

Corona Virus & COVID-19: Know Your Rights

If you or someone you know is part of a low-income Massachusetts household, the following information may help you know your rights and access resources you need during this crisis. **This information is accurate as of 4/1/2020 and subject to change, as the situation evolves.**

Housing

- **Evictions (and other housing court cases) are currently suspended.** All current eviction cases are postponed until no earlier than April 21, 2020. The housing courts are only hearing emergency matters at least until April 6.
 - You should receive a notice of your new court date in the mail, or you can check your case at www.masscourts.org. You can also call the Central Housing Court number at [\(508\) 831-2050](tel:5088312050)
 - If your court date was after March 1, 2020 and a “default” judgment entered against you, you can file a “motion to remove the default” and it “shall be granted.”
 - Landlords can still contact you to negotiate an agreement in a pending case—seek advice before signing anything or wait until your court date to reach an agreement.
- **Move-outs can still be scheduled for people who lost their housing court case already.** If you receive a notice from the sheriff telling you that you are scheduled to be moved out, contact the housing court (see below).
- **The housing courts are only hearing emergency matters at this time.** For a case to be heard before April 6th, you or your landlord needs to ask the court to hear the case and explain why it is urgent that your case be heard immediately. Emergency matters are where:
 - The tenant(s) received a 48 Hour Notice (that is, immediately facing move-out by the sheriff);
 - There is no heat, no hot water, or where the property is condemned;
 - The landlord is threatening to change the locks or evict the tenant without judicial process;
 - The condition of the apartment or the conduct of tenant threatens the health or safety of the residents.
- **If you cannot afford to pay your bill during the COVID-19 crisis, utility companies cannot shut off your service.** Massachusetts has extended a moratorium on utility shutoffs for the duration of the State of Emergency.

- **If you live in state-aided public housing and lose income, you can seek a decrease in your rent.** Contact your housing provider/housing authority to request an interim recertification of your rental portion. Agencies are directed to accept electronic and prospective documentation for verifications during this time. Any rent change will go into effect on the first day of the following month, at the latest.
- **Coronavirus doesn't recognize race, nationality, or ethnicity—and housing discrimination laws protect against discrimination by housing providers.** Landlords are prohibited engaging in discriminatory conduct related to COVID-19 based on race, nationality, ethnicity, disability, religion, or any other protected classes.

Online information is available at www.masslegalhelp.org.

Issues paying for rent, please contact CMHA or RCAP

- The Governor has approved an additional \$5 million to enable the RAFT (Residential Assistance for Families in Transition) program to create a special program for households facing instability as a result of a COVID-19 related housing crisis due to a loss of wages or increase in expenses (e.g., medical expenses).
- RAFT assists households of all sizes and configurations with financial assistance up to \$4,000 per household to help preserve current housing or move to new housing. Some of the guidelines have been relaxed in order to remove application barriers.
- We encourage community members to contact CMHA's Housing Counseling staff at: hc@cmhaonline.org, or, call: 774-243-3813 to find out how to take advantage of RAFT assistance.
- RCAP - **800-488-1969**

Healthcare

- **If you lose income during the COVID-19 crisis, you may be eligible for improved public health insurance benefits.** Make sure to report this change to MassHealth to see if you qualify for a different coverage level.
- MassHealth patients **no longer need a prior authorization** to receive care **at certain locations**, and therefore have more options to access care open to them.
- **If you are uninsured, Mass Health Connector has extended the application period through May 25.** This will help ensure that you can access services related to COVID-19 without facing additional cost barriers. You will need to apply online or by phone.
- **If you have MassHealth, you will be covered for testing and treatment for COVID-19, regardless of your plan.** Contact your primary care provider first for a referral.

