



RESOURCE GUIDE

WYOMING LEGISLATIVE SERVICE OFFICE

COVID-19 STATE AND FEDERAL RESOURCES: EMERGENCY ASSISTANCE TO INDIVIDUALS, FAMILIES, AND SMALL BUSINESSES

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by

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STATE OF WYOMING COVID-19 RESOURCES

State of Wyoming COVID-19 website: <https://covid19.wyo.gov/>.

The website includes links for information and resources for Health; Education; Business, Financial and Employees; State Services and Operations; and Transportation Infrastructure.

Business Services

Wyoming Business Council (WBC) COVID-19 Response Tips: <https://wyomingbusiness.org/covid19>.

The website includes information on:

Wyoming Small Businesses can apply for U.S. Small Business Administration (SBA) COVID-19 **Economic Injury Disaster Loans (EIDL)**: <https://covid19relief.sba.gov/#/>. SBA Office of Disaster Assistance: 1-800-659-2955.

The WBC website states it is *critical* the EIDL application be correct and thorough, so Wyoming small business owners are encouraged to reach out to **Wyoming Small Business Development Center Network (SBDC)** regional directors <https://www.wyomingsbdc.org/contact/> or **WBC** regional directors <https://wyomingbusiness.org/contactus> for assistance in completing the SBA forms.

Wyoming Employers COVID-19 Resources:

<https://wyomingbusiness.org/woemployerresources>

Wyoming Employees COVID-19 Resources:

<https://wyomingbusiness.org/woemployeeresources>

Wyoming Communities COVID-19 Resources:

<https://wyomingbusiness.org/covid19/wyocommunityresources>

Wyoming Small Business Administration (SBA) District Office:

<https://www.sba.gov/offices/district/wy/casper>.

Telephone: 307-261-6500.

The Wyoming SBA Office encourages small businesses to check SBA program updates on the federal SBA website <https://www.sba.gov/disaster-assistance/coronavirus-covid-19> or the Wyoming SBA District Office Twitter account https://twitter.com/SBA_Wyoming. Small business owners can also contact their local Wyoming Small Business Development Center (SBDC) Network representative by visiting www.wyomingsbdc.org/contact/.

State Services and Resources

Wyoming State Services and Resources: <https://covid19.wyo.gov/operations>

Wyoming 2-1-1: Statewide helpline which provides free, confidential information and referrals to health and human services. By dialing 2-1-1 from anywhere in the state of Wyoming, people are linked to information about COVID-19 as well as local resources, from both government and nonprofit agencies.

Unemployment Benefits: Apply for benefits online <https://wyui.wyo.gov/benefits/home.do>.

If no internet access, call the WY Unemployment Office: (307) 473-3789 (call volumes are very heavy, so may need to call back.)

Health Insurance: Workers who have lost their job are eligible to enroll in health insurance through the federal marketplace. Enroll Wyoming online at <https://enrollwyo.org/> or call 2-1-1 to speak with a local health insurance navigator.

See **APPENDIX A** for a list of health insurance options compiled by Representative Sue Wilson.

Food Assistance: Wyoming Hunger Initiative COVID-19 response:

<https://www.nohungerwyo.org/covid>.

Provides a county-by-county list of school districts distributing breakfasts and lunches to students, as well as local Food Pantries providing food assistance to individuals and families.

Wyoming Department of Family Services (DFS): <https://dfs.wyo.gov/>.

The DFS website reports there are currently no delays for receiving benefits DFS programs, including Supplemental Nutrition Assistance Program (SNAP), Cash Assistance, and Child Care Assistance. If you find yourself in need of assistance or have questions on an already open case, contact your local field office <https://dfs.wyo.gov/about/contact-us/>.

Voting by Mail-In Ballot

In Wyoming, any registered voter may apply for a mail-in (absentee) ballot at any time during a calendar year in which the election is held, but not on the day of the election. To request a mail-in ballot, a voter should contact their County Clerk. For information on mail-in ballots and links to County Clerk websites see: <https://sos.wyo.gov/Elections/State/AbsenteeVoting.aspx>

Mail-in ballots must be received by the county clerk no later than 7:00 p.m. on Election Day. Mail-in ballots can be returned in person or by mail.

