

## **Resources and Frequently Asked Questions During the COVID-19 Pandemic**

Governor Hogan declared a State of Emergency for Maryland on March 5, 2020 and has issued several Executive Orders since then to protect the health and welfare of Marylanders. Several Executive Orders have impacted the normal operations of businesses, government entities, and non-profits, while others provide protection for households during this crisis. The following guide attempts to answer some FAQs on current resources that might be available to Maryland residents.

For more resource information please visit:

[Governor’s COVID-19 webpage](#)

[Governor’s Office of Service and Volunteerism](#)

[Department of Labor](#) (unemployment)

[Maryland Hunger Solutions](#) (food)

[Public Justice Center](#) (landlord/tenant and evictions)

[Maryland Consumer Law Center](#) (consumer information)

[Maryland Office of Attorney General](#) (complaints about violations of State of Emergency prohibitions on terminating internet, cable, wireless, or private water services by service providers or landlords)

[COVID-19 Consumer Information](#)

## **RESOURCE Q&As**

### **FOOD**

**I don’t have any food in my home and cannot afford groceries. Where can I receive free food for myself/my family?**

You may be eligible for food benefits through SNAP (Food Stamps). SNAP provides income eligible households with a debit card that has a monthly allotment. You can apply [online](#) or call 800-332-6347 to receive help. If you are having trouble getting in touch with SNAP because of longer than normal wait times, Maryland Hunger Solutions may be able to help you access SNAP benefits. To connect with Maryland Hunger Solutions visit the [Maryland Hunger Solutions website](#) or call 410-528-0021.

Throughout the state there are free pop-up food market giveaways, food pantries, and free food delivery to those in need of assistance. To locate resources for free food options dial 2-1-1 and ask for your local food resources.

Several grocery stores across Maryland are offering special shopping times for coronavirus-vulnerable customers, including people aged 60+, those who are pregnant, people who are

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immune compromised, and people who have underlying health conditions. Call your local grocery store and ask if there are any special shopping hours.

## UTILITY, PHONE AND INTERNET SERVICE

The [Executive Order](#) stating that there cannot be any utility terminations during the State of Emergency.

### I cannot afford to pay my gas and electric bill. Will my utilities be shut-off?

No. During the State of Emergency the gas and electric companies will not terminate your service or charge late fees. **You should still make every effort to pay your bill.** Once the suspension is lifted, you will be responsible for the full amount. The Office of People's Counsel (OPC) strongly recommends that you contact your provider to try and work out a payment plan. Visit our [utility information sheets](#) to find out how each utility provider is responding to its' customers during this crisis.

### If my electric, gas, private water or landline (wired phone) services are currently off due to non-payment what can I do?

1) Contact the provider to try and negotiate an immediate reconnection and payment plan for the past due bill on the account. Utilities will not reconnect if the termination was due to a hazardous situation or safety concern.

2) If the provider will not negotiate an immediate reconnection, contact OPC at [DLInfo\\_opc@maryland.gov](mailto:DLInfo_opc@maryland.gov). In the email please include the name of the utility company, a description of the reasons given for the denial, and contact information. OPC is currently collecting this information to present collective issues on behalf of utility customers.

### If my cable TV, internet, wireless cell phone, or residential water/gas/electric (when the utility is in the landlord's name) services are currently off due to nonpayment what can I do?

1) Contact the provider to try and negotiate an immediate reconnection and a payment plan for the past due bill on the account.

2) If the provider will not negotiate an immediate reconnection contact the Office of the Attorney General Consumer Protection Division Hotline at 410-528-8662/888-743-0023. You could also [make a complaint online](#) to the Office of the Attorney General.

**AVOID UILITY SCAMS.** Scammers are calling residents claiming the call is from the local utility and offering rebates or discounts. **THESE ARE SCAMS.** Utilities are regulated

companies and cannot offer rebates or discounts, and they will not call you. If you receive these calls, hang up immediately.

