

Covid-19 and State Government Services: Questions and Answers for Nebraskans

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This is provided by the office of Senator Kate Bolz as a service for constituents based on the most current information available. It is not comprehensive but will be updated on an ongoing basis. If you need additional information, please contact us at kbolz@leg.ne.gov or 402-471-2734

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Aging and Disability Resources

1. Q: How can I help a friend or family member who has a disability or is a senior citizen get help at home?

A: Nebraska has a network of Aging and Disability Resource Centers to help link people to services and resources. The Aging and Disability Resource Center (ADRC) is for Nebraskans aged 60 years or older, people with disabilities of all ages, family members, caregivers and advocates. Local ADRCs provide information, referral and assistance for accessing community services and long-term care options.

To find your regional ADRC, call (844) 843-6364, or find your region directly at <http://dhhs.ne.gov/Medicaid%20SUA/Current%20AAA%20and%20ADRC%20Map.pdf>

Source: Nebraska Department of Health and Human Services

Link: <http://dhhs.ne.gov/Pages/Aging-and-Disability-Resource-Center.aspx>

Contact: Nebraska State Unit on Aging, 402-471-2307 or

DHHS.Aging@nebraska.gov

2. Q: I'm worried my elderly relative needs specific in-home services, is there a place they can get help?

A: You can contact your Area Agency on Aging (AAA), which deliver a wide range of services to the community. These services promote health, safety and long-term independence. Services may be available to you if you are an older adult, a person with a disability or a caregiver.

To find your local AAA, visit <https://nebaaaa.org/locations.html>

Lincoln's designated Area Agency on Aging is Aging Partners. You can visit their website here: <https://www.lincoln.ne.gov/city/mayor/aging/index.htm>

For a list of programs and services related to aging care, visit:

<https://www.lincoln.ne.gov/city/mayor/aging/pdf/APHandout.pdf>

Source: Aging Partners Nebraska

Link: <https://www.lincoln.ne.gov/city/mayor/aging/index.htm>

Contact: 402-441-7070 or 800-247-0938

Child Care

3. Q: Will my children's' childcare center close?

A: Contact your child care center for specific information on their COVID-19 plan. Nebraska DHHS has given centers the following guidance:

- Child care providers should work to follow the guidelines from the federal government to limit gatherings to 10 people. Child cares are urged to use common sense when applying this rule.
- Family Child Care Homes are asked to limit the number of children in their care to 10. For larger child cares with separate rooms, they may have up to 10 children in care per classroom.
- Child care providers are also encouraged to increase space between students in the classroom when possible; make attendance and sick leave policies more flexible; report absenteeism or clusters of illness to the health department; and establish a plan for when a staff member or child becomes ill.
- Certain licensing and staff requirements have been waived temporarily to help providers serve children, see the Governor's Executive Order here: <https://www.dropbox.com/s/519dprxk19cogx2/EO%2020-08%20-%20Expanding%20Access%20to%20Child%20Care%20Options.pdf?dl=0>

Source: Nebraska Department of Health and Human Services

Contact/Link: <http://dhhs.ne.gov/Documents/COVID-19%20Schools%20and%20Childcare.pdf>

4. Q: My economic circumstances have changed but I still need to work, how do I apply for childcare assistance?

The Nebraska Department of Health and Human service may be able to help you with the cost of child care through the Child Care Subsidy Program, depending on your circumstance. The first step is to apply through ACCESSNebraska and complete a phone interview. DHHS will review a number of factors, such as earned income (e.g. wages) and unearned income (e.g. child support, Social Security payments and Unemployment Insurance).

The Child Care Subsidy Program is for children age 12 and younger. A family may receive Child Care Subsidy for a child up to the age of 19 if the child requires care due to a special need.

To see if you are eligible for child care assistance apply online, or <http://dhhs.ne.gov/Pages/ACCESSNebraska.aspx> call ACCESSNebraska statewide at 800-383-4278, 402-323-3900 in Lincoln or 402-595-1258 in Omaha.

Source: Nebraska Department of Health and Human Services

Link: <http://dhhs.ne.gov/Pages/Child-Care-Subsidy-Information-for-Parents.aspx>

Contact: 800-383-4278

5. Are there specialized resources available for care givers providing memory care?

The Alzheimer's Association of Nebraska has compiled online resources, virtual community programs, telephone support groups, caregiver tips and a 24/7 Helpline. For specific tips and information on caring for those with Alzheimer's during the COVID outbreak, visit: [https://alz.org/help-support/caregiving/coronavirus-\(covid-19\)-tips-for-dementia-care?_ga=2.193685989.952925690.1588180362-1914748854.1588180362](https://alz.org/help-support/caregiving/coronavirus-(covid-19)-tips-for-dementia-care?_ga=2.193685989.952925690.1588180362-1914748854.1588180362)

Source: Alzheimer's Association of Nebraska

Link: <https://www.alz.org/nebraska>

Contact (Helpline): 800.272.3900

Consumer Protection

6. Q: What can I do if I am suspicious of a Covid-19 related offer or product?

A: First, be familiar with common COVID-19 scams. Hang up on robo calls, ignore online offers for vaccinations and home test kits, fact check information that has been sent to you, and do not respond to unsolicited emails about direct payment from the government, which are not yet available. For a full list of ways to deter scams, visit the FTC's tips for avoiding coronavirus scams at <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

Second, if you identify a suspicious product or offer, contact the Federal Trade Commission's Bureau of Consumer Protection. The FTC's Bureau of Consumer Protection stops unfair, deceptive and fraudulent business practices by collecting complaints and conducting investigations, suing companies and people that break the law, developing rules to maintain a fair marketplace, and educating consumers and businesses about their rights and responsibilities.

