



# COVID-19 State & Federal Policy Updates



# ThriveKY Coalition

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## Steering Committee Members:

[Advocacy Action Network](#)

[Feeding Kentucky](#)

[Homeless and Housing Coalition of Kentucky](#)

[Kentucky Center for Economic Policy](#)

[Kentucky Council of Churches](#)

[Kentucky Equal Justice Center](#)

[Kentucky Voices for Health](#)

[Mental Health America of Kentucky](#)

# Agenda

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1. Physical and Behavioral Health Services
2. Food Assistance
3. Child Care Assistance
4. Administrative Hearings & Appeals
6. Unemployment Insurance
7. Economic Stimulus
8. Housing Assistance and Homeless Services
9. Paid Time Off
10. Helpful Resources for Consumers
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# Physical & Behavioral Health Services

Dr. Sheila Schuster, Advocacy Action Network

Emily Beauregard, Kentucky Voices for Health

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# Physical & Behavioral Health Services

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- COVID-19 testing is free for everyone. (EO / FFCRA)
- Medicaid, Medicare, and many commercial insurers are waiving all cost-sharing for treatment and expanding use of telehealth.
- Enhanced Medicare rates for hospitals and additional funding for PPE and equipment. (CARES Act)
- Additional funding to FQHCs. (CARES Act)
- Increased Medicaid match and ban on most disenrollment. (FFCRA)
- In-person elective procedures are banned. (EO)
- [1135 Medicaid Waiver](#) / [907 KAR 3:300E](#)
  - Expands Medicaid eligibility to higher incomes
  - Allows flexibility for provider enrollment
  - Allows nearly all provider types to use telehealth
  - Gives DMS authority to increase rates paid to providers



# Physical & Behavioral Health Services

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## What's changing for Medicaid recipients?

- Medicaid income eligibility has been expanded and coverage is extended through the state of emergency.
- Applying is faster and easier. People who are uninsured and < 65 can use the new [presumptive eligibility application](#) for temporary coverage.
- Documents can be emailed to: [returnproofverif@ky.gov](mailto:returnproofverif@ky.gov). Be sure to include full name and Medicaid ID.
- Beneficiaries can only be disenrolled by request or for moving out-of-state. No RFIs should be issued during this time.
- Absolutely NO copays or prior authorizations are to be required by providers or MCOs.
- Individuals should have more options for receiving care via telehealth, and getting most prescriptions filled for 30-90 days and delivered.

# Physical & Behavioral Health Services

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- Behavioral health services ARE available; will likely not be offered face-to-face, but through telehealth
- Some HIPAA telehealth rules have been suspended during the COVID-19 crisis so that other communication technology can be used
- Telehealth can be offered through various computer platforms, through FaceTime or even via telephone during this state of emergency
- Medicare, Medicaid and most private insurance companies are authorizing reimbursement for telehealth services to current and to new patients

# Physical & Behavioral Health Services

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- The pandemic presents significant mental health challenges to all of us. Anxiety and depression will be the most common symptoms in all age groups, although they may look different with different people/ages.
- Anxiety is exacerbated by the unknown duration of the pandemic, the loss of control and a sense of great risk.
- As with physical symptoms, persons who have pre-existing behavioral health issues will likely show more significant symptoms and difficulty in coping.
- All of us should try to get daily exercise, stick to some routine, minimize alcohol use, and reach out to others.



# Food Assistance

Jessica Klein, Kentucky Center for Economic Policy  
Tamara Sandberg, Feeding Kentucky

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# Supplemental Nutrition Assistance Program (SNAP)

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## Addressing growing need:

- Emergency SNAP Benefits
- Pandemic EBT
- 3 month certification extension

## Administrative flexibility:

- Minimized in-person
- Income verification
- Work reporting waived

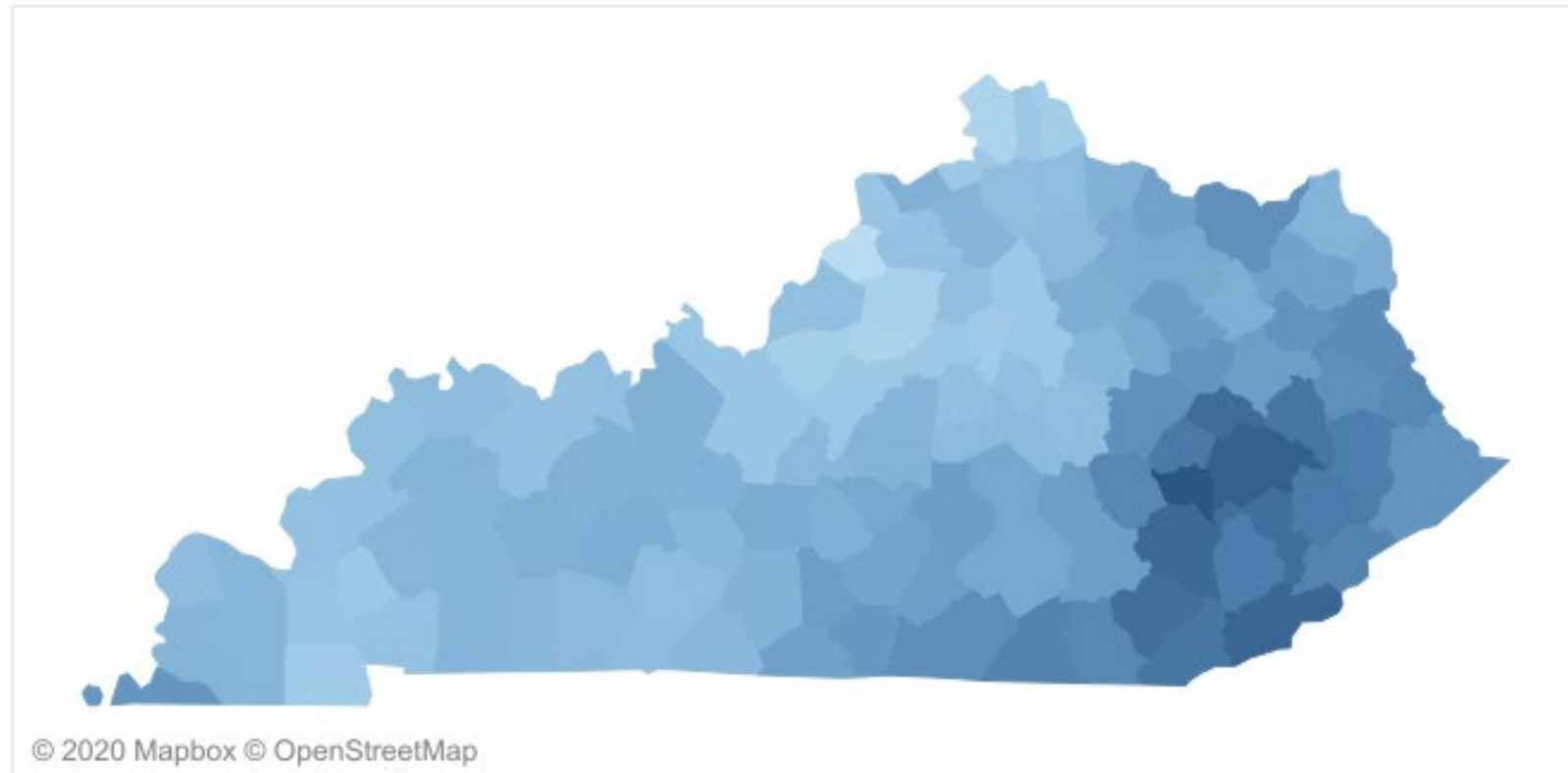
## Application:

<https://benefind.ky.gov>

**DCBS Hotline: 1-855-306-8959**

## SNAP Participation and Spending in Kentucky

Share of county participating in SNAP as of February 2020



Source: SNAP participation and spending data from the Kentucky Cabinet for Health and Family Services for January 2020 and the 2018 Census Population Estimates.

# Food Assistance

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## Women Infants and Children (WIC)

- Minimize in-person appointments and lab requirements
- Can issue benefits remotely
- Provide flexibility around nutrition requirements
- Additional steps could include: extending certification periods, providing emergency benefits, or simplifying authorization for retailers.
- Contact your [local health department](#)

## Senior Nutrition Programs

- Regional plans are made by agencies that provide these services.
- [Meals on Wheels](#) is continuing to deliver.
- [Congregate meals](#) at senior centers and Area Agencies on Aging and Independent Living have transitioned to delivery or pick up sites.
- Contact [Area Agencies on Aging and Independent Living](#)



# Food Assistance

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Meals for Children

- Text FOOD to 877-877

- Site tracker:

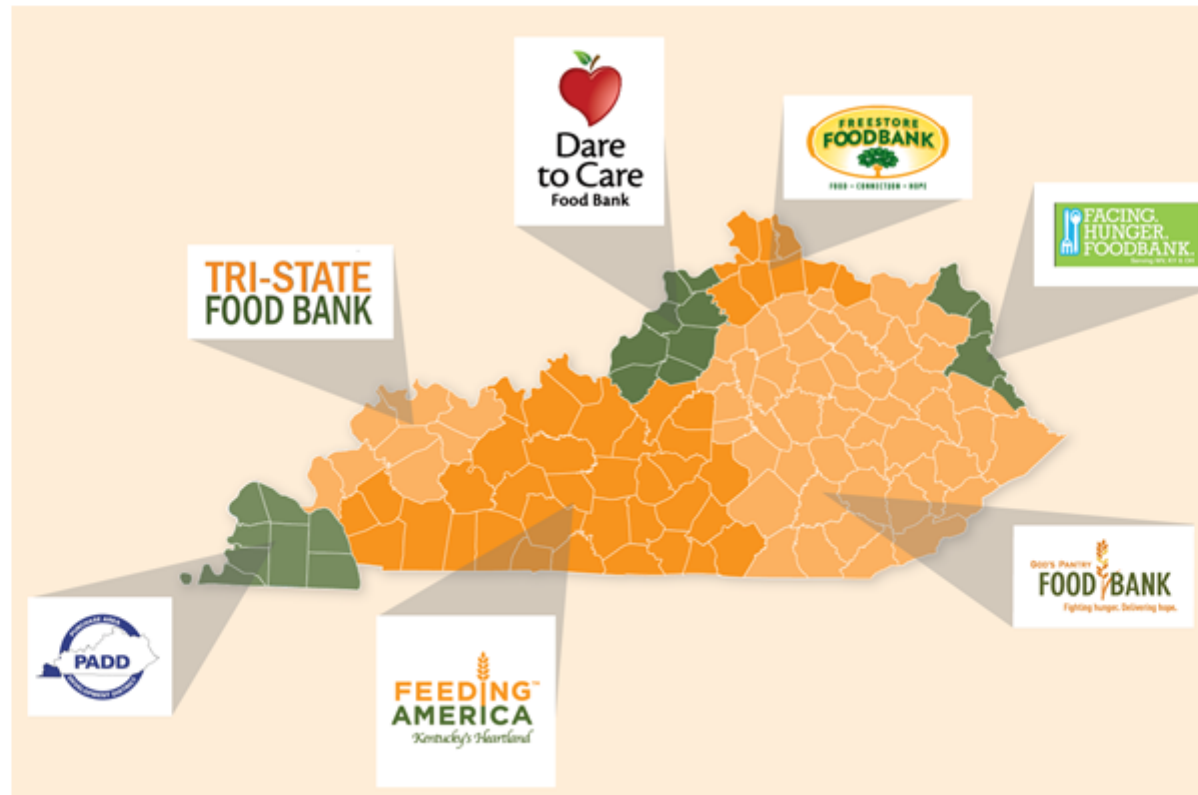
[education.ky.gov/federal/SCN/Pages/COVID-19FeedingSites.aspx](https://education.ky.gov/federal/SCN/Pages/COVID-19FeedingSites.aspx)



# Food Assistance

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- Feeding Kentucky network (7 regional, 800 local)
- [FeedingKy.org/coronavirus](https://FeedingKy.org/coronavirus)



# Child Care Assistance

Adrienne Bush, Homeless & Housing Coalition of Kentucky

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# 5 Things to Know about Child Care Assistance

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1. Families who qualified for Child Care Assistance Program prior to COVID-19 have been automatically extended 3 months without having to recertify.
2. With a few exceptions, [all child care centers](#) are closed as of 3/20 until further notice.
3. Kentucky will officially be able to pay for the [Child Care Assistance Program](#) (CCAP) based on enrollment and not on attendance during the course of this crisis. This means that if a center has a child receiving CCAP who is currently enrolled in their program, then the program will be able to receive CCAP for that child regardless if the program is open or closed.
4. Licensed emergency child care is available for traditionally-recognized first responders plus grocery store personnel.
5. CCAP applications are taken in [Department for Community Based Services offices](#) in all 120 counties, by phone toll free at 1 (855) 306-8959 or online at [benefind.ky.gov](https://benefind.ky.gov).

# Administrative Hearings & Appeals

Betsy Stone Davis, Kentucky Equal Justice Center

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# Administrative Hearings & Appeals

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- Extra Time to File Medicaid Appeals ([1135 Medicaid Waiver](#))
  - For Eligibility or Fee for Service appeals, approved for an additional 120 days (normally 90 days max).
  - For MCO appeals filed after 3/1/2020, can file a state fair hearing request 1 day after filing MCO appeal.
  - If MCO appeal deadline passes between 3/1/20 and the end of the public health crisis, add an additional 120 days to the original deadline.
- Less appeals generally
  - Why? No pre-authorization requirements; no Medicaid terminations generally; assured that SNAP terminations and overpayment claims should be all but eliminated too

