programs and K-12 Schools](#)
- [Resources for Institutes of Higher Education](#)
- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- USDA: [USDA Makes It Easier, Safer to Feed Children in California Amid Coronavirus Outbreak](#)
- DOEd: [Resources for Schools and School Personnel](#)
- EPA: [Disinfectants for Use Against COVID-19](#)



# SMALL BUSINESS SUPPORT

## Paycheck Protection Program

### WHAT IS IT?

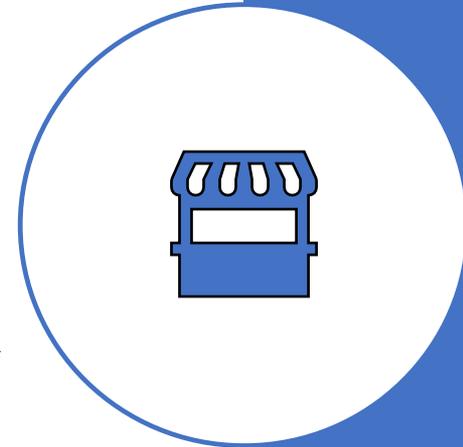
- A new program established under the CARES Act that will provide \$350 billion for 8 weeks of assistance for:
  - Small employers with less than 500 employees or less, as well as those that meet the current [Small Business Administration \(SBA\) size standards](#).
  - Self-employed individuals (“gig” workers).
  - Certain [nonprofits](#), including 501(c)(3) organizations and 501(c)(19) Veteran organizations, and tribal business concerns with under 500 employees.
- Loan size would equal 250% of an employer’s average monthly payroll with a maximum loan amount of \$10 million).
- For any amounts not forgiven, the maximum term is 10 years, the maximum interest rate is 4 percent, zero loan fees, zero prepayment fee (SBA will establish application fees caps for lenders that charge).

### WHAT ARE ALLOWABLE USES OF PPP LOANS?

- Payroll costs
- Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums
- Employee salaries, commissions, or similar compensations (see exclusions above)
- Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation)
- Rent (including rent under a lease agreement)
- Utilities
- Interest on any other debt obligations that were incurred before the covered period

### HOW TO APPLY?

- Potential borrowers interested in participating in the Program should contact their financial institution and ask if they are a SBA 7(a) approved lender or if they intend to participate in the Paycheck Protection Program.
- Applicants are eligible to apply for the PPP loan until June 30, 2020.
- Information on finding an approved SBA lender can be found here:
  - [SBA’s List of Preferred Lenders](#)

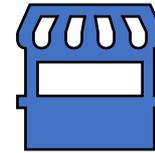


# SMALL BUSINESS SUPPORT, *cont'd.*

## *Loan Forgiveness Under the New Paycheck Protection Program*

### LOAN FORGIVENESS UNDER THE PAYCHECK PROTECTION PROGRAM

- A new loan forgiveness tool under the new Paycheck Protection Program allows small businesses that maintain payroll continuity from February 15, 2020 – June 30, 2020 (as defined by headcount) to request forgiveness on a Paycheck Protection loan used on payroll costs, mortgage interest, rent, utility pay over an 8 week period.
- The amount that is forgiven will be reduced proportionately by any reduction in employees retained compared to the prior year and reduced by the reduction in pay of any employee beyond 25% of their prior year compensation.
- Businesses will have to work with a lender to justify their payroll was maintained through documentation. All current SBA 7(a) lenders are eligible lenders for PPP.
- Businesses will be required to provide the following:
  - Documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings.
  - Documentation verifying payments on covered mortgage obligations, lease obligations, and utilities.
  - Certification from a representative of your business or organization that is authorized to certify that the documentation provided is true and that the amount that is being forgiven was used in accordance with the program's guidelines for use.