To open a complaint related to COVID-19, <https://www.ftccomplaintassistant.gov/GettingStarted?NextQID=409&Selected=t#crnt>

To open a general complaint visit, <https://www.ftccomplaintassistant.gov/#crnt&panel1-1>

Source: Federal Trade Commission

Link: <https://www.consumer.ftc.gov/>

Contact: FTC Chicago/Midwest Regional Office 877-382-4357

7. Q: Who do I contact if I think I have been the victim of a Covid-19 related fraud or scam?

A: In addition to the Federal FTC listed above, you may also file a complaint or report consumer fraud and scams to the Nebraska Attorney General. To file a complaint, visit: <https://protectthegoodlife.nebraska.gov/file-report>

Source: Nebraska Attorney General

Link: <https://protectthegoodlife.nebraska.gov/>

Contact: Nebraska Consumer Protection Division Mediation Center
ago.consumer@nebraska.gov or 402-471-2682

Crisis Phone Lines

8. Q: What do I do if I am facing a crisis or I know someone who needs help?

A: Many people are facing tough times right now. You can call the crisis lines below or share them with people who might need help.

American Foundation for Suicide Prevention 1-888-333-2377

The American Foundation for Suicide Prevention provides referrals to support groups, mental health professionals, resources on loss and suicide prevention information.

Link: <https://afsp.org/>

Suicide Prevention Lifeline 1-800-273-8255

The Suicide Prevention Lifeline connects callers to trained crisis counselors 24/7. They also provide a chat function on their website.

Link: <https://suicidepreventionlifeline.org/>

National Domestic Violence Hotline 1-800-799-7233

The National Domestic Violence Hotline provides 24/7 crisis intervention, safety planning and information on domestic violence.

Link: <https://www.thehotline.org/>

Friendship Home Domestic Violence Emergency Shelter Hotline 402-437-9302 or 877-474-4820. Deaf or Hard of Hearing Hotline 402-261-0545

Friendship Home is a Lincoln based nonprofit assists survivors of domestic violence through crisis services, transitional housing, and emergency services.

Link: <https://friendshiphome.org/>

Department of Motor Vehicles

9. Q: What should I do if my vehicle registration or drivers license is about to expire?

A: Governor Pete Ricketts recently issued an executive order to increase flexibility in requirements for Nebraska residents relating to driver licensing and vehicle registration requirements. Acknowledging the restrictions in place to limit the spread of COVID-19, the Governor is extending driver licenses and vehicle registrations expiring on or after March 1st. The extension will remain in effect until 30 days after the order is lifted.

Driver Licenses or State IDs – The extension will apply to all driver licenses, state identification cards, permits, or other credential issued by the Nebraska Department of Motor Vehicles. Customers will still be able to renew credentials online; however, the aim is to reduce the number of individuals requiring in-person assistance. This step will assist with social distancing and reduce the need for people to travel to driver licensing offices.

Vehicle Titling & Registrations – Any vehicle title requirements, registrations, in-transit tags, or motor carrier temporary documents due to expire on or after March 1st will be extended until 30 days after this executive order is lifted.

For text of the executive order, use the following link:

<https://www.dropbox.com/s/reImdpk1xae51kx/EX%2020-05%20-%20COVID-19%20Motor%20Vehicle%20Titling%2C%20Registration%20%26%20Driver%20License%20Waiver.pdf?dl=0>

Source: Governor Pete Ricketts

Link: <https://governor.nebraska.gov/press/gov-ricketts-issues-executive-order-temporarily-ease-driver-and-vehicle-requirements>

Contact: Your local DMV office. To find your local DMV contact, visit <https://dmv.nebraska.gov/locations>

Education

10. Q: Will my student's school reconvene?

A: The Nebraska Department of Education is instructing school districts to partake distance learning for the remainder of the 2019-2020 school year. Contact your district for more information on your school's timeline to implement distance learning.

As of Monday, March 23, Lincoln Public Schools has temporarily switched to remote learning. For specific information, contact your student's individual school directly. For an overview of remote learning, visit <https://home.lps.org/covid-19/2020/03/19/k-1-remote-learning-packets/>

Source: Lincoln Public Schools

Contact: Lincoln Public Schools District Office, 402-436-1000

11. Q: Are there resources available if I cannot afford home internet access?

A: Resources will vary by school district. Nebraska school districts are currently creating plans to ensure that all students, regardless of income, will have the ability to access remote and distance learning opportunities. As school districts provide educational opportunities for students, including students with disabilities, the approach will look different for individual students. This could include telephone calls, web conferencing, instructional packets, or video chatting with small groups of students to provide more in-depth support.

