


This guide will help you learn how to receive benefits during this difficult time. Be safe if you need to apply in-person for benefits. This guide is not legal advice.

-  **SNAP is a fast way to get money for groceries.** You might get benefits as quick as 7 days if you lost income due to COVID-19. Any household that qualifies gets the maximum amount of benefits. Apply at the Department of Human Services.


APPLY FOR SNAP

- Online at www.access.arkansas.gov
- By phone at 800-482-8988
- In-person

-  **Unemployment will help you pay your bills.** If you qualify for unemployment, you get an amount based on your past wages plus \$600 per week. A new unemployment program will be available in late April for those who aren't covered by traditional unemployment and who can't work because of something related to COVID-19. You can get back benefits. Apply at the Department of Workforce Services:

APPLY FOR UNEMPLOYMENT


- Online at www.ezarc.adws.arkansas.gov
- By phone at 855-225-4440
- In-person

-  **Medicaid will help you get health insurance to cover doctors, medicines, and treatments.** If you already get Medicaid, the state cannot terminate you unless you move out of state or ask to be cut off until this emergency is over. Apply at the Department of Human Services:

APPLY FOR MEDICAID

- Online at access.arkansas.gov
- By phone at 855-372-1084
- In-person.

-  **Social Security disability claims are still going on, but slowly.** Some actions to end benefits or collect on overpayments have been put on hold.

-  **The \$1200 economic impact payment will come automatically for most.** But, if you get SSI and have kids or work but didn't file taxes, fill out this form: www.irs.gov/coronavirus/non-filers-enter-payment-info-here

-  **If you are working, you can get up to 2 weeks of paid sick leave for COVID-19 and up to 10 more weeks paid to take care of a child whose school has closed.**

7 TIPS TO HELP

#1

KEEP TRYING AND STAY SAFE

The state's websites might crash. Phone lines are busy. Going in person might be dangerous and can also be slow. Be patient and keep applying.

#2

KEEP PROOF

Write down names, titles, phone numbers, dates, and what people say. Take screenshots of online messages. Keep copies of papers you turn in. Keep any papers or letters you get from an agency in a safe place.

#3

START ALL APPLICATIONS

Don't just wait on unemployment. You can also apply for SNAP, Medicaid, TEA (if you have kids), or other benefits. It's hard to know when you will start to get the benefits, so apply ASAP for anything you might qualify for.

#4

APPEAL IF YOU ARE DENIED AND THINK YOU SHOULD QUALIFY

Each program has a time period for you to appeal. Read the letter closely. Keep a copy of it. Turn in your appeal and get proof that you turned it in.

#5

CALL LEGAL AID AT 800-967-9224 IF YOU CAN'T GET BENEFITS

We will help as best we can. Even if we cannot take your case, we will give you advice on your issue.

#6

TELL DHS IF YOU START GETTING UNEMPLOYMENT

Programs like SNAP have income limits. Unemployment can count against those limits. Let DHS know if you start receiving unemployment benefits, so it can stop SNAP if you are no longer eligible.

***Note:** The \$600 per week of extra unemployment doesn't count as income for Medicaid or ArKids, but counts for other programs. The \$1200 economic impact payment doesn't count for SNAP, Medicaid, ArKids, TEA, or SSI.

#7

SHARE YOUR STORY

You have a right to speak with elected officials or reporters. Share your story to help them understand what's happening and how to fix problems.

Disability and Language Translation

People with disabilities or who do not speak English fluently may have a harder time getting benefits. Please call Legal Aid if you can't get disability accommodations or language translation.

SNAP BENEFITS (FOOD STAMPS)

You can use SNAP to buy groceries. The Department of Human Services runs SNAP.

How much money can you have and still qualify?

- **Income Limit:** The way DHS figures your income is complicated. Generally, your monthly income must be less than 130% of the poverty line for the number of people in your household (about \$1,380 for one person; about \$2,840 for four people). DHS will leave out some kinds of income and take into account some bills.
- **Resource Limit:** You can only get SNAP if you have less than \$2,250 in resources. But, if you have someone in your household over age 60 or who is disabled according to Social Security, the limit is \$3,500. Resources are things like bank accounts, extra cars, retirement funds, or property you own that's not your home.