# SMALL BUSINESS SUPPORT, *cont'd.*

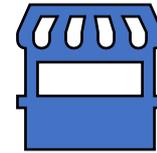
## *Entrepreneurial Development Programs*

### WHAT IS IT?

- Provides grants and funding to offer training, counseling, and assistance to small businesses.
  - \$240 million to SBA resource partners (including Small Business Development Centers and Women's Business Centers).
  - \$25 million in grants for resource partner associations to provide online info and training.
  - \$10 million for the Department of Commerce Minority Business Development Agency's Minority Business Centers.
- Allows for federal grant funds appropriated to the State Trade Expansion Program in FY 19 and FY 20 to remain available through FY 21.

### RESOURCES

- For more information about these programs, visit the SBA's Office of Entrepreneurial Development [website](#).



# SMALL BUSINESS SUPPORT, *cont'd.*

## *Emergency Economic Injury Disaster Loans (EIDL) & EIDL Grants*

### WHAT IS AN EMERGENCY ECONOMIC INJURY DISASTER LOAN?

- An EIDL is a lower interest loan of up to \$2 million, with principal and interest deferment available for up to 4 years that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

### WHO IS ELIGIBLE FOR AN EIDL?

- Small business concerns (including sole proprietorships, with or without employees); independent contractors; cooperatives and employee owned businesses; private non-profits; and tribal small businesses.

### WHAT DID THE CARES ACT CHANGE WITH REGARD TO EIDLs?

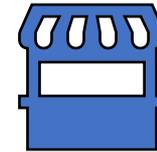
- Expedites access to capital for small businesses who have applied for an SBA EIDL.
- Expands eligibility for access to EIDLs to include Tribal businesses, cooperatives, and ESOPs with fewer than 500 employees or any individual operating as a sole proprietor or an independent contractor during the covered period (January 31, 2020 – December 31, 2020). Private non-profits are also eligible for both grants and EIDLs.
- Requires that for any SBA EIDL loans made in response to COVID-19 before December 31, 2020, the SBA shall waive any personal guarantee on advances and loans below \$200,000, the requirement that an applicant needs to have been in business for the 1-year period before the disaster, and the credit elsewhere requirement.
- During the covered period, it allows SBA to approve and offer EIDL loans based solely on an applicant's credit score, or use an alternative appropriate alternative method for determining applicant's ability to repay.

### HOW TO APPLY FOR AN EIDL?

- To apply for an EIDL online, visit <https://disasterloan.sba.gov/ela/>. The [SBA District Offices](#) are also a good resource when applying for SBA assistance.

### EIDL GRANTS

- The CARES Act also established an Emergency Grant to allow an eligible entity who has applied for an EIDL loan due to COVID-19 to request an advance on that loan, of not more than \$10,000, which the SBA must distribute within 3 days.
- The grant can be used for the following: providing paid sick leave to employees, maintaining payroll, meeting increased costs to obtain materials, making rent or mortgage payments, and repaying obligations that cannot be met due to revenue losses.
- Applicants will not be required to repay advance payments (even if subsequently denied for an EIDL loan).



# QUICK LINKS FOR BUSINESSES

- [House / Senate Small Business Committee's Guide – the CARES Act and Small Business Owners](#)
- [Interim Guidance for Businesses and Employers to Plan and Respond to COVID-19](#)
- [Information for Communities, Schools, and Businesses](#)
- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- SBA: [COVID-19 Resources](#)
- DOL: [Guidance for Preparing Workplaces for Coronavirus](#)
- DOL: [OHSA Resources for Workers and Employers on COVID-19](#)
- WHO: [Get Your Workplace Ready for COVID-19](#)
- CISA: [Risk Management for COVID-19](#)
- EPA: [Disinfectants for Use Against COVID-19](#)