In Lincoln, LPS has listed internet providers with considerations or offers for low-income families at <https://home.lps.org/covid-19/2020/03/20/internet-service-providers-in-lincoln/>

Source: Lincoln Public Schools

Link: <https://home.lps.org/covid-19/2020/03/19/k-1-remote-learning-packets/>

Contact: Lincoln Public Schools District Office, 402-436-1000

12. Q: If my college campus is closed or only offering online instruction, will I still get paid for the hours I am unable to work for my Federal Work-Study job?

A: If you're unable to work your scheduled hours because of coronavirus-related disruptions (such as school or employer closures or student quarantines), your school may pay you for any scheduled hours or allow you to work by another means – for example, completing work online or remotely, depending on the job. Contact your school for more information.

Source: Federal Student Aid

Link: <https://studentaid.gov/announcements-events/coronavirus>

Contact: varies by school

UNL Career Services: CareerServices@unl.edu or 402-472-3145

UNO HR: unohr@unomaha.edu or 402-554-2321

UNK Work Study Coordinator Becca Dobry: dobryrd@unk.edu or 308-865-8520

13. Q: Will my college housing be reimbursed if I choose to move out early?

A: It will depend by campus. In response to the threat of COVID-19, the University of Nebraska–Lincoln is offering a spring semester room and board refund to students who, by March 24, opt for an early checkout from campus residence halls. Students in university residence halls that complete checkout by March 24 will receive a 60% prorated refund of room and board costs between March 15 and the end of the spring semester.

Students who do not inform University Housing of a desire to vacate by March 24 and choose to do so at a later date, will be given a refund prorated to the remainder of the spring semester.

Source: University of Nebraska-Lincoln

Link: <https://news.unl.edu/newsrooms/today/article/housing-to-offer-room-board-refund-to-students/>

Contact: Office of Residence Life, 402-472-3561 or housing@unl.edu

14. Q: Because of COVID-19 economic implications, I can no longer pay my student loans, what can I do?

A: If you're having trouble making payments, contact your loan servicer as soon as possible. If you have a Federal Perkins Loan, contact your school. You can avoid the consequences of delinquency or default by staying in touch with your servicer or school. Additional action to allow borrows to differ payments without interest is expected as of March 20.

Source: Federal Student Aid

Link: <https://studentaid.gov/announcements-events/coronavirus>

Contact: Your individual loan provider

15. Q: Where can educators go for additional COVID-19 guidance and resources?

A: The Nebraska Department of Education has prepared a comprehensive list of coronavirus resources for educators and school administrators. You can access this information here: <https://www.education.ne.gov/publichealth/resources/>

A: Additionally, the Nebraska State Education Association has provided Frequently Asked Questions Document for educators. You can access the guide here: <https://www.nsea.org/covid19-faqs>

16. Q: Is there a place I can go for college student legal services?

A: Contact your individual campus to inquire about legal services. For UNL students, ASUN offers the Student Legal Services (SLS) program. SLS attorneys will represent UNL students in limit court representation and provide legal advice and referrals.

Source: ASUN

Link: <https://asun.unl.edu/student-legal-services/welcome>

Contact: 402-472-3350

Emergency Assistance

17. Who is eligible for the 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. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. 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.

Source: IRS

Link: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

18. Will seniors on social security receive economic impact payments?

Yes. The Treasury Department has confirmed that seniors on social security will receive the \$1,200 single or \$2,400 joint payment. The IRS will use the information on the Form SSA-1099 and Form RRB-1099 to generate \$1,200 Economic Impact Payments to Social Security recipients who did not file tax returns in 2018 or 2019. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits.

Source: US Treasury Department

Link: <https://home.treasury.gov/news/press-releases/sm967>

19. Q: What emergency assistance is currently available if I have been laid off?

A: While additional federal and state funding may come available shortly, in addition to state unemployment claims, you may be eligible for the Nebraska Temporary Aid For Needy Families (TANF) program. TANF income is used to

pay for family living expenses like rent, utilities, food, clothing, and other necessities. ADC is often the only source of cash assistance for a family.

To see if you are eligible, visit: <https://www.benefits.gov/benefit/1670>

Source: Nebraska Department of Health and Human Services
Contact: Access Nebraska (800) 383-4278

20. Q: What county emergency services are available?

A: Each county's general assistance program will vary. Contact your specific county's general assistance program for more information. The Lancaster County General Assistance Office can provide essential human services to those who are determined to be financially eligible and medically indigent. Services include: Medical care provided through the primary care health clinic or authorized by a clinic physician, Non-food voucher for necessities (including household supplies and personal care items), Referrals to other programs that may be able to assist you, Shelter (which may include deposit, rent, and utilities) and Star Tran bus passes.

Source: Lancaster County General Assistance
Link: <https://www.lancaster.ne.gov/312/General-Assistance>
Contact: Cynthia Covert, Lancaster County General Assistance Officer,
402-441-3095

21. Q: Can I receive help with utility bills?

A: You may be eligible for the Nebraska Low Income Home Energy Assistance Program (LIHEAP). The Low Income Home Energy Assistance Program (LIHEAP) helps low income households stay safe and healthy by providing financial assistance to offset the costs of heating and cooling. LIHEAP particularly helps households that pay a high portion of household income for home energy to meet immediate home energy needs.