FEDERAL COVID-19 RESOURCES

The CARES Act programs, U.S. Treasury website: <https://home.treasury.gov/cares>.

The website includes the following links:

American Workers and Families Economic Impact Payments:

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

Distribution of economic impact payments will begin in the next three weeks and will be distributed automatically, with no action required for most people. However, some seniors and others who typically do not file income tax returns will need to submit a simple tax return to receive the stimulus payment. Check the www.irs.gov website for updates.

Payroll Support for Businesses: The U.S. Treasury Department will be providing guidance and updates on program implementation at <https://home.treasury.gov/cares>. As of March 31, 2020, the website provides guidance for Payroll Support and Loans to *Air Carriers and Eligible Businesses and National Security Businesses* only. Check the above link for updates.

Families First Coronavirus Response Act (FFCRA) programs, U.S. Dept of Labor website:

<https://www.dol.gov/agencies/whd/pandemic>.

Provides funds to small businesses with not more than 500 employees to provide employees with paid leave, either for the employee's own health needs or to care for family members. The above DOL link also provides the following fact sheets:

Employee Paid Leave Rights under the FFCRA:

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>.

Employer Paid Leave Responsibilities under the FFCRA:

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>.

Federal Student Aid Coronavirus Forbearance Info for Students, Borrowers, and Parents:

https://studentaid.gov/announcements-events/coronavirus?fbclid=IwAR3olqOsyJvVnl26_2nLSWJE0mp12prtOySrdgeXKdfSD2Z8PsrAWotMY4

Small Business Administration (SBA) COVID-19 loan programs and debt relief:

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

Includes the following links:

- **Paycheck Protection Program (PPP) loans:**

<https://www.sba.gov/funding-programs/loans/paycheck-protection-program>.

Provides loans of up to \$10 million to small businesses with not more than 500 employees, including eligible non-profits, Veterans organizations, Tribal small business concerns, agricultural cooperatives, sole proprietorships, self-employed individuals, and independent contractors, to meet payroll and certain other expenses. If all employees are kept on payroll for eight weeks, SBA will forgive the portion of the loans used for payroll, rent, mortgage interest, or utilities. Up to 100 percent of the loan is forgivable.

PPP applications and information for borrowers and lenders can be found on the U.S. Treasury website: <https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses>.

PPP Information Sheet for Borrowers: <https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf>

Paycheck Protection Loans will be issued by qualified SBA lenders. The Wyoming SBA District Office website provides a list of **2020 Wyoming SBA Lenders**:

https://www.sba.gov/sites/default/files/resource_files/2020_List_of_Wyoming_Lenders.pdf

NOTE: Applicants must apply for loans through their local bank or other local lending institution. Going through a lender of which an applicant is not already a customer will only slow down an application.

UPDATE: As of 4/16/2020, the original \$349 million appropriated by the CARES Act for the Paycheck Protection Program (PPP) has been expended and the SBA is no longer accepting applications for the program. The U.S. Congress is working on legislation to replenish the program. In the meantime, the **SBA is offering debt relief to borrowers of other SBA loans**: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief>.

- **COVID-19 Economic Injury Disaster Loans (EIDL):** <https://covid19relief.sba.gov/#/>.

Provides working capital loans of up to \$2 million to small businesses with not more than 500 employees, including eligible non-profits, Veterans organizations, Tribal small business concerns, agricultural cooperatives, sole proprietorships, self-employed individuals, and independent

contractors. Small business owners can apply for a loan advance of up to \$10,000 to provide economic relief for temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid. Small businesses can apply for EIDL loans online: <https://covid19relief.sba.gov/#/>.

SBA Office of Disaster Assistance: 1-800-659-2955.

