

## **Frequently Asked Questions on COVID-19**

### **COVID-19 FAQs**

#### **Who is at high risk for serious illness from COVID-19?**

Older adults and people of any age who have serious underlying medical conditions may be at higher risk for more serious complications from COVID-19. These people who may be at higher risk of getting very sick from this illness, includes: Older adults; people who have serious underlying medical conditions such as heart disease, diabetes, lung disease, and others.

#### **What is the risk of my child becoming sick with COVID-19?**

Based on available evidence, children do not appear to be at higher risk for COVID-19 than adults. While some children and infants have been sick with COVID-19, adults make up most of the known cases to date. You can learn more about who is most at risk for health problems if they have COVID-19 infection on CDC's current [Risk Assessment](#) page. [\(SOURCE: CDC\)](#)

#### **Should we continue social distancing?**

Yes. You should continue to follow the guidance of the CDC, healthcare experts in the State of Alaska, [including heeding the mandates put out by the State of Alaska](#), which encourage social distancing.

#### **Does the CDC Recommend the use of a facemask (Personal Protective Equipment) to protect against COVID-19?**

CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission.

CDC also advises the use of simple cloth face coverings to slow the spread of the virus and help people who may have the virus and do not know it from transmitting it to others. Cloth face coverings fashioned from household items or made at home from common materials at low cost can be used as an additional, voluntary public health measure.

Cloth face coverings should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.

The cloth face coverings recommended are not surgical masks or N-95 respirators. Those are critical supplies that must continue to be reserved for healthcare workers and other medical first responders, as recommended by current CDC guidance. [\(SOURCE: CDC\)](#)

#### **Where can I donate medical supplies and equipment?**

If you have medical supplies or equipment to donate, please provide us details on what you are offering through FEMA's online medical supplies and equipment form at <https://www.fema.gov/covid19offers>. For information on where you can donate locally, please contact your local Office of Emergency Management.

**What are the mandates for “sheltering in place” in my community?**

To view all of the State of Alaska statewide health mandates, including mandates on social distancing and travel, [click here](#). *[Please note: individual communities may have issued more stringent mandates, beyond what the state has enacted.]*

**TAXES****When is the deadline for filing my 2019 federal taxes?**

Tax Day was moved from April 15 to July 15 because of the coronavirus outbreak, giving taxpayers and businesses will have this additional time to file and make payments without interest or penalties.

**Do Alaskans have to pay back the economic impact payments made available under the CARES Act? Or will they be taxed on it at a later date?**

No, this direct payments provided to Alaskan taxpayers will NOT be required to be paid back. It is consider a tax rebate. Bottom line, this money is not counted as taxable income. It's treated as a fully refundable credit against a taxpayer's 2020 taxes. The advanced payment amounts are based on a taxpayers' 2019 or 2018 returns.

**Who is eligible for the economic impact payment?**

Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples. Parents also receive \$500 for each qualifying child. [\(SOURCE: IRS\)](#)

**I have not filed my tax return for 2018 or 2019. Can I still receive an economic impact payment?**

Yes. The IRS urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to file as soon as they can to receive an economic impact payment. Taxpayers should include direct deposit banking information on the return. [\(SOURCE: IRS\)](#)

**Where can I get more information on economic impact payments?**

For more information, please visit the [IRS website](#).

**Will those receiving Social Security benefits still receive an economic impact payment?**

Yes, all taxpayers are eligible for the rebate, including those receiving Social Security benefits, subject to the same eligibility rules as other taxpayers. Social security beneficiaries who do not file a tax return will not have to submit a separate tax return to receive a rebate. The payment will be sent to the bank account associated with their social security benefits.

## UNEMPLOYMENT

### **Who is eligible for unemployment insurance under the CARES Act that is not traditionally eligible for unemployment?**

The *Families First Coronavirus Response Act* provided states with flexibility in operating their regular unemployment insurance (UI) program, allowing them to adjust their standard approaches to policies as needed to respond to the spread of COVID-19 such as work search requirements, requiring individuals have a “waiting week” between when they are laid off and when they can first receive payment for a week of unemployment, and reasons for not working.

Section 2102 of the CARES Act creates a temporary federal UI program for individuals not otherwise eligible for unemployment insurance payments (e.g., self-employed, independent contractors, gig economy workers): Pandemic Unemployment Assistance (PUA). This program will provide payment for weeks of unemployment beginning on or after January 27 and ending on or before December 31, 2020 (for a maximum of 39 weeks). The Department of Labor will provide final guidance on those eligible for these benefits, but this program will provide unemployment insurance payments to others not traditionally eligible for UI such as those who had job offer and who would have started work soon, those with a limited work history that would traditionally make them ineligible for unemployment insurance payments, and others.