To apply, visit <http://dhhs.ne.gov/Pages/Energy-Assistance.aspx>

Source: Nebraska Department of Health and Human Services
Contact: Access Nebraska at (800) 383-4278

22. Q: Where can I find financial help if I have lost my job because of the Covid-19 pandemic and can't pay my bills?

A: Greenpath is a national nonprofit that offers financial health resources for responding to Coronavirus related income interruptions including information about, taxes, rent and utilities, student financial aid, mortgage payments, and more. For a list of COVID-19 related resources, visit <https://www.greenpath.com/coronavirus/>

Source: Greenpath

Link: <https://www.greenpath.com/coronavirus/>

Contact: 800-500-1961

English as a Second Language

23. Q: Where do I find information to help someone who speaks English as a Second Language?

A: If you are assisting someone who speaks another language, you can use this CDC link for basic COVID-19 to find material printed in other languages:

<https://www.cdc.gov/pubs/otherlanguages?Sort=Lang%3A%3Aasc>

Additionally, the CDC has a full Spanish page at

<https://www.cdc.gov/spanish/>

Lincoln Literacy also has a COVID-19 Simple English page for English as a second language learners: <https://www.lincolnliteracy.org/covid-19.html>

Health

24. Q: Where do I find the most up-to-date, reliable information about Covid-19?

A: For up to date medical information on COVID-19 in Nebraska, including Nebraska-specific news, guidance and resources, please visit the University of Nebraska Medical Center's COVID-19 Resources page: <https://www.unmc.edu/coronavirus/>

You should also turn to your local public health department.
<http://dhhs.ne.gov/Pages/Public-Assistance-Offices.aspx>

25. Q: What COVID-19 related services does my health insurance cover?

A: Aetna, Blue Cross Blue Shield, Medica and UnitedHealth have waived copays for testing. Additional care will vary by individual insurance plans.

Source: Nebraska Department of Insurance

Link:

<https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ConsumerAlertCoronavirus-WhatDoesMyInsuranceCover.pdf>

Contact: Your individual provider, or the Nebraska DOI Consumer Affairs Hotline at 877-564-7323

26. Q: Does my catastrophic plan cover diagnosis and treatment for COVID-19?

A: Yes. Catastrophic plans must cover the essential health benefits as required by section 1302(b) of the Affordable Care Act, subject to certain limitations. However, the exact coverage details and cost-sharing amounts for individual services may vary by plan.

Source: Federal Department of Health and Human Services

Link: <https://www.cms.gov/CCIIO/Resources/Files/Catastrophic-Coverage-of-COVID-19.pdf>

Contact: Your individual provider, or the Consumer Affairs Hotline: 877-564-7323

27. Q: Does Medicare cover testing and treatment?

A: Medicare covers all medically necessary hospitalizations. This includes if you're diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay, but instead you need to stay in the hospital under quarantine.

Source: Medicare.gov

Link: <https://www.medicare.gov/medicare-coronavirus>

Contact: Your Medicare plan provider

28. Q: Does my Medicare Advantage plan cover testing?

A: If you have a Medicare Advantage Plan, you have access to these same benefits. Medicare allows these plans to waive cost-sharing for COVID-19 lab tests. Many plans offer additional telehealth benefits beyond the ones described below. Check with your plan about your coverage and costs.

Source: Medicare.gov

Link: <https://www.medicare.gov/medicare-coronavirus>

Contact: Your Medicare plan provider

29. Q: Does my Medicaid managed care provider (UnitedHealth, Nebraska total Care, Wellcare) cover testing?

A: With regards to COVID-19 testing, UnitedHealthCare, Nebraska Total Care, and WellCare have all agreed to waive cost-sharing or co-payment for both the COVID-19 test and the provider visit in which the COVID-19 test is administered for their insured populations here in Nebraska

Source: Nebraska Legislature Health and Human Services Committee

30. Q: Who can I contact if myself or a dependent are in need of mental health services?

A: Nebraska's mental and behavioral health services for youth and adults are split into six geographic regional service areas. Each Behavioral Health Region contracts with a network of behavioral health community providers that offer a broad array of services designed to assist consumers to reach their goal of recovery and to live, work, and be full participants in their communities. To

contact the region for your area, you can find the information at UNMC's Behavioral Health Education Center page:
<https://www.unmc.edu/bhecn/education/nebraska-system-of-care/soc-map.html>

Lincoln's Behavioral Health Region is Region V. To prevent COVID-19 community spread, Region V's office is closed to the public, but is taking phone calls at 402-475-6695.