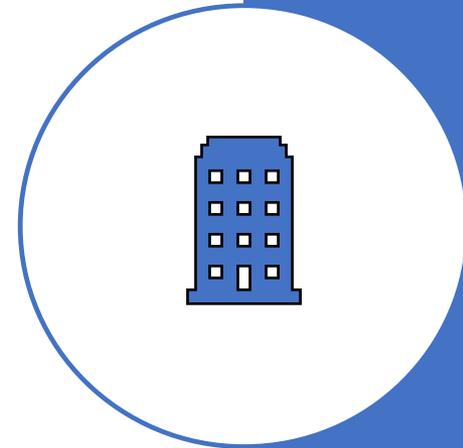
# RELIEF FOR BUSINESSES

## WHAT'S INCLUDED FOR BUSINESSES IN THE CARES ACT?

- The CARES Act provides \$500 billion to Treasury's Exchange Stabilization Fund to provide loans, loan guarantees, and other investments. These can be divided into the following subparts:
  - \$25 billion for passenger airlines
  - \$4 billion for cargo air carriers
  - \$17 billion for businesses critical to national security
  - \$454 billion, as well as any amounts available but not used in the above categories, for loans, loan guarantees to support the Federal Reserve's lending facilities to eligible businesses, states and municipalities.

## SUPPORT – WITH STRINGS – FOR COMPANIES

- The \$454 billion is essentially a backstop against loans that may not be repaid to the Federal Reserve. This cushion against potential lack of loan repayment could offer \$4 to \$4.5 trillion in lending because every \$1 of credit protection at the US Treasury helps to support \$10 of lending at the Federal Reserve.
- The roughly \$46 billion in direct lending will come with limitations for any companies who seek this capital among them capping executive compensation at \$425,000 with no bonuses; preventing stock buybacks; ceasing dividend payments until the loan is repaid or one year after the date of the loan. Companies must be US domiciled with employees predominantly located in the US and must maintain existing employment as of March 24, 2020 to the extent practicable.
- Additionally, Treasury has the authority to implement a special facility through the Federal Reserve targeted specifically at nonprofit organizations and businesses between 500 and 10,000 employees, subject to some similar limitations on workforce reductions, outsourcing of jobs, and union negotiations on any companies who want to access this capital.



## FINANCIAL SERVICES REGULATORY CHANGES IN THE CARES ACT

- Suspension of certain accounting requirements on loans;
- Relief from bank capital rules for banks of all sizes; and
- Expanded protections for bank accounts.

## RESOURCES

- Click [here](#) to view the Department of Treasury guidance on CARES Act payroll support to aid airline industry employees, and on loans to airline industry and businesses critical to national security.
- All future updates from the Department of Treasury will be posted [here](#).

# HEALTH CARE SYSTEM SUPPORT

## MEDICAL PRODUCT SUPPLIES

- Requires the Strategic National Stockpile to include certain types of medical supplies and clarifies that the Strategic National Stockpile can stockpile personal protective equipment and other medical supplies, including supplies required for testing and the administration of drugs and vaccines.
- Provides permanent liability protection for manufacturers of certain personal respiratory protective equipment that have been cleared by NIOSH, such as masks and respirators, in the event of a public health emergency.

## COVERAGE OF TESTING AND PREVENTIVE SERVICES

- The Families First Coronavirus Act requires that all private insurance plans cover COVID-19 testing without deductibles, coinsurance, or co-pays. That bill also prohibits plans from using tools like prior authorization to limit access to testing. The CARES Act makes a technical correction to ensure that the policy covers all tests that meet the appropriate standards. Insurers also have to cover fees for visits to the ER, an urgent care center, or a doctor's office associated with getting a test without cost sharing.
- Provides free coverage without cost-sharing of a preventive service or vaccine related to COVID-19 within 15 days of the preventive service or vaccine receiving a rating of "A" or "B" from the United States Preventive Services Task Force or a recommendation from the Advisory Committee on Immunization Practices (ACIP).

## TELEHEALTH

- Allows high-deductible health plans with HSAs to cover telehealth services prior to a patient reaching the deductible for the plan years beginning on or before December 31, 2021.
- Allows patients to use funds in HSAs and FSAs for the purchase of OTC medical products.
- Expands the authority of the HHS Secretary to waive the telehealth requirements under current law during the COVID-19 emergency period, enabling Medicare beneficiaries to access telehealth.
- Requires the HHS Secretary to issue guidance explaining how this expanded waiver authority will be used to increase access to telehealth services for seniors and other Medicare beneficiaries.



