

Thank you for joining us for today's webinar:

Financial Resources during COVID-19 Crisis: A Webinar Event for Wisconsin Practitioners & Educators

The webinar will begin promptly at 12pm CT



Financial Resources during COVID-19 Crisis: A Webinar Event for Wisconsin Practitioners & Educators



April 27, 2020
10:30 am – 12:00 pm CT

Brought to you by:
Center for Financial Security
at the University of Wisconsin-Madison &
the University of Wisconsin-Madison
Division of Extension



Hallie Lienhardt
Assistant Director
Center for Financial Security
University of Wisconsin-Madison

Financial Resources during COVID-19 Crisis: A Webinar Event for Wisconsin Practitioners & Educators

- Welcome
- Presentations by Wisconsin State Agencies:
 - Department of Health Services (DHS)
 - Department of Workforce Development (DWD)
 - Department of Children and Families (DCF)
 - Wisconsin Housing & Economic Development Authority (WHEDA)
 - Department of Financial Institutions (DFI)
 - Department of Agriculture, Trade, and Consumer Protection (DATCP)
- Q & A
- Sign off

Our Presenters



Rebecca McAtee
Director
Bureau of Enrollment, Policy and Systems
Department of Health Services



Secretary Caleb Frostman
Secretary
Department of Workforce Development



Janice Peters
Deputy Division Administrator
Division of Family and Economic Security
Department of Children and Families



Scott Phillips
Manager of Default Management
Wisconsin Housing and Economic
Development Authority



Michael Lawton
Consumer Credit Examiner
Department of Financial Institutions



Lara Sutherlin
Administrator
Division of Trade and Consumer Protection
Department of Agriculture, Trade, and
Consumer Protection

COVID-19 Eligibility Changes

April 2020



Wisconsin
Department of Health Services

Introduction & Agenda

Director of the DMS Bureau of Enrollment Policy and Systems, Rebecca McAtee, will discuss the efforts that Wisconsin is taking to support Medicaid members during COVID-19

Agenda

1. COVID-19 Response Guiding Principles
2. Overview of Eligibility Changes



Rebecca McAtee
Director
DHS Bureau of Enrollment
Policy and Systems

COVID-19 Response Guiding Principles

DMS has been evaluating available state and federal options for COVID-19 response to best support Wisconsinites during the pandemic

Goals of DMS Eligibility Response

1

Provide coverage for as many people as possible during the pandemic

2

Protect the health and safety of Wisconsinites by streamlining the eligibility process for both members and income maintenance agencies

Wherever possible, the Department is working to streamline changes across programs to reduce member confusion and concern

Healthcare-Specific Changes

DMS is pursuing a range of changes that seek to expand healthcare coverage to WI residents, prevent current members from losing eligibility, and reduce member burden during this emergency



Streamlining Processes

ACCESS for Partners and Providers is being updated to expand Presumptive Eligibility for health care benefits, also known as Express Enrollment or Temporary Enrollment, to certain children and our Elderly, Blind and Disabled population.



Prevent Termination

Example:

We implemented rules so that no one who is enrolled in Medicaid or BadgerCare Plus as of or after March 18, 2020 will lose eligibility for these programs during the emergency period.



Reduce Member Burden

Example:

We suspended member premiums for BadgerCare Plus Children, BadgerCare Plus Childless Adults, and MAPP households.

FoodShare-Specific Changes

DMS is pursuing a range of changes that seek to expand FoodShare coverage to WI children, increase allotments to current beneficiaries, and reduce member burden during this emergency



Supporting Families

Example:

We are actively working with our partners in DPI and DCF to provide temporary food benefits to children who are eligible to receive free and reduced meals. Wisconsin's plan was approved on April 23rd.



Provide Additional Allotments

Example:

We are providing emergency allotments to all eligible FoodShare households for the months of March and April, to raise all households up to the maximum monthly benefit amount. We are submitting a request to FNS to also provide emergency allotments for May.



Reduce Member Burden

Example:

Through at least May 31st, a FoodShare interview will not be required at application or renewal, or for pending requests, as long as verification requirements are met. We are exempting work requirements for individuals.

Reviewing Authority

We are reviewing the flexibility we have to make changes in the following areas:



We have confirmed that the \$600 weekly Federal Pandemic Unemployment Compensation benefit provided under the CARES Act does not count as income or as an asset for 12 months for health care programs, and are seeking flexibilities for other programs.



We are looking at ways we can help FoodShare members overcome barriers to food access and use their benefits more effectively during this time, such as for online purchasing.



We are looking into flexibilities related to our student eligibility policies for FoodShare; FNS has issued a memo describing student eligibility as an area for which they would provide blanket denials and we are evaluating alternate options to address student eligibility concerns.

Telemedicine Changes

During the COVID emergency, DMS has expanded coverage of the delivery of Medicaid covered services via telehealth.