Source: Region V Systems; Nebraska DHHS

Link: <http://region5systems.net/>

Contact: 402-475-6695

31. Q: I need to find a new health insurance provider, where can I start?

A: You can start at Healthcare.gov to see if you are currently able to enroll or change providers. If you have additional questions you can't find answers to on the website, call 1-800-318-2596

Additionally, the Nebraska Department of Insurance has a full insurance company and producer search tool, which you can find here:

<https://doi.nebraska.gov/consumer/company-and-producer-search>

To file complaints related to insurers with the Nebraska Department of Insurance, visit <https://doi.nebraska.gov/consumer/consumer-assistance>

Source: Nebraska Department of Insurance

Link: <https://doi.nebraska.gov/>

Contact: 402-471-2201, Consumer Affairs Hotline: 877-564-7323 (In-State Only)

32. How are insurance companies handling non-payment as result of the economic impact of COVID?

A: Recently, the [Department of Insurance issued guidance](#) to insurance companies, clarifying that they are allowed to relax notice of loss requirements, premium payment provisions, and cancellation for non-renewal in response to COVID-19, as long as these policies are standardized and applied on a fair and consistent basis across all policies. Each insurance company is responding to consumer challenges meeting policy payments individually, but if you have questions about this, you should contact your insurance company directly.

Furthermore, the federal government offers the following information for individuals with lapsed coverage and those whose insurance is provided through the Marketplace <https://www.healthcare.gov/apply-and-enroll/health-insurance-grace-period/>

Source: Nebraska Department of Insurance

Link:

https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/InsurerAccommodationstoPolicyholdersCOVID-19_0.pdf

Contact: Your individual insurance provider

Housing

33. Q: Will I be evicted if I can't make rent because of the COVID-19 crisis?

A: On March 25, Governor Ricketts issued an executive order to prevent evictions of Nebraskans significantly impacted by COVID-19. The order prevents the eviction of renters unable to pay rent due on or after March 13th because of the COVID-19 pandemic. The Governor indicated that the relief is intended for those who have become ill, lost income due to job loss or wage reductions, or missed work to care for a loved one (e.g., a child who cannot attend school or a sick family member) due to the pandemic. At the same time, he called on tenants to work to fulfill their contractual obligations.

The executive order does not cancel any rent payments; it simply defers a landlord's right to a trial in an eviction action – for unpaid rent – until May 31, 2020.

For the full text of the executive order, visit:

<https://www.dropbox.com/s/kci7kheh31ffhi/EO%2020-07%20-%20Temporary%20Residential%20Eviction%20Relief%20.pdf?dl=0>

Source: Governor Pete Ricketts

Link: <https://governor.nebraska.gov/press/gov-ricketts-thanks-legislature-approving-covid-19-emergency-funds-temporarily-suspends>

34. Q: What should I do if I cannot afford my mortgage as the result of COVID-19?

A: The Federal Housing Finance Agency (FHFA) has directed Fannie Mae and Freddie Mac (the Enterprises) to suspend foreclosures and evictions for at least 60 days due to the coronavirus national emergency. The foreclosure and eviction suspension applies to homeowners with an Enterprise-backed single-family mortgage.

Source: Federal Housing Finance Agency

Link: <https://www.fhfa.gov/mobile/Pages/public-affairs-detail.aspx?PageName=FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx>

Contact: Your mortgage provider

35. Q: I have a housing, eviction or debt issue that may require legal services, but I cannot afford an attorney, is there a place where I can go?

A: Legal Aid of Nebraska provides information, referrals, advice, self-help services, limited assistance and representation to qualifying low-income individuals with legal problems that fit within our children and families priority. The type of assistance we provide depends upon your situation, the legal issue and Legal Aid's resources. Services are free to those who qualify. To apply, visit: <https://www.legalaidofnebraska.org/how-we-help/>

Source: Legal Aid of Nebraska

Link: <https://www.legalaidofnebraska.org/how-we-help/>

Contact: Statewide access line 1-877-250-2016

36. Q: Where can I receive assistance for my rental related issue?

A: Lancaster County Community Action's Tenant Support Services provides eviction prevention, landlord and tenant mediation, and information regarding tenant rights and obligations in the state of Nebraska. Note, Tenant Support Services does not provide legal representation.

Source: Community Action Partnership of Lancaster and Saunders Counties

Link: <https://www.communityactionatwork.org/tenant-support/welcome.html>

Contact: Neva Winkle, Tenant Support Specialist, 402-471-4515 ext. 144 or nwinkle@communityactionatwork.org

37. Q: Will my college housing be reimbursed if I choose to move out early?

A: It will depend by campus.

University of Nebraska Lincoln:

In response to the threat of COVID-19, the University of Nebraska-Lincoln is offering a spring semester room and board refund to students who, by March 24, opt for an early checkout from campus residence halls. Students in university residence halls that complete checkout by March 24 will receive a 60% prorated refund of room and board costs between March 15 and the end of the spring semester.

Students who do not inform University Housing of a desire to vacate by March 24 and choose to do so at a later date, will be given a refund prorated to the remainder of the spring semester.

Source: University of Nebraska-Lincoln

Link: <https://news.unl.edu/newsrooms/today/article/housing-to-offer-room-board-refund-to-students/>

Contact: Office of Residence Life, 402-472-3561 or housing@unl.edu

University of Nebraska Omaha:

Based upon the email announcement dated March 17 from Chancellor Gold regarding housing refunds, Cashiering and Student Accounts Housing and Residence Life is working with the appropriate campus offices to apply these refunds to student accounts. UNO anticipates refunds being completed in mid-April.