# HEALTH CARE SYSTEM SUPPORT, *cont'd.*

## HEALTH-RELATED EMERGENCY APPROPRIATIONS IN THE CARES ACT

- Department of Health and Human Services (HHS) – \$140.4 billion
  - HHS's Public Health and Social Services Emergency Fund – \$127 billion, including:
    - Reimbursement to Hospitals & Healthcare Providers: \$100 billion
    - Strategic National Stockpile: \$16 billion
      - Note: When combined with the first supplemental (H.R. 6074), Congress has provided approx. \$17 billion for the Stockpile.
    - Vaccine, Therapeutics, Diagnostics, and other Medical or Preparedness Needs: \$11 billion
      - Note: Includes approx. \$3.5 billion to advance construction, manufacturing, and purchase of vaccines and therapeutic delivery to the American people.
    - Hospital Preparedness: Approx. \$250 million
    - Health Resources and Services Administration: \$275 million
      - Note: This funding will go towards expand services and capacity for rural hospitals, telehealth, poison control centers, and the Ryan White HIV/AIDS program.
    - HHS Office of Inspector General: \$4 million
  - Centers for Disease Control (CDC) and Prevention – \$4.3 billion
  - National Institutes of Health (NIH) – \$945.5 million
  - Substance Abuse and Mental Health Services Administration – \$425 million
  - Centers for Medicare and Medicaid Services – \$200 million
  - Administration for Children and Families – \$6.3 billion
  - Administration for Community Living – \$955 million



## RESOURCES

- Click [here](#) for a summary of all emergency supplemental appropriations that were included in the CARES Act (also summarized in slides 18-19 of this document).

# QUICK LINKS FOR HEALTH CARE PROVIDERS, FIRST RESPONDERS, & RESEARCH FACILITIES

- [Information for Healthcare Professionals](#)
- [Resources for State, Local, Territorial and Tribal Health Departments](#)
- [Resources for Healthcare Facilities](#)
- [Infection Prevention and Control Recommendations for Patients with COVID-19 or Persons Under Investigation in Healthcare Settings](#)
- [Information for Laboratories](#)
- [Resources for First Responders](#)
- [Guidance for Public Health Professionals Managing People with COVID-19 in Home Care and Isolation Who Have Pets or Other Animals](#)
- [FAQs and Considerations for Patient Triage, Placement and Hospital Discharge](#)
- [Guidance for Homeless Shelters](#)
- [Guidance for Hemodialysis Facilities](#)
- CMS: [Information on COVID-19 and Current Emergencies](#)
- CMS: [Guidance for Hospice Agencies](#)
- CMS: [Emergency Medical Treatment and Labor Act Requirements and Implications Related to COVID-19](#)
- CMS: [FAQs for State Survey Agency and Accrediting Organizations](#)
- EPA: [Disinfectants for Use Against COVID-19](#)



# RELIEF FOR STATES AND LOCALITIES

## WHAT IS THIS MONEY FOR?

- The Coronavirus Relief Fund makes available \$150 billion to States, Indian tribes, territories and units of local government for necessary expenditures incurred due to the public health emergency with respect to COVID-19.
- The funds apply to expenditures incurred between March 1, 2020 and December 30, 2020.
- Payments to the states will be distributed proportionally based on the state's share of the total US population, though all states are guaranteed a minimum of \$1.25 billion.

## WHEN WILL STATES SEE THIS MONEY?

- The Department of Treasury is required to distribute these funds within 30 days of the law's enactment (April 26, 2020).



# SUPPLEMENTAL FUNDING

Division B of the CARES Act provides \$340 billion in emergency supplemental appropriations, including:

## HEALTH CARE

- \$100 billion for hospitals and healthcare providers (this funding is also summarized on slide 15 of this document).
- \$27 billion for research into improved testing and treatment methods and the purchase of medical supplies and PPE.
- \$4.3 billion for the Centers for Disease Control and Prevention's public health response efforts.
- \$1 billion for the National Institute of Health's research into a vaccine.
- \$80 million for the Food and Drug Administration's approval of vaccines and treatments.
- \$4.6 billion for health care, community support, nutrition, and mental health services.
- \$19.6 billion for Veterans, including in-patient and telehealth care.
- \$10.5 billion to support activation of the National Guard.