- **If you have private Massachusetts insurance, you will be covered for medically necessary testing and treatment for COVID-19.** Please note that cost sharing, such as coinsurance and/or deductibles may apply and would be determined by your plan's specific benefits.
- **If you have a condition that requires medication, MassHealth is allowing early refills and 90-day supplies of medications.**
- **If you are too sick to complete an application and need immediate treatment, you may be able to get temporary coverage.** The Affordable Care Act (ACA) allows qualified hospitals to make presumptive eligibility determinations for immediate, time-limited Medicaid coverage using self-attested information from individuals who appear to be eligible, but are unable to complete a full application at that time. Certain limitations are waived if the individual has a presumptive COVID-19 diagnosis.
- **If you are an immigrant concerned about public charge, you will not be penalized for seeing COVID-19 testing, treatment or preventative care.** Remember that using any public benefits will not impact you if you are a green card holder, U.S. citizen, refugee, asylum seeker, VAWA recipient, TPS holder, or holder of a U or T visa.
- **If you are undocumented and need healthcare, you may be eligible for MassHealth Limited.** This coverage provides care for medical emergencies, including visits to an emergency room. Public charge does not apply to MassHealth Limited.
- **UMass Memorial's local, affiliated urgent care centers are Open for Business:** During this difficult time, minor injuries and illnesses still occur and urgent care is a convenient, fast option for treatment. UMass Memorial's two Worcester-based affiliated care providers are open daily. Patients are encouraged to call in advance both to confirm hours of operation:
 - **CareWell Urgent Care, 500 Lincoln Street, Worcester: 774-420-2111**
 - **CareWell Urgent Care, 348 Greenwood Street, Worcester: 774-420-2103**
 - **You can also visit Carewell's website at <https://www.carewellurgentcare.com/>**
- **Due to the COVID-19 crisis, patients will need to stop at the door, where they will be asked to call into the center and a staff member will evaluate their reason for visit.**
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- **For Immigrant Families:** USCIS [announced](#) that the agency **will NOT consider** "testing, treatment, nor preventative care (including vaccines, if a vaccine becomes available) related to COVID-19" in a public charge determination "even if such treatment is provided or paid for by one or more public benefits."

Contact the MassHealth Customer Service Center at (800) 841-2900 for various healthcare questions, or access enrollment assistance through Mass Health Connector at

1-877-MA-ENROLL (1-877-623-6765), or TTY 1-877-623-7773 for people who are deaf, hard of hearing, or speech disabled.

Food & Cash Benefits

- **Your children may still be able to get school meals.** Many cities and towns will continue to provide free breakfast and lunch to students in their respective districts. Further information can be found through Project Bread.
- **If you lose income during this public health crisis, you may be entitled to more SNAP (food stamp) benefits.** Make sure you report changes to DTA right away, so they can calculate adjustments. If the change qualifies you for the maximum benefit, DTA must issue the additional amount the same month you report the change.
- **DTA offices are closed to the public during COVID-19**
- **If you receive cash benefits (TAFDC/EAEDC), you can complete your appointment by phone rather than visiting the office in person during this crisis.** The in-person meeting requirement is being suspended as a result of COVID-19. You can also apply for cash assistance over the phone by calling the local DTA office. **Worcester:** 508-767-3100 **Fitchburg:** 978-665-8700 **Southbridge:** 508-765-2400
- **You can apply for SNAP and TAFDC/EAEDC benefits online by going to DTAconnect.org**

Contact the Department of Transitional Assistance for SNAP general assistance at [\(877\) 382-2363](tel:877-382-2363); contact the DTA Ombudsman office for with complaints or concerns regarding your case at [617-348-5354](tel:617-348-5354). Contact the Senior Assistance Unit if you are over 60 and need help with your SNAP case [833-712-8027](tel:833-712-8027).

- Supplemental SNAP benefits are being issued!
 - Households have been issued their supplemental SNAP. If clients reach out to you with questions about the SNAP on their card, let them know a) the extra SNAP is correct and b) they do NOT need to call DTA.
 - A reminder this supplemental payment is for households whose monthly SNAP benefit is less than the maximum SNAP for their household size. Households who get the maximum SNAP benefit will not get extra SNAP. This is because of a decision made by USDA (the federal government), not DTA. The supplemental payments issued are for eligible households who were on SNAP in March. Approximately half of the SNAP caseload - roughly 250,000 households - have already gotten or will soon get a supplement for March.
 - Another Supplement will be issued in April for those already on SNAP benefits.