Source: University of Nebraska-Omaha

Link: <https://www.unomaha.edu/student-life/housing-and-residential-life/housing-rates.php>

Contact: UNO Housing & Residence Life, 402-554-6605 or unohousing@unomaha.edu

University of Nebraska Kearney:

UNK students who move out for the semester and complete checkout paperwork will receive a 60% prorated refund of room and board costs based on their housing facility and dining plan, effective March 17. The payment is 60% of remaining room and board, and UNK estimates those payments to be between \$1,000 and \$1,400. Students who do not check out by March 27 will be asked to communicate their plans to residence life. Refunds will then be processed according to the checkout date. For those unable to leave or who have work or other commitments, the residence halls, dining facilities and other student services will remain open.

Source: University of Nebraska-Kearney

Link: <https://unknews.unk.edu/2020/03/17/unk-offers-room-board-refunds-to-students-leaving-residence-halls/>

Contact: UNK Residence Life, 308-865-8519

Nebraska State College System

A variety of COVID-19 related resources for students in the Nebraska State College System can be found here: <https://www.nscs.edu/coronavirus>

Legal Assistance

38. Q: Where can I have basic legal questions answered without hiring an attorney?

A: Nebraska Free Legal Answers, provided by the American Bar Association, is a website where individuals can ask civil legal questions which are answered by Nebraskan attorneys for free. This is a resource designed for low-income Nebraskans, but it is also appropriate for people who are facing hardships due to COVID-19 and cannot afford an attorney.

To access Nebraska Free Legal Answers, visit: <https://ne.freelegalanswers.org/>

Source: American Bar Association

Link: <https://ne.freelegalanswers.org/>

A: Legal Aid of Nebraska provides information, referrals, advice, self-help services, limited assistance and representation to qualifying low-income individuals with legal problems that fit within our children and families priority. The type of assistance we provide depends upon your situation, the legal issue and Legal Aid's resources.

Services are free to those who qualify. To apply, visit: <https://www.legalaidofnebraska.org/how-we-help/>

Source: Legal Aid of Nebraska

Link: <https://www.legalaidofnebraska.org/how-we-help/>

Contact: Statewide access line 1-877-250-2016

39. Q: Where can I have complaints with Nebraska state government processes reviewed?

A: The Office of the Public Counsel (also known as the State Ombudsman's Office) is an independent complaint-handling office for the use of citizens who have complaints about the actions of administrative agencies of state government, that is, the bureaucracy of state government.

Source: Nebraska Public Counsel (Ombudsman's Office)

Link: <https://nebraskalegislature.gov/divisions/ombud.php>

Contact: ombud@leg.ne.gov or 402-471-2035

Nebraska Public Employees Retirement Systems

40. Q: Will my time off affect my NPERS benefits?

A: No. NPERS has determined this time to be credible service under Neb. Rev. Stat. 79-902(6)(b). Schools will be reporting hours, compensation and contributions tied to this statutory leave through the normal reporting process, and this situation should not have a negative impact on retirement benefits.

Source: NPERS March 19 Memo

Link: <http://news.legislature.ne.gov/dist29/files/2020/03/NPERS-COVID-19-School-Plan-Response-Information-03-19-2020.pdf>

Contact: Nebraska Public Employees Retirement Systems (402) 471-2053

41. Q: My district is not paying me during time off, does this affect my NPERS contribution?

A: The school district should submit a non-contributing member form explaining the break in contributions. The reduction in service could affect NPERS contributions, for additional information depending on circumstance, visit <https://npers.ne.gov/SelfService/public/howto/handbooks/handbookSchool.pdf>, and reference the formula for retirement benefits on pages 1 and 2, and credible service on pages 8 and 9

Source: NPERS March 19 Memo

Link: <http://news.legislature.ne.gov/dist29/files/2020/03/NPERS-COVID-19-School-Plan-Response-Information-03-19-2020.pdf>

Contact: Nebraska Public Employees Retirement Systems (402) 471-2053

42. Q: My district is using sick time, paid leave, PTO, paid time off, or other compensated leave, how will this affect contributions?

If the district is compensating leave, then there should be no change in NPERS contributions. If an individual is using paid time off or other paid leave, there should be no change in NPERS contributions.

Source: NPERS March 19 Memo

Link: <http://news.legislature.ne.gov/dist29/files/2020/03/NPERS-COVID-19-School-Plan-Response-Information-03-19-2020.pdf>

Contact: Nebraska Public Employees Retirement Systems (402) 471-2053

Special Education

43. Q: Will children in special education be able to receive instruction while schools are closed?

A: If the district continues providing education opportunities to students during the closure, this includes provision of special education and related services, too, as part of a continuity in learning plan. This requirement ensures students with and without disabilities are treated equitably and is required by federal and state anti-discrimination laws, including Title II of the ADA, Section 504 of the Rehabilitation Act, and the IDEA. Contact your school district for more information on individual learning plans.

