**CARES Act Unemployment Programs in Wisconsin
*By the GWAAR Legal Services Team (for reprint)***

On March 27, 2020, Congress passed the federal stimulus package Coronavirus Aid, Relief, and Economic Security Act, known as the CARES Act.

Within the CARES Act are three benefits that unemployed individuals may be eligible to receive: Pandemic Unemployment Assistance (PUA); Federal Pandemic Unemployment Compensation (FPUC); and/or Pandemic Emergency Unemployment Compensation (PEUC).

**1. Pandemic Unemployment Assistance**

On April 21, 2020, the Wisconsin Department of Workforce Development (DWD) launched the application for Pandemic Unemployment Assistance (PUA). PUA is a new temporary federal program that provides up to 39 weeks of unemployment benefits to individuals who are not eligible for regular Unemployment Insurance (UI) such as:

 Individuals who are self-employed

 Certain independent contractors

 Individuals with limited recent work history

 Other workers not covered by Regular UI

To be eligible for PUA, an individual’s reason for no longer working must be related to COVID-19 by meeting one of the criteria below:

 You have been diagnosed with COVID-19 or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis

 A member of your household has been diagnosed with COVID-19

 You are providing care for a member of your family or household who has been diagnosed with COVID-19

 A child or other person in your household for which you have primary caregiving responsibility is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for you to work

 You are unable to reach your place of employment/business because of a quarantine imposed as a direct result of the COVID-19 public health emergency

 You are unable to reach your place of employment/business because you have been advised by a health care provider to self-quarantine due to concerns related to COVID-19

 You were scheduled to commence employment and do not have a job or are unable to reach the job as a direct result of the COVID-19 public health emergency

 You have become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19

 You quit your job as a direct result of COVID-19

 Your place of employment/business is closed as a direct result of the COVID-19 public health emergency

The amount of the weekly PUA payment will be 1% of an individual’s 2019 net income with a minimum weekly benefit amount of $163 and a maximum weekly benefit amount of $370. The payment is retroactive to the week ending February 8, 2020 or the first week an individual was out of work due to COVID-19, whichever is later.

Beginning April 21, 2020, after an individual creates an account in the UI system and logs in, they will see a link to the PUA application at the top of their dashboard.



After submitting their application, they will see the following message:



For more information about Pandemic Unemployment Assistance visit: <https://dwd.wisconsin.gov/uiben/pua/>

**2. Federal Pandemic Unemployment Compensation (FPUC)**

The Federal Pandemic Unemployment Compensation (FPUC) is a temporary emergency increase of $600 per week in unemployment benefits. FPUC provides an additional payment to individuals who are collecting benefits from ANY of the following programs:

 Regular Unemployment Insurance (UI), including:

 Unemployment Compensation for Federal Employees (UCFE)

 Unemployment Compensation for Ex-Service members (UCX)

 Pandemic Unemployment Assistance (PUA)

 Pandemic Emergency Unemployment Compensation (PEUC)

 Work-Share (STC)

 Trade Readjustment Allowances (TRA)

Wisconsin is expected to begin paying out the additional $600 weekly benefit the week of April 26, 2020 with the benefit payments retroactive to the week ending April 4, 2020. The additional FPUC benefits will be paid through the week ending July 25, 2020. Individuals collecting any of the benefits listed above do not need to take any additional action; the additional FPUC payments will be automatically added to those benefits.

For more information about Federal Pandemic Unemployment Compensation visit: <https://dwd.wisconsin.gov/uiben/fpuc/>

**3. Pandemic Emergency Unemployment Compensation (PEUC)**

Pandemic Emergency Unemployment Compensation (PEUC) is a temporary program that provides up to 13 additional weeks of payments to individuals who have exhausted their regular Unemployment Insurance (UI) benefits. This program only applies to individuals who qualify for regular UI, not Pandemic Unemployment Assistance (PUA). The payment amount will be the same as an individual’s regular UI benefit and may be paid retroactively to April 4, 2020.

This benefit will be available for people who became unemployed due to COVID-19; however, it will also be available to people who were already collecting regular UI benefits before the pandemic, who remain unemployed because of the pandemic, and may have exhausted or be near exhausting their benefits.

The Wisconsin Department of Workforce Development (DWD) is still waiting for guidance from the U.S. Department of Labor on the proper administration of the program. Once that guidance is received, the DWD will make the necessary programing changes.