# Unemployment Insurance

Dustin Pugel, Kentucky Center for Economic Policy

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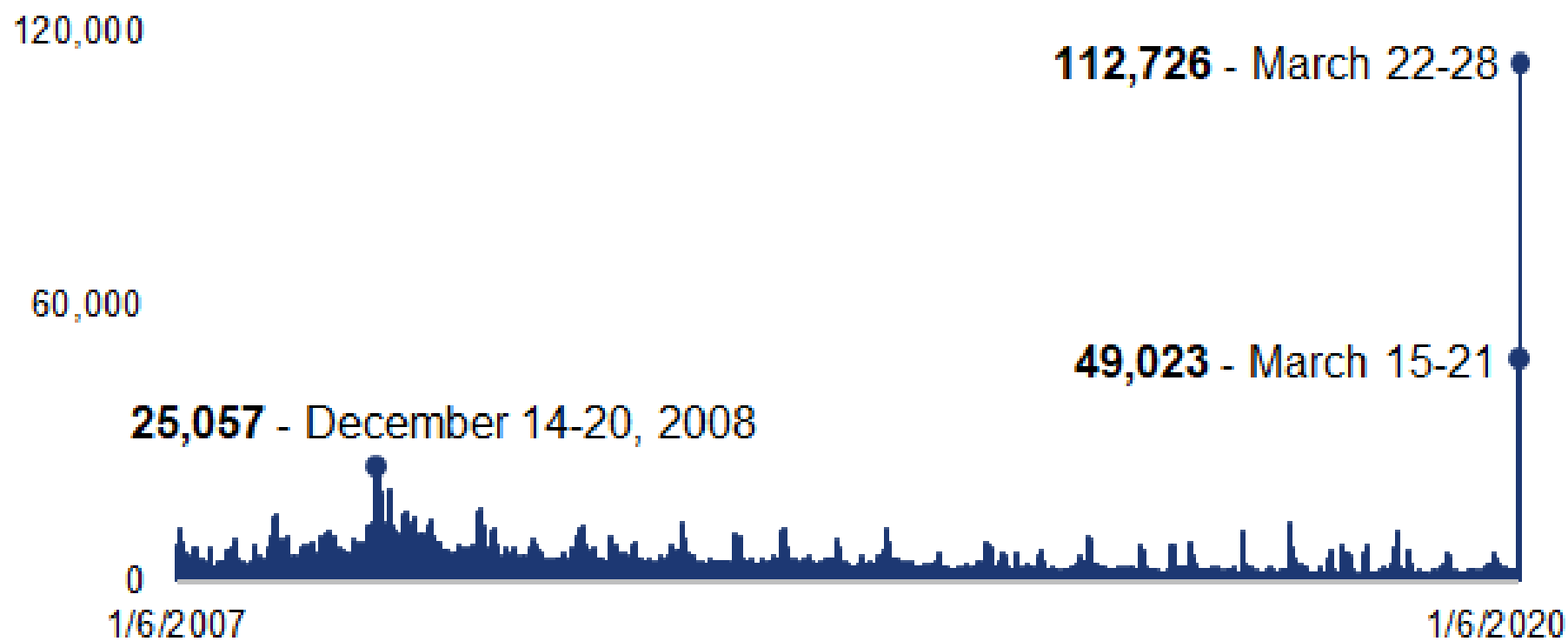
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# Unemployment Insurance

## An Unprecedented Number of Kentuckians Filed for UI In March

Weekly UI claims in kentucky from the first week of January 2007 to the week ending March 28, 2020



Source: Data from the U.S. Department of Labor.

# Unemployment Insurance

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## ■ UI in the Families First Coronavirus Response Act:

- \$500 million to states for administration
- US DOL provides free TA for work sharing
- \$500 million in emergency grants for high unemployment states
- Full federal funding of extended UI benefits (past 26 weeks)

## ■ UI in the CARES Act:

- Pandemic Unemployment Compensation (PUC): The extra \$600/week for UI and PUA claimants (Expires July 31)
- Pandemic Emergency Unemployment Compensation (PEUC): An extra 13 weeks of UI benefits after states exhaust their regular UI benefits (all claimants, not just COVID-19 related).
- Pandemic Unemployment Assistance (PUA): Jobless benefits for self-employed, independent contractor, freelancer, part-time and workers with spotty job histories
- Full federal funding of waiting week & Work Sharing

# Unemployment Insurance

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## ■ UI in Senate Bill 150:

- Waives availability for work and work searching
- Waives the waiting week
- Adopts an alternative base period
- Doesn't penalize businesses with 100 employees or less for their layoffs
- Expands UI benefits for self-employed and "employees otherwise not covered by unemployment insurance"
- Creates a work sharing program
- Provides for future flexibility if the U.S. Department of Labor provides additional guidance

- The Cabinet for Education and Workforce Development is moving quickly to adapt to these changes and put as many staff on the front lines as possible.

# Economic Stimulus

Dustin Pugel, Kentucky Center for Economic Policy

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# Economic Stimulus

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## ■ Recovery “Rebates:” \$4 billion

- \$1,200 per adult
- \$500 per child
- Phasing down at \$75,000/individual, \$150,000/couple
- Phases out at \$99,000/individual, \$198,000/couple

## ■ Federal Share of State Medicaid/CHIP Costs Increases: >\$500 million

- 6.2 percentage point increase in what the federal government pays for traditional (not expansion) state Medicaid programs. 4.34 percentage point increase for federal share of the Children’s Health Insurance Program.
- The Federal share of KY’s Medicaid program will increase:
  - FFY 2020 - 71.82% to 78.02%
  - FFY 2021 - 72.05% to 78.25%
- The federal share of KY’s CHIP program will increase:
  - FFY 2020 - 91.77% to 96.11%
  - FFY 2021 - 80.44% to 84.78%

# Economic Stimulus

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## ■ **Coronavirus Relief Fund: \$1.73 billion**

- 1.6 billion for the state
- \$134 million for Louisville

## ■ **Additional Fiscal Assistance for Kentucky:**

- \$194.6 million for elementary and secondary schools
- A minimum of \$8.29 million in Centers for Disease Control and Prevention grants
- \$10 million for personal protective and medical equipment for law enforcement
- \$132.7 million for public transit
- A minimum of \$25.9 million for homelessness programs
- \$17.9 million for the Low-Income Home Energy Assistance Program (LIHEAP) to help families pay heating and cooling bills
- \$6 million for assistance with making elections safer
- \$65 million in child care funding



# Housing Assistance & Homeless Services

Adrienne Bush, Homeless & Housing Coalition of Kentucky

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# Housing Assistance & Homeless Services