For additional Special Education resources, visit the Nebraska Department of Special Education at <https://www.education.ne.gov/sped/>

Source: Nebraska Department of Education

Link: <https://cdn.education.ne.gov/wp-content/uploads/2020/03/QA-Nebraska-Office-of-Special-Education.docx>

Contact: Your child's individual school, or the Nebraska Department of Education's Coronavirus Contact form at <https://www.education.ne.gov/publichealth/contact/>

44. Q: What if my student's school district cannot meet my child's IEP special needs as a result of COVID-19?

34 C.F.R. 300.324(b)(1)(i) requires each school district to ensure that the IEP team reviews the child's IEP not less than annually to determine whether the annual goals for the child are being achieved and to revise the IEP as appropriate to address any lack of expected progress toward the IEP goals and in the general education curriculum. There is no exception to this annual requirement. To accomplish this, teams may conduct meetings virtually via telephone or videoconference. Any required IEP team members that are unable to attend may be excused by written consent of the parent or written agreement between the parent and the school pursuant to the procedures outlined in 34 C.F.R. 300.321(e).

If your school district is not following your child's IEP as a result of COVID-19, contact the Nebraska Department of Education through their COVID-19 contact page: <https://www.education.ne.gov/publichealth/contact/>

Source: Nebraska Department of Education

Link: <https://www.education.ne.gov/publichealth/faq/>

Contact: Your child's individual school, or the Nebraska Department of Education's Coronavirus Contact form at

<https://www.education.ne.gov/publichealth/contact/>

Small Business

45. Q: What disaster resources are available to me as a small business owner?

A: The Nebraska Department of Economic Development is working to inform and assist businesses during Nebraska’s ongoing response to COVID-19. Information for businesses is available on the DED website. DED is committed to serving Nebraskans facing financial challenges during this time, and understands that local economic leaders will play an important role in creating regional solutions for businesses and their workforce. The department’s Field Services Team is working with business leaders in these regions to address ongoing COVID challenges.

The Eastern Nebraska DED field staff are Deb Eggleston (402-380-7253 deb.eggleston@nebraska.gov) and Kris Benson (402-840-0730 kristine.benson@nebraska.gov)

For a comprehensive list of small business COVID-19 related services and resources from the Department of Economic Development, visit: <https://opportunity.nebraska.gov/nded-covid19/#1584560995402-75dd2fde-35dc>

Source: Nebraska Department of Economic Development

46. Q: What resources are available for me to sustain my business while closed?

A: You may be eligible for a US Small Business Administration low interest disaster loan. SBA Economic Injury Disaster Loans offer low interest rates and long-term repayment options. Specific terms are determined on a case-by-case basis. Small businesses and private nonprofit organizations of any size can apply for an SBA Economic Injury Disaster Loan at disasterloan.sba.gov/ela.

Applicants may also call SBA’s Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov.

Source: US Small Business Administration

Link:

<https://disasterloan.sba.gov/ela/Declarations/ViewDisasterDocument/2582>

Contact: To apply: disasterloan.sba.gov/ela
For assistance: SBA's Customer Service Center at 800-659-2955 or email disastercustomerservice@sba.gov

47. Q: Are there any ways to subsidize my employees instead of laying them off?

A: Employers can apply to participate in the Nebraska Short Time Compensation Program. This program uses unemployment funds to subsidize employees kept on payroll at a reduced rate. Rather than being laid off, eligible employees work a reduced number of hours in the work weeks and receive a portion of their weekly unemployment compensation payment based on the percentage of the reduction in hours.

Source: Nebraska Department of Labor

Link: <https://dol.nebraska.gov/stc>

Contact: 402-471-9912, or email NDOL.STCLegal@nebraska.gov

48. How do the different COVID-19 loan forgiveness programs compare?

A: The Nebraska Chamber of Commerce has provided a quick table to show the differences between the COVID-19 loan forgiveness programs, which are meant to cover different types of businesses, and provide different emergency resources. To view this table, visit:

<https://files.constantcontact.com/31198439401/db560959-08a0-44a8-9c58-f9bee1019f77.pdf>

Additionally, the Nebraska Chamber of Commerce has a full Coronavirus toolkit available for businesses: <https://www.nechamber.com/coronavirus-update.html>

Source: Nebraska Chamber of Commerce

Link: <https://www.nechamber.com/>

Contact: 402-474-4422, nechamber@nechamber.com

Tax Filing

49. Q: What are the federal changes to the tax filing deadline?

A: The Treasury Department and the Internal Revenue Service are providing special tax filing and payment relief to individuals and businesses in response to the COVID-19 Outbreak. The filing deadline for tax returns has been extended from April 15 to July 15, 2020. The IRS urges taxpayers who are owed a refund to file as quickly as possible. For those who can't file by the July 15, 2020 deadline, the IRS reminds individual taxpayers that everyone is eligible to request an extension to file their return.

Source: IRS

Link: <https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020>

Contact: Your local IRS office <https://www.irs.gov/zh-hant/help/contact-my-local-office-in-nebraska> (Lincoln: 402-473-4680)

50. Q: Will the state tax deadline also be moved back to July 15?

A: Yes, on March 23, Governor Ricketts announced that Nebraskans will have until July 15, 2020 to pay state income taxes. For Nebraskans impacted by COVID-19, this change will give them additional flexibility. Nebraskans who are not impacted by the virus should consider filing by the traditional April 15th date.

