

COVID-19 - NEW YORK SCENARIOS & BENEFITS

SCENARIOS	NYC Paid Safe & Sick Leave	NYS Emerg. Sick Leave	NYS Special Temp. Disability Insurance	NYS Special Paid Family Leave	NYS/PUA Unemployment Insurance	Family Medical Leave Act	Federal Emerg. Family Leave	Federal Emerg. Paid Sick Leave
Worker has COVID-19 symptoms. Worker has not received official order or doctor's advice to self-quarantine.	YES	NO	NO*	NO	YES	NO	NO	YES
Worker has COVID-19 symptoms. Worker has been advised by a doctor to self-isolate.	YES	NO	NO*	NO	YES	NO	NO	YES
Worker has a confirmed case of COVID-19. Worker is under official order to self-isolate.	YES	YES	YES	YES	YES	MAYBE	NO	YES
Worker has no symptoms but is under an official precautionary 14-day quarantine.	MAYBE	MAYBE	MAYBE	NO	YES	NO	NO	YES
Individual is unemployed because of employer closure related to COVID-19.	MAYBE	NO	NO	NO	YES	NO	NO	NO
Worker's hours have been cut because of business slow down or lack of demand	MAYBE	NO	NO	NO	MAYBE	NO	NO	NO
Worker is not sick but is immune-compromised. Has been advised by doctor to quarantine.*	YES	NO	NO	NO	MAYBE	MAYBE	NO	NO
Worker is not immune-compromised, but fears exposure in the workplace.*	NO	NO	NO	NO	MAYBE	NO	NO	NO
Worker fears exposing immune-compromised family member.	NO	NO	NO	NO	MAYBE	MAYBE	NO	NO
School or childcare closed due to public health emergency. Worker is caring for child.	YES	NO	NO	MAYBE	YES	NO	YES	YES
Worker is caring for a dependent minor child under an official order to quarantine/self-isolate.	YES	NO	NO	YES	YES	MAYBE	NO	YES
Worker is caring for a sick adult family member* under official order / doctor's advice to isolate.	YES	NO	NO	NO	YES	MAYBE	NO	YES

WORKER'S COMPENSATION

*If you are a healthcare worker exposed during work to COVID-19, you may be entitled to Worker's Compensation.

ADA/OSHA/NLRA PROTECTIONS

*You may be entitled to additional New York State benefits; accommodations under the ADA; or protections under OSHA or Section 7 of the NLRA.

REGULAR NYS TDI

*If you have symptoms of COVID-19 or believe you are a carrier you may qualify for regular Temp. Disability Insurance (TDI)

INDEPENDENT CONTRACTORS

*New York City is contemplating legislation extending protections to workers classified as independent contractors

PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)

*Those covered include people who are not eligible for regular state UI, including those who have exhausted state UI benefits and misclassified workers.

*Not eligible if worker can telework with pay or if receiving paid sick or paid leave benefits