## SMALL BUSINESS

- \$562 million for the Small Business Administration to administer economic injury disaster loans.
- \$50 million for small and medium-sized manufacturers.
- \$1.5 billion for Economic Adjustment Assistance.



# SUPPLEMENTAL FUNDING, *cont'd.*

## TRANSPORTATION

- \$36.1 billion for transportation systems (including airports, transit, and passenger rail).
- \$7.5 million to assist the cruise ship industry with identifying geographic infection “hot spots”.
- \$100 million to conduct enhanced screening and cleaning efforts at airport screening areas.

## OTHER INITIATIVES AND PROGRAMS

- \$45 billion for the Federal Emergency Management Agency’s Disaster Relief Fund.
- \$9.5 billion in additional assistance for farmers and ranchers and a \$14 billion replenishment of the Commodity Credit Corporation.
- \$31 billion for K-12 schools, colleges, and universities.
- \$1.1 billion for grants to emergency managers, firefighters, and state and local law enforcement.
- \$250 million for the Internal Revenue Service to implement tax credits and other tax changes.
- \$5 billion for Community Development Block Grants.
- \$3.5 billion for childcare services.
- \$7.4 billion for homeless and assisted housing programs.
- \$25.1 billion for nutritional assistance for senior citizens, women, children, American Indians, and low-income families.
- \$340 million for rural broadband and telehealth infrastructure, as well as telemedicine initiatives.

## RESOURCES

- Click [here](#) for a summary of all emergency supplemental appropriations that were included in the CARES Act.



# LOOKING AHEAD

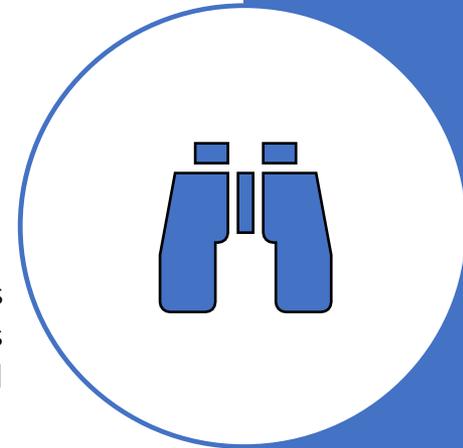
## *What to Expect in the Weeks and Months to Come*

Although Congress is not expected to be physically present in Washington for at least the next few weeks, efforts to respond to the pandemic legislatively are far from over. Looking ahead, we can expect lawmakers to continue working remotely – and possibly returning to Washington for votes – to pass additional measures, including but not limited to:

- Mortgage firm liquidity
- Additional funding for hospitals and other health care providers
- Additional funding for state and local governments
- Pension protections
- Additional assistance (tax and direct aid) to individuals and businesses
- Infrastructure (from broadband to transportation)
- Hazard pay for COVID-19 first responders
  - Note: The Dept. of Labor defines hazard pay as any work that involves hazardous duty or work involving physical hardship; work duty that causes extreme physical discomfort and distress which is not adequately alleviated by protective devices is deemed to impose a physical hardship.

Congress will also need to address looming deadlines to extend other must-pass programs outside of the massive new stimulus bill, including:

- TANF Reauthorization – May 22, 2020
- FISA Reauthorization – May 30, 2020
- Appropriations – September 30, 2020
- Transportation Reauthorization – September 30, 2020
- Health Extenders – November 30, 2020



# LOOKING AHEAD, *cont'd.*

## *Small Business and Individual / Family Provisions in the CARES Act*

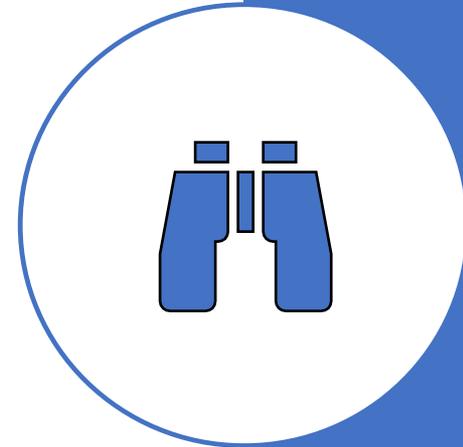
Looking even further ahead, depending how long the pandemic lasts (and if the virus returns), Congress will likely also have to address deadlines established within the CARES Act, including:

