

## Resources for Seniors During the Coronavirus Outbreak

The most recent coronavirus relief package, enacted into law on December 24, 2020, includes several provisions to ensure that seniors have the resources they need in order to make it through the coronavirus outbreak safely. This legislation builds on the relief efforts of the CARES Act, which was enacted in March 2020. Additionally, the State of Illinois and local businesses have taken steps to prevent the spread of the virus and protect our seniors and most vulnerable.

### Resources in the Coronavirus Relief Package

- **Direct Payments** – Social Security recipients, including retirement, disability and survivor recipients, and SSI recipients are eligible for a one-time payment of up to \$600 per individual.
  - These individuals will receive the full direct payment amount as long as they have a Social Security number and household incomes are not too high (\$75,000 for individuals, \$112,500 for head of household and \$150,000 for married couples).
  - All Social Security beneficiaries, even those who didn't file a tax return, will be paid automatically by the IRS.
  - Direct payments will not affect your eligibility for programs like SSI, SNAP, Medicaid, housing assistance, or other income-related federal programs.
- **Social Security Trust Fund** – The new relief package, like the CARES Act, has no effect on the Social Security fund.
  - The CARES Act lets employers temporarily delay payment of their share of Social Security payroll taxes. This allows businesses to make their owed payments in 2021 and 2022.
  - This won't change the amount or timing of money deposited into the Social Security trust fund – the CARES Act replenishes the trust fund from general revenues.
- **Retirement Savings** – The CARES Act temporarily suspended required minimum distributions (RMDs) for the rest of 2020 and temporarily allowed individuals to make penalty-free withdrawals from certain retirement plans for coronavirus-related expenses.
  - The new coronavirus relief package clarifies that money purchase pension plans are included in the retirement plans qualifying for these temporary rules.
- **Senior Services** – The new coronavirus relief package makes significant investments in the health and well-being of our seniors.
  - A 15 percent increase in the monthly Supplemental Nutrition Assistance Program (SNAP) benefit level through June 30, 2021. This funding will help reduce the demand on our local food banks while ensuring that seniors and other SNAP beneficiaries have the money they need to buy food.
  - \$175 million in emergency funding for Older Americans Act nutrition programs like Meals on Wheels. This helps our seniors stay at home and continue to have access to nutritious groceries.

- \$100 million to the Administration for Community Living. These funds will be used to address abuse, neglect and exploitation of the elderly in community living facilities, including adult protective service and long-term care ombudsman activities.
- **Housing** – The new coronavirus relief package includes \$25 billion in rental assistance so that seniors and families can stay in their homes during this tough economic time. This rental assistance will be allocated to states, who will then distribute it to renters in need.

### *Resources for Seniors in Illinois*

- **Mortgage Payments** – If you are currently falling behind on mortgage payments or feel that you may fall behind in the coming months, I would encourage you to contact your mortgage servicer as soon as possible to find out what options are available to you.
  - Your mortgage servicer is the company listed on your monthly mortgage statement. If your lender has relief options available, you must request mortgage assistance to receive it.
- **Special Shopping Hours for Seniors** – The following stores are holding special shopping hours for seniors and vulnerable populations:
  - Aldi: 8:30-9:30AM, Tuesdays and Thursdays.
  - Costco: 9:00-10:00AM, Monday through Friday.
  - Dollar General: First hour of operation at each location.
  - Hy-Vee: 7:00-8:00AM, Monday through Friday.
  - Kroger: One hour before opening.
  - Schnucks: 6:00-7:00AM, Mondays and Thursdays.
  - Walmart: One hour before the store opens on Tuesdays.
- **Long-Term Care** – The Illinois Department of Public Health has issued guidance to long-term care facilities on how they should be prepared for COVID-19. This includes many steps to keep seniors safe.
  - The guidance includes steps for postponing visits to these facilities from non-residents. For instance, if a potential visitor has been in an area with COVID-19 within the past 14 days, they are directed to postpone their visit for at least 14 days. Any signs of flu like symptoms within the past 14 days, they are directed to postpone visits for 14 days. This guidance should limit basically all visitors from entering these facilities at this time.
  - All employees should be pre-screened for fever and symptoms prior to shift. All asymptomatic employees must wear a mask during their shift to protect residents.
  - The guidance is extensive, and we can't outline all the steps they are taking. To ask a question about long-term care facility guidance or to express a concern, please call 1-800-889-3931.