## **ENERGY ASSISTANCE AND OTHER SERVICES**

### **I need help paying my utility bill. Where can I get help?**

There are energy assistance options available to income eligible households.

- Office of Home Energy Programs (OHEP): Limited-income customers may be eligible for Maryland state energy assistance programs that can help with gas and electric bills. There is one application for all Maryland state energy assistance programs through OHEP. You can [apply online](#) or call to apply over the phone at 800-332-6347.
- Fuel Fund: Limited-income customers may be eligible for Fuel Fund Assistance. Fuel Fund is a charitable organization that provides financial assistance for utility bills and bulk fuel to those who are eligible. You can [apply online](#) or call 410-235-9080 EX 1 Mon/Wed/Fri, 10AM-12PM.
- 2-1-1: 2-1-1 is a number you can dial and speak to someone about other resources in your local community that may be able to help you pay your utility bill. 2-1-1 is available 7 days per week, 24 hours per day. You can also speak with someone at 2-1-1 about other issues you may be facing like not having enough food, COVID-19 questions, or help with other bills.

### **Can I still apply to the Department of Social Services (DSS) for help right now?**

All DSS offices are closed. However, applications for services are still being accepted and processed. For quicker processing, customers are strongly encouraged to submit all applications online. However, for those not able to apply online you can call 800-332-6347 to request a paper application be mailed to your address. Please note the processing of paper applications may be delayed.

- Food, cash, energy, and aged/blind/disabled medical assistance applications can be submitted through the [MyDHR portal](#). DHS is expediting SNAP (food assistance) applications. Check eligibility guidelines for OHEP energy assistance and apply for EUSP and MEAP if you can. This will help with your electric and gas bills. If you are still underemployed and unemployed, you can apply again for energy assistance after July 1, 2020.
- Medical Assistance applications for Families, Children and Pregnant Women can be submitted by visiting the [Maryland Health Connection website](#).

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- Long Term Care Medical Assistance customers are strongly encouraged to submit applications, redetermination applications, and verifications on the [E&E System Consumer portal](#).

## **RENT AND MORTGAGE PAYMENTS, EVICTIONS AND FORECLOSURES**

The Maryland Court of Appeals has issued an [order](#) stopping all pending eviction and foreclosure proceedings, so you will be able to stay in your home during the State of Emergency. Separately, the Governor has issued an Executive Order that allows you to raise COVID-19 related defenses in certain proceedings.

### **I cannot make my rent payments right now. Will I be evicted?**

During the State of Emergency all evictions are on hold. Your landlord can not evict you during the State of Emergency. If you are not able to pay your rent at this time you should reach out to your landlord, try to negotiate a payment plan, and explain your situation. Let them know of a layoff or reduced hours due to the State of Emergency.

If your landlord is trying to evict you during the State of Emergency, reach out to the Office of the Attorney General Consumer Protection Division Hotline at 410-528-8662. If your landlord does evict you and locks you out of your home call your local police. For more information about evictions during the State of Emergency in Maryland visit the [Public Justice Center website](#).

### **I cannot make my mortgage payments right now. What are my options?**

During the State of Emergency all foreclosures and property tax sales are on hold. If you are not able to pay your mortgage at this time you may be eligible for mortgage forbearance during the State of Emergency.

If you are in need of a mortgage forbearance contact your mortgage loan provider and explain your situation. Let them know of a layoff or reduced hours due to the State of Emergency. Ask if there are any special programs in place right now for those whose income was affected by the COVID-19 pandemic.


If you have questions or a complaint about your mortgage provider, contact the Maryland Department of Labor by emailing [dlfrcomplaints-labor@maryland.gov](mailto:dlfrcomplaints-labor@maryland.gov) or by calling 410-230-6077. For more mortgage relief options and information visit the [Consumer Financial Protection Bureau website](#).