How much do you get?

Normally, DHS figures the amount you get based on a complicated process. Because of coronavirus, you get more than you would usually qualify for. At least for April (maybe longer), any household that qualifies gets the maximum amount for the number of people in the household. One person: \$194. For two people: \$355. For three: \$509. For four: \$646. About \$150 more for each extra person.

Can immigrants get SNAP? Lawful Permanent Residents (LPR) can receive SNAP if they have had LPR status for 5 years. The following people with legal status can receive SNAP right away (no waiting period) if they meet the other eligibility requirements: people under 18, refugees, people with asylum, trafficking victims, and veterans.

How do you get SNAP?

- Step 1:** Apply at access.arkansas.gov, by phone at 800-482-8988, or in- person
- Step 2:** Near the start of the application, check the box if you have lost income due to COVID-19/Coronavirus or if you do not have enough income to pay your rent and utilities. *You can get SNAP in 7 days.*
- Step 3:** Keep copies (or take pictures) of all the paperwork you give to DHS.
- Step 4:** Answer any follow-up questions from DHS. DHS may set up a telephone interview to get more information.

Step 5: If you get denied or get less than you should, you can appeal. To appeal, mail a letter (certified, if you can afford it) stating that you want to appeal the denial or amount of your SNAP to:

DHS Office of Appeals and Hearings
P.O. Box 1437, Slot N401
Little Rock, AR 72203-1437

UNEMPLOYMENT

Unemployment gives you money every week for as long as you do not have a job or are working less than your usual amount. The Department of Workforce Services runs Arkansas's normal unemployment program. Because of coronavirus, Workforce will run a "special" unemployment program for people who don't qualify for the "normal" program.

What does it take to qualify for "normal" unemployment? You have to meet all of these:

- You have "qualifying wages." It's complicated, but this means worked in your job for at certain length of time (at least parts of two months) and earned a certain amount of money (at least \$2,800).
- If you quit, you have "good cause" to do so.
- If you get laid off or fired, you didn't do anything that would be "misconduct."
- You are able to work, which means you do not have disability that prevents work.
- You are available for work, which means you could take a job if offered to you.
- You can't get paid to do your work from home.

Important Note: You can get unemployment if your hours were cut.

What does it take to qualify for "special" unemployment? You have to meet all of these:

- You are not eligible for "normal" unemployment. This includes people who are self-employed, independent contractors, gig workers, or who haven't been at their job long enough to qualify for "normal" unemployment.
- You can't work like usual because of coronavirus. Here are some examples:
 - You have coronavirus or have symptoms and are trying to get diagnosed
 - You are caring for a family member who has coronavirus

Contact Legal Aid of Arkansas at 800-967-9224 or go online for more resources:

www.arlegalservices.org/covid-19

- Your child's school is closed because of coronavirus
 - Where you work is closed because of coronavirus
 - You had to quit your job because of coronavirus
- You are otherwise able to work and available for work.
 - You can't get paid to do your work from home.

Important Note: *As of now, the state doesn't have a process for people to get "special" unemployment. The state says it hopes to have one in place by the end of April. Once it is in place, you can get "special" unemployment back to the date you first lost your job or hours due to coronavirus. The farthest back you can go is January 27.*

How much money can you get?

- For "normal" unemployment, it depends on how much you earned. The least you can get is \$81 per week. The most you can get is \$451.
- For "special" unemployment, it may depend on how much you earned. But, the minimum amount is \$133.
- If you qualify for either "normal" or "special" unemployment, you will receive an extra **\$600 per week** on top of whatever your weekly amount is. This extra \$600 will start from early April and go through July 31, 2020.

How long can you get unemployment?

- Normally, you can only get up to 16 weeks of "normal" unemployment in Arkansas. Because of coronavirus, federal changes have added another 13 weeks on top of that. So, you can get up to 29 weeks of "normal" unemployment.
- You can get up to 39 weeks of "special" unemployment.

