

ASSISTANCE FOR SENIORS

Congress has passed several bills in response to the COVID-19 pandemic to provide protections and assistance for seniors, including most recently the *American Rescue Plan*. The *American Rescue Plan* includes a broad range of assistance to seniors, such as financial relief, aging services, unemployment assistance, and renter and homeowner assistance.

WHAT IS NEW IN THE AMERICAN RESCUE PLAN

The *American Rescue Plan* provides a new round of one-time direct payments, supplemental unemployment insurance, rental and utility assistance, assistance for families who are behind on their mortgages or in foreclosure, and funding for nutrition assistance and aging support services.

DIRECT PAYMENTS

The *American Rescue Plan* provides a **new round of one-time direct payments**, or “recovery rebates,” to eligible individuals in Hawaii. 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 filed a 2020 or 2019 tax return, you already receive Social Security benefits, SSI benefits, VA benefits, or Railroad Retirement benefits, or you successfully registered for a prior round of direct payments online at IRS.gov using the agency’s non-filer tool.

If you filed a tax return for 2020 or 2019, or you are a Social Security Old-Age, Survivors, and Disability Insurance beneficiary, Supplemental Security Income recipient, Railroad Retirement beneficiary, or VA beneficiary, you will receive this payment automatically if you fall within the income cap. The payment is \$1,400 per taxpayer (\$2,800 for married couples filing jointly), in addition to \$1,400 per dependent with a Social Security Number. **Eligible taxpayers will now receive payments for all dependents with a Social Security Number, including both children and non-child dependents.** Payments start to phase out for those with incomes exceeding \$75,000 for singles, \$150,000 for married couples, and \$112,500 for single parents or caretakers filing as a head of household. More information is available [here](#).

UNEMPLOYMENT ASSISTANCE

The *American Rescue Plan* extends supplemental unemployment insurance (UI) funding through September 6, 2021 that expands individuals’ eligibility, increases benefit amounts, and lengthens 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](#).

ASSISTANCE FOR CERTAIN RENTERS

The *American Rescue Plan* provides Hawaii with \$152 million in dedicated rent and utility assistance funding through the Department of Treasury’s Emergency Rental Assistance Program. This funding is in addition to the \$200 million Hawaii received in the December COVID relief law. These funds are separate from CARES Act funding that supported the rental assistance program currently administered by Aloha United Way and Catholic Charities on behalf of the State of Hawaii and other

rental assistance programs administered by the Department of Hawaiian Home Lands and the counties. More information on these funds can be found [here](#).

The *American Rescue Plan* also includes \$6.5 million in Native Hawaiian Housing Assistance, including:

- \$5 million to the DHHL COVID-19 Emergency Rental Assistance Program, which is estimated to aid up to 800 households, including beneficiaries and non-beneficiaries. The DHHL program helps renters both on and off Hawaiian Home Lands pay for rent, utilities, security deposits and other expenses related to housing incurred due to the pandemic.
- \$1.5 million to DHHL to help homesteaders. Funds can be used for mortgage assistance, assistance after forbearance, principal reduction, utilities, property taxes, and other expenses to prevent foreclosure, default, or utility shut off.

Assistance for Homeowners

The *American Rescue Plan* also included at least \$50 million in assistance for families who are behind on their mortgages or already in foreclosure as a result of the pandemic. Funding will be available for qualified households to pay missed mortgage, utility, or insurance payments, or provide other assistance necessary to keep homeowners in their homes. This is a new program, and this fact sheet will be updated as details are released.

Additional 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 or renters seek information on whether they are covered by federal, state or local 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](#).

In addition, the Biden administration has extended the eviction moratorium for renters and forbearance and foreclosure relief for homeowners. More information on these homeowner and renter assistance policies are available on Senator Schatz's webpage [here](#).

RETIREMENT SAVINGS

Temporary Waiver of Required Distribution Rules for Retirement Plans and Accounts

The *CARES Act* waived required minimum distributions that are required to be made in 2020 from defined contribution plans (such as 401(k) plans) and IRAs. The waiver included required minimum distributions that were due by April 1, 2020, because the account owner turned 70 ½ in 2019. This provision of the *CARES Act* has not been extended.

Loans from Retirement Plans

Under the *CARES Act*, defined contribution plans were 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, were extended for one year for employees who are affected by the coronavirus.

TAX RELIEF

Expansion of Charitable Tax Deduction

The *CARES Act* expanded 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 that itemize, the *CARES Act* allowed 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. This provision has not been extended or renewed beyond 2020.

HEALTH INFORMATION

Vaccine Coverage

The Food and Drug Administration has issued emergency use authorizations for vaccines to prevent COVID-19, and more vaccines are under development. These vaccines have been found to be safe and effective, but their availability is limited at this time. The vaccines are free for all individuals.

The *CARES Act* requires a vaccine that the Food and Drug Administration has authorized or approved and its administration to be free to beneficiaries with Medicare Part B and those with Medicare Advantage who receive the vaccine from an in-network provider.

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.¹

- **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.

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

¹ 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.

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.
- More types of health care providers—including community health centers, physical therapists, occupational therapists, and respiratory therapists—can provide and bill for telehealth services.
- 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 telehealth policies is available on Senator Schatz's webpage [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

Supplemental Nutrition Assistance Program (SNAP)

There is a **15 percent increase in monthly SNAP benefits** for January through September 2021.

Aging and Disability Services programs

You may be eligible for aging and disability services programs, including supportive services, nutrition services, home-delivered and pre-packaged meals, disease prevention and health promotion services, and support services for family caregivers.

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, <http://www.co.maui.hi.us/departments/Housing/aging.htm>
- Kauai: (808)241-4470, www.kauai.gov/elderly

Food Banks

More funding is available for other nutrition programs to ensure that food banks can assist those Americans most in need.

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](#)

MORE INFORMATION

More information and resources are available on the following websites:

- Hawaii Department of Health: <https://hawaiicovid19.com/>
- Information on Testing: <https://hawaiicovid19.com/screening/>
- Medicare: <https://www.medicare.gov/medicare-coronavirus> and <https://www.cms.gov/files/document/03052020-medicare-covid-19-fact-sheet.pdf>

Please visit Senator Schatz's coronavirus [webpage](#) to see information on related topics, including individual health resources, tax relief, homeowners and renters.