- **SBA Express Bridge Loans** for small businesses who currently have a business relationship with an SBA Express Lender. Provides up to \$25,000 with less paperwork and a fast turnaround. To find an Express Bridge Loan Lender, contact the **SBA District Office in Casper, WY**: <https://www.sba.gov/offices/district/wy/casper>. Telephone: 307-261-6500.

For assistance or updates about these and other SBA programs, see the Wyoming Small Business Administration (SBA) links and contact information listed above under State COVID-19 Resources.

U.S. Department of Agriculture (USDA)

- **Distance Learning and Telemedicine Grant Funding:** USDA is opening a second application window for funding under the [Distance Learning and Telemedicine](#) (DLT) grant program to provide an additional window for those who cannot complete applications prior to the first application deadline of April 10.

Electronic applications for window two may be submitted through grants.gov beginning April 14, 2020, and are due no later than July 13, 2020. Paper applications will not be accepted under the second window. Additional information on how to apply will be available on grants.gov on April 14.

Applicants eligible for DLT grants include most state and local governmental entities, federally recognized tribes, nonprofits, and for-profit businesses.

Rural Development was provided an additional \$25 million in the [CARES Act](#) for the Distance Learning and Telemedicine grant program. USDA will make a separate announcement in coming weeks when these funds are available.

- **Rural Development COVID-19 Response:** <https://www.rd.usda.gov/coronavirus>. The website includes information about measures to help rural residents, businesses and communities affected by COVID-19 with regard to the USDA Rural Housing Service, Rural Utilities Service, and Rural Business-Cooperative Service, including links to:

- **COVID-19 Federal Rural Resource Guide:** https://rd.usda.gov/sites/default/files/USDA_COVID-19_Fed_Rural_Resource_Guide.pdf

USDA and Federal partners have programs that can be used to provide immediate and long term assistance to rural communities affected by the COVID-19 pandemic. These programs can support recovery efforts for rural residents, businesses, and communities. USDA developed this resource guide for State, Local, and Tribal leaders, and other stakeholders.

○ **USDA Rural Development Immediate Actions Fact Sheet:**

https://www.rd.usda.gov/files/USDA_RD_SA_COVID19_ProgramImmediateActions.pdf

APPENDIX A

Options for persons losing health insurance coverage due to job loss:

Rep. Sue Wilson, 4/8/20

1) COBRA coverage

Businesses with 20 or more employees are required to allow employees to keep their health insurance for up to 18 months after they lose their job. However, if you choose this option, your premiums will increase because instead of only paying the employee's portion of premiums, you will also have to pay your employer's part. Here is an FAQ page from the U.S. Department of Labor:

<https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/cobra-continuation-health-coverage-consumer.pdf>

2) Marketplace (Obamacare exchange) coverage

Losing job-based coverage qualifies you for a special enrollment period. This means you have 60 days to enroll in a health plan, even if it's outside the annual open enrollment period:

<https://www.healthcare.gov/unemployed/coverage/>. Subsidies are available for people/families up to 400% of the federal poverty level (FPL); you can estimate your annual income if you've been laid off (unemployment benefits count as income). Just as an example, 400% of the FPL is \$51,040/year for one person and \$104,800 for a family of four. You can still purchase insurance through the Marketplace even without the subsidy.

3) Short-term health insurance policies

Short-term plans can have initial durations of up to 364 days (you can buy them for shorter periods of time), and renewals are allowed up to 3 years total. Short-term plans can exclude pre-existing conditions and may not cover preventive care or prescriptions. There are several carriers in Wyoming. This site provides a search engine:

<https://www.ehealthinsurance.com/wyoming-health-insurance/health-plans/short-term>

4) Healthcare sharing ministries

Sharing ministries are not insurance and are not regulated as such. These are organizations, usually faith-based, whose members share their healthcare costs. Four of the largest ministries are Christian Healthcare Ministries, Medi-Share, Samaritan Ministries International, and Liberty Healthshare. They do not usually cover preventive care or most pre-existing conditions.