COVID-19
INFORMATION & RESOURCES

UPDATED: 4/1/2020
Friends,

I am writing to share the latest information about the Coronavirus (COVID-19) with you, your family, and your neighbors. Timely information can lend important perspective to this serious viral health challenge and help us stem its spread sooner rather than later. Let us all help each other stay healthy. This document will be continuously updated to provide you with current federal, state, and local information.

My office and I have been working around the clock to provide answers and advocate for you, your families, and your businesses.

I hear you, and I am here to advocate on your behalf and serve you.

I will continue doing everything in my power, in Washington and Northern Ohio, to ensure our communities continue to thrive. It is the privilege of my life to serve you.

Marcy Kaptur
Member of Congress

Like many businesses, schools, and organizations — my office has instituted a social distancing policy to protect public health and slow the spread of COVID-19. We are fully operational, and are here to assist you with federal agencies, answer questions and concerns, and are performing all essential legislative functions.

Click here to contact my office or call 800-964-4699
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PHASE ONE

The first bipartisan congressional package to address COVID-19 consisted of an $8.3 billion emergency supplemental appropriations bill. It appropriated funds to develop and research a vaccine, fund public health programs, procure pharmaceuticals and medical supplies, facilitate the development of new therapies and treatments, and gave an estimated $7 billion in low-interest loans to affected small businesses, to help cushion the economic blow of this public health emergency.

PHASE TWO

The second bipartisan congressional COVID-19 bill, the Families First Coronavirus Response Act, secured free COVID-19 testing and provided family and worker protections. The Families First Coronavirus Response Act (H.R. 6201):

- Established free testing for COVID-19 for all Americans.
- Secured emergency paid leave with two weeks of paid sick leave and up to three months of paid family and medical leave.
- Secured enhanced Unemployment Insurance, a step that will extend protections to furloughed workers.
- Strengthened nutrition security initiatives, including SNAP, student meals, seniors’ nutrition, and food banks.
- Increased federal funds for Medicaid to support our local, state, tribal, and territorial governments and health systems, so that they have the resources necessary to combat this crisis.

PHASE THREE

The third bipartisan congressional COVID-19 funding bill is a historic stimulus package to help American families, businesses, and workers get back on their feet. The Coronavirus Aid, Relief, and Economic Security Act or the “CARES Act includes:

- $375 billion for small business relief
- $150 billion for local and state governments, including $4.53 billion for Ohio
- $130 billion for hospitals, who are on the front lines of fighting COVID-19
- Direct one-time payments of $1,200 to lower and middle-income Americans
- Loans to businesses
- $260 billion in dramatically expanded unemployment benefits:
- An expansion of unemployment insurance to most workers, including the self employed + other social safety net programs
THE CARES ACT AND WHAT IT MEANS FOR NORTHERN OHIO FAMILIES, WORKERS, SENIORS, AND SMALL BUSINESS

- **A $150 Billion State and Local Coronavirus Relief Fund**: Creates a $150 billion State and Local Coronavirus Relief Fund to provide states and localities additional resources to cope with the coronavirus pandemic. It is estimated that our state of Ohio will receive approximately $4.53 billion in desperately needed funds to benefit our state’s residents.

- **$260 Billion in Dramatically Expanded Unemployment Benefits**: Includes numerous provisions to improve unemployment benefits including providing an additional $600 per week for the next four months, providing an additional 13 weeks of federally funded benefits, and expanding eligibility to include workers in the gig economy and self-employed workers.

- **Immediate Direct Cash Payments to Lower and Middle-Income Americans**: Provides for immediate, direct cash payments to lower- and middle-income Americans of $1,200 for each adult and $500 for each child, beginning to phase out at an annual income of $75,000 for an individual and $150,000 for a household. These payments will provide individuals with the cash they need right now to survive with much of the economy currently shut down.

- **More Than $375 Billion in Small Business Relief**: Provides more than $375 billion in small business relief, including $349 billion for forgivable loans to small businesses to pay their employees and keep them on the payroll; $17 billion for debt relief for current and new SBA borrowers; and $10 billion in immediate disaster grants.

- **Approximately $200 Billion for Our Hospitals, Health Care Workers, and Health Research**: Provides an investment of about $200 billion in our hospitals, health systems, and health research, including expanding funding for the personal protective equipment desperately needed by our health care workers, including ventilators, n95 masks, gowns, gloves, etc.