Food Pantries

- **Food Pantries available** - Click below for the the most up to date list of food pantries which are operating.
https://drive.google.com/file/d/1IRJddmj28UJskJC4EwqEtNP3WV_fPE_t/view?usp=sharing
 - You can also go to the WCFB agency locator - <https://foodbank.org/find-food/>
- **Catholic Charities located at 10 Hammond Street**
 - Monday to Friday from 11:30am to 2:00pm All families are assisted. They are only asking for name, DOB, and how many people are in the family. They are supplying food, diapers, personal care items.
 - **For emergency only**- they will open on Saturdays and supply items for the weekend.
- **Friendly House located at 36 Wall Street, Worcester**
 - Our Food Pantry is open every day from 9:00 am to 5:00pm. They encourage people to check on the neighborhood food pantry but if there is an emergency they will help them.
 - They will not ask questions about Immigration status. They also help with other services, like diapers, baby formula, faxes.

Unemployment & Worker Protections

- The latest information is at:
<https://www.mass.gov/info-details/massachusetts-covid-19-unemployment-information>.

For Workers Already on Unemployment Compensation:

- Requirements to attend seminars at MassHire centers are suspended
- Deadlines missed due to effects of COVID-19 will be excused under the “good cause” rules
- All appeal hearings are **by telephone only**- if you have an appeal pending, make sure DUA has a correct phone number for you

For Workers Out of Work or Losing Hours Due to COVID-19

- IF SOMEONE IS OUT OF WORK OR HAS HAD A REDUCTION IN HOURS FOR ANY REASON RELATED TO COVID-19, THEY SHOULD APPLY FOR UNEMPLOYMENT COMPENSATION (UC) (unless they are getting paid sick leave from their employer) – claimants are eligible in any of these situations:
 - Your employer shut down because of the coronavirus.
 - Your employer reduced your work hours for any reason, including the coronavirus.
 - Your employer has laid you off temporarily and said you can return when business picks up.
 - You have been quarantined by a medical professional, government order or your employer, and your employer:
 - told you to return after the period of quarantine, or
 - has not told you anything.
 - Your employer, medical professional or government order told you to "self-quarantine."
 - You have to be home to care for a family or household member who has been quarantined or who is sick.
 - You left work and you are "self-quarantined" because you reasonably believe that you have a risk of exposure or infection.
 - You left work because your child's school or child care center has closed.

- Apply through UI Online - <https://uionline.detma.org/Claimant/Core/Login.ASPX>

If people can't use UI Online because of language, special needs, disability, etc., there is a form to set up a callback from DUA -

<https://www.mass.gov/forms/covid-19-department-of-unemployment-assistance-contact-request>

- **How much money do I need to have earned to apply for UI?** You need to have earned \$5,100 in the past year.
- **How much UI will I get?** You will get about half your average weekly wage. The maximum amount of UI is \$823 per week. You can also get \$25 per week for each dependent child up to the amount that is half your UI check. Under the new federal law, you will also get an additional \$600 in UI benefits from 3/27/2020 until 7/21/2020.
- **How long will I get UI?** The maximum number of weeks now is 26 weeks of state UI benefits + 13 weeks federal benefits for a maximum of 39 weeks. You may get fewer weeks depending on the amount of time you worked and how much you earned before you applied for UI. The number of weeks may continue to increase if the economy gets worse.

- If you have been unemployed for a few weeks and your employer did not tell you to apply for UI, you can get UI benefits for the weeks you missed. Be sure to note in the UI Online system when you first became unemployed.
- If you are still working but your hours are reduced, you may be able to collect some UI. You will also be eligible for an additional \$600 for any weeks you are getting partial UI benefits between 3/27/2020 until 7/21/2020.

