

Welcome to today's webinar

The event will start shortly



Dominion Payroll™
Empowering Your Business

Legislative Update

What We Know Now

April 13, 2020

Legal Disclaimer

This training is intended for educational and informational purposes.

While we hope that you will learn a lot today, we are not attorneys, and the information should not be construed as legal advice.



We are answering your questions live on the air right now.

Please submit questions through the **Q&A function**,
not the chat option at the bottom of your screen.



Welcome

Today's Agenda

- Updates and check-ins on legislation, unemployment, Medicaid, non-profits, Main Street Lending Program and more.
- Your questions, our answers
- Discussion

We are here for 60 minutes today.



CARES Act Programs

Paycheck Protection Program (PPP) Loans
Employee Retention Tax Credits

Employer Payroll Tax Deferment

Deferring employer's share of Social Security taxes before receiving PPP loan funds....

The latest on this is that you CAN do this until loan is forgiven



Pandemic Unemployment Assistance (PUA)

**More information said to come this week*

One of the programs created by the CARES Act to temporarily expand unemployment insurance to those not normally under state law:

- Self-employed
- Freelancers
- Independent contractors
- Part-time workers impacted by Coronavirus

To be eligible, you must be unemployed due to COVID-19 circumstances, have proof of work in last 18 months, and be able and willing to work.

- Benefit payments of PUA are retroactive, on or after January 27th
- Can get up to 39 weeks of benefits until December 31st, 2020
- Child support taken out like in unemployment
- 100% federally funded



Amount given for PUA

Benefit amounts are calculated based on previous earnings, using a formula from the Disaster Unemployment Assistance program under the Stafford Act.

PUA will have a minimum benefit that's equal to 50% of the state's average weekly UI benefit (about \$190 per week).

Can be used in conjunction with \$600 per week through July 31, 2020, under the Federal Pandemic Unemployment Compensation program.



Examples of COVID-19 Circumstances

- Individual must quit job after being diagnosed and is unable to continue work.
- “Providing care” for family member or member of household who has been diagnosed and provision of care requires “such ongoing and constant attention that individual’s ability to perform work functions are severely limited.”
- Taking care of child whose school is canceled and child requires constant and ongoing care.
 - Individual will receive benefits until the posted end-of-school date.
- Unable to reach place of employment because doing so will violate state mandate.
- Job offer was rescinded because of COVID-19.



Examples of COVID-19 Circumstances

- Diagnosed with the virus and although he/she no longer has the virus, the disease caused health complications that render the individual from doing job with or without reasonable accommodation.
- Place of work is closed due to virus.
- Individual works as an independent contractor with reportable income and is unemployed, partially employed or unable to work.

Example: a driver for a ridesharing service may qualify for PUA benefits if he or she has been forced to suspend operations as a direct result of the COVID-19 public health emergency, “such as if an emergency state or municipal order restricting movement makes continued operations unsustainable.”



Medicaid Affected by COVID-19

[Governor.virginia.gov](https://governor.virginia.gov)

Working with the Department of Medicaid Assistance Services, VA is increasing access to health care Medicaid. *These actions include:*

- Eliminating all co-payments for services covered by Medicaid and Family Access to Medical Insurance Security (FAMIS), including COVID-19-related treatment as well as other medical care.
- Ensuring current Medicaid members do not inadvertently lose coverage due to lapses in paperwork or a change in circumstances.
- Permitting Medicaid members to obtain a 90-day supply of many routine prescriptions, an increase from the 30-day supply under previous rules.
- Have coverage extended while waiting for the appeal. Waiving pre-approval requirements for many critical medical services, and enacting automatic extensions for approvals that are already in place.
- Expanding access to telehealth services, including allowing Medicaid reimbursement for providers who use telehealth with patients in the home.
- Extended renewals and redeterminations during this period. Participants who file an appeal during the public health emergency will automatically.



Food Banks Handling COVID-19

“Hamper Boxes” including:

- Protein items, such as canned fish or meats, legumes
- Pasta/rice/noodles
- Tinned/canned meals
- Tinned vegetables/fruits

Can collect items once per week, per household. To pick up:

- ID for everyone in household (license, passport, Birth Certificate)
- Proof you live in Richmond
- Your own grocery bags

Try and avoid going right at opening, food Hampers will be the same regardless of time/day you pick up. The least busy days to visit food bank are Mondays and Saturdays.



