INFORMATION FOR VETERANS

Congress has passed several rounds of financial assistance and relief in response to the COVID-19 pandemic, including most recently the *American Rescue Plan*. The *American Rescue Plan* includes additional assistance for veterans.

*** WHAT IS NEW IN THE AMERICAN RESCUE PLAN ***

The *American Rescue Plan* provides \$386 million for up to 17,250 eligible veterans to receive retraining assistance for high-demand occupations. This retraining assistance also provides a housing stipend and does not count against other educational benefits previously entitled to a veteran. It also authorizes an additional round of one-time emergency payments to eligible individuals of up to \$1,400. Finally, the *American Rescue Plan* provides \$7.25 billion nationwide for additional first- and second-round Paycheck Protection Program (PPP) loans to eligible veteran-owned small businesses until the program expires on March 31, 2021.

In addition to the *American Rescue Plan*, you may be eligible for ongoing relief provided by the *Families First Coronavirus Response Act* ("Families First"), the *Coronavirus Aid, Relief, and Economic Security (CARES) Act*, and the *Coronavirus Response and Relief Supplemental Appropriations Act of 2021* (COVID relief law).

VA HEALTH CARE

Accessing a COVID-19 Vaccine through VA

The Food and Drug Administration issued the emergency use authorizations for vaccines to prevent COVID-19. 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, including those who receive care through the VA.

Q: I'm a veteran in one of the Centers for Disease Control and Prevention recommended priority groups. How do I get a vaccine?

A: VA is currently prioritizing veterans living in long-term care facilities and VA health care personnel. After these priority groups have been vaccinated, your VA health care team will contact you about scheduling your vaccination. You do not need to come to a VA facility to request or receive a vaccine until VA contacts you. When VA does contact you to receive your vaccine, VA will offer it for free, at no cost to you.

If you have questions about how your personal risk for COVID-19 will determine when you can get a vaccine, send a secure message to your VA provider.

To get the latest updates about the status of COVID-19 vaccines distribution to VA facilities and to sign up to stay informed, visit the VA's vaccine information page here.

Accessing COVID-19 Testing and Care through VA

Q: I'm a veteran and I have COVID-19 symptoms. Can I get tested at the VA?

A: Yes, any veteran with symptoms such as fever, cough or shortness of breath should immediately contact their VA provider. VA urges veterans to **call** before visiting. Upon arriving, all patients are screened for flu-like symptoms before they enter to protect patients and staff. Veterans can also sign into My HealtheVet to send a secure message to VA or use telehealth options to explain their condition and receive a prompt diagnosis.

Q: Do I need to worry about paying for the COVID-19 test?

A: No. Under Section 3006 of the Families First Act, the VA is required to cover the cost of the test and your visit to receive the testing, without any cost sharing.

For VA Patients

VA continues to follow guidance from the Centers for Disease Control and Prevention (CDC) for clinics and healthcare facilities. The best way to get the most up-to-date facility information is to **contact** your local VA provider directly.

Q: Will I still be able to make an appointment for routine care with the VA?

A: Yes, however the VA is following the CDC guidance for clinics and healthcare facilities and in many cases is rescheduling non-urgent, routine care or delivering that care through e-consult, VA telehealth, or telephone visits when clinically appropriate. You must <u>contact</u> your VA provider directly to discuss your options. The VA is expected to review scheduling decisions on a case-by-case basis, taking into account your individual needs, including the immediacy and severity of your condition, and COVID-19 related risks.

Q: If I cannot get routine care at a VA facility, can I access community care instead?

A: Yes, you may be eligible for community care referral. However, community health care systems are also implementing the CDC recommendations, which will affect capacity for non-urgent and non-emergency care referrals. As a result, the VA is prioritizing referrals for emergency or urgent clinical needs. The VA is expected to make referral decisions for routine care on a case-by-case basis, taking into account individual patient needs, including COVID-19-related risks, local community provider availability, and community level emergency response efforts, including social distancing measures.

<u>Contact</u> your VA provider if you are a veteran receiving care in the community for prior referrals including, but not limited to, chemotherapy, dialysis, and other chronic conditions, so that you can discuss your options for receiving uninterrupted care.