For more information about Pandemic Emergency Unemployment Compensation (PEUC) visit: <https://dwd.wisconsin.gov/uiben/peuc/> 

**Wisconsin Energy Assistance Program (WHEAP) Updates**

***By the GWAAR Legal Services Team (for reprint)***

In response to the COVID-19 pandemic, the Wisconsin Home Energy Assistance Program (WHEAP) has imposed a series of eligibility updates, including the following:

 Effective with applications submitted March 30, 2020, applications will be processed based on the prior’s month’s income rather than three months’ income

 Economic stimulus refunds will be ignored as income;

 Unemployment compensation income will be ignored for the remainder of the heating season;

 The heating season has been extended through September 30, 2020;

 Seasonal income will not be annualized; only the prior month’s income will be used;

 Agencies may consider alternate methods of intake to avoid in-person intake;

 The photo ID requirement has been suspended;

 The Notary Certification requirement for zero income households has been suspended;

 Social Security income types may be verified by bank statements; and

 Bank statements may be used to verify wage income if unable to obtain employment verification.

**Utility Disconnects**

The Public Service Commission (PSC) has instructed water, electric, and natural gas utilities not to disconnect for non-payment until the state public health emergency has been lifted.

Please contact your county’s WHEAP agency for any additional information regarding local program changes. You can find your agency here: <http://homeenergyplus.wi.gov/section.asp?linkid=119&locid=25> 

**Upcoming MAPP Premium Changes**

***By the GWAAR Legal Services Team (for reprint)***

The Wisconsin Department of Health Services (DHS) has been working diligently to implement changes to the MAPP program to reduce the sudden premium cliff that occurs for people who have income over 150% of the FPL. These changes are expected to be implemented mid-summer in 2020. Here is a summary of the anticipated changes:

 The MAPP premium cap will be $100 per month. (Said another way, the maximum monthly premium anyone on MAPP will have will be $100 per month.)

 The minimum monthly MAPP premium will be $25 per month.

 All MAPP participants will have at least a $25 per month premium; no one will have premium-free MAPP once the changes are implemented.

 There will be a hardship provision for people who are experiencing a financial hardship and are temporarily unable to pay their monthly MAPP premium.

 Independence Accounts will be an option for all EBD Medicaid participants, not just MAPP participants. Independence Accounts are explained in the Medicaid Eligibility Handbook (MEH) 26.4.1.1, and this section of the MEH will be expanded upon to provide further details.

 The Restrictive Re-Enrollment Period for MAPP, explained in MEH 26.6, will be reduced from six months down to three months.

 MAPP participants will be sent a letter regarding the premium changes at the time of implementation.

 Former MAPP participants who are in a Restrictive Re-enrollment Period at the time the changes are implemented will be sent a letter to notify them of the timeframe change from six months to three months.

 The MAPP Consumer Guide will be updated accordingly with all of these changes. This guide will be sent out to MAPP participants once every 12 months.

More information will be forthcoming once an official implementation date is released. 

**Late Rent Fees and Penalties Suspended Temporarily**

***By the GWAAR Legal Services Team (for reprint)***

The Department of Agriculture, Trade and Consumer Protection (DATCP) issued an emergency rule that suspends the ability of a landlord to charge late rent fees or penalties. The rule applies to any missed or late rent payment during the public health emergency and lasts for 90 days after the public health emergency. The suspension of fees and penalties only applies to residential rentals – not business rentals. 

**Most FoodShare Interviews Suspended Until May 31, 2020**

***By the GWAAR Legal Services Team (for reprint)***

In response to the COVID-19 public health emergency, the Wisconsin Department of Health Services is temporarily changing program rules to help protect health and safety. This includes suspending most FoodShare interviews for April and May 2020.

Applicants who only provide a name, address, and signature when they apply will still need to complete an interview. However, if applicants provide all information necessary to process their application (such as identity and verification requirements), then they may not need to complete an interview. The Income Maintenance agencies may still need to contact applications to clarify information as needed.

You can apply for FoodShare benefits online at <https://access.wisconsin.gov/access/>. 

**Credit Bureaus Offering Free Weekly Credit
Reports**

***By the GWAAR Legal Services Team (for reprint)***

The three credit reporting bureaus, Experian, Equifax, and TransUnion, are providing access to free credit reports weekly until April 20, 2021. Credit reports list all open accounts, inquiries from credit applications, payment history, and any outstanding payments in collections. Until now, each credit reporting bureau has allowed individuals to access a free credit report only once per year, for a total of three reports per year. You can access your credit report through <https://www.annualcreditreport.com/>.

It is important to check your credit score regularly so that you know whether your credit is in good shape and that your information is accurate. Checking your own credit report will not hurt your credit score. When you apply for new credit, like a personal loan or credit card, your credit report is very important. If you have not checked your credit report, you may be blindsided by a denial. Knowing your credit score helps you be prepared.

If your credit score is lower than expected, it might be a sign that your credit report contains errors that need to be disputed with the credit bureaus. The best way to make sure that there are no mistakes on your credit report is to check your report regularly. Each of the three credit reporting bureaus compiles its own report, so it is possible for one bureau’s report to contain an error that is not on the other reports.