## UNEMPLOYMENT BENEFITS

### My employment was affected by the COVID-19 pandemic. What can I do?

You may be eligible for Unemployment Insurance (UI) benefits. The federal CARES Act has now expanded UI benefits to people who lost employment or hours due to the COVID-19 pandemic. Below is a brief summary. For more information visit the [Unemployment Insurance website](#) to apply or to get answers to your questions. Most people are receiving their first payment in less than 21 days. Email [ui.inquiry@maryland.gov](mailto:ui.inquiry@maryland.gov) for questions.

- You were already approved for UI benefits before the CARES Act extended benefits: You may receive up to 39 weeks of UI benefits plus \$600 per week available until 7/31/2020.
- You are a self-employed/independent contractor/gig worker. Although you are not an employee, you may now qualify under the CARES Act. In the near future you will be eligible to apply for Pandemic Unemployment Assistance (PUA). Sign up [online](#) to be notified via email once PUA applications are available. You may receive up to 39 weeks of PUA benefits plus \$600 per week available until 7/31/2020.
- You are now eligible for regular UI benefits because you are unemployed or your hours were cut: Apply [online](#). You may receive up to 39 weeks of UI benefits plus \$600 per week available until 7/31/2020.
- You had already exhausted your UI benefits after 7/1/2019 but are in need of continued UI benefits: In the near future you will be eligible to apply for an additional 13 weeks of UI benefits plus \$600 per week. Sign up [online](#) to be notified via email once applications are available.



### DIVISION OF UNEMPLOYMENT INSURANCE

To provide our claimants with a more efficient and hassle-free filing process, we are encouraging our Marylanders to file according to a new system.

To file an initial regular unemployment claim online or through our call centers, please file your claim according to the first letter of your last name:

SUNDAY	MONDAY <small>7 a.m. - 6 p.m.</small>	TUESDAY <small>7 a.m. - 6 p.m.</small>	WEDNESDAY <small>7 a.m. - 6 p.m.</small>	THURSDAY <small>7 a.m. - 6 p.m.</small>	FRIDAY <small>7 a.m. - 6 p.m.</small>	SATURDAY
Claim filing is open to everyone online only	If your last name starts with <b>A - F</b> file your claim	If your last name starts with <b>G - N</b> file your claim	If your last name starts with <b>O - Z</b> file your claim	Claim filing is open to all last names by phone and online	Claim filing is open to all last names by phone and online	Claim filing is open to everyone online only

Filing later in the week will not delay your payments or affect the date of your claim.  
 Call 410-949-0022 to contact a claim center or visit [MDunemployment.com](http://MDunemployment.com) to file online 24/7.

## STUDENT LOANS

### I cannot afford to make payments on my student loans right now. What are my options?

There is an automatic six-month payment suspension and 0% interest on Federal Student Loans. This also halts involuntary collections to Direct and federally-held FFEL loans for sixty days. If your student loans are privately held, reach out to your lender and explain your situation. Let them know of a layoff or reduced hours due to the State of Emergency. Ask if there are any special programs in place right now for those whose income was affected by the COVID-19. To learn more about the student loan payment suspension visit the [Consumer Financial Protection Bureau website](#).

## \$1200 ONE-TIME CREDIT

### Do I qualify for the Economic Impact Payment? When should I receive my Economic Impact Payment?

Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return.

Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an Economic Impact Payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child. To learn more about the stimulus payment visit the [IRS website](#).

The Economic Impact Payments will start going out mid-April. If you paid taxes last year and the IRS has direct deposit information for you, you will not need to take any action to receive this payment and you can track your payment [online](#). For people that don't typically file taxes, or do not have direct deposit, there may be an additional step required for you to avoid delays and receive the payment. This is important for Social Security recipients and railroad retirees who are not required to file tax returns. For more information on how to receive your Economic Impact Payment visit the [IRS website](#).

