

ASSISTANCE FOR SENIORS

Overview

The Families First Coronavirus Response Act and the Coronavirus Aid, Relief, and Economic Security (CARES) Act provide important protections and assistance for seniors. This fact sheet provides information on financial relief, retirement savings, tax relief, health, nutrition and support programs for seniors, and housing security.

Information on related topics, including individual health resources, tax relief, homeowners and renters is available at www.schatz.senate.gov/coronavirus.

Direct Payments

The CARES Act directs the Department of the Treasury to make a one-time direct payment to individuals, including seniors, to help them recover from the economic impact of the COVID-19 pandemic. The federal government will send you a payment if:

1. You meet the eligibility criteria;
2. You fall within the income cap; and
3. You have filed a tax return or you already receive Social Security benefits.

If you filed a tax return in 2018 or 2019 or you receive Social Security benefits, you do not need to apply for this benefit. For Social Security beneficiaries, you will receive your direct payment the same way that you receive your Social Security benefits. More information about direct payments is available [here](#).

Unemployment Assistance

The CARES Act provides supplemental unemployment insurance (UI) funding to expand individuals' eligibility, increase benefit amounts, and lengthen the duration of benefit availability. This includes individuals who are self-employed, independent contractors, part-time workers, and gig-economy workers. If you are retired but still earn income from part-time work or if you are self-employed, you may be eligible. More information about UI and how to apply is available [here](#).

Retirement Savings

Temporary Waiver of Required Distribution Rules for Retirement Plans and Accounts

The CARES Act waives minimum distributions that are required to be made in 2020 from defined contribution plans (such as 401(k) plans) and IRAs. The waiver includes required minimum distributions that are due by April 1, 2020, because the account owner turned 70 ½ in 2019. You may want to reach out to your plan manager if you want to suspend your required minimum distribution for 2020. This provision of the CARES Act does not prevent you from taking any distributions if you choose to take them.

Loans from Retirement Plans

Under the CARES Act, defined contribution plans are permitted to allow plan

loans up to \$100,000 (increased from \$50,000 currently allowed) for 180 days after the enactment of the law. Repayment of new and existing plan loans that would occur between now and December 31, 2020 will be extended for one year for employees who are affected by the coronavirus.

Tax Relief

Tax Filing and Payment Delayed to July 15

The IRS delayed both the tax filing and payment deadlines from April 15, 2020 to July 15, 2020. For more information, visit the IRS coronavirus website [here](#).

Expansion of Charitable Tax Deduction

The CARES Act expands the charitable tax deduction for individuals by allowing taxpayers who do not itemize to take up to \$300 in an above-the-line tax deduction. For taxpayers who itemize, the CARES Act allows them to increase the limitation on charitable deductions from 60 percent to 100 percent of modified income for cash contributions generally to public charities in 2020.

Health Information

Testing for COVID-19

The Families First Coronavirus Response Act requires health insurers to cover the COVID-19 diagnostic test at no cost to individuals. This includes Medicare, Medicare Advantage, Medicaid, TRICARE, veterans' plans, federal workers' health plans, private health plans, and the Indian Health Service.

- This means that individuals are not responsible for deductibles, coinsurance, or co-pays for a COVID-19 test or for the visit associated with receiving that test.
- Plans may not use tools like prior authorization to limit access to the test.
- Insurers must also cover the cost, without cost-sharing, of a patient's visit to a provider, urgent care center, or emergency room to receive this testing.
- Please note that a doctor's order is currently required to receive a COVID-19 test in Hawaii. Please see [here](#) for more information on the criteria for testing.

These requirements do not apply to certain types of private health plans that are not in compliance with requirements of the Affordable Care Act, such as short-term limited duration plans. Please contact your insurance plan with any questions.

Prescription Drug Coverage for Medicare Beneficiaries

During the COVID-19 public health emergency, a senior on Medicare can get up to 90 days of a prescription if that is what their doctor prescribed. Medicare drug plans will also allow beneficiaries to fill prescription early for refills up to 90 days, depending on the prescription. In the past, Medicare drug plans only let beneficiaries receive a 30-day supply of their prescription.