Q: I use VA's prosthetics service and need to get my prosthetic adjusted, but I am nervous to go into a VA facility because I have underlying conditions that make me more at risk of complications from COVID-19. Where can I go to get my prosthetic adjusted?

A: The *CARES Act* gives the VA more flexibility to allow veterans who need their prosthetics created or adjusted to do so in their local community. Call your local VA provider or message them on My HealtheVet and ask about this option.

Q: I am a veteran living in a rural area and am being told that my appointments will now be through telehealth, but I can't afford internet services or don't have a good internet connection. How will this bill help me?

A: Talk to your provider and local VA about getting an iPad or other tablet from VA. The *CARES Act* allows VA to enter into partnerships with local telecommunications companies to subsidize or completely pay for broadband internet services. Call your local VA facility or send a secure message to your provider on My HealtheVet to ask about this option.

Q: Can I get reimbursed for copayments or other medical cost sharing expenses incurred due to COVID-19?

A: Yes, Section 8007 of the *American Rescue Plan* appropriated \$1 billion for copayment and medical cost sharing expenses occurred due to COVID-19 (from April 6, 2020 to September 30, 2021).

For VA Pharmacy Patrons

Q: What should I do if I need to refill my prescription?

A: The VA is mailing all non-emergency medications to veterans. For emergency medications, most VA medical centers are now operating an outside pick-up window near facility entrances. For non-emergency medications, order your refills at least 14 days in advance using My HealtheVet or calling the automated refill line (1-888-397-8387, press 1 for pharmacy).

Be sure to <u>contact</u> your local VA pharmacy before attempting to pick up medications to determine if there are specific facility access restrictions or limited hours of operation.

Q: What if my prescription renewal requires an in-person evaluation?

A: If you need to renew a prescription for a medication that requires an in-person evaluation, VA has temporarily updated its policy to allow this type of evaluation through

telehealth (phone or video) appointment. To request a telehealth appointment for a prescription renewal, VA encourages you to send a secure message to your provider through My HealtheVet.

For Veterans Beneficiaries

The American Rescue Plan provides a new round of one-time direct payments, or "recovery rebates," to eligible individuals in Hawaii, including VA beneficiaries. The federal government will send you a payment if: (1) you meet the eligibility criteria; (2) you fall within the income cap; and (3) filed a 2019 tax return, or already receive Social Security benefits, SSI benefits, VA benefits, or Railroad Retirement benefits.

If you filed a tax return for 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 qualifying child (under age 17). Payments start to phase out for those with incomes exceeding \$75,000 for singles, \$112,500 for single parents, and \$150,000 for married couples. More information is available here.

Q: What if I'm a VA beneficiary who doesn't file an annual tax return, am I still eligible?

A: Yes, you are eligible for the Recovery Rebate payment even if you did not file a tax return in previous years. If you receive VA benefits, you will automatically receive your \$1,400 direct payment. The payment will come from the IRS, not the VA, and you will receive it just as you usually receive your benefits.

Q: I'm a veteran receiving pension and health care benefits from VA. Will the Recovery Rebate payment count towards my income for determining my eligibility for pension, health care, and other needs-based benefits?

A: No. Under Section 20010 of the *CARES Act*, the Recovery Rebate payment cannot be counted as income when determining a veteran's eligibility for any VA needs-based benefits.

For Veteran Homeowners

The *CARES Act* provides relief for homeowners with VA-backed mortgages. If the coronavirus pandemic has caused job loss, income reduction, sickness, or other issues, homeowners are eligible for interest and penalty free forbearance for at least 6 months and up to one year. Homeowners in need of forbearance should contact their mortgage servicers as soon as possible. If homeowners have difficulty contacting their servicer or are being told they cannot qualify for forbearance, they should contact their VA Regional Loan Center at 1-877-827-3702.

Q: Does being in forbearance mean that my mortgage payments are waived?

A: No. Forbearance puts your payments on pause. You will still have to make these payments; however, interest will not accrue during this coronavirus-related forbearance period.

Q: If my payments are paused will I have to pay all of my missed payments as soon as my forbearance ends?

A: No. At the end of the forbearance period, homeowners will need to work out a repayment plan or loan modification with the mortgage service; however, servicers are prohibited from requiring a lump sum payment once payments resume.

Q: Will receiving forbearance hurt my credit score?

A: No. Your credit will not suffer. Negative credit reporting is also suspended.