### **How are benefits calculated under these expansions?**

The Pandemic Unemployment Assistance benefit amount varies by state, is subject to a minimum, and is augmented by a new \$600 weekly boost called Federal Pandemic Unemployment Compensation. The length of benefits is 39 weeks, which reflects the regular 26 weeks provided under state programs plus the temporary 13-week expansion provided by the new federal law. Specifically, benefits are calculated under state law based on recent earnings, with a minimum benefit requirement that is equal to half of the state’s average weekly unemployment compensation amount. ([SOURCE: TAX FOUNDATION](#))

### **How does the \$600 weekly boost work?**

The new law that created the \$600 weekly boost is fully funded by the federal government to augment the regular unemployment benefit amount an unemployed worker receives. States are not authorized to reduce the amount or duration of their unemployment compensation during the time of the federal expansion. ([SOURCE: TAX FOUNDATION](#))

### **What if I have more questions about unemployment insurance?**

For more FAQs specifically on unemployment insurance, [click here](#).

## SMALL BUSINESS OWNERS

### **Are there limits to the payroll tax credit that employers can apply to 50 percent of employee wages?**

Employers may claim a 50 percent tax credit on the wages paid to employees from March 13 to December 31, 2020, up to a maximum of \$5,000 credit per employee (applied to \$10,000 of employee wages).

To qualify, firms must be suspended due to government actions related to coronavirus or experience a 50 percent decline in gross receipts during a calendar quarter when compared to the same quarter in the previous year. For firms with 100 employees or more, the credit can only be applied to employees not able to do their duties due to a business suspension or a lack of business. ([SOURCE: TAX FOUNDATION](#))

### **What is the Paycheck Protection Program?**

The CARES Act includes a provision known as the Paycheck Protection Program, which will provide small businesses with funds to pay up to 8 weeks of payroll costs including benefits. All small businesses with fewer than 500 employees are eligible, including tribal organizations, nonprofits, veterans organizations, sole proprietorships, self-employed individuals, and independent contractors.

### **Can I apply for both the Economic Injury Disaster Loan (EIDL) and the Paycheck Protection Program?**

Borrowers can apply for both an SBA Economic Injury Disaster Loan (EIDL) and the Paycheck Protection Program loan. However, the Paycheck Protection Program loan funds and the Economic Injury Disaster Loan funds cannot be used for the same purpose. The Paycheck Protection Program loan must be used for payroll (minimum of 75% of the funds received) for it to be eligible for a forgivable loan and the remaining is used for different purposes. Borrowers who accept both loan funds should document the uses of the funds appropriately. (Source: SBA)

### **Where can I find out more about the Paycheck Protection Program?**

For more information on the PPP, [click here](#).

### **As a small business owner, what else should I know?**

For information on resources available for you, [click here](#).

## **Available Assistance**

### **What is the Federal Government doing to help?**

- Phase 1: An [emergency supplemental funding package](#) was signed into law to strengthen the response to the outbreak, which included funding to help better prevent, prepare for, and respond to COVID-19, including allowing for necessary precautions, prevention, and treatment at the local, state, national, and international levels.
- Phase 2: [The Families First Coronavirus Response Act](#) was signed into law to mitigate the health and economic impacts of the outbreak by ensuring testing is free for Americans, securing paid sick leave as well as family and medical leave, enhancing unemployment insurance to help workers and ensuring that students, seniors, and low-income households can continue to access nutrition assistance.

- Phase 3: [\*The Coronavirus Aid, Relief, and Economic Security \(CARES\) Act\*](#) was signed into law, a bill to provide major relief to families, small businesses and their employees, as well as to stabilize our economy and protect jobs.
  - **Getting Cash Directly Into the Hands of Alaskan Families:** Provides recovery checks to taxpayers who need it most by providing \$1,200 for individuals (\$2,400 for couples filing jointly) plus \$500 for each child. [The payments begin phasing out as income exceeds \$75,000 for an individual filer, \$112,500 for head of household, and \$150,000 in the case of a joint return.]
  - **Rapid Relief to our Small Businesses and Their Employees:** Fee-free loans of up to \$10 million are made available for businesses and many non-profits, which can be used to help pay employee salaries, the company's rent or mortgages, and utilities. In addition, federally guaranteed loans to employers who maintain their payroll during the emergency may be forgiven up to 8 weeks of payroll, rent, utilities and mortgage interest payments. The bill provides \$350 billion to support loans through this new Paycheck Protection Program. Tribal governments and their businesses will be eligible for these loans. The program would be available to self-employed individuals and "gig economy" workers.
  - **Funds for State and Local Governments:** State and local governments will receive \$150 billion. States will receive a minimum award of \$1.25 billion.
  - **Tribal Assistance:** \$8 billion for tribal governments. Includes \$1.032 billion for the Indian Health Service to address critical response needs. The bill includes \$453 million for the Bureau of Indian Affairs for coronavirus containment, providing aid to tribal governments, welfare assistance, teleworking, and increased staffing. The Food Distribution Program on Indian Reservations will receive \$100 million. HUD Native programs will receive \$300 million, with \$200 million for the Indian Housing Block Grant and \$100 million for the Indian Community Development Block Grant. Combined with the \$8 billion tribal set-aside from the Coronavirus Relief Fund, tribes and tribal programs will receive \$10 billion directly.
  - **Surge of Investment for Healthcare and Medical Professionals:** \$150 billion to ensure healthcare providers and hospitals continue to receive the support they need for COVID-19 related expenses and lost revenue, as well as \$1.32 billion in additional funding for community health centers. The bill expands access to telehealth services provided by community health centers, and makes changes to Medicare to bolster our health system. Additionally, it addresses liability issues to assist with supply shortages for critical equipment such as medical masks and encourages the development and testing of new vaccines and treatments. The legislation extends funding for programs originally slated to expire, including Community Health Centers, the National Health Service Corp, and the Special Diabetes program, until November 30 2020.
  - **Support for Public and Tribal Health Entities:** \$4.3 billion is allocated for resources for public health preparedness and response. An additional \$1.5 billion is designated for