Important Note: *You can only get unemployment as long as you meet all the requirements. Let's say you get unemployment because you have a child whose school is closed because of coronavirus and can't work. Once the school year would ordinarily be out, you may no longer be able to claim that you can't work because school is shut down. You may have to show that there is another way coronavirus keeps you from working.*

How do you get unemployment?

Step 1: Apply online at www.ezarc.adws.arkansas.gov, by phone at 855-225- 4440,

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www.arlegalservices.org/covid-19

or in-person (be safe!). *Right now, the state doesn't have a process for people to get "special" unemployment. You can still try now for "normal" unemployment—the worst that happens is that you get denied.*

Step 2: Get paperwork together that shows why you lost your job or hours. *When you apply for "special" unemployment, you need to get paperwork together to prove that you lost your job or hours because of coronavirus.*

Step 3: Keep copies (or take pictures) of all the paperwork you give to Workforce.

Step 4: Answer any follow-up questions from Workforce.

Step 5: File a claim for unemployment benefits every week, even if you have not yet been approved. You can file by phone at (501) 907-2590 or online at www.ArkNet.Arkansas.gov.

Important Note: *A claim is different from an application. An application tells Workforce you want to get qualified for unemployment benefits. A claim tells Workforce that you were unemployed in a particular week. If you don't file a claim, you cannot get paid for that week.*

Step 6: If you get denied or get less than you should, you can appeal. To appeal, mail a letter (certified, if you can afford it) stating that you want to appeal the denial or amount of your unemployment to:

Arkansas Appeal Tribunal
Post Office Box 8013 Little
Rock, AR 72203

What else should you know about unemployment?

- All unemployment benefits are taxable.
- The base amount you get for either "normal" or "special" unemployment (NOT the \$600) will likely count as income for Medicaid, ArkKids, SNAP, and other programs.
- The extra \$600 per week will not count against you as income for Medicaid or ArkKids.
- The extra \$600 per week may count against you as income for SNAP. So, if you get SNAP and then start getting either "normal" or "special" unemployment, you should report the unemployment to DHS (in writing if you can; keep proof).

Important Note: *Workforce regularly checks for fraud. The federal government is*

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also telling states to check for fraud because of the extra \$600 per week and the "special" unemployment program. We often see people accused of fraud who did nothing wrong or made a simple mistake. Definitely apply for benefits. Just protect yourself by keeping proof.

Get together paperwork that shows you qualify, especially if you are claiming unemployment because of COVID-19. Keep letters from your workplace showing that it is closed. Keep e-mails or texts about cutting your hours or cancelling contracts or gigs. Keep records of your calls/visits to doctors, especially if they tell you to quarantine yourself. If your job would let you work but you can't, make sure you have proof of the reason (your child is out of school or your doctor says you have a health condition that would put you at high risk of death if you catch coronavirus).

MEDICAID

Medicaid is health insurance for people who do not have much money. There are many kinds of Medicaid with different names like Arkansas Works, ARSeniors, ARChoices, and ArKids (for children). The Department of Human Services runs the Medicaid programs.

How do you qualify as an adult?

- Most adults who are applying for Medicaid because of losing a job or income due to coronavirus will likely qualify for **Arkansas Works**. This is a type of Medicaid where your health insurance is provided by Blue Cross Blue Shield, Ambetter, or Qualchoice. You qualify for Arkansas Works if you have income under a certain level.
- **Income Limit.** To qualify for Arkansas Works, your household's income must be less than 138% of the federal poverty line. Here are the monthly limits:

Number of People	Income Limit
1	\$1,467
2	\$1,982
3	\$2,497
4	\$3,013

- **Resource Limit.** Arkansas Works does not have limit on resources or assets.
- Some adults qualify for Medicaid because they are pregnant, receive SSI benefits, have children in the home and have very little income, are 65 or over with low incomes, or have disabilities that would require care in a nursing facility.