NEW: Who are the workers who can now get UI benefits for the first time?

A new federal Pandemic Unemployment Assistance law provides UI benefits to the following workers who are not working for COVID-19 related reasons. These workers include:

- self-employed workers
- independent contractors
- workers who didn't work long enough (generally at least 15 weeks) in the prior year to get state UI
- workers who didn't earn at least \$5,100 in the prior year and for this reason couldn't get UI

Driver's Licenses (RMV)

- The RMV will implement a 60-day extension to the current expiration date for Class D, Class DMs, ID cards, and Learner's Permits within the RMV system. All individuals with expired/expiring credentials dated between March 1, 2020 and April 30, 2020, will continue to have an active status until sixty (60) days after the expiration date printed on their credential. This does not apply to immigrants whose end of stay in the United States is the same as the expiration date on their driver's license, ID card, or Learner's Permit.
- **The Real ID requirement has been postponed to October 2021**

**YOUR RIGHTS IN SMALL CLAIMS COURT DURING THE COVID-19
OUTBREAK**

Because of the coronavirus COVID-19, the Trial Court, which includes Small Claims Court, has made some new rules:

1. **POSTPONED COURT DATES:** All pending Small Claims cases are postponed until *no earlier than Monday, May 4, 2020*. That means if your Small Claims Debt Collection case is currently scheduled for any date before May 4, 202, you do NOT have to go to court. If a debt collector wants a telephone (rather than in-person) hearing before May 4, 2020, they must file a motion showing why they want an earlier date. You should receive notice of any new court date by mail. If you don't receive notice of a new date, you can look up your case file online at www.masscourts.org or call the Worcester District Court clerk's office at (508) 831-201 for any scheduling questions you have.
2. **DO NOT SIGN AN AGREEMENT TO PAY WITHOUT LEGAL ADVICE:** The attorney for the company suing you might reach out to you urging you to sign an agreement to pay outside of court. *We strongly urge you to get advice before signing any agreement*, even one that does not require you to make payments now. You may have defenses in these cases and the company suing you cannot force you to make payments without a court order. If you have questions about a pending Small Claims case, contact CLA for intake/assistance at (855) 252-5342 or apply online at <https://communitylegal.org/>.

For more information, the Standing Orders ordering postponement of the cases can be found here:

<https://www.mass.gov/guides/court-system-response-to-covid-19>

Child Care Resources

You've likely heard by now that all child care programs in the state are closed and will remain so for as long as we are under a state of emergency. Temporary emergency back up child care has been set up and is opening as of today, Monday, March 23. Here is some further information about both of these issues.

Emergency Back Up Child Care

- Recognizing that some people still need to work and have no other option, the state has authorized some child care providers to provide emergency, back up, drop-in child care.
- A list of providers is posted on EEC's website, and more will be added. So far, there are a few hundred such providers, most operating 7:30am or 8:30 am-

5:00 pm. EEC hopes to make the list more searchable, but for now, it's posted as a PDF.

https://eelead.force.com/resource/1584913293000/EEC_EmergencyProviderList

- Here's who will have priority access, from EEC's website:
 - Priority will be given to people including but not limited to health care workers, essential state and human service workers, COVID-19 health workers, grocery store employees, emergency response personnel, law enforcement, transportation and infrastructure workers, sanitation workers, DCF-involved families, and families living in shelters.
 - Based on a webinar with the Commissioner on Friday, it seems programs will use their discretion in deciding who gets care.

- To access care, a family must call each provider to see if they have space on a day by day basis.
- These programs will be completely free to families.
- This is a fundamentally different program from regular early education. While there are health and safety requirements, they are not as stringent as regular early education. EEC has prioritized approving providers that already held EEC licenses, had a site visit in the past 6 months, and where all staff had completed background records checks.
- Families are encouraged to find other non-group care to avoid the spread of COVID-19.
- Families will be provided a spot, to the extent available, day by day.
- No transportation will be provided. Families need to find a way to get their children to the program and home each day.
- Child care will be provided in center based settings, with no more than 2 classrooms open, with a max of 20 children in each classroom. Ages will be mixed. Normal rules about ratios do not apply.
- Child care will also be provided in family child care, i.e. providers in their homes. I believe that is limited to 10 children per provider.
- The amount the state is paying providers will not cover the basic operating costs of running these programs. Programs are stepping up majorly to help our communities. DPH will prioritize COVID-19 testing for child care providers who may be exposed to coronavirus.