the CDC's state and local preparedness and response grants, which includes a provision that allocates no less than \$125 million of these funds to tribes, tribal organizations, urban Indian Health organizations, or health services provided to tribes.

- **Stabilizing Key Industries to Avoid Massive Layoffs:** To support U.S. industries severely impacted by the COVID-19 outbreak, the bill provides loans and loan guarantees, including for cargo carriers and passenger carriers. Additionally, the bill provides payroll assistance for cargo carriers, passenger carriers, and for contractors to air carriers. Tax relief is provided for businesses affected by the emergency, such as the hospitality industry, by allowing deferred payments on estimated taxes and some payroll taxes.
- **Support for Fishermen:** Provides \$300 million to make direct assistance available to subsistence, commercial, and charter fishery participants, fishery-related businesses and fishery-dependent communities that have been negatively affected by the market and other impacts of COVID-19.
- **Support for Farmers:** \$9.5 billion to support agricultural producers (farmers and livestock producers) and suppliers to local food systems, including farmers' markets, restaurants, and schools.
- **Support for Firefighters:** \$100 million will be made available for assistance to Firefighter Grants for the purchase of personal protective equipment and related supplies, including reimbursements. The Alaska Professional Fire Fighters Association worked with the Congressional Delegation on advocating their concerns and helping them understand how to best support Alaska firefighters and volunteers.
- **Support for College Students and Federal Student Loan Borrowers:** Defers the payment of student loans (including principal and interest) for 6 months without penalty. All involuntary collections of loans, such as through wage garnishment, reduction of tax refunds or Social Security benefits, will be suspended. For borrowers working to earn Public Service Loan Forgiveness, months in which their payments are deferred will be counted as if they were paid. Allows colleges to pay Work Study participants even if they cannot complete their work requirements due to coronavirus. If a student has to drop out due to the coronavirus emergency, they will still be eligible for a Pell Grant and federal student loans in the future, and the semester(s) in which they dropped out will not count toward the number of semesters of aid for which they are eligible.
- **Support for Schools and Colleges:** \$30.750 billion for the Education Stabilization Fund, of which \$3 billion will go to the Governor's Emergency Education Relief Fund to provide emergency support to school districts meet a variety of needs for their students and \$14.237 billion to the Higher Education Emergency Relief Fund to help colleges and universities continue to provide educational services. Schools and colleges that receive these funds will be required to continue to pay their employees and contractors such as school bus drivers.

- **Help for Families:** \$750 million in additional funding for Head Start and \$3.5 billion for the Child Care and Development Block Grant, which helps low-income parents afford child care. These funds will help child care providers stay open or stay solvent and pay their employees during this emergency so that parents will be able to find affordable, high-quality child care and early childhood education options. The Administration of Community Living will receive an additional \$955 million for Older American programing and disability services.
- **Support for Veterans:** Provides \$14 billion for medical services to prevent, prepare for, and respond to coronavirus, including healthcare delivery and for support to veterans who are homeless or at risk of becoming homeless. This will ensure Alaska veterans are cared for, should they need services.
- **Transportation:** Changes the October 1, 2020 deadline for when Americans will be required to have the new REAL ID to September 30, 2021. \$100 million will be made available for TSA, to be spent on cleaning and sanitation for work stations and common space in airports, and for overtime and travel costs, and explosive detection materials. \$56 million is included for Essential Air Service to continue supporting payments to rural air carriers, including those that serve 60 rural Alaskan communities. The bill also provides \$100 million for general aviation airports, including Alaska's rural general aviation airports. Additionally, the Maritime Administration is provided \$3.134 million for prevention, preparations and response efforts.