

## **Frequently Asked Questions for Seniors**

### ***How will the coronavirus impact nursing homes?***

The Centers for Medicare & Medicaid Services (CMS) announced critical new measures designed to keep America's nursing home residents safe from the coronavirus. The new measures CMS announced, which supersede prior CMS guidance, constitute the agency's most aggressive and decisive recommendations with respect to nursing home safety in the face of the spread of COVID-19.

They include:

- Restricting all visitors, effective immediately, with exceptions for compassionate care, such as end-of-life situations;
- Restricting all volunteers and nonessential health care personnel and other personnel (i.e. barbers);
- Cancelling all group activities and communal dining; and
- Implementing active screening of residents and health care personnel for fever and respiratory symptoms.

If you have questions about a specific nursing home facility, please contact the facility directly.

### ***What does the bill passed by Congress and signed by President Trump do for older Americans and their health needs?***

The bill provides additional flexibility for the Secretary of Health and Human Services (HHS) to ensure vital services are provided to our nation's seniors.

### ***Will I be eligible for a rebate relief direct payment?***

Direct payments will be made to Americans through recovery rebates in amounts of \$1,200 for individuals and \$2,400 for couples. The amount increases by \$500 per dependent and is incrementally decreased for wages above \$75,000 for individuals and \$150,000 for couples. For people who haven't filed taxes yet, they would utilize 2018 tax returns.

### ***Are these payments taxable?***

No, these payments are not taxable.

### ***Are illegal immigrants eligible for the payments?***

No, illegal immigrants are not eligible.

### ***Are seniors eligible for the payments?***

Yes, seniors are eligible for the payments.

### ***When will these payments go out?***

Secretary Mnuchin recently mentioned that he expected the payments would be going out in a few weeks.

***If I have no income or am on a fixed income, such as receiving Social Security, am I eligible for the direct payments?***

Yes, there are no earned income or tax liability requirements to receive the rebate checks.

***Are seniors whose only income is from Social Security or a veteran whose only income is a veterans' disability payment eligible?***

Yes, as long as they are not the dependent of another taxpayer. The bill also provides IRS with additional tools to locate and provide rebates to low-income seniors who normally do not file a tax return by allowing them to base a rebate on Form SSA-1099, Social Security Benefit Statement or Form RRB-1099, which is the equivalent of the Social Security statement for Railroad Employees. However, seniors are still encouraged to file their 2019 tax return to ensure they receive their recovery rebate as quickly as possible.

***Will I continue to receive my Social Security benefit or Supplemental Security Income payments during the pandemic?***

Yes. No matter if you receive your Social Security benefits through direct deposit or via mail, you will still receive your monthly payment. While Social Security offices are closed to the public out of an abundance of caution during the coronavirus pandemic, if you need help from the Social Security Administration, most services are still available online or over the phone.

Visit <https://www.ssa.gov/onlineservices/> for those services.

***Are there any changes to how my retirement savings will be treated?***

Older Americans that are subject to mandatory minimum distributions from their retirement accounts will be able to keep their savings invested instead of being forced to cash out to draw on that capital without penalty, which would be suspended for 2020.

The bill also waives the 10% penalty on coronavirus-related early distributions from 401(k)s and IRAs, which applies to distributions made at any time during 2020.

***Those aged 65 and over are at an increased risk of severe illness from coronavirus. What is being done to reduce my exposure to the virus?***

The bill contains a significant expansion of telehealth by allowing patients to see doctors with whom they don't already have a relationship, connecting folks on home dialysis with providers, and allowing federally qualified health centers and rural health centers to participate. The bill also expands telehealth services for home health and hospice.

***Will I be able to get tested for coronavirus?***

All coronavirus testing is free with no out-of-pocket costs.

***Will Medicare cover a vaccine for the coronavirus?***

Yes. At this time, there is no vaccine for the coronavirus, but Medicare Part B will fully cover a coronavirus vaccine without any cost-sharing and drugs will be covered by Part D.

***What else is Medicare doing?***

You can learn more about what Medicare is doing to help during the pandemic here: <https://www.medicare.gov/medicare-coronavirus>.

If you would like more information on resources which might be helpful to you, or if you have any additional questions, click here to visit our [coronavirus website](#) or call our office in Savannah at 912-352-0101 or Brunswick at 912-265-9010.

As always, it is an honor to represent the First Congressional District of Georgia.