Q: I have a VA-backed mortgage. Am I protected against foreclosure during the COVID-19 emergency declaration?

A: Yes, on February 16, 2021, the White House announced that the Department of Housing and Urban Development, Department of Veterans Affairs, and Department of Agriculture are implementing a coordinated extension and expansion of forbearance and foreclosure relief programs which would:

- Extend the foreclosure moratorium for homeowners through June 30, 2021;
- Extend the mortgage payment forbearance enrollment window until June 30, 2021 for borrowers who wish to request forbearance;
- Provide up to six months of additional mortgage payment forbearance, in three-month increments, for borrowers who entered forbearance on or before June 30, 2020.

Please find addition information for homeowners and renters here.

For VA Employees and Home Health Workers

The *CARES Act* waives the federal pay cap to allow VA employees to get paid overtime even if they exceed the federal pay cap. The bill also directs VA to provide personal protective equipment (PPE) to any VA employees or contractors who are doing home health visits.

Q: I'm a VA employee working lots of overtime due to COVID-19. Can I still receive overtime pay for hours worked, even if it puts me above the federal pay cap?

A: Yes. Under Section 20008 of the *CARES Act*, any VA employee involved in COVID-19 response efforts can receive pay for all hours worked, even above the normal pay caps, for work done in support of VA's response to COVID-19.

Q: I'm a home health care worker for the VA, can I receive PPE for providing home care services to veterans?

A: Yes. Under Section 20009 of the *CARES Act*, VA <u>must</u> provide PPE to any home health worker employed by or contracted with VA to provide services to veterans.

For Homeless Providers

The *American Rescue Plan* adds \$5 billion for rental assistance; development and support of affordable housing; support services for homeless; and acquisition and development of shelter units to help veterans who are homeless; at risk of becoming homeless (particularly due to housing instability); and fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking.

The *CARES Act* waives the authorizing limit for the support services for veterans' families and Grant and Per Diem (GDP) program so that more funding can flow to local providers. The bill also waives the cap on per diem payments to GPD providers so VA can pay more for each veteran "head in a bed." It also allows VA to continue to pay per diem payments even if a veteran is absent more than three days from the program and prohibits veterans from being disenrolled from the GPD program if they are absent more than 14 days. Finally, the bill directs VA to use more flexibilities to provide HUD-Veterans Affairs Supportive Housing (VASH) case management services through telehealth.

Q: I am a VA HUD-VASH caseworker, how can I make sure I am keeping up with my veterans in the HUD-VASH program?

A: The CARES Act encourages VA to use more telehealth capabilities for yourself and your veterans. Call each other or use a video calling platform such as Apple FaceTime, Facebook Messenger Video Chat, Google Hangouts Video, or Skype. Ask your local VA about access to an iPad or other tablet for you or your veterans to use to facilitate virtual meetings.

Q: I am a Grant and Per Diem provider. Will I be able to keep my veterans enrolled after they are absent for 14 days?

A: Yes. This bill waives VA's requirement to automatically dis-enroll veterans using the GPD program if they are absent more than 14 days.

Q: Will I continue to get paid for veterans who are absent from my program for more than three days?

A: This bill gives VA the authority to pay GPD providers for a veteran even if they are absent from the program for more than three days. Contact your local VA about this option.

Q: Will I get paid the same amount as before?

A: This bill waives the current limit on the amount VA can pay GPD providers during the COVID-19 emergency. Contact your local VA about this option. This bill includes additional funding for VA to increase payments to many service providers, including the GPD program.

Q: I am an SSVF provider. How does this bill allow me to continue to help homeless veterans?

A: This bill includes additional funding for VA to increase payments to many service providers, including the SSVF program. For more information about how to help veterans during COVID-19, visit https://www.va.gov/homeless/ssvf/.

For State Veterans Homes

The *American Rescue Plan* that Congress passed in March 2021 allocated an additional \$500 million (which was in addition to the \$100 million provided by the COVID relief law) for State Veterans Homes based on the number of veterans currently residing at an assisted living facility. This funding can be used to help the Sate Veterans Home purchase PPE, additional cleaning services, and to help combat the spread of COVID-19.

The *CARES Act* also allows VA to give State Veterans Homes PPE so they can care for elderly veterans. It also allows VA to pay State Veterans Homes for veteran patients even if they are under the 90 percent occupancy threshold or under the 75 percent veteran occupancy threshold.

Q: I run a State Veterans Home. Will I be penalized if my residents come down with COVID-19 and are transferred to acute care, putting me under the 90 percent occupancy rate threshold needed for payment from VA?

A: No. Under Section 20005 of the CARES Act, State Veterans Homes will continue to receive payment from VA during the COVID-19 pandemic, even if they do not meet the 90 percent occupancy rate or the 75 percent veteran occupancy rate requirements for per diem payment.

Q: I run a State Veterans Home and I do not have enough PPE or supplies. What support can VA provide?

A: In addition to requesting emergency supplies and PPE from your county or state emergency coordinator, Section 20005 of the *CARES Act* also allows VA to share PPE and supplies with State Veterans Homes to keep residents and staff safe.

For Veteran Directed Care Participants and Providers

The *CARES Act* allows veterans to enroll in or renew their participation in the Veteran Directed Care (VDC) program through telephone or telehealth, without requiring an in-home visit. Importantly, the bill does not penalize or dis-enroll veterans from the VDC program if they do not submit paperwork on time. Finally, it waives the requirement that veterans and caregivers cannot be out of state for more than 14 days, and it allows them to continue receiving payments.

Q: I'm a veteran in need of home-based care. Can I still enroll or renew my participation in the Veteran Directed Care program?

A: Yes. Under Section 20006 of the CARES Act, you can enroll or renew your participation in the Veteran Directed Care program through telephone or telehealth, no in-home visit is required.

Q: I run an area agency on aging or other agency that provides services to veterans in the Veteran Directed Care program. Our county is telling us to limit face-to-face services and home visits. Can I still process new participants and renewals?

A: Yes. Under Section 20006 of the CARES Act, agencies can now enroll or renew veterans in the Veteran Directed Care program through telephone or telehealth, no inhome visit required.

Q: I'm a veteran using the Veteran Directed Care program for home-based care, but I cannot get to a printer or post office to send in my renewal paperwork due to COVID-19. Will I be kicked out of the program?

A: No. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for late paperwork and will not be dis-enrolled or suspended from the program.

Q: I'm a veteran using the Veteran Directed Care program for home-based care, but I am currently living outside of my home state and cannot travel home due to COVID-19 restrictions and health concerns. Can my caregiver still be paid for services, even if we are out of state?

A: Yes. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for being out of state for more than 14 days during the COVID-19 emergency, and they should continue to receive payments for care.

For Student Veterans

Congress recently passed legislation that the president signed into law that directs VA to continue to pay student veterans their housing benefits at normal rates, even if their courses are moved online during an emergency or if campuses temporarily closed in response to COVID-19.

Q: My school is converting to online education because of COVID-19, will I still receive my housing allowance?

A: Yes, with the passage of Senate Bill 3503 into law (P.L. 116-128), VA will continue to make housing allowance payments to students using VA education benefits at the oncampus rate, even if the school converted to online education.

Q: Will I still receive my housing allowance even if my school temporarily closed?

A: Yes, with the passage of House Bill 6322, VA will continue to make housing allowance payments to students using VA education benefits at the on-campus rate, even if the school temporarily closed.

For Vocational Assistance

The *American Rescue Plan* provides \$386 million for up to 17,250 eligible veterans to receive 12 months of retraining assistance to participate in a vocational program that does not lead to a bachelors or graduate degree and is designed to provide training for a high-demand occupation.

Q: Is this a benefit that is in lieu of my educational entitlement?

A: No, the *American Rescue Plan* stipulates that the retraining assistance shall be in addition to any other entitlement to educational assistance or benefits for which a veteran is, or has been, eligible.

Q: How does it work?

A: The assistance is intended to work the same as the Forever GI bill where tuition is paid directly to the school, and housing allowance goes directly to the veteran. Currently approved programs of education that do not lead to a bachelors or graduate degree will be considered approved if they lead to high demand occupations (using a list of occupations from the Bureau of Labor Statistics initially, followed by additions from the VA secretary).

More Information

For more information about how the VA is supporting veterans during the COVID-19 pandemic, please visit the VA's coronavirus response <u>website</u>, or contact your <u>local</u> VA provider.