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## ■ Renters

- **Statewide Eviction Moratorium** per [Executive Order 2020-257](#): “evictions within the Commonwealth are suspended, and all state, county, and local law enforcement officers in the Commonwealth are directed to cease enforcement of orders of eviction for residential premises for the duration of the State of Emergency under Executive Order 2020-215. No provision contained within this Order shall be construed as relieving any individual of the obligation to pay rent, to make mortgage payments, or to comply with any other obligation that an individual may have under tenancy or mortgage.” This is effective through the duration of the state of emergency (no date yet).
- Kentucky Equal Justice [explainer](#)
- **Supreme Court order issued on 4/1**: “based on the moratorium on certain evictions under Section 4024 of the federal CARES Act (H.R. 748, PL 116-136) and Executive Order 2020-257, and because of the public health and safety concerns raised by evictions during the COVID-19 emergency, eviction filings shall not be accepted by the circuit clerk until 30 days after the expiration of this Order.” (**June at the earliest.**)
- **Federal**: Public Housing Authorities have been encouraged by HUD Secretary to work with tenants due to loss of income.
- Any rental property with federally-backed mortgage servicing is prohibited to evict for 120 days

# Housing Assistance & Homeless Services

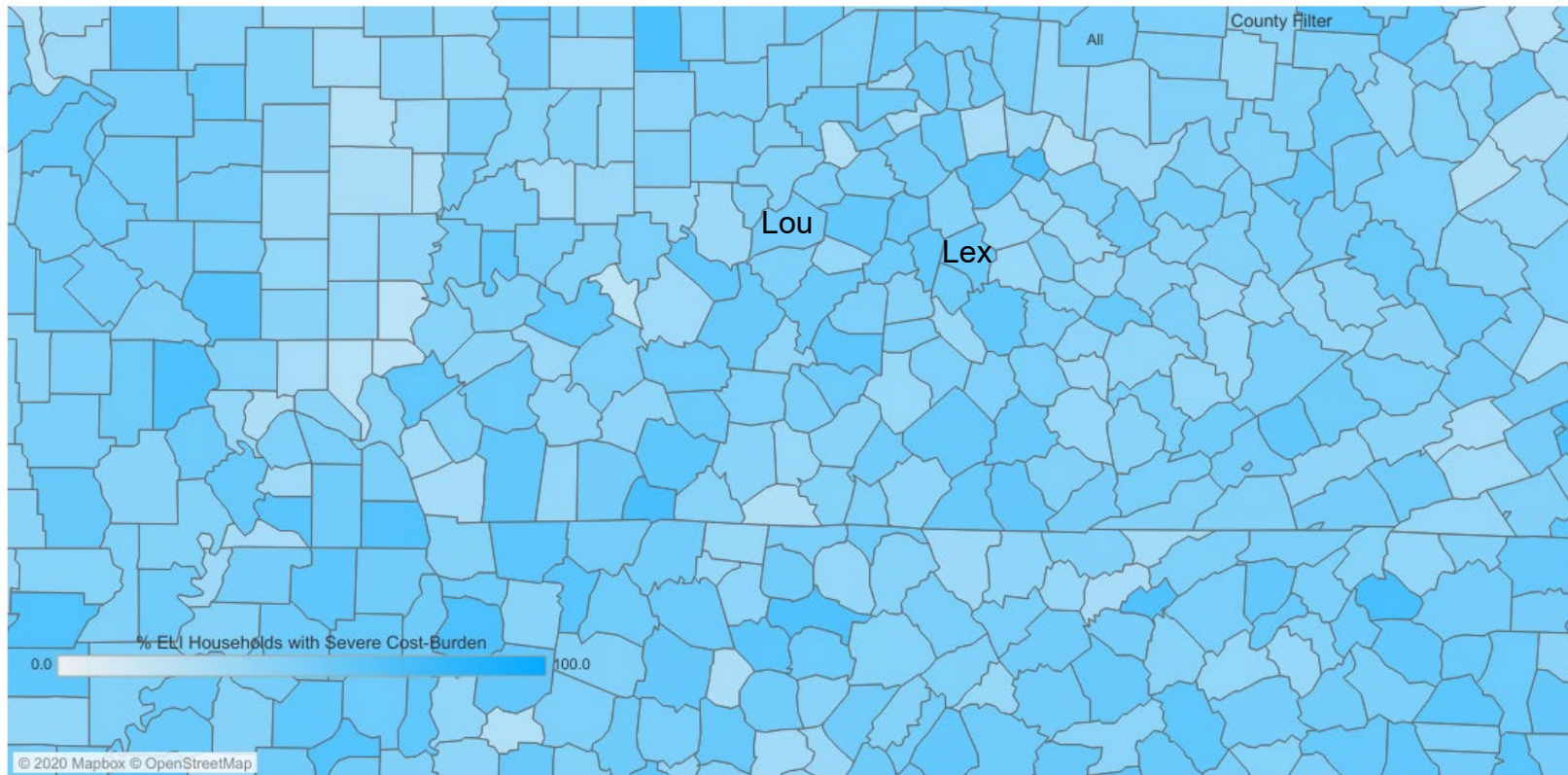
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## ■ Homeowners

- Foreclosures on [homeowners with federally-backed mortgages](#) (USDA, Fannie Mae/Freddie Mac, Federal Housing Administration) are suspended for 60 days.
- While exact dates may vary, most orders were issued on or around March 18, leading to an expiration date of May 18.
- Borrowers affected by COVID-19 with loans serviced through Kentucky Housing Corporation should contact [KHC](#).