UI Eligibility requires work authorization

REMOTE WORK

*You may not qualify for certain benefits if you are able to work remotely

NYC Low Wage Workers' Taskforce
Dated March 25, 2020

Orange=eligibility requires work authorization	BENEFITS	QUALIFYING NEEDS/CATEGORIES	TIME REQS.	RESTR.	EMPLOYER TYPE
NYC Paid Safe & Sick Leave	Up to 40 hours paid leave per year, accrued at 1 hour leave per 30 hours worked. Maximum leave capped at 5 days	Medical care, treatment, diagnosis, or preventive care; care for a family member; if employer's business is temporarily closed; or child's school/child care provider is closed as a result of public health emergency	Eligible after 120 days. Documentation may be required after 3 consecutive safe/sick days	Does not cover some, limited categories of workers	5 or fewer employees - unpaid leave More than 5 employees - paid leave
NYS Emerg. Sick Leave	Sick leave for duration of official order of quarantine. Paid or unpaid depending on employer size	Time taken for a mandatory or precautionary order of quarantine or isolation issued by governmental public health entity	_____	Requires official order of quarantine	Unpaid or limited paid leave for smaller employers
NYS Special Paid Family Leave	PFL benefits available at 100% of pay up to \$840.70/week maximum	Workers subject to official order of quarantine and who cannot work; or to provide care for a minor dependent child under official order of quarantine	_____	Workers eligible for emergency PSL must exhaust prior to using TDI/PFL	Employers with 0-99 employees: employees can apply for special PFL for duration of quarantine
NYS Special Temporary Disability Insurance	Benefits available on top of PFL benefits at 100% of pay for difference between TDI benefits and total pay	Workers making more than \$840.70/week and who are subject to official order of quarantine and unable to work as result	_____	Combined benefit maximum of up to \$2,043.92/week	Employers with 0-99 employees: employees can apply for special TDI for duration of quarantine
NYS Unemployment Insurance	Up to 26 weeks of benefits based on previous earnings, capped at \$504/week. Pay retroactive to filing date.	Workers who have lost their job through no fault of their own and are able and willing to work. *NYS DOL eligibility for UI evolving	7-day waiting period waived for COVID-19-related job loss	*NYS DOL requirements evolving. Can't receive UI with paid sick/family leave	All employers
Pandemic Unemployment Assistance (PUA)	Up to 39 weeks of benefits through 12/31/20. Retroactive eligibility from January 27, 2020 through December 31, 2020	Fully or partially unemployed OR unable/unavailable to look for work because of COVID-related illness or self-quarantine; caring for family member under quarantine; or school or childcare closure	_____	Available only to those who do not qualify for regular state UI. Duration of 39 weeks	All employers. Covers self-employed/independent contractors
Pandemic Unemployment Compensation (PUC)	\$600/week in additional unemployment insurance benefits through 7/31/20	Claimants receiving UI or PUA	Available when worker begins receiving state UI or PUA benefits	Extra compensation is not retroactive	All employers
Pandemic Emergency Unemployment Compensation (PEUC)	Additional 13 weeks of NYS UI benefits after 26 weeks of NYS UI benefits end	Claimants receiving NYS Unemployment Insurance	Benefits extension begins after exhausting state UI benefits	Additional benefits carry same NYS UI requirements	All employers
Family Medical Leave Act	12 unpaid, job-protected weeks of leave	Time taken for the employee's own serious health problem; or to care for an employee's spouse, child, or parent with a serious health problem	Eligible after 12 months of employment	Requires a "serious health condition"	Employers with 50 or more employees, within 75 miles of jobsite
Federal Emerg. Family Leave	12 job-protected weeks of leave. First 10 days may be unpaid. After, leave paid at 2/3 normal rate of pay. Pay capped at \$200/day	Time taken to care for a dependent minor child whose school/child care has been closed due to a public health emergency	Eligible after 30 days of employment	Not eligible if able to telework.	Employers with fewer than 500 employees (exemptions may apply)
Federal Emerg. Paid Sick Leave	Full-time: Up to 80 hours paid leave Part-time workers: Paid leave equal to average hours worked in two-week period	Mandatory or doctor-recommended self-quarantine; COVID-19 diagnosis; caring for a family member under self-quarantine; or COVID-19-related school/child-care closure	Provision effective on April 2nd	Health care providers or emergency responders may be excluded	Employers with fewer than 500 employees (exemptions may apply)

NEW YORK PUBLIC BENEFITS PROGRAMS

Application Process

If your income has been reduced because you are out of work, are working reduced hours, or are quarantined, self-quarantined, or are self-isolating, you may qualify for various public benefit programs. If you are having trouble with an application or need a paper application, contact your local Department of Social Services. Each county in the state has its own office, and the website and phone number for each is listed at: <http://otda.ny.gov/workingfamilies/dss.asp>.

There is a combined paper application to apply for SNAP, Cash Assistance, Medicaid, and other programs, available at <https://otda.ny.gov/programs/applications/2921.pdf> or through your local Department of Social Services. You may use that application to apply for Medicaid, only if you are also applying for SNAP or Cash Assistance. **If you are solely applying for Medicaid, apply online at <https://ny-stateofhealth.ny.gov/>, or complete the paper application available at <https://www.health.ny.gov/forms/doh-4220.pdf>.**

If possible, first try to apply for each program online, as this will ensure that your application is complete and received more quickly.

Cash Assistance

In New York, the Cash Assistance program is comprised of two programs, Family Assistance (FA) and Safety Net Assistance (SNA). These programs provide a monthly cash benefit via a card that works like a debit card.

Eligibility and the amount of cash benefits received is determined by a number of factors, including household size, income level, housing situation, type of income, and other resources or benefits received.

Family Assistance provides cash assistance to eligible needy families that include a minor child living with a parent (including families where both parents are in the household) or a caretaker relative.

Safety Net Assistance provides cash assistance to eligible needy individuals and families who are not eligible for FA. If your work schedule was reduced as a result of COVID-19 (coronavirus) and you are unable to pay your rent, you can apply for a Cash Assistance special grant request to get benefits for emergencies.

If you live in New York City, visit <https://a069-access.nyc.gov/accesshra/> to apply for cash assistance. For the rest of New York State, visit <https://otda.ny.gov/programs/temporary-assistance/> to apply or call 1-800-342-3009.