**AVOID SCAMS.** There are scams related to the Economic Impact Payment. The IRS will never contact you by phone, email, or text. You will only ever receive information from the IRS through the mail.

## TAXES

### How can I file my 2019 taxes?

**The tax filing deadline has been extended to July 15, 2020.** You can do your taxes online for free [here](#). For more questions about taxes or more resources for filing you can call the IRS directly (800-829-1040) or reach out to the CASH Campaign of Maryland (410-528-8006).

### What is the Earned Income Tax Credit (EITC)?

EITC is a benefit for working people with low to moderate income. These are both federal and state credits that may reduce or eliminate the amount of federal, state and local income taxes that you owe. For more information on EITC, check out the [Department of Human Service website](#) or call the CASH Campaign of Maryland (410-528-8006).

## COVID-19 Healthcare

### I think I am showing symptoms of COVID-19. What should I do?

If you are sick with COVID-19 or suspect you are infected with the virus that causes COVID-19, follow the steps below to help prevent the disease from spreading to people in your home and community.

**Stay home:** People who are mildly ill with COVID-19 are able to isolate at home during their illness. You should restrict activities outside your home, except for getting medical care.

**Call ahead your doctor:** If you have a medical appointment, call the healthcare provider and tell them that you have or may have COVID-19. This will help the healthcare provider's office take steps to keep other people from getting infected or exposed. **If you would like to be tested for COVID-19 only your healthcare professional can order that test.** If you do not have a Primary Care Doctor call 2-1-1 to ask about places that may authorize a test.

**Monitor your symptoms:** Seek prompt medical attention if your illness is worsening or if you are having difficulty breathing.

**Billing Disputes.** Health care providers should not be collecting or billing for patient copays, coinsurance, or deductibles for costs related to COVID-19 testing. Consumers are urged to contact the Attorney General's Health Education and Advocacy Unit (HEAU) if a provider requires any payment at the point of service or bills for COVID-19 testing. Complaints can be filed [online](#) or you can call the HEAU hotline at 410-528-1840, 410-230-1712 (en Español).

### Who can help me find affordable health insurance?

If you do not have health insurance for you or your family you may consider contacting the Maryland Health Exchange to learn about available health plans. There are health plans for every budget and when you call the Maryland Exchange, they will walk you through the different

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options and help you to sign up. To connect with the Maryland Health Exchange go to their [website](#) or call 855-642-8572.

### **IF IN DOUBT, CALL 2-1-1**

**I have questions about other resources specific to my situation. Who can I contact?**

2-1-1 is a number you can dial and speak to someone about resources in your local community that may be able to help. 2-1-1 is available 7 days per week, 24 hours per day. You can speak with someone at 2-1-1 about issues you may be facing like not having enough food, your mental health, health insurance, domestic violence, COVID-19 questions, help paying bills, or anything else health or human service related.

### **BE AWARE OF SCAMS**

During this uncertain time there are increased numbers of potential scams. Here are some helpful tips to guard against scammers from the Federal Trade Commission:

- **Don't respond to texts, emails or calls about checks from the government.** The details are still coming together. The government will not contact you by email, text, or phone. They will only ever contact you by mail.
- **NO State, Federal, Local, or Community-Based Organization is authorized to accept or request payment and/or fees for assisting customers with public assistance related services.** In addition, the customer should not give out their full SSN to people who call them.
- **Ignore online offers for vaccinations and home test kits.** There are no products proven to treat or prevent COVID-19 at this time.
- **Hang up on robocalls.** Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes.
- **Watch for emails claiming to be from the Centers for Disease Control or the World Health Organization.** Use sites like [coronavirus.gov](http://coronavirus.gov) and [usa.gov/coronavirus](http://usa.gov/coronavirus) to get the latest information. And don't click on links from sources you don't know.
- **Do your homework when it comes to donations.** Never donate in cash, by gift card, or by wiring money.

**To receive real-time updates, tips and resources about the coronavirus by texting MdReady to 898211.**