Source: Governor Pete Ricketts

Link: <https://governor.nebraska.gov/press/gov-ricketts-announces-extended-tax-deadline-overviews-state%E2%80%99s-continuity-plans>

Contact: Nebraska Department of Revenue, 402-471-5729

Unemployment Assistance and Paid and Family Leave

51. Q: Where do I file for unemployment claims?

A: In order to preserve the confidentiality of your personal information, claims must be filed online at [NEworks.nebraska.gov](https://www.dol.nebraska.gov).

Source: Nebraska Department of Insurance

Link: <https://www.dol.nebraska.gov/UIBenefits/Resources/FAQ>

Contact: Nebraska DOI Unemployment Claims Center 402-458-2500

52. Q: I filed for unemployment weeks ago and my claim has not been processed, are there steps I can take to inquiry about this?

A: The Nebraska Department of Labor has received an extremely high volume of unemployment claims. Because of this, some claims have been slow to process. In addition to emailing NDOL.UnemploymentHelp@nebraska.gov, contact your state senator, and they can make an inquiry on your behalf. To find your state senator, visit: https://nebraskalegisature.gov/senators/senator_find.php.

Source: Nebraska Department of Labor

Link: [dol.nebraska.gov](https://www.dol.nebraska.gov)

Contact: NDOL.UnemploymentHelp@Nebraska.gov and your state senator

53. Q: How much will my unemployment claim be?

A: Individuals benefits start with the initial \$600 federal Pandemic Unemployment Compensation, plus the traditional unemployment insurance formula of 50% of your average weekly wage from your highest earning quarter, until capped at \$440 (\$1,640 total with Pandemic Unemployment Compensation supplement).

Source: Nebraska Department of Labor

Link:

<https://www.dol.nebraska.gov/webdocs/Resources/Items/Federal%20COVID-19%20Programs.pdf>

Contact: Nebraska DOI Unemployment Claims Center 402-458-2500

54. Q: What is the payment timeline for unemployment benefits?

A: Under the Governor's executive order, from March 22 through May 2, the week long waiting period for unemployment benefits has been waived. Furthermore, requirements for individuals to seek work during employment has been suspended. You can file online at <https://www.dol.nebraska.gov/UIBenefits/Resources/FAQ>

Source: Nebraska Department of Insurance

Link: <https://www.dol.nebraska.gov/UIBenefits/Resources/FAQ>

Contact: Nebraska DOI Unemployment Claims Center 402-458-2500

55. How long will I receive unemployment insurance?

A: The CARES Act extends the length of time an individual is eligible to receive benefits to 30 weeks. This includes standard unemployment, plus the pandemic unemployment increase.

Source: Legal Counsel for the Nebraska Legislature Business and Labor Committee

Link: <http://news.legislature.ne.gov/dist29/files/2020/04/Covid-19-Labor-Update-CARES-Act.pdf>

Contact: Nebraska DOI Unemployment Claims Center 402-458-2500

56. What if my hours have been reduced, but I still am employed?

Workers who are called back by their employer, but working reduced hours, may still qualify for benefits. These workers should continue to file weekly claims at NEworks.nebraska.gov and report all earnings, under the process listed at the top of this section. If a worker is earning more than their previous weekly benefit amount, they will not be eligible for benefits for that week. Workers whose employers have an approved Short-Time Compensation plan can also receive a partial unemployment benefit.

Source: Nebraska Department of Labor

Link: dol.nebraska.gov

Contact: DOL Unemployment Information Line: 855-995-8863

57. Q: What government resources are available for me to begin my job search?

A: The Nebraska Department of Labor has a number of employment and training resources at <https://www.dol.nebraska.gov/EmploymentAndTraining>

58. Q: Can I still temporarily access my health insurance if I've been laid off?

A: You may be able to if you are eligible through the Federal Government's COBRA program. COBRA requires continuation coverage to be offered to covered employees, their spouses, former spouses, and dependent children when group health coverage would otherwise be lost due to certain specific events. COBRA continuation coverage is often more expensive than the amount that active employees are required to pay for group health coverage, since the employer usually pays part of the cost of employees' coverage and all of that cost can be charged to individuals receiving continuation coverage.

Qualified individuals may be required to pay the entire premium for coverage up to 102% of the cost to the plan.

COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end. For additional questions and answers on the program, visit: <https://www.dol.gov/sites/dolgov/files/legacy-files/ebsa/about-ebsa/our-activities/resource-center/faqs/cobra-continuation-health-coverage-consumer.pdf>

If you do not elect COBRA coverage, you are also eligible for an ACA special enrollment period and can choose an ACA Marketplace plan.

For more information on applying for COBRA or choosing an ACA plan, visit: <https://www.healthcare.gov/unemployed/cobra-coverage/>

Source: Federal Department of Labor

Link: <https://www.dol.gov/general/topic/health-plans/cobra>

Contact: <https://www.benefits.gov/benefit/4727> or 1-866-444-3272