Permanent Changes

1. Allowing all originating sites, which is where the patient is during a telehealth visit; this means that patients can be at home during a telehealth visit
2. Coverage of inpatient consultations, nursing facility assessments, e-visits, and phone visits by physicians, nurse practitioners and physician assistants.
3. Allowing independent behavioral health practitioners, as well as those who practice at a DQA-certified outpatient mental health clinic, to deliver telehealth services
4. Tribal FQHCs may count telehealth visits as encounters

Temporary Changes During Public Emergency

ForwardHealth will **allow telehealth services** using interactive, real-time technology, including phone, for currently covered Medicaid services that can be delivered with functional equivalency to a face-to-face service. Included are **group therapy services**, which carry with them unique privacy considerations that providers should be aware of and adhere to.

Questions?

To ensure we are supporting our members, we will continue to:

- 1) Seek out authority to provide further flexibilities and supports to WI residents
- 2) Revisit existing eligibility changes to extend benefits if the emergency continues
- 3) Stay in conversation with stakeholders, state, and federal government to ensure transparency and open dialogue as we face COVID-19 together

To Stay Informed about Coming Changes, Please Visit

1. Eligibility Call Series page: <https://www.dhs.wisconsin.gov/dms/policycalls.htm>
2. COVID-19 Call Information page: <https://www.dhs.wisconsin.gov/dms/policycalls/covid-19.htm>
3. Main ForwardHealth page: <https://www.dhs.wisconsin.gov/forwardhealth/index.htm>

For Eligibility-Specific Questions

Send questions on eligibility specifically to DHSFoodSharePolicy@wisconsin.gov



DEPARTMENT OF WORKFORCE DEVELOPMENT

SEC. CALEB FROSTMAN



Pandemic Unemployment Assistance (PUA)



- **Self-employed** (e.g., self-employed, free lancers, independent contractors, and part-time workers),
- **Do not have sufficient work history** to be eligible for a regular unemployment insurance (UI) claim, or
- **Have exhausted** other forms of state and federal UI benefits.

DEPARTMENT OF WORKFORCE DEVELOPMENT



Maximum PUA weekly benefit rate =
\$370



Minimum PUA weekly benefit rate =
\$163



100% federally
funded - Available
for 39 weeks

February 8, 2020
through the week
ending December
26, 2020.



May also receive the \$600 weekly
FPUC benefit



*Most of these applications must be
reviewed manually, which could
affect timing of fund distribution.*

TO QUALIFY FOR PUA

<https://dwd.wisconsin.gov/dwd/publications/ui/pua-18774-p.pdf>

- Diagnosed with COVID-19 or is experiencing symptoms of COVID-19
- A member of the individual's household has been diagnosed with COVID-19
- Providing care to a family or household member diagnosed with COVID-19
- Has primary caregiving responsibility
- Unable to get to work because of a quarantine
- Unable to get to work because the person has been advised to self-quarantine
- The individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of the COVID-19 public health emergency
- The individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19
- The individual had to quit his or her job as a direct result of COVID-19
- The individual's place of employment is closed as a direct result of the COVID-19 public health emergency



TO APPLY FOR PUA

- There is a link on the claimant's dashboard for filing an initial PUA application.
- After a claimant is determined to be eligible for PUA, a link will be offered on the claimant's dashboard for filing weekly claims.

<https://dwd.wisconsin.gov/uiben/pua/apply/>



Questions on PUA Application:

- Type of business entity - Provides options to choose from
- Dates closed/returning to work
- Normal hours before COVID-19
- Normal hours after the COVID-19 pandemic
- Describe the nature of your self-employment
- Do you perform duties directly related to the operation of the business?
- Were you actively performing these duties at the time of the pandemic?
- Did COVID-19 pandemic prevent you from performing all the duties in connection with the operation of the business?
- Have you been performing or been able to perform services in restoring the business since becoming unemployed? Explain.



PUA DEADLINES

- If a person is not eligible for regular unemployment insurance, **they can apply for PUA as of 4/21/2020.**
- The first payable week is retroactive to the week ending February 8, 2020 (or the first week an individual is out of work due to COVID-19, whichever is later).
- The last payable week is the week ending December 26, 2020.