Child Care Closures

- Although child care providers are closed, many private providers continue to charge families their regular tuition. Here's what Maura Healey's office has put out about that.
<https://www.mass.gov/guides/resources-during-covid-19#-child-care-and-resources-for-families-&-young-children->
- Programs that receive child care subsidies will continue to be paid their full subsidized rate, with the state picking up the portion that would normally be paid through parent fees. To be clear, families with subsidized child care do not need to pay their regular parent fee to maintain their subsidy.
- When this is all over, families will get their subsidies back.

Additional Resources:

- **Call Community Legal Aid's intake line at 855.CLA.LEGAL (855.252.5342)** if you are denied any of the above benefits or believe you have faced discrimination. You may also apply on line at Communitylegal.org.
- **Call 2-1-1 or visit 211.org** for information on food, housing, health insurance, and other resources.
- **Project Bread has a FoodSource Hotline** that can be reached at **1-800-645-8333** or by chat at Gettingsnap.org. This is a great way to get help with your SNAP application.

COVID 19 Local Bank Policies

Updated 3/23/2020

Allcom Credit Union <https://www.allcomcu.org/coronavirus2020/> 888-754-9980

Bank of America

<https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus> 800-432-1000

bankHometown

<https://www.bankhometown.com/about/news/alerts/our-commitment-to-your-safety-coronavirus-covid-19/> 888-307-5887

Berkshire Bank

<https://www.berkshirebank.com/About/Whats-New/COVID-19-Customer-Update/Additional-Support-and-Financial-Flexibility> 800-773-5601

Citizens Bank

https://www.citizensbank.com/learning/coronavirus/overview.aspx?WT.ac=CB_H_Alert_Learning_CO_ResourceCenter_A117 800-922-9999

Country Bank <https://www.countrybank.com/coronavirus/> 800-322-8233

Cornerstone Bank <https://cornerstonebank.com/we-care-about-your-wellness-2/> 800-939-9103

DCU <https://www.dcu.org/notifications/Coronavirus-Covid-19.html> 800-328-8797

Fidelity Bank <https://www.fidelitybankonline.com/Covid> 800-581-5363

Flagship Bank <https://www.peoples.com/security-center/message-regarding-coronavirus> 800-894-0300

Leominster Credit Union

<https://leominstercu.com/a-message-to-our-valued-members-about-covid-19/> 800-649-4646

Millbury Federal Credit Union <https://www.millburycu.com/> 508-865-7600

People's United <https://www.peoples.com/security-center/message-regarding-coronavirus> 800-894-0300

Rockland Trust <https://www.rocklandtrust.com/coronavirus> 508-732-7072 508-732-7072

Rollstone Bank <https://www.rollstonebank.com/coronavirus-covid-19/> 978-537-5316

Santander Bank <https://www.santanderbank.com/us/coronavirusupdates> 844-728-0999

TD Bank <https://www.td.com/us/en/personal-banking/COVID-19/> 888-751-9000

Unibank <https://www.unibank.com/pandemic-notification> 800-578-4270

Webster 5

<https://www.web5.com/wp-content/uploads/2020/03/Letter-from-Webster-Five-President.pdf> 800-696-9401

Webster First <https://www.websterfirst.com/home/resources/covid-19> 800-962-4452

Worcester Credit Union

<https://worcestercu.com/news/2020/03/financial-relief-with-a-special-loan/> 508-853-9966

Worker's Credit Union <https://www.wcu.com/coronavirus/> 800-221-4020