Medicaid

Medicaid provides free comprehensive health insurance for low-income adults and children. Medicaid covers hospitalizations, out-patient services, dental care, vision care, prescription coverage, personal care services, community-based long-term care services, nursing home stays and more.

There are different income eligibility guidelines for pregnant women, children, parents, and senior citizens. SSI and Cash Assistance recipients are automatically eligible for Medicaid. Visit https://www.health.ny.gov/health_care/medicaid/ to learn more about Medicaid eligibility guidelines.

To apply for Medicaid, visit <https://nystateofhealth.ny.gov/> or complete the paper application available at <https://www.health.ny.gov/forms/doh-4220.pdf>. If you need additional assistance, call 1-855-355-5777.

Child Health Plus

Child Health Plus provides free or low-cost comprehensive health insurance for children, including both in-patient and out-patient services through a managed care plan. There are no deductibles, co-payments or co-insurance, but

families may be responsible for a monthly premium depending on their income. To be eligible, one must be a New York State resident, under the age of 19, ineligible for Medicaid or Medicare, and their household's income must be less than the levels listed at https://www.health.ny.gov/health_care/child_health_plus/eligibility_and_cost.htm.

To apply for Child Health Plus, visit <https://nystateofhealth.ny.gov/>, or call 1-800-698-4543.

NEW YORK PUBLIC BENEFITS PROGRAMS (CONT)

Women, Infants and Children (WIC)

WIC provides vouchers that can be redeemed at WIC approved stores for the purchase of specific foods. Applicants are eligible for WIC if they are a pregnant woman, a child up to his/her 5th birthday, the mother of a baby that is up to 6 months of age, or fully or partially breastfeeding mother of a baby up to 1 year of age. Applicant must also be a resident of New York State.

Applicant must have been assessed for nutritional risk by a medical professional, and have an income below the level set by the federal government. For example, the income limit for a household of two is \$2,607 a month. Additionally, a person or certain family members who participate in other benefits programs such as the SNAP and Medicaid automatically meet the income eligibility requirement.

You can find further eligibility guidelines at <https://www.fns.usda.gov/wic/frequently-asked-questions-about-wic>.

For information about how to apply for WIC, visit https://www.health.ny.gov/prevention/nutrition/wic/how_to_apply.htm or call 1-800-522-5006

Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP), also known as food stamps, provides funds to buy food to everyone who qualifies for the program. SNAP funds are distributed on a card that works like a debit card, and they can only be used to purchase food. You can apply for SNAP at your local Department of Social Services. In many cases, you will not need to go to the social services office in person, and will be able to apply for SNAP while complying with New York State's PAUSE order. SNAP eligibility is based on income and savings compared to household size.

As an example, for a two-person household without earned income, the maximum monthly income for SNAP eligibility is \$1,832, and for a two-person household with earned income, the maximum monthly income is \$2,114. Visit <https://www.ny.gov/services/apply-snap> for additional income guidelines for further information on income eligibility.

If your income has been reduced because you are out of work, are working reduced hours, or are quarantined, self-quarantined, or are self-isolating, you may qualify for SNAP. You can receive both SNAP and other programs listed on this fact sheet, such as emergency sick leave, unemployment insurance, and temporary disability insurance, so long as your income and savings are below the limit for your household size. **In New York City, you can apply for SNAP online at <https://a069-access.nyc.gov/accesshra/>.**

In the rest of New York State, you can apply for SNAP online at <https://mybenefits.ny.gov/mybenefits>, or call 1-800-342-3009. You will need to complete an interview, but you can be interviewed over the phone.

Home Energy Assistance Program (HEAP) (Regular and Emergency)

HEAP provides financial assistance to low income households to help pay for energy expenses. Participants receive either a direct payment or a credit line with their heating/utility vendor. Eligibility is determined by household size and income. For example, to be eligible for HEAP, a one-person household can have a maximum gross monthly income of \$2,494, and a three-person household has a maximum of \$4,030.

Households that receive Cash Assistance or SNAP, and SSI "live alone" households are automatically eligible for HEAP. See <https://otda.ny.gov/programs/heap/> for additional information on eligibility.

To apply, visit <https://mybenefits.ny.gov/mybenefits/> to apply, or contact your HEAP Local District contact, available at <https://otda.ny.gov/programs/heap/contacts/>. In light of the COVID-19 pandemic, HEAP in-person interview requirements have been waived and interviews may now be conducted over the phone. Applications and supporting documents may be submitted by mail or fax (or mobile application, where available).