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Important Note: Other kinds of Medicaid have different income and resource limits.

How do you qualify as a child?

- Anyone under age 19 qualifies for ArKids if their household income is under a certain level. There are two kinds of ArKids—A and B—with different income limits and different services. ArKids B has more limited benefits and higher costs.
- **Income Limits.** Income limits are based on the number of people in the household:

Number of People	ArKids A	ArKids B
1	\$1,509	\$2,296
2	\$2,040	\$3,103
3	\$2,570	\$3,909
4	\$3,100	\$4,716

Can immigrants who are not citizens qualify for Medicaid?

- **Lawful Permanent Residents (LPR)** can receive Medicaid after having LPR status for 5 years. The following people with legal status can receive Medicaid right away (no waiting period) if they meet the other eligibility requirements: refugees, people with asylum, veterans, trafficking victims, and kids or pregnant women with lawful status.
- **Marshalllese** pregnant women and children who are not U.S. citizens or do not have LPR status can qualify for Medicaid.
- **Emergency Medicaid.** Immigrants who are in the five-year waiting period, immigrants who do not have a lawful status, and Marshall Islanders who are not pregnant women or children are not eligible for Medicaid **except** in two situations:
 - First, they may qualify for short-term Medicaid for an “emergency medical condition” that puts the person’s health in serious jeopardy.
 - Second, pregnant women can get a limited form of Medicaid called “unborn child” Medicaid. This is more limited than standard pregnancy Medicaid and lasts up to 60 days after giving birth.

Note: These Medicaid benefits will not affect the “public charge” question for people trying to become Lawful Permanent Residents. Also, any testing, prevention, or treatment for coronavirus will not count for “public charge.”

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- Immigrants must meet all income and resource limits and be Arkansas residents.

What kinds of medical services and treatments are covered?

Different Medicaid programs cover different doctors, medicines, and treatments. You can call 888-987-1200 to see what is covered.

How do you get Medicaid?

Step 1: Apply at access.arkansas.gov, by phone at 855-372-1084, or in-person

Step 2: Keep copies (or take pictures) of all the paperwork you give to DHS.

Step 3: Answer any follow-up questions from DHS.

Step 4: If you get denied or get less than you should, you can appeal. To appeal, mail a letter (certified, if you can afford it) stating that you want to appeal the denial of your Medicaid to:

DHS Office of Appeals and Hearings
P.O. Box 1437, Slot N401
Little Rock, AR 72203-1437

PAID LEAVE FROM WORK

There is no federal or state law that gives workers paid time off, even if there is an emergency or a serious health condition. However, there is a new federal law that gives workers paid leave because of coronavirus. It's called the Emergency Paid Sick Leave Act.

Does it cover all kinds of jobs? No. The new law only applies to private employers with fewer than 500 employees and all government agencies (no matter how many employees). Even though the law covers smaller companies, companies with fewer than 50 employees can get out of the new paid sick leave law by giving the government some basic information (so, you may not be protected). If you're a health care provider or emergency responder, your employer decides whether you get paid sick leave.

How much paid sick leave do you get? Full-time workers can take 80 hours of paid sick leave. Part-time workers can take the number of hours they work on average over a two-week span.

Important Note: *It doesn't matter if you just started working at your job. You are still eligible.*

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What do you have to show to take paid time off? You have to show that the time off is because of coronavirus. Here are the situations that count:

- You are quarantined because of a government order about coronavirus.
- Your doctor told you to self-quarantine due to concerns related to coronavirus.
- You have symptoms of coronavirus and are trying to get a medical diagnosis.
- You are caring for someone who is quarantined because of a government order about coronavirus or whose doctor told them to self-quarantine due to concerns related to coronavirus.
- You are caring for your child if their school or daycare is closed due to coronavirus.

How much money do you get? If you are taking time off for yourself, you get 100% of your normal pay (up to a maximum of \$511 per day). If you are taking time off to care for someone else, including your child, you get 67% of your normal pay (up to \$200 per day).

Do you have to use your other paid leave first? No. You can use the new paid sick time before using any time you have saved up with your job.