DWD

- **FOR MORE INFORMATION ON:**
 - Who qualifies for the program
 - How payment is calculated
 - How to file an application for PUA

- **PLEASE VISIT:**

<https://dwd.wisconsin.gov/uiben/pua/>





DCF Resources during COVID-19



WISCONSIN DEPARTMENT OF
CHILDREN AND FAMILIES



Division of Family and Economic Security

- Wisconsin Works
 - Cash assistance, case management and employment services for low income parents
- Emergency Assistance
 - One time payment to address housing or energy crisis
- Job Access Loans
 - No interest loan to assist with obtaining or maintaining employment
- Transitional Jobs/Transform Milwaukee
 - Subsidized employment
- Refugee Programs
 - Services to newly arrived refugees
- Community Services Block Grant
 - Services to Low income individuals and families

DFES Changes in Response to COVID-19

- Suspend in-person signature and meeting requirements
- Accept alternate signatures, e.g., telephonic
- Accept best available information as verification for certain eligibility items
- Disregard federal stimulus payments
- Extending deadlines and timeframes
- W-2, EA and JAL added to ACCESS.gov

Refugee Cash and Medical Assistance

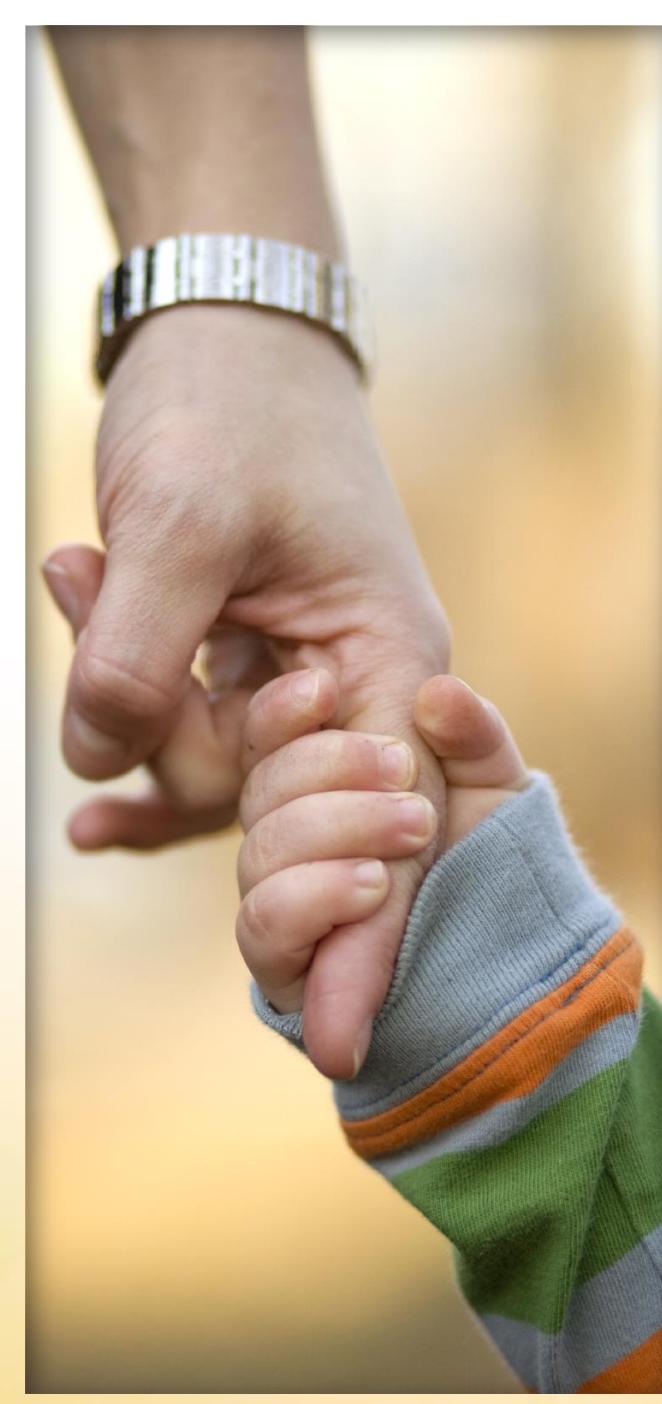
- Refugee Cash Assistance is an eight month cash assistance program
- Refugee Medical Assistance is an eight month health care program
- The federal Office of Refugee Resettlement is allowing states to request a waiver to extend the number of months a person is eligible for both programs to up to 18 months

Community Services Block Grant

- Administered by local Community Action Agencies
- Core domains
 - Employment
 - Education and Cognitive Development
 - Income
 - Infrastructure and Asset Building
 - Housing
 - Health and Social Behavioral Development
 - Civic Engagement and Community Involvement

Community Services Block Grant

- CARES Act provides \$1 billion to increase CSBG funding to states
- Wisconsin's share is estimated to be \$12 million
- Funds should be used “to prevent, prepare for, and respond to the coronavirus outbreak”
- Funding may be carried over for use during the next two fiscal years
- Allows increase of those served from 125% of the Federal Poverty Level to 200%



Division of Early Care and Education

- Wisconsin Shares
 - Child care subsidy
- Child Care Regulation
 - Child care licensing and certification

DECE Changes in Response to COVID-19

■ Wisconsin Shares

- Implemented the same policy changes as DFES
- Extended renewal eligibility periods and child care authorