HANDBOOK

How to get help in Alabama during the COVID-19 crisis

By Alabama Arise April 16, 2020 Health, Housing, Safety Net, Other

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Life is changing quickly for everyone during the coronavirus (COVID-19) public health emergency. Protecting yourself and your family from the virus is the first of many concerns. The pandemic also has left many Alabamians worried about food, health care, housing, job security and other basic needs.

Alabama has a safety net of public assistance programs that can help people through hard times. And Alabama Arise wants to help people connect with the help they need. Use this guide to find services that may fit your needs now, even if you weren't eligible before.

Response efforts are changing rapidly, so check back for updates to this resource guide as new information becomes available. Email info@alarise.org if you have any questions or recommendations for additional resources.

Below is a table of contents covered in this guide. Click on each topic to go to its corresponding section.

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Urgent response resources

Coronavirus symptoms and health care providers

Know <u>the major symptoms of COVID-19</u>: cough, fever, shortness of breath or difficulty breathing. Other symptoms may include aches, runny nose, sore throat, tiredness or loss of smell or taste.

- If you experience these symptoms, call your doctor first to get advice on testing and care. Free testing is available at state testing sites. Charges may apply at other testing sites.
- If you do not have a doctor, call the Alabama COVID-19 Hotline 24/7 at 888-264-2256 for testing sites and hours of operation near you. *Note: This hotline does not provide medical advice.*
- If you are uninsured, you may be able to get free treatment for conditions related to COVID-19. The federal Coronavirus Aid, Relief and Economic Security (CARES) Act includes a \$100 billion emergency fund for health care providers. "As a condition of receiving funds under this program, providers will be forbidden from balance billing the uninsured for the cost of their care," the Department of Health and Human Services (HHS) has announced. Check with your local hospital or clinic about this.
- If you have Medicaid coverage and need help finding a doctor, call 800-362-1504 or click here for a provider directory.
- For more information on testing in Alabama, <u>visit the Department of Public</u>
 <u>Health's COVID-19 Testing page</u>.

Family abuse and domestic violence resources

Prolonged in-home isolation can mask incidents of family abuse and violence, especially toward children, seniors or people with disabilities. People who report abuse or neglect are protected from legal action in response to their reporting.

Members of certain professions are mandatory reporters, meaning they must report suspected or known abuse or neglect. These professions include chiropractors, clergy members, coroners, day care workers or employees, dentists, doctors, law enforcement officials, medical examiners, mental health professionals, nurses, optometrists, osteopaths, pharmacists, podiatrists, social workers and teachers and school officials.

- If you are experiencing **domestic violence** (that is, if someone in your family or someone you're in a relationship with is hurting or threatening you), call the Alabama domestic violence hotline at **800-650-6522**. This hotline is answered 24/7, and you do not have to give your name to get help.
- To report suspected **child abuse or neglect**, including failure to seek medical treatment, call your county Department of Human Resources or local law enforcement. *Do not email reports of suspected abuse or neglect, as they may not get prompt attention.*
- Click here to find the number for your county DHR office.
- Click here to find the local after-hours number to report child abuse or neglect.
- To report **elder abuse**, call the Adult Abuse Hotline at **800-458-7214**.
- To report abuse in an assisted living facility or nursing home, call 800-356-9596.

Other contact numbers to know

- If you need legal help anywhere in Alabama to **protect your right to disability services**, call the Alabama Disabilities Advocacy Program (ADAP) at **205-348-4928** or <u>use the online intake form here</u>.
- If you are a survivor of **sexual assault**, you can call the sexual assault hotline at **800-656-HOPE (4673)**. You will be connected with a trained sexual assault service provider in your area.

- If you are experiencing **homelessness** and need shelter, call **2-1-1** and ask for a list of shelters in your area.
- If you need **legal help** for a problem related to COVID-19, call Legal Services Alabama at **877-393-2333** or <u>click here</u>.
- To report **COVID-19-related price gouging or scams**, contact these hotlines:
 - The Alabama Attorney General's Consumer Complaint Hotline: **800-392-5658** or **334-242-7335** (8 a.m. to 5 p.m., Monday through Friday).
 - The National Center for Disaster Fraud Hotline: 866-720-5721 or disaster@leo.gov.

Health care and insurance

COVID-19 puts people without health insurance at special risk for delayed care and financial disaster. Federal and state governments are making changes to help people who are uninsured or at risk of losing coverage.

COVID-19 care

If you are uninsured, you may be able to get free treatment for conditions related to COVID-19. The federal Coronavirus Aid, Relief and Economic Security (CARES) Act includes a \$100 billion emergency fund for health care providers. "As a condition of receiving funds under this program, providers will be forbidden from balance billing the uninsured for the cost of their care," the Department of Health and Human Services (HHS) has announced. Check with your local hospital or clinic about this.

Medicaid



Alabama Medicaid is Taking Action to Help During the Health Emergency



No co-pays for services & medicine covered by Medicaid



No referrals needed for EPSDT, PCPs, or DHCPs



ACHN care coordination available to help by phone



Mental Health services are available



No cancellation of coverage during emergency unless you move out of state or you request it



Encouraging use of telemedicine

Medicaid covers all COVID-19 testing and treatment. Call your doctor.

Courtesy of Alabama Medicaid Agency

If you had Medicaid coverage of any kind during March 2020, or if you become eligible later, your coverage will not be terminated for any reasonbefore the crisis has ended, unless you cancel it yourself or move out of Alabama. This includes postpartum coverage for women who recently have given birth. If your case was open in March but has already closed, please be patient. Medicaid will reopen your case very soon.

To help keep your Medicaid from ending after the emergency:

- Report any information changes.
- Renew your Medicaid at the scheduled time.

If you have Medicaid coverage, **you do not have to pay co-pays** to the hospital, doctor's office, pharmacy or for medical equipment and supplies during the coronavirus emergency.

To make changes to your Medicaid or if you have questions, call **800-362-1504**. <u>You also can make changes online through My Medicaid</u>.

Apply for health coverage

If you are younger than 65 and have lost your job, regular pay or hours in the coronavirus emergency, find out if you and your family can get health insurance through Medicaid, ALL Kids or the Marketplace.

- Click here to apply online for Medicaid or ALL Kids.
- To explore your Marketplace coverage options, visit healthcare.gov or call **800- 318-2596**.
- For enrollment assistance, call Enroll Alabama at **844-248-7698** or email enrollalabama@gmail.com.

Alabama has 17 community health centers, with more than 165 locations across the state, that provide comprehensive primary care and preventive services on a sliding fee scale, regardless of patients' insurance status. Services include:

- COVID-19 testing
- General primary medical care
- Diagnostic laboratory and radiology
- Preventive screenings
- Well check-ups
- Dental services
- Immunizations
- OB-GYN care
- Pharmaceutical services
- Other services that vary by location (mental health care, optometry, substance use disorder treatment, etc.)

To find the nearest health center, visit <u>Find My Health Center</u> and enter your ZIP code. Or call the Alabama Primary Health Care Association at **888-322-7068** from 8 a.m. to

4:30 p.m., Monday through Friday. Some details of operation are changing because of COVID-19, so call your local center before visiting.

Living with disabilities and mental illness

If you or someone you know lives with a disability or mental illness and needs help during the COVID-19 crisis, <u>use this guide from Disability Rights and Resources</u> to find relevant resources by topic and location.

If you need legal help anywhere in Alabama to protect your right to disability services, call the Alabama Disabilities Advocacy Program (ADAP) at **205-348-4928** or <u>use the online intake form here</u>.

Food assistance

Widespread job losses from COVID-19 <u>are making many more Alabamians eligible for public food assistance and other nutrition supports</u>. To help prevent hunger during the health and economic crisis, state and local food programs are making changes in how they operate.

Local food assistance

Alabama has a network of nonprofit food banks that collect, store and distribute groceries to food pantries, where families can get free food directly. To learn more about food assistance in your area and find a local food pantry, contact the food bank nearest you:

- Auburn Food Bank of East Alabama. Call 334-821-9006.
- Birmingham Community Food Bank of Central Alabama. Call 205-942-8911.
- Dothan Wiregrass Area Food Bank. Call 334-794-9775.

- Huntsville Food Bank of North Alabama. Call 256-539-2256.
- Mobile Feeding the Gulf Coast. Call 251-653-1617.
- Montgomery Montgomery Area Food Bank. Call 334-263-3784.
- Selma Selma Area Food Bank. Call 334-872-4111.
- Tuscaloosa West Alabama Food Bank. Call 205-333-5353.

Supplemental Nutrition Assistance Program (SNAP)

Alabama provides federal food assistance through SNAP (formerly known as food stamps). Monthly SNAP benefits help eligible households with low incomes buy the food they need to maintain good health. Loss of income in the COVID-19 crisis is making many more families eligible for SNAP.

You can apply for SNAP through the Department of Human Resources (DHR) here.

- To create a new My DHR account, you will need to provide your name, date of birth, contact information, preferred username and password. You also will need to set up three security questions for your account's protection.
- To get help applying for SNAP, call **877-833-2550** or <u>click here</u>.
- If you are a senior or have a disability, <u>you can find a simplified application</u> <u>here</u>.
- To get help filling out the simplified application, call 800-438-2958.

WIC Program

Women, Infants and Children (WIC) is a supplemental nutrition program for pregnant or breastfeeding women; women who had a baby within the last six months; infants; and children under age 5. To receive WIC benefits in Alabama, an individual or family must meet all of these requirements:

- 1. Live in Alabama.
- 2. Meet income guidelines.

3. Have a nutritional risk that healthier food could improve.

If you think you may qualify, call your <u>county health department</u> to make an appointment, or call **888-942-4673** for further information. The Alabama WIC Program offers <u>free communication assistance</u> at each clinic location. During the coronavirus emergency, the health department is conducting interviews and nutrition assessments by phone.

If you or your children are approved for WIC, you will be prescribed a specific package of food based on your nutritional assessment. You will receive a debit-like card called an EBT (electronic benefits transfer) card that you can use to purchase food from your personalized food package. <u>Learn more about WIC food options here</u>.

Your options will be based on your age and need. Not everyone approved for WIC will be able to get every food item on the list. During the coronavirus emergency, the Department of Public Health is allowing some substitutions if not all the food in your package is available in the grocery store. Your grocer can help you figure out what you can substitute for a WIC food that is unavailable.

Children's meal services

Now that <u>Alabama has closed schools for the rest of the 2019-20 school year</u>, many areas are transitioning from "grab-and-go" school meals to summer food service programs. These programs, which offer free meals to children, are very localized and aren't always available in areas of highest need.

<u>Visit this website to find a summer food program in your area</u>. Then follow these steps:

- 1. Click the Find a Location button to find meals for kids when schools are closed.
- 2. Click on the image to enter a USDA Food and Nutrition Service interactive map.
- 3. Type an address in the search field. Then expand the distance using the slide bar below the search field and hit enter.

- 4. A list of 2020 summer meal sites will appear. Filters are available for sorting and organizing, depending on availability and list length.
- 5. Click on the name of the most convenient site for additional information, including site address, phone, start/end dates and serving times.

If you have limited internet access, text "FOOD" to **877-877** to receive summer food locations.

Senior nutrition programs

Alabama provides prepared meals for eligible seniors through several programs, some of which have changed their operation during the emergency. Any Alabamian who is aged 60 or over, or is married to someone who is, is eligible. People with disabilities who live with an eligible participant or in a living community where the senior nutrition program operates are also eligible.

Meals on Wheels continues to operate in all regions, though some programs have suspended hot meal delivery because of reduced volunteer capacity and other factors. All senior centers in Alabama are closed under the emergency order, but everyone who participated in senior center meals is getting Meals on Wheels delivery, unless they choose otherwise. Alabama has received emergency funding to enroll new participants during the pandemic.

- Click here for a list of Senior Meals Distribution Centers near you.
- To enroll by phone or find out more about senior nutrition programs, contact your regional Area Agency on Aging. (See the list and contact info below.) Office closures and other challenges may require you to leave a message.

Area Agencies on Aging by region and county

 <u>Alabama Tombigbee Regional Commission</u> (Choctaw, Clarke, Conecuh, Dallas, Marengo, Monroe, Perry, Sumter, Washington, Wilcox): 334-682-4234 or 888-617-0500

- <u>Central Alabama</u> (Autauga, Elmore, Montgomery): 334-240-4666 or 800-264-4680
- <u>East Alabama</u> (Calhoun, Chambers, Cherokee, Clay, Cleburne, Coosa, Etowah, Randolph, Talladega, Tallapoosa): **256-237-6741** or **800-239-6741**
- Jefferson County: 800-243-5463
- Lee-Russell Counties: 334-749-5264 or 800-239-4444
- Middle Alabama (Blount, Chilton, Shelby, St. Clair, Walker): 205-670-5770 or 866-570-2998
- North Central Alabama (Cullman, Lawrence, Morgan): 256-355-4515
- Northeast Alabama (DeKalb, Jackson, Limestone, Madison, Marshall): 256-830-0818
- Northwest Alabama (Colbert, Franklin, Lauderdale, Marion, Winston): 256-389-0500 or 800-838-5845
- South Alabama (Baldwin, Escambia, Mobile): 251-433-6541
- <u>South Central Alabama</u> (Bullock, Butler, Crenshaw, Lowndes, Macon, Pike): **334- 244-6903**
- <u>Southeast Alabama</u> (Barbour, Coffee, Covington, Dale, Geneva, Henry, Houston): 334-793-6243 or 800-239-3507
- <u>West Alabama</u> (Bibb, Fayette, Hale, Greene, Lamar, Pickens, Tuscaloosa): **205- 333-2990**

Income and small business assistance

Unemployment insurance (UI)

TO FILE UNEMPLOYMENT COMPENSATION CLAIMS



OR



WWW.LABOR.ALABAMA.GOV OR 1-866-234-5382





Courtesy of Alabama Department of Labor

If you lost your job or had your hours or pay reduced because of the pandemic, <u>you may be eligible for unemployment insurance (UI) benefits</u>, also called unemployment compensation. Some normal administrative rules apply, but the state has suspended its job search requirement and the requirement to be able and available to work.

Even if you haven't been laid off or furloughed, you still can qualify for benefits if one of these is true:

- Officials placed you in mandatory quarantine.
- You're sick with COVID-19.

• You must care for an immediate family member diagnosed with COVID-19.

Click here for more information from the Alabama Department of Labor.

The state has stopped penalizing employers for higher employee use of UI benefits. If you're laid off, make sure your employer knows its UI costs won't rise if you file a claim. This removes the incentive to dispute it.

Alabama provides 14 to 20 weeks of basic UI compensation. Five more weeks are available for people in job training programs, which face an uncertain status during the pandemic.

- Compensation ranges from \$45 to \$275 weekly.
- Payments equal 1/26 of the wages you earned in the two highest quarters, up to the weekly limit of \$275.

In addition to normal UI compensation, the federal government will provide a \$600 weekly supplement through July 31. That amount will be distributed the same way as normal benefits.

If you lose your job or hours and need to file or reopen a claim, <u>follow the steps here</u> or call **866-234-5382** (**select option 2**). *Note: Filing a claim requires patience. The website is complicated, and current call volume is high.*

If your claim is denied, <u>contact the Alabama State Bar's Volunteer Lawyer Program</u> for advice. Or call <u>Legal Services Alabama</u> at **866-456-4995**.

Pandemic Unemployment Assistance (PUA)

Some people in the labor force do not qualify for traditional unemployment insurance (UI) compensation. But many will be covered under the Coronavirus Aid, Relief and Economic Security (CARES) Act's provision for <u>Pandemic Unemployment Assistance</u>. You are federally eligible for PUA if you are ineligible for regular UI

compensation and you are out of work or have lost working hours because of COVID-19.

This provision applies to:

- Independent contractors who have not participated in the UI system.
- Workers who have not earned enough wages to get UI benefits.
- Workers who earned wages in too few quarters to qualify for UI benefits.
- "Gig workers," such as rideshare drivers, online sellers and pet-sitters.

The process for filing for PUA is the same as filing a UI claim.

Relief for small business owners

Our nation's small businesses are facing an unprecedented economic disruption with the COVID-19 pandemic. The CARES Act contains \$376 billion in relief for American workers and small businesses. In addition to traditional programs from the Small Business Administration (SBA), the CARES Act established several new temporary programs to address the COVID-19 outbreak. You can find a comprehensive list here.

If you need help with the SBA's relief options, the agency offers free business counseling by region. <u>Click here to find assistance near you</u>.

Housing and utilities assistance

Federal and state governments have taken numerous steps to protect people from loss of housing and essential utilities during the COVID-19 emergency.

Housing assistance

The federal government has placed a moratorium on evictions from HUD homes. This includes both the Section 8 voucher program and homes owned by housing

authorities.

At the state level, Gov. Kay Ivey has stopped all evictions for nonpayment and all enforcement of mortgage foreclosures in Alabama until further notice. *Note: This is only a stoppage of evictions, not payment amnesty. You still may face late payment fees or eviction or foreclosure for nonpayment when the ban is lifted.*

If you need help paying rental deposits, first month's rent or a mortgage payment, call the helpline at **2-1-1**. Ask for a referral to an agency that receives Homeless Prevention and Rapid Rehousing funds. These funds can be used to prevent evictions, help cover the costs of a new rental or cover utility bills that may lead to loss of housing.

If your income is very low and you need help paying rent, the Alabama Department of Human Resources (DHR) may be able to help with short-term assistance. <u>You can find your local DHR office here</u>.

If you are in an unstable housing situation, call the Low Income Housing Coalition of Alabama at 205-939-0411.

If your landlord threatens eviction, changes locks or cuts off utilities to force you out, call Legal Services Alabama at **866-456-4995**.

Call **2-1-1** and ask for a list of shelters in your area if you are experiencing homelessness and need shelter.

Keeping your electricity and water services on

Though no statewide process exists for utility assistance, some providers have stopped shutoffs. And some utility payment assistance funds are available through the Low Income Home Energy Assistance Program (LIHEAP).

If you need utility bill payment assistance through LIHEAP, contact the Community Action Agency (CAA) serving the county where you live. <u>Find your local CAA here</u>.

If you are unable to pay your utility bills, call your utility provider and ask for a deferment.

Additional information

resources.

To find other assistance in your area, call the statewide helpline at **2-1-1**. This number will connect you to your area's information and referral system. You also can click here to search for local help online. 2-1-1 is available 24/7 by phone and online to help you find assistance with clothing, employment, food, health care, housing, legal problems and other needs from government and non-government agencies.

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