- **More Than $100 Billion in Additional Emergency Appropriations, Including the Following**:
  - **Transit Agencies**: To protect jobs of transit agency employees, funding their paychecks during this public health emergency. Ohio will receive $474,118,324 under this program.
  - **HUD Emergency Solution Grants**: To address the impact of the coronavirus among those who are homeless or at risk of homelessness. Ohio will receive a minimum of $91,234,014.
  - **Child Care and Development Block Grant**: Supports childcare and early education. Ohio will receive $116,574,845 under this emergency appropriation.
  - **Low-Income Home Energy Assistance Program (LIHEAP)**: Provides $900 million to help low-income families pay their heating and cooling bills. Ohio will receive $12,605,000.
  - **Byrne-Justice Assistance Grant Program**: To support to state and local law enforcement agencies. Ohio will receive $25,244,475.
  - **Election Assistance**: To help states prepare for the 2020 elections. Funding can be used, for example, to increase the ability to vote by mail, expand early voting, and expand online registration. Ohio will receive $12,800,802.
COVID-19 SYMPTOMS:

Reported illnesses have ranged from mild symptoms to severe illness and death for confirmed COVID-19 cases.

These symptoms may appear 2-14 days after exposure (based on the known information about the incubation period of MERS-CoV viruses).

- Fever
- Cough
- Shortness of breath

*Anosmia, the loss of sense of smell, and ageusia, an accompanying diminished sense of taste, have emerged as peculiar telltale signs of Covid-19*

WHAT TO DO IF YOU HAVE SYMPTOMS:

Call your doctor: If you think you have been exposed to COVID-19 and develop a fever and symptoms, such as cough or difficulty breathing, call your health care provider for medical advice, including whether you should be tested for COVID-19.

If you don't have a doctor, or if you have questions, you may wish to contact the Ohio COVID-19 hotline: 833-427-5634
HIGH-RISK GROUPS:

- People aged 65 years and older
- People who live in a nursing home or long-term care facility
- Other high-risk conditions could include:
  - People with chronic lung disease or moderate to severe asthma
  - People who have serious heart conditions
  - People who are immunocompromised including cancer treatment
  - People of any age with severe obesity (body mass index [BMI] >40) or certain underlying medical conditions, particularly if not well controlled, such as those with diabetes, renal failure, or liver disease might also be at risk
  - People who are pregnant should be monitored since they are known to be at risk with severe viral illness, however, to date data on COVID-19 has not shown increased risk

Many conditions can cause a person to be immunocompromised, including cancer treatment, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, and prolonged use of corticosteroids and other immune weakening medications.

WHEN TO SEEK EMERGENCY MEDICAL CARE:

If you develop emergency warning signs for COVID-19 get medical attention (call 911) immediately. Emergency warning signs include:

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

Please call ahead if you are experiencing COVID-19 symptoms so health care providers can properly prepare for your arrival.

COPING DURING COVID-19 — MENTAL HEALTH RESOURCES:

COVID-19, and the accompanying physical and financial worries, can cause considerable amounts of stress. Click here for resources on how to cope. Ohio has mental health resources, including a phone help line: 877-275-6364
OHIO'S STAY-AT-HOME ORDER:
The Ohio Department of Health is ordering all individuals living in the State of Ohio to stay home or at their place of residence, except individuals who work at essential businesses.

Essential services will remain open, such as:
- Gas stations
- Pharmacies
- Food: Grocery stores, food banks, convenience stores, take-out and delivery restaurants
- Banks
- Laundromats/laundry services

Essential state and local government functions will also remain open, including law enforcement and offices that provide government programs and services.

What’s closed?

- Dine-in restaurants
- Bars and nightclubs
- Entertainment venues
- Gyms and fitness studios
- Public events and gatherings
- Convention Centers
- Hair and nail salons

Need more information? Click here.

HOW TO CARE FOR SOMEONE AT HOME:
This guidance has information on how to best assist if you are caring for someone at home, how to monitor for emergency signs, prevent the spread of germs, treat symptoms, and carefully consider when to end home isolation. The information can be found here.

DOMESTIC VIOLENCE RESOURCES:
The National Domestic Violence hotline is open 24/7. They also offer a chat option. All chats and calls are completely confidential. Call 1-800-799-SAFE (7233).
GENERAL RESOURCES

AVOIDING COVID-19 SCAMS:
Scammers are taking advantage of fears surrounding COVID-19. Click here to protect and educate yourself about scams. You can call the Ohio Attorney General’s office at 714-834-3482 to report a scam. Our senior community is particularly at risk for scam calls and emails.

FOOD ASSISTANCE:
Click here for Ohio specific resources or dial 2-1-1.