SNAP Benefits

VA Department of Social Services will be providing emergency benefits to SNAP recipients not already receiving maximum benefits.

Household scheduled to renew food stamps in March, April or May automatically receive a 6-month extension.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM MAXIMUM MONTHLY ALLOTMENTS OCTOBER 1, 2019 TO SEPTEMBER 30, 2020	
<u>Maximum SNAP Allotments for 48 States and D.C.</u>	
Household Size	48 States and DC
1	\$194
2	\$355
3	\$509
4	\$646
5	\$768
6	\$921
7	\$1,018
8	\$1,164
Each additional person	\$146



5 Important Tips for Non-Profits

Top Priorities for Non-Profit Organizations:

1. Contact your bank
2. When in doubt, file
3. Confirm state and local considerations
4. Remember good governance
5. Other relief



Who is Eligible?

- Payroll Protection Program (PPP)
 - 501(c)3, 501(c)19, tribal business concerns
- Economic Injury Disaster Loan (EIDL)
 - All 501(c)s *except* those lobbying/political activities
- Employee Retention Payroll Tax Credit (ERTC)
 - All businesses, including non-profits
- Payroll Tax Deferral
 - All businesses, including non-profits



Other forms of relief for Non-Profits

- Additional relief support
- Candid.org
- Tax benefits for donors willing to help non-profits
- Donors can give in higher amounts to save more
- Anyone who gives up to \$300 can get an easy tax break
- Corporations can receive a higher tax break for their charitable giving



Main Street Lending Program

Overview

- Eligible borrowers are businesses with up to 10,000 employees or up to \$2.5 billion in 2019 annual revenues
- Each eligible borrower must be a business that is created or organized in the United States or under the laws of the United States with significant operations in and a majority of its employees based in the United States
- An eligible borrower may only participate in one of the two Main Street Lending Programs; however, a borrower that has taken advantage of PPP may also take out loans under the Main Street Lending Program.
- Unlike the SBA's Paycheck Protection Program (PPP) for small businesses, loans provided under the Main Street Lending Program are **not eligible for loan forgiveness.**



PPP Loan/SBA Lending Situation

Resources and other updates

- What's available on our website
- How to get your 941 and other documentation
- Potential for another tutorial from us regarding:
 - Pulling iSolved reports for PPP loan applications
 - Updating earnings and absence codes for FFCRA



Checking in with the FFCRA

- Qualifying reason #1: Quarantine v. Stay at Home order
- Documentation for ESICK and EFMLA
- Enforcement – “relaxed” until April 17
- Small businesses exemption.
 - You do not apply; you just self-determine!
- Finding the average hourly rate
- Tracking in the iSolved system



Unemployment

- Yes, the \$600 is for everyone, but we don't know how quickly the applications will be processed
- Unemployment benefits are not intended to replace income
- If you are able to keep your workers employed and take advantage of the loans and grants available through the CARES Act, that would be a better solution.
- You can place them on furlough or “inactive” status. They could use PTO or apply for unemployment in the interim, then be back on payroll once you receive loan money.
- Those who already were receiving benefits pre-COVID will benefit from these changes (13-week extension and extra \$600)
- Those who have exhausted their unemployment benefits can apply
- Some companies *are* hiring.
 - Visit LinkedIn or (if in VA) VCWCapital.com for a list of companies that are hiring.



Who cannot apply for unemployment?

Those who are:

- Able to telework and get paid for it
- Taking Emergency Paid Sick Leave or Expanded FMLA under the Families First Act
- Using paid sick leave under their employer's plan
- Fired for cause or quit when there is work available



Final Thoughts



As requirements change and laws are passed, we will update you as soon as possible.

Don't forget to wash your hands!



Questions?

Please email:

questions@dominionpayroll.com

For resources, updates, webinar schedule, and FAQ's, please visit our

[COVID-19 Updates & Resources page](#)