What if two weeks isn't enough for you to get better? If you are sick yourself, you will have to take any paid time off you have saved up from your job. You may be eligible for up to 12 weeks of unpaid leave under the Families and Medical Leave Act (FMLA) if you have a serious health condition, your employer has at least 50 employees, and you have worked there for at least a year. FMLA protects your job so that you can come back to it later on and makes your employer keep your health insurance active while you are out.

***Important Note:** If you are fired or have to quit because you are sick due to coronavirus and out of paid sick leave, you may qualify for unemployment.*

What if I care for a sick family member who doesn't get better in two weeks? After you use up your two weeks from the new paid leave law, there is no guaranteed paid leave. If you get paid leave from your job, you may be able to take it. Also, FMLA will let you take *unpaid* time off to care for a spouse, child, or parent with a serious health condition if your employer has at least 50 employees and you have worked there for at least a year.

Your child's school is probably off for more than two weeks. What then? There is another new *paid* leave law if you need to care for your son or daughter under age 18. It is called the Emergency Family and Medical Leave Expansion Act. Here is how you qualify:

- You have to have been working at your job for at least 30 calendar days.
- You are unable to work (or work from home) because you need to care for your

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child under age 18 if their school or daycare is closed due to the coronavirus.

- The first 10 days are only paid if you use the time you get from the Emergency Paid Sick Leave Act (we talked about it just above) or if you have saved up paid time off from your job.
- After the first 10 days, you get paid 67% of your usual pay (up to \$200 per day) for up to 10 more weeks.

Important Note: *You can only get this paid leave as long as your child's school is closed due to coronavirus or another public health emergency. Once school is out for the year, you probably can't continue to get leave.*

What else should you know about the new paid leave laws?

- Your employer can ask you to give them reasonable notice when you take paid leave, but they can't punish you for taking it. If you get fired or demoted because you took paid leave, contact an attorney.
- The Emergency Paid Sick Leave Act is only good while the coronavirus is ongoing. After that, things go back to the way they were before where there was no guaranteed paid sick leave.

OTHER THINGS TO KNOW ABOUT BENEFITS

- **The \$1,200 economic impact payments will come automatically for most people.** But, people on SSI (Supplemental Security Income) with kids or people who work but didn't file taxes have to go to this website and complete a form: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

Important Note: *You need to make sure the IRS has your current address. You can do this by filing your 2019 taxes or sending in IRS Change of Address Form 8822.*

- **If you are on Medicaid as of March 18 or after, the state cannot terminate you from Medicaid for as long as the current emergency lasts.**
- **The TEA program gives a small amount of cash to people with very low incomes who have kids in the home.** Apply at the Department of Human Services.
- **The WIC program gives low-income women with kids age 5 or under a**

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small amount of benefits that can be used to buy formula, milk, and other foods. Apply at the Department of Human Services.

- **The LIHEAP program helps to pay your light or gas bill on a short-term basis.** Apply at your local community action agency. Find yours here: <http://www.aaaa.org/local-community-action-agencies/>
- **The Social Security Administration has changed the way it does business during the emergency.** Offices are closed to the public. There's less staff than usual, but you can still call. Here's how things will work during the emergency:
 - People who receive SSI, disability, or retirement will get benefits as normal.
 - Social Security is going to stop collecting on any overpayments.
 - If you are already receiving SSI or disability, Social Security is not going to do any reviews to see if you are still disabled.
 - If you are applying for disability, Social Security will keep working on your application. But, they may put your case on hold if you have to visit one of their doctors for a "consultative examination."
 - If you have a hearing scheduled with an Administrative Law Judge, the hearing office will ask you if you want to do it by telephone. You have the right to say no. If you want to meet in-person or by video, you will have to wait until the emergency is over and the judge has time.
- **Unemployment and the \$1200 stimulus check can be taken for child support.**
- **This guide does not cover every situation or all of the rules of the different programs.** This is not legal advice. You should talk to an attorney if you have questions on how the rules may apply to your situation.