# Housing Assistance & Homeless Services

Rental Housing Instability, Homelessness, and COVID-19 (U.S. Counties)



Source 1: USAFacts. (2020). Coronavirus in the United States: Mapping the COVID-19 Outbreak. Accessed on 2020-03-30 from <https://usafacts.org/visualizations/coronavirus-covid-19-spread-map/>.

Source 2: NLIHC tabulations of 2012-2016 CHAS data and 2019 PIT count data.

Notes: The tool is not intended to inform personal or public health decision-making regarding the spread of the coronavirus. Severely cost-burdened renters pay > %50 income on rent and utilities. Overcrowded households have more than one member per room. ELI = extremely low-income [<30% area median income (AMI)]. VLI = very low-income (30-50% AMI). Homeless data are for HUD Continuum of Care (CoC). Balance of State and Statewide CoC data not included.

# Housing Assistance & Homeless Services

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## Increased Homeless Assistance through the CARES Act

Emergency Formula Funding (includes Emergency Solutions Grant, Community Development Block Grant, and Housing for Persons With AIDS) to be distributed to jurisdictions by April 27.

A full list of Kentucky communities receiving these HUD funds is below:

NAME	FUNDING TOTAL
Ashland	\$ 337,555.00
Bowling Green	\$ 385,212.00
Covington	\$ 879,498.00
Elizabethtown	\$ 115,239.00
Henderson	\$ 150,498.00
Hopkinsville	\$ 159,046.00
Lexington-Fayette	\$ 2,138,957.00
Louisville	\$ 10,276,191.00
Owensboro	\$ 294,117.00
Kentucky Nonentitlement	\$ 24,575,945.00

# Housing Assistance & Homeless Services


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## Increased Homeless Assistance through the CARES Act

Click to save a picture to your desktop.

### Homeless Assistance Funding in the CARES Act

- \$4 billion ESG – to state and local government for shelter, short-/medium-term rent, supportive services.
- Homeless and at-risk at 50% AMI.
- Increased flexibility – minimal decision-making process, no shelter cap, no match, costs already incurred may be reimbursed, for temporary shelter no environmental or habitability review .
- Housing First! No requirement for treatment or other activities to receive services with this funding.
- Timeline and formula – still uncertain.

 National Alliance to  
ENDHOMELESSNESS.ORG

# Paid Time Off

Jessica Klein, Kentucky Center for Economic Policy

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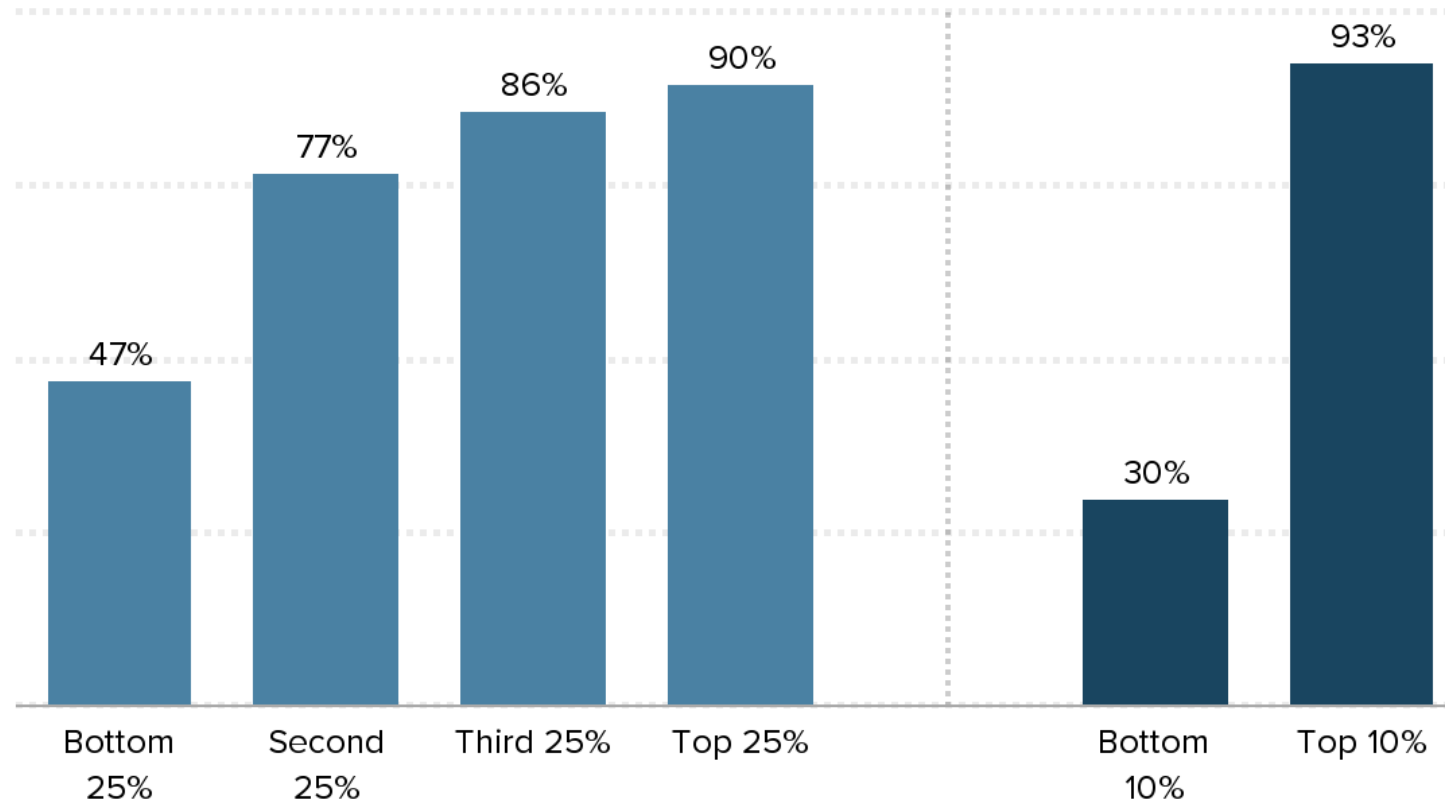
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## High-wage workers have paid sick days; most low-wage workers do not

Share of private-sector workers with access to paid sick days, by wage group, 2019



**Source:** U.S. Bureau of Labor Statistics, [National Compensation Survey](#) 2019.



# Paid Time Off

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- April 1, 2020- December 31, 2020
- All public and any private employers with less than 500 employees
- Emergency Paid Sick Leave
  - Up to 10 days
  - Full pay for up to 10 days; no more than \$511/day or \$5,110 total
- Extended Family and Medical Leave (For those unable to work or telework )
  - Up to 12 weeks, first 10 may be unpaid
  - Partial pay ( $\frac{2}{3}$  wages) for the first 10 days; no more than \$200/day or \$10,000 total

# Helpful Resources for Consumers

Emily Beauregard, Kentucky Voices for Health

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# Helpful Resources for Consumers

## Help for Kentuckians During COVID-19

[English](#)  
[Spanish](#)

## What KYians Need to Know During COVID-19

[English](#)  
[Spanish](#)

## Check for updates here:

<https://kyvoicesforhealth.org/resources-for-kentuckians-during-covid-19/>

Map of food banks and other feeding programs <https://feedingky.org/coronavirus/>

### HELP FOR KENTUCKIANS DURING COVID-19

UPDATED MARCH 30, 2020

A lot has changed for Kentucky families and workers because of the coronavirus pandemic. Kentucky's safety-net programs are here to help all of us through hard times. Below is a list of public assistance programs that may be available to support you and your family. You should check to see what programs you may be eligible for now, even if you were denied in the past.

#### PUBLIC ASSISTANCE PROGRAMS

Apply online, if you can. For help, call the number provided.

#### MEDICAID & MARKETPLACE COVERAGE (HEALTH INSURANCE)

Online Application: <https://benefind.ky.gov>

KY Healthcare Customer Service Line: 1-855-459-6328

If you need extra help, contact an Application Assister:

<https://kyhbe.ky.gov/General/AgentOrAssister>

#### SNAP (FOOD ASSISTANCE), KTAP (CASH ASSISTANCE), AND CCAP (CHILD CARE)

Online application: <https://benefind.ky.gov>

DCBS Hotline: 1-855-306-8959

#### WIC (NUTRITION ASSISTANCE FOR PREGNANT WOMEN AND FAMILIES WITH CHILDREN UNDER 6)

Screening tool: <https://wic.fns.usda.gov/wps/pages/preScreenTool.xhtml>

Contact your local health department using this directory:

[https://chfs.ky.gov/agencies/dph/dafm/LHDInfo/Alpha\\_HDListing.pdf](https://chfs.ky.gov/agencies/dph/dafm/LHDInfo/Alpha_HDListing.pdf)

#### ALREADY RECEIVING BENEFITS? READ THIS BEFORE YOU CALL DCBS:

If you are already enrolled in Medicaid, SNAP, KTAP, or CCAP, your benefits have been **automatically extended by 3 months**. This means that if you would typically reapply for benefits on April 30th, your benefits are now extended until July 31st. Benefits that would have ended on May 31st are now extended to August 31st and so on.

#### OTHER IMPORTANT UPDATES:

Medicaid coverage will be extended until the COVID-19 state of emergency ends, thanks to a new federal relief package (HR 6201) passed by Congress on March 18th.

ALL Medicaid copays and prior authorization requirements are suspended during this time.

SNAP, CCAP, and the Kentucky Works Program have suspended job search, work, and participation requirements during this time.

CCAP daycare attendance requirements are suspended and copays will be covered by the state during this time.

**No benefind account?** You can email documents needed for "proof of eligibility" to: [returmpcofverifi@ky.gov](mailto:returmpcofverifi@ky.gov). Be sure to include your full name and Medicaid ID number.

# Helpful Resources for Consumers

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## ■ Unemployment Insurance:

- [NELP Fact Sheet on Unemployment Insurance in the Families First Coronavirus Response Act](#)
- [NELP Fact Sheet on Unemployment Insurance in the Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#)
- [Kentucky Weekly Unemployment Insurance Benefits Calculator](#)

## ■ Mental Health

- Free mental health screenings: [WWW.MHAKY.ORG/MENTAL-HEALTH-SCREENINGS.HTML](http://WWW.MHAKY.ORG/MENTAL-HEALTH-SCREENINGS.HTML)
- [VirusAnxiety.com](http://VirusAnxiety.com) - a website of mental health resources from Mental Health America National and ShineText. It has meditations, mindfulness exercises and a lot more.

# Helpful Resources for Consumers

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Renters - check out Legal Aid of the Bluegrass' [explainer](#)

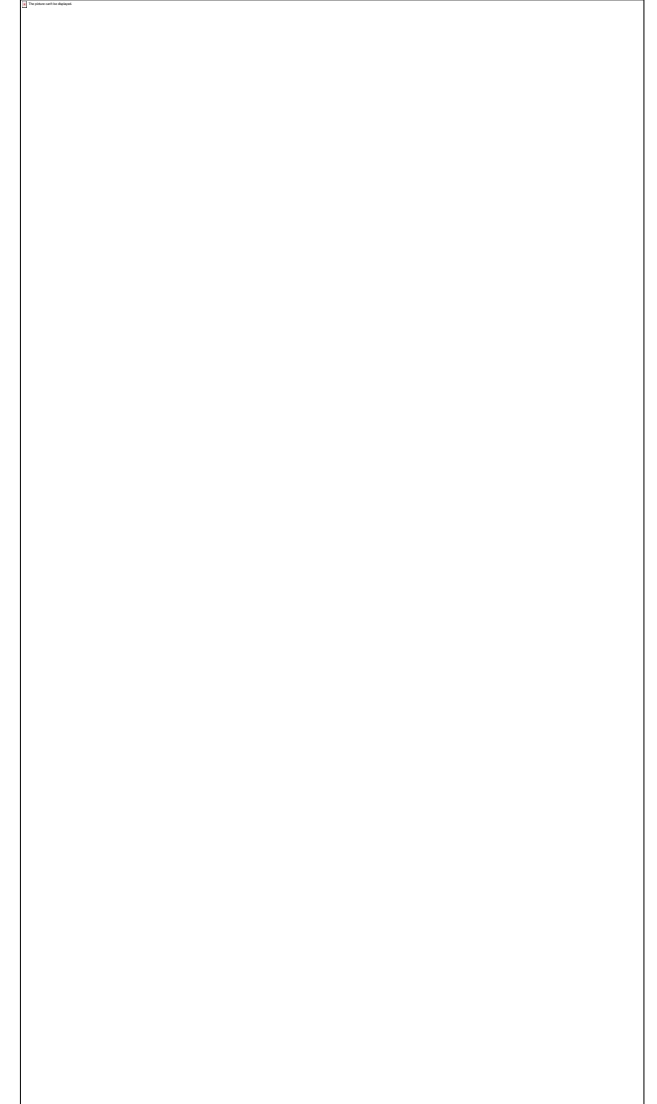


**Homeless Assistance**

**In Lexington - call 211**

**In Louisville - call 502-637-2337**

**Everywhere else - call nearest shelter**



# Questions?

[emily@kyvoicesforhealth.org](mailto:emily@kyvoicesforhealth.org)

[betsy@kyequaljustice.org](mailto:betsy@kyequaljustice.org)

[kyadvocacy@gmail.com](mailto:kyadvocacy@gmail.com)

[tamara@feedingky.org](mailto:tamara@feedingky.org)

[dustin@kypolicy.org](mailto:dustin@kypolicy.org)

[jessica@kypolicy.org](mailto:jessica@kypolicy.org)

[abush@hhck.org](mailto:abush@hhck.org)

# Policy Trackers

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Devoted to keeping record of what has changed, showing how those changes are affecting Kentuckians, and promoting transparency.

Medicaid Tracker:

[www.kymedicaidtracker.com](http://www.kymedicaidtracker.com)

SNAP Tracker:

<https://kypolicy.org/tracking-snap-in-kentucky/>

COVID-19 Tracker:

<https://kypolicy.org/tracking-the-policy-response-to-covid-19-in-kentucky/>

# Connect with Us

## Social

@kyvoices4health  
@KyEqualJustice  
@AANetworkKy  
@FeedingKY  
@KyPolicy  
@HHCKy

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## Email

[emily@kyvoicesforhealth.org](mailto:emily@kyvoicesforhealth.org)  
[kyadvocacy@gmail.com](mailto:kyadvocacy@gmail.com)  
[tamara@feedingky.org](mailto:tamara@feedingky.org)  
[jessica@kypolicy.org](mailto:jessica@kypolicy.org)  
[dustin@kypolicy.org](mailto:dustin@kypolicy.org)  
[abush@hhck.org](mailto:abush@hhck.org)

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## Web

[www.kyvoicesforhealth.org](http://www.kyvoicesforhealth.org)  
[www.advocacyaction.net](http://www.advocacyaction.net)  
[www.kyequaljustice.org](http://www.kyequaljustice.org)  
[www.feedingky.org](http://www.feedingky.org)  
[www.kypolicy.org](http://www.kypolicy.org)  
[www.hhck.org](http://www.hhck.org)

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