Telehealth

The Coronavirus Preparedness and Response Supplemental Appropriations Act and the CARES Act provide new flexibilities to increase access to telehealth

in Medicare during the coronavirus public health emergency. The Department of Health and Human Services also is using their authority to increase access to telehealth.

- Medicare now pays for office, hospital, and other visits provided via telehealth in all areas of the country and in patients' homes.
- Additionally, health care providers may reduce or waive cost-sharing for telehealth visits.
- Providers can now use telehealth with beneficiaries who have audio phones only.
- Health care providers can use everyday communications technologies, such as FaceTime or Skype, to provide telehealth during the COVID-19 public health emergency

More information on new telehealth policies is available [here](#).

Home Health

The CARES Act permanently allows physician assistants, nurse practitioners, and clinical nurse specialists to order home health services for beneficiaries, which will reduce delays and increase beneficiary access to care in the safety of their homes.

Nutrition and Support Programs for Seniors and Persons with Disabilities

The CARES Act includes \$955 million to support aging and disability services programs, including:

- \$200 million for supportive services (Title III-B of the Older Americans Act (OAA))
- \$480 million for nutrition services (Title III-C of the OAA)
- \$20 million for nutrition services (Title VI of the OAA)
- \$100 million for support services for family caregivers (Title III-E of the OAA);
- \$20 million for elder rights protection activities (Title VII of the OAA);
- \$50 million for aging and disability resource centers (Under the OAA); and
- \$85 million for centers for independent living.

The bill also waives requirements for OAA programs to ensure seniors have access to meals.

This is in addition to the \$250 million in the Families First Coronavirus Response Act for senior nutrition services (under Title III-C of the OAA) to provide approximately 25 million additional home-delivered and pre-packaged meals to low-income seniors. This funding provides meals to low-income seniors:

- who are home-bound;
- who have disabilities;
- who have multiple chronic illnesses; and
- caregivers for seniors who are home-bound.

For information on accessing senior services in your local area, please contact your county office on aging, or the [Hawaii Aging and Disability Resource Center](#):

- Honolulu: (808) 768-7705, www.elderlyaffairs.com

- Hawaii: (808) 961-8600, www.hcoahawaii.org
- Maui/Molokai/Lanai: (808) 270-7774, www.co.maui.hi.us/departments/Housing/aging.htm
- Kauai: (808) 241-4470, www.kauai.gov/elderly

The Emergency Food Assistance Program (TEFAP)

The CARES Act provides \$450 million for the TEFAP to ensure that food banks can assist those Americans most in need. This is in addition to the \$400 million for TEFAP in the Families First Coronavirus Response Act.

For more information on accessing food from food banks:

- City and County of Honolulu: [Hawaii Food Bank](#)
- Maui County: [Maui Food Bank](#)
- Kauai County: [Hawaii Food Bank – Kauai](#)
- Hawaii County: [The Food Basket](#)

Assistance for Certain Homeowners and Renters

If you are a homeowner or renter and the property currently has a government guaranteed mortgage or is supported by the federal government, you are eligible for assistance.

Homeowners with a government guaranteed mortgage who are worried about being able to afford future mortgage payments may seek a loan forbearance, a temporary pause in loan payments, for up to 12 months.

If you are renting from an owner who has a federally-backed mortgage or federally-supported multi-family property, the CARES Act provides for a moratorium on evictions from March 27, 2020, through July 25, 2020.

Homeowners or renters seeking information on whether they are covered by CARES Act assistance programs should contact [Legal Aid Society of Hawaii](#) or a HUD approved housing counselor. You can find the nearest housing counselor [here](#) or by calling (800) 569-4287.

For more information on federal and state relief programs, the Legal Aid Society of Hawaii has developed an FAQ for Homeowners & Renters that includes additional state actions in support of homeowners and renters, which can be found [here](#).

More information on these homeowner and renter assistance policies are available [here](#).