Checking your credit report for errors is especially important right now if you are making payment arrangements with your lenders because you are experiencing financial hardship. Under the CARES Act, the COVID-19 relief law, borrowers in good standing who are affected by COVID-19 should contact their lenders and apply for a modified payment agreement. Lenders will then continue to report the payment status as “current” with the credit reporting bureaus. Individuals who are currently behind on their bills can also call their lenders and ask for a modified payment plan. Although their account will remain delinquent unless they get caught up, a modified payment plan will help them avoid a default on their credit report. 

**Advance Designation of Representative Payee through Social Security**

***By the GWAAR Legal Services Team (for reprint)***

To help protect what is important to you, Social Security now offers the option to advance designate a representative payee. Advance designation allows you to designate up to three individuals who could serve as a representative payee for you if the need ever arises.

Social Security offers advance designation to capable adults and emancipated minors who are applying for or receiving Social Security benefits, Supplemental Security Income, or Special Veterans Benefits. If you become unable to manage, or direct others to manage, your benefits in the future, you will have peace of mind knowing that someone you trust may be appointed to manage your benefits for you.

Advance designation is provided for in the Strengthening Protections for Social Security Beneficiaries Act of 2018. Social Security will only contact advance designees if it needs to find a representative payee to assist you in managing your benefits. Advance designation is *not* an appointment of a representative payee, *nor* is it a power of attorney. It is optional, and you can update or withdraw your advance designation at any time. If you choose to participate, Social Security will send you a notice each year listing your advance designees for your review.

You can submit your advance designation request when you apply for benefits or after you are already receiving benefits. You may do so by direct electronic submission through your [my Social Security](https://www.ssa.gov/myaccount/) account, by telephone, in person, or in writing.

For more information, see [What is Advance Designation?](https://faq.ssa.gov/en-us/Topic/article/KA-10039) and [What happens to my Advance Designation if my claim is denied or if my benefits stop?](https://faq.ssa.gov/en-us/Topic/article/KA-10038) from the Social Security [Frequently Asked Questions](https://faq.ssa.gov/en-US/Topic/?id=CAT-01126) page. 

**Resources for Finding Internet and Phone Services**

***By the GWAAR Legal Services Team (for reprint)***

Public WiFi Locations Map

The Wisconsin Public Service Commission (PSC) recently launched an online map to help people find free wireless internet (WiFi) networks during the COVID-19 health emergency. The map shows nearly 450 identified open WiFi networks in schools, libraries, and other public building. These buildings are closed, but the WiFi connections remain accessible. The map is available at <https://maps.psc.wi.gov/apps/PublicWiFiLocations/>. It will be updated as new sites are discovered.

The map can be accessed with smartphones. It includes network names and passwords, if required, as well as details on signal strength, range and the best place to connect. Users should stay in their vehicles and follow social distancing guidelines while using the internet.

Internet Service Provider Offers

Several Internet Service Providers (ISPs) are offering free or low-cost internet access options in response to the COVID-19 emergency. These services are offered in the geographic areas served by each ISP. Eligibility for discounts and the length of time discounts are available varies by ISP.

A list of ISPs is available here: <https://psc.wi.gov/Pages/Programs/BroadbandEmergencyInternetResources.aspx>. The PSC will update the list as more information becomes available.

Internet and Phone Service Helpline

Individuals without smartphones or internet access can call a new PSC helpline to learn about nearby free WiFi spots at local schools, libraries, and other public places. Callers can also speak with members of the PSC’s Consumer Affairs Division to learn about internet and phone service available in their area. Staff will provide information about eligibility for discounts on these services as well as information about Lifeline eligibility and enrollment. Lifeline is a federal and state program that provides affordable access to phone and internet services for low-income consumers.

The phone number for the helpline is (608) 267-3595. It will be staffed weekdays between 7:45 a.m. and 4:30 p.m. Callers can leave messages after hours. 

**Medicare Questions? We’re Still Here to Help!
*By the GWAAR Medicare Outreach Team (for reprint)***

When it comes to Medicare, all the choices can be confusing. It may seem overwhelming to learn enough about the different parts of Medicare to decide which coverage option will work best for you. In addition to that challenge, many people with Medicare live on a fixed income and struggle to pay for their health care and prescription drugs. With the current *safer at home* practices, where can you go for help with these issues? The good news is, we are still here to help!

Elder Benefit Specialists at the <YOUR AGENCY NAME HERE> provide free, unbiased assistance for people with Medicare and other benefits every day. Elder Benefit Specialists are trained to help people who are having a problem with private or government benefits, by cutting through the “red tape” of the various federal, state, and county systems.  They can help people determine the benefits that they are entitled to and explain and/or assist with applications.

If you need answers to your Medicare questions, or are looking for assistance with applications, renewals or appeals for a benefit program, contact the Elder Benefit Specialists at <YOUR AGENCY NAME AND PHONE NUMBER HERE>.

Whether you are getting out in the community or staying safer at home, help is just a phone call away! 