

# Good to Know Senior Newsletter

May 2020

## What Congress Has Done for COVID-19 Relief

NCOA Blog | By Howard Bedlin and Marci Phillips | 4.8.2020

Since the COVID-19 pandemic began spreading across the country, Congress has passed three packages of legislation to protect public health and stimulate the economy. With so many things changing in the day-to-day lives of Americans, it's important that older adults and aging network professionals understand what's now available to them because of Congress's work, and how NCOA is advocating on their behalf.

In addition to loans for businesses and flexibility for nutrition spending and the Senior Community Service Employment Program (SCSEP), the packages feature improvements on three key areas for older adults.

### Access to food and other community supports

Community-based organizations around the country are telling us the biggest need right now is getting food to older adults who are trying to meet their daily needs while staying physically distant. While the demand on nutritional support programs continues to increase, NCOA advocated for and Congress provided \$730 million for meal delivery programs under the Older Americans Act (OAA). In addition to using the Supplemental Nutrition Assistance Program, we encourage older adults to consider additional options such as senior centers delivering meals, Feeding America food banks, and Meals on Wheels America.

for, and Congress provided, \$200 million for other services to support older adults provided by senior centers and area agencies on aging under OAA. This can include wellness checks by phone and referrals to other community services.

Governor Bullock is also using new flexibility through the CARES Act to allow SNAP participants in Montana to continue receiving assistance for 12 months and to waive the three-month time-limit that applies to certain SNAP recipients. Families will not have to reapply during the emergency – their benefits will be automatically renewed. Additionally, Governor Bullock is **requesting from the USDA the maximum food assistance available for families eligible for SNAP in April and May**. These changes are expected to help more than 100,000 Montanans.

### Caregiving and Medicaid

The isolation measures required to “bend the curve” of COVID-19 infection means caregiving has become even more complicated, but is still critically necessary. In the CARES Act passed last month, there is \$100 million for OAA caregiver support. We encourage everyone to use resources from the National Alliance for Caregiving if they have questions or need information related to caregiving during the COVID-19 pandemic.

The second legislative package also included a 6.2% increase in the federal Medicaid match to states. The Medicaid Money Follows the Person Program and spousal impoverishment protections also were extended to November 30, 2020.

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With low-income households already at risk from many aspects of the pandemic, we were pleased to see the CARES Act provide funding to make COVID-19 testing free for the uninsured through Medicaid. All of this is a good start, but still far from sufficient to handle the surge of demand for these programs and services generated by this crisis. For example, additional funding is needed to enhance home and community-based services and supports to help at risk older Americans and people with disabilities stay safe and healthy at home and out of hospitals and nursing homes to the extent possible.

## Direct relief payments

Arguably the most well-known measure taken by Congress has been the authorization of “economic impact payments,” or funds provided directly to households based on income. Initial confusion about who could receive these payments prompted clarification from the Internal Revenue Service (IRS), which now says Social Security beneficiaries who are not typically required to file a tax return will not need to file to receive the economic impact payment.

However, filing is still an important part of how the IRS will determine payment amounts for

people not receiving Social Security. From the IRS.gov website:

“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.”

The maximum size of payments will be \$1,200 for individuals and \$2,400 for married couples. Up to \$500 may be added for each qualifying child.

**The Department of the Treasury announced on April 1 that Social Security beneficiaries who are not typically required to file tax returns will not need to file an abbreviated tax return to receive an economic impact payment. The Internal Revenue Service (IRS) will use the information on the Form SSA-1099 to generate \$1,200 economic impact payments to Social Security beneficiaries who did not file tax returns in 2018 or 2019.**

**Treasury, not Social Security, will make automatic payments to Social Security beneficiaries. Beneficiaries will receive these payments by direct deposit or by paper check, just as they would normally receive their Social Security benefits.**

**HELENA, Mont.** — The Montana Senior Financial Exploitation Task Force is warning Montanans to watch out for increased risk of scams and fraud with the COVID-19 pandemic, stock market turbulence, job losses, and more all happening simultaneously.

Montanans should be especially vigilant over the coming weeks and months, and report suspicious activity and suspected scams or fraud immediately. Montanans should contact the Office of Consumer Protection (OCP) at 1-800-481-6896 or [dojmt.gov/consumer](http://dojmt.gov/consumer) with questions or concerns about

potentially  
fraudulent  
activity.

Fraudulent schemes can take many forms during the COVID-19 pandemic, including:

- Individuals and businesses selling fake cures for COVID-19 online
- Phishing emails from entities posing as the World Health Organization or the Centers for Disease Control and Prevention
- Seeking donations fraudulently for illegitimate or non-existent charitable organizations
- Fake investment opportunities, Ponzi schemes, and securities fraud
- Unsolicited, fraudulent offers of mortgage relief, advance fee scams, and fake banking services
- Any calls stating that the caller needs banking information in order to deposit stimulus checks
- Any unsolicited contact asking for personal or financial information online or over the phone
- Any communication where you don't recognize the sender, even if it supposedly from a government agency, asking you to click on a link

