

Addressing Social Needs During Pandemic: Resources to Assist Individuals and Families in Coping with COVID-19



CONSORTIUM
ON LAW, SCIENCE &
HEALTH POLICY

We have long known that both medical and social care are essential to ensuring the health and wellness of a population. The current pandemic threatens both the health and the socioeconomic status of millions of Americans and has made addressing these needs a matter of national emergency. Policymakers at local, state and national levels are taking unprecedented steps to shore up the health care resources needed to address COVID-19 as well as the social safety nets which are essential to addressing its sequelae.

The resources we've compiled below are intended to assist the Consortium community as we respond to this crisis in our respective capacities, as family members, teachers, learners, and those responsible for serving vulnerable members of our community.

We will update this guide as frequently as possible, given the rapidly-changing environment. If you would like to contribute information to this page, or correct an oversight, please contact Consortium Executive Director Sarah Hooper at hoopers@uchastings.edu or Consortium Program Manager Sarah Manasevit at manasevitsarah@uchastings.edu.

Resource Overview:

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A. Health Insurance Coverage/Copays

Medicare

Coronavirus Testing & Treatment: Medicare will cover coronavirus testing with no co-pay, as well as medically necessary hospitalization, and other visits related to COVID-19. Testing is covered when a doctor or other health care provider orders it, so long as the patient got the test on or after February 4, 2020. Medicare Advantage plans are required to waive co-pays under the Families First Coronavirus Response Act (H.R. 6201, signed March 18). Hospitalization will be covered if patient cannot be discharged due to quarantine. For additional guidance on coverage, see Medicare guidance [here](#).

Speed Up Access to Nursing Home Care: Normally patients must spend three days (midnights) in a hospital before Medicare will cover a nursing facility stay. The Centers for Medicare & Medicaid Services (CMS) has waived that requirement for patients who must be transferred as a result of this emergency. For more information on this and other ways CMS is easing restrictions on healthcare services, see more information [here](#).

Covered CA & Medi - Cal

Extended Enrollment: [Covered California](#) has extended enrollment to June 30, allowing more Californians without health insurance to obtain coverage. Special enrollment remains in effect, and would allow those with a qualifying event such as losing one's job to sign up for insurance. Medical enrollment remains year-round. More on Covered California's response to COVID-19 in their press release, [here](#).

Coronavirus Testing and Treatment: Both private health plans and Medi-Cal will be required to provide coverage of COVID-related visits and testing with no co-pay. On March 5th, California DMHC issued an All Plan Letter to commercial and Medi-Cal health plans with this guidance, available [here](#).

Tricare

The Secretary of Veterans Affairs will be covering all COVID-19 diagnostic testing. Veterans in need of diagnostic testing may locate their local VA [here](#) (H.R. 6201).

Indian Health Service

The Secretary of Health and Human Services will cover in full, without any cost-sharing, all COVID-19 diagnostic testing obtained through the Indian Health Service. More information from the Indian Health Service [here](#) (H.R. 6201).

Uninsured

Testing for COVID-19 for uninsured individuals will be reimbursed through the National Disaster Medical System, per the Families First Coronavirus Response Act (H.R. 6201).

B. Housing

Renters

Rental Increase Protections: In CA, emergency declarations trigger price gouging limits on rent (and other consumer goods) for at least 30 days from the date of declaration (March 4, 2020). Individuals with rent increases should seek legal assistance. For more information, see the [Attorney General's press release](#).

Eviction Protections:

- CA Statewide: Governor Newsom issued an [executive order](#) that allows cities and counties to halt evictions when a renter can demonstrate economic hardship caused by the pandemic. Many major cities in California have already moved to impose temporary moratoriums on evictions in recent days, including Los Angeles, San Francisco, and Oakland.
- San Francisco City & County: San Francisco issued a 30-day [halt to evictions](#) if a tenant can't pay rent due to COVID-19. This is particularly relevant for individuals with high COVID-19 related medical expenses or households with hourly employees/gig economy workers, who will be most severely impacted economically by the "shelter in place" order.

Homeowners

At the federal level, [the administration has halted foreclosures for HUD-backed loans](#) through the end of April.

C. Utilities

CA Statewide

The California Public Utility Commission is taking action to protect consumers from utility shutoffs related to COVID. This can include water, power, and telecommunications. See [press release here](#) and the CPUC website for more information

Power

PG&E has already announced a voluntary [moratorium on service disconnection](#) related to COVID-related economic hardship.

Internet & Telecomm

Comcast announced that it is offering its Xfinity Wifi for free nationwide, offering unlimited data plans for customers, and no disconnect or late fees for those affected by the COVID-19 crisis. For more information see [here](#).

D. Employment/Income Concerns

Workers

Reduced Hours Due to COVID-19: Workers who have reduced work hours because their employer has reduced hours or shut down operations due to COVID-19, can file for CA Unemployment Insurance [here](#).

CA State Disability Insurance: Workers certified by a medical professional as unable to work due to having or being exposed to COVID-19 are eligible for State Disability Insurance. To file, follow the California's Employment Development Department's [instructions](#).

Paid Family Leave: Caregivers unable to work because they are caring for an ill or quarantined family member with COVID-19 as certified by a medical professional are eligible for Paid Family Leave, which is up to 6 weeks of benefits. To file, follow the California Employment Development Department's [instructions](#).