### SMALL BUSINESS PROVISIONS

- Loan Forgiveness Under the Paycheck Protection Program
  - Expires June 30, 2020
- Expanded Emergency EIDL Grants
  - Expires December 30, 2020
- Pandemic Unemployment Assistance Program
  - Expires December 31, 2020
- Increased Unemployment Compensation Benefits
  - Expires July 31, 2020

### INDIVIDUAL / FAMILY PROVISIONS

- Temporary Relief for Federal Student Loan Borrowers
  - Expires September 30, 2020

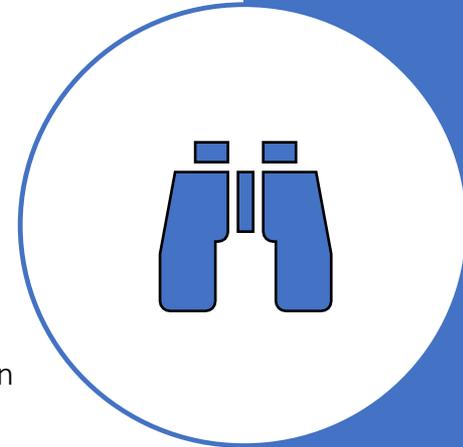


# LOOKING AHEAD, *cont'd.*

## *Health and Other Provisions in the CARES Act*

### HEALTH PROVISIONS

- Medicare-Related Provisions
  - Extension of the Work Geographic Index Floor Under the Medicare Program
    - Expires November 30, 2020
  - Extension of Funding for Quality Measure Endorsement, Input, and Selection
    - Expires November 30, 2020
  - Extension of Funding Outreach and Assistance for Low-income Programs
    - Expires November 30, 2020
- Medicaid-Related Provisions
  - Extension of Money Follows the Person Rebalancing Demonstration Program
    - Expires November 30, 2020
  - Extension of Spousal Impoverishment Protections
    - Expires November 30, 2020
  - Delay of DSH Reductions
    - Expires November 30, 2020.
  - Extension and Expansion of Community Mental Health Services Demonstration Program
    - Expires November 30, 2020
- Extension for Community Health Centers, the National Health Service Corps, and Teaching Health Centers Operating GME Programs
  - Expires November 30, 2020.
- Extension of the Special Diabetes Program and the Special Diabetes Program for Indians
  - Expires November 30, 2020



### OTHER PROVISIONS

- Enhanced Benefits under the Railroad Unemployment Insurance Act
  - Expires July 31, 2020.

# ADDITIONAL RESOURCES

## ADMINISTRATION

- [The President's Coronavirus Guidelines for America](#)
- [U.S. Department of Health and Human Services](#)
- [Centers for Disease Control and Prevention](#)
- [The Senate Majority Leader's Coronavirus Response Portal](#)

## WHAT YOU SHOULD KNOW

- [Workplace, School, and Home Guidance](#)
- [People at Risk for Serious Illness from COVID-19](#)
- [How COVID-19 Spreads](#)
- [Symptoms](#)
- [Steps to Prevent Illness](#)
- [Frequently Asked Questions](#)
- [What to Do If You Are Sick with COVID-19](#)
- [Stigma Related to COVID-19](#)
- [Facts about COVID-19](#)
- [Information for People at Higher Risk and Special Populations](#)
- [Communication Resources](#)

## SITUATION UPDATES

- [Situation Summary](#)
- [Cases in the U.S.](#)
- [Global Locations with COVID-19](#)
- [Risk Assessment](#)
- [CDC in Action: Preparing Communities](#)