Lead Food Bank Operations in OH-9:

SeaGate Food Bank
526 High Street
Toledo, Ohio 43609
Website: https://seagatefoodbank.org/
Phone: 419-244-6996

Second Harvest Food Bank of North Central Ohio
5510 Baumhart Road
Lorain, Ohio 44053
Website: http://www.secondharvestfoodbank.org
Phone: 440-960-2265

Toledo Northwestern Ohio Food Bank
24 East Woodruff Avenue
Toledo, Ohio 43604
Website: http://www.toledofoodbank.org/
Phone: 419-242-5000

Greater Cleveland Food Bank
15500 S. Waterloo Road
Cleveland, Ohio 44110
Website: https://www.greaterclevelandfoodbank.org/
Phone: 216-738-2265
FOOD ASSISTANCE (CONT.)

Click here for Ohio specific resources or dial 2-1-1.

School Lunch Pick Up Information for Parents/Students:

- Avon Lake City Schools
- Berea City Schools
- Brooklyn City Schools
- Huron City Schools
- Lakewood City Schools
- Lorain City Schools
- Margaretta Local School District
- Ottawa County Schools
- Parma City Schools
- Port Clinton City Schools
- Sandusky City Schools
- Toledo Public Schools
- Vermilion Local Schools

Meals for Seniors:

- Meals on Wheels
- Valley Food Services
- Additional resources can be found at Ohio Dept of Aging
DOMESTIC TRAVEL RESTRICTIONS:
There are currently no domestic travel restrictions or advisories in place. However, several states are enforcing “stay at home” restrictions, including Ohio. The CDC recommends that travelers at higher risk for COVID-19 complications avoid all nonessential travel.

INTERNATIONAL TRAVEL RESTRICTIONS:
The State Department is advising Americans to avoid all international travel at this time. In countries where commercial departure options remain available, Americans seeking to return home should make immediate arrangements to do so, unless they are prepared to remain abroad for an indefinite period. For more information on the State Department’s worldwide “Level 4” travel advisory, please click here.

- A number of countries have suspended all international air travel, and more may follow suit. We are in regular contact with the State Department and are working around the clock to ensure Americans in those countries can return home safely.
- The State Department has created a 24-hour public hotline for Americans abroad who are impacted by the COVID-19 crisis. For callers in the U.S. and Canada, the number is 888-407-4747. For those dialing from overseas, the number is 202-501-4444. Travelers are also strongly encouraged to enroll in the State Department’s Smart Traveler Enrollment Program (STEP) to receive alerts and make it easier to locate them in an emergency.

CDC Materials for Incoming Travelers from High-Risk Countries
State Department Capabilities in a Crisis
Country-Specific Information/Health Alerts
Embassy-Specific COVID-19 Information
Reducing Stigma
CDC’s Travel Website
CURRENT OHIO BUSINESS CLOSURES:
All businesses, except those deemed essential must close. You may contact the State with additional questions by calling 1-833-427-5634 or learn more here.

SMALL BUSINESS ADMINISTRATION GUIDANCE:
The following guidance is from the Small Business Administration:

- It is crucial to find out what your options are in preparation for business closures over the next 30, 60, 90 days
  - Have a conversation with your landlord— if your store is brick and mortar—to see what your options are?
    - “Can I defer lease payments to another period in time?”
  - Call your insurance company to see if you have “Business Interruption Insurance” that will cover your:
    - Lease/rent payments
    - Payroll
    - Inventory
  - If you have an existing loan, talk to your lender to request a deferment of payment.
    - Most lenders are deferring payments for 30-90 days.
    - Small Business Administration Loans are being granted an automatic 6-month deferment period.
SMALL BUSINESS ADMINISTRATION DISASTER LOAN ASSISTANCE:

Northern Ohio small businesses are eligible for working capital loans to help overcome temporary loss of revenue. To apply for a SBA Disaster Loan, click here:

*Note: my office is not able to file an application on your behalf*

LOCAL SMALL BUSINESS ADMINISTRATION CONTACTS:

If you have questions for the SBA, click here or call our local SBA district office in Cleveland at 800-659-2955

ADDITIONAL SMALL BUSINESS RESOURCES:

The Ohio Department of Health has compiled several resources to assist individuals and Small Business owners. Click here to access.
WORKER RESOURCES

Congress must support Northern Ohio families, workers, seniors, and small businesses. That is why Congress just passed a historic relief package to assist Americans through a combination of direct assistance and strengthened social safety net programs.

PAID SICK LEAVE:
I voted to pass the bipartisan Families First Coronavirus Response Act, which guarantees two weeks of paid sick leave and up to three months of paid family and medical leave for many American workers. An FAQ from the Department of Labor on these provisions can be found here.

ENHANCED UNEMPLOYMENT INSURANCE:
Congress has appropriated a massive increase in unemployment insurance benefits to match the average paycheck of laid-off or furloughed workers, as well as people who are self-employed or are independent contractors. To learn more, click here.