The Federal Families First Coronavirus Response Act requires, as of March 18th, [covered employers subject to certain exemptions](#) to provide:

- Emergency Leave: Employees requiring leave to care for a child because either the child's school has been closed or their childcare provider is unavailable as a result of COVID-19 may be entitled to unpaid leave for the first ten days and paid leave thereafter.
- Emergency Paid Sick Leave: An employee unable to work because 1) the employee is subject to quarantine, 2) has been advised not to work by a healthcare professional, 3) is experiencing symptoms of, or substantially similar to, COVID-19, or 4) is caring for either a child whose childcare is unavailable or an individual affected by COVID-19 is entitled to paid sick time.
- Unemployment: Eligibility requirements and access to unemployment compensation will be expanded to cover a larger number of claimants impacted by COVID-19 (H.R. 6201).

Employers

Unemployment Insurance Work Sharing Program: Employers experiencing a downturn in their businesses or services as a result of the coronavirus' impact on the economy may apply for the [UI Work Sharing Program](#) which allows employers to retain their trained employees by reducing their hours and wages that can be partially offset with UI benefits.

Payroll Tax Credits: Employers covered under the Families First Act may be eligible for payroll tax credits equal to 100% of employer paid wages for either qualified sick leave wages paid under the Emergency Paid Sick Leave Act or qualified family leave wages paid under the Emergency Family and Medical Leave Expansion Act (H.R. 6201). For more information see the Internal Revenue Service's press release [here](#).

E. Food Access

Congressional Legislation

Congress has increased funding to the WIC, SNAP, and food bank programs in the Families First Coronavirus Response Act, signed on March 18th (H.R. 6201).

Under that same legislation, Congress has loosened restrictions on schools and child care centers to make it easier to continue providing meal service.

The work/training requirements for SNAP have also been waived at this time (H.R. 6201).

Non-Profits

Meals on Wheels provides food delivery to older adults and people with disabilities. Congress boosted funding to Meals on Wheels in HR 6201 on March 18th. For information about the service in your area, contact the [Area Agency on Aging](#) in the county where the older or disabled person resides.

F. Fraud

Vaccination Scams

As of March 5, 2020, there is no vaccine for COVID-19 and a vaccine is not anticipated for approximately 18 months. The Federal Trade Commission [has identified scams](#) developing around this. Individuals should not give personal information or payment to any entity (online or in person) offering medical services or tests not directly ordered by their physician. Note that older family members with cognitive impairment may be particularly at risk for these

Consumer Protection

Emergency declarations in CA trigger price gouging limits on consumer goods for at least 30 days from the date of declaration (March 4, 2020). Individuals with rent increases should seek legal assistance. For more information, see the [Attorney General's press release](#).

U.S. Climate

Minorities in the United States are experiencing heightened discrimination and xenophobia as a direct result of COVID-19. Misinformation about COVID-19, unfortunately spread at even the highest levels of government, have created a hostile and at times violent environment for Chinese and Asian Americans living in the United States. Increasingly the targets of hate crimes, Chinese and Asian Americans are forced to navigate the double threat of race-based violence in the midst of a global health crisis.

Resources

National Immigration Law Center (NILC): NILC has compiled a list of short updates on access to healthcare for immigrants and their families; covering, among other topics, implications of the Family First Act, Emergency Medical Treatment and Labor Act, Emergency Medicaid, and the Affordable Care Act. Full update available [here](#).

National Council of Asian Pacific Americans (NCAPA): NCAPA, a coalition of 34 national Asian Pacific American organizations, has excellent [legal and educational resources](#) for Asian Americans and Pacific Islanders. Of note, most recently, the organization along with 260 Civil Rights Organizations called on Congress to denounce the racist and xenophobic attacks stemming from COVID-19. Full letter [here](#).

Protecting Immigrant Families (PIF):

- Talking Points: In response to efforts by anti-immigrant activists to link discourse around immigration with infectious diseases, PIF has compiled a list of talking points and strategies to avoid common pitfalls, available [here](#).
- Know Your Rights Fact Sheet: PIF has compiled a short and straightforward document for immigrants, outlining their rights both when seeking medical treatment and with respect to obtaining medical insurance. Document available [here](#), and includes referrals for free and low-cost resources and advice.

The Asian & Pacific Islander American Health Forum (APIAHF): APIAHF has created a crowd-sourced database of in-language resources on COVID-19 for Asian Americans, Native Hawaiians, and Pacific Islanders. Database [here](#).

H. Older Adults

High Risk

Older adults are at a heightened risk during this pandemic, with the mortality rate for older persons estimated at 15% (compared to a mortality rate of around 3% for the general population). Older adults are advised to stay home and self-isolate as much as possible. Unfortunately, evidence shows that [social isolation is also a major risk factor for poor health in older adults](#).

Social Isolation

Agencies are providing phone calls to socially-isolated older adults. San Francisco based organizations include:

- The Institute on Aging Friendship line provide calls in English, Mandarin, Cantonese, and Spanish. Friendship Line number is [800-971-0016](tel:800-971-0016).
- [Well Connected](#) and [Well Connected Español](#) connect individuals to virtual classes, conversations, and other activities and are accessible by telephone. Programs are available in both English and Spanish.
- [Social Call](#) matches individuals for weekly friendly phone chats (and in-person visits in San Francisco).

Resources

Area Agencies on Aging: These agencies are available by law in every county in the United States and are responsible for coordinating services and supports for older adults. Most of the services provided are free or low cost. Services include Meals on Wheels, legal services, adult day care, and financial management. To find the agency in your area, see [here](#).

Alzheimer's Association: Most older adults do not have dementia, and dementia is not a "natural" part of aging. However, the risk for such disease increases with age. If you suspect an older friend or relative is not able to care for themselves because of dementia, contact your local [Alzheimer's Association](#) for resources and supports.

I. Additional Resources

[LawHelp.org](#)

[LegalAidatWork](#)

[Justice in Aging](#)

[La Raza Centro](#)

[Consumer Financial Protection Bureau](#)

[CDC Website](#)

[WHO Website](#)

[SFPDPH Website](#)