# ADDITIONAL RESOURCES

## ALL US AGENCY RESOURCES AND INFORMATION

- [U.S. Department of Health and Human Services](#)
- [Centers for Medicare and Medicaid](#)
- [U.S. Food & Drug Administration](#)
- [U.S. Department of Agriculture](#)
- [U.S. Department of Defense](#)
- [U.S. Department of Education](#)
- [U.S. Department of Energy](#)
- [U.S. Department of Homeland Security](#)
- [U.S. Department of Labor](#)
- [U.S. Department of State](#)
- [U.S. Department of Veterans Affairs](#)
- [U.S. Environmental Protection Agency](#)
- [U.S. Small Business Administration](#)



# ADDITIONAL RESOURCES

## INFORMATION FOR BUSINESSES

- [Interim Guidance for Businesses and Employers](#)
- [Information for Communities, Schools, and Businesses](#)
- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- SBA: [COVID-19 Resources](#)
- DOL: [Guidance for Preparing Workplaces for Coronavirus](#)
- DOL: [OSHA Resources for Workers and Employers on COVID-19](#)
- WHO: [Get Your Workplace Ready for COVID-19](#)
- CISA: [Risk Management for COVID-19](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

## INFORMATION FOR TRAVEL AND TRANSPORTATION

- [Information for Travel](#)
- [Guidance for Ships](#)
- [Guidance for Airlines and Airline Crew](#)
- State: [Travel Advisories](#)
- State: [Traveler's Checklist](#)
- State: [Smart Traveler Enrollment Program](#)
- DOT: [FAQs from FTA Grantees Regarding COVID-19](#)

## INFORMATION FOR COMMUNITY EVENTS AND GATHERINGS

- [Interim Guidance for Mass Gatherings and Large Community Events](#)
- [Interim Guidance for Community- and Faith-Based Organizations](#)
- EPA: [Disinfectants for Use Against COVID-19](#)



# ADDITIONAL RESOURCES

## INFORMATION FOR HEALTHCARE PROVIDERS, FIRST RESPONDERS, AND RESEARCH FACILITIES

- [Information for Healthcare Professionals](#)
- [Resources for State, Local, Territorial and Tribal Health Departments](#)
- [Resources for Healthcare Facilities](#)
- [Infection Prevention and Control Recommendations for Patients with COVID-19 or Persons Under Investigation in Healthcare Settings](#)
- [Information for Laboratories](#)
- [Resources for First Responders](#)
- [Guidance for Public Health Professionals Managing People with COVID-19 in Home Care and Isolation Who Have Pets or Other Animals](#)
- [FAQs and Considerations for Patient Triage, Placement and Hospital Discharge](#)
- [Guidance for Homeless Shelters](#)
- [Guidance for Hemodialysis Facilities](#)
- CMS: [Information on COVID-19 and Current Emergencies](#)
- CMS: [Guidance for Hospice Agencies](#)
- CMS: [Emergency Medical Treatment and Labor Act Requirements and Implications Related to COVID-19](#)
- CMS: [FAQs for State Survey Agency and Accrediting Organizations](#)
- EPA: [Disinfectants for Use Against COVID-19](#)



# ADDITIONAL RESOURCES

## INFORMATION FOR LAW ENFORCEMENT

- [What Law Enforcement Personnel Need to Know](#)
- [Bureau of Prisons COVID-19 Resources](#)

## INFORMATION FOR FAMILIES AND HOUSEHOLDS

- [Information on COVID-19 for Pregnant Women and Children](#)
- [Interim Guidance for Household Readiness](#)
- [Environmental Cleaning and Disinfection Recommendations for U.S. Households](#)
- [Guidance for Preventing the Spread of COVID-19 in Homes and Residential Communities](#)
- [FAQ: COVID-19 and Children](#)
- EPA: [Disinfectants for Use Against COVID-19](#)

## INFORMATION FOR SCHOOLS AND CHILDCARE PROVIDERS

- [Interim Guidance for Administrators of U.S. Childcare Programs and K-12 Schools](#)
- [Resources for Institutes of Higher Education](#)
- [Environmental Cleaning and Disinfection Recommendations – Community Facilities](#)
- USDA: [USDA Makes It Easier, Safer to Feed Children in California Amid Coronavirus Outbreak](#)
- DOEd: [Resources for Schools and School Personnel](#)
- EPA: [Disinfectants for Use Against COVID-19](#)



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