FILING FOR UNEMPLOYMENT:
If you are unable to work, have been laid-off, or had your hours reduced due to COVID-19, you may be eligible for unemployment benefits. Click here for more Ohio-specific information about what type of unemployment insurance you can file for. For folks working outside of Ohio, click here.

*Note: my office is not able to file a claim on your behalf *
I have been speaking with administrators from our local hospitals and health systems who are exceptionally concerned about the lack of personal protective equipment, or PPE, for their doctors and nurses on the front lines of this crisis.

Health care providers are heroes. We cannot afford for them to get sick -- they need comprehensive PPE to keep themselves, their family, and the public healthy. The President must invoke the Defense Production Act to begin mass production of PPE and ventilators.

OHIO SPECIFIC INFORMATION FOR HEALTH CARE PROVIDERS:

The State of Ohio is taking resource requests, including equipment like N-95 masks, and providing provider specific updates. Click here to access.

EMERGENCY STIMULUS FOR HOSPITALS + HEALTH SYSTEMS:

Congress is making available $130 billion for hospitals on the frontlines of the COVID-19 fight to provide additional resources.
Students across Ohio are struggling. I’ve been working to ensure our school districts and universities receive emergency educational funding. Additionally, I am pushing for aggressive student loan relief.

SCHOOL CLOSURES:
All schools in our District are closed. School closures are subject to re-evaluation and may be extended depending on the severity of the ongoing public health emergency.

STUDENT LOANS:
The U.S. Department of Education announced that it will freeze interest on all student loans. I am pushing for student debt solutions to unburden millions from student debt and allow them to participate fully in our economy.

If you are a borrower who has found yourself unable to make payments on your student loans due to the crisis, please reach out to your loan provider and enter into an income-driven repayment plan. Many loan providers will also allow you to defer payments if you have lost your job or are dealing with other economic issues.

ELIMINATED STUDENT LOAN REPAYMENT ASSISTANCE TAX:
The income tax on employer-driven student loan repayment assistance has been eliminated.
Congress must ensure that school closures and layoffs due to the impact of COVID-19 do not affect the benefits our veterans earned through their service or exacerbate the issue of veterans’ homelessness in our community. I have stayed in regular contact with veterans and veterans’ advocates in our district and am committed to providing veterans with the resources they need to make ends meet and continue their education. Additionally, I have spoken to local VA Hospital administrators to ensure they have the support they need from Congress to care for veterans who may need treatment as a result of COVID-19.

**U.S. DEPARTMENT OF VETERANS AFFAIRS:**

The Veterans’ Administration (VA) has implemented an aggressive public health response to protect and care for veterans in the face of the health risks presented by COVID-19. For more information on the VA’s preparations for COVID-19, click here.

**GI BILL RECIPIENTS:**

The House unanimously passed S. 3503, which would clarify that if student veterans are forced to change enrollment status from full-time to online/distance learning as a result of COVID-19, their GI Bill housing allowances will not be affected. President Trump signed this bill into law on March 21, 2020.

Further bipartisan efforts are underway to ensure that no student veteran will have their housing payments cut off, lose their work study income, exhaust their disaster housing stipend continuation payments, or lose their benefits due to a school closure in response to the COVID-19 public health emergency.
My office and I have been working around the clock to protect Northern Ohio families, advocate for local small businesses, and hold officials accountable for their COVID-19 responses. In addition to assisting constituents with travel, unemployment, small business assistance, and other individual services, I:

- **Led a letter to the nation’s nine federal student loan servicers** urging them to apply emergency financial assistance measures announced by the Department of Education in the midst of the COVID-19 crisis to all of the loans they currently service.
- **Urged President Trump to end his Administration’s lawsuit to repeal the Affordable Care Act (ACA) during the coronavirus pandemic.**
- Held phone calls with local leaders, including:
  - Hospital executives, administrators, and doctors
  - Mayors and City Council Members
  - School principals and administrators
  - Nutrition program and social service organizers
- Hosted a Live Tele-Town Hall event to listen to constituent concerns and answer questions
- **Voted to ensure Northern Ohio small businesses could access** up to $7 billion in low-interest loans
- **Voted to ensure free COVID-19 tests**
- Cosponsored the Medical Supply Chain Emergency Act, legislation to force President Trump to fully implement the Defense Production Act of 1950 and to federalize the manufacturing and distribution of scarce in-demand medical supplies.
- Assisted Ohio food banks to ensure all Ohioans are able to put food on the table.
- Worked with Northern Ohio companies to make hand sanitizer, masks, and other essential medical supplies to meet this crisis.
- Hosted a conference call with Ohio Governor Mike DeWine, Ohio Department of Health Director Dr. Amy Acton, MD, MPH, and Ohio's Congressional delegation to develop a coordinated response to the COVID-19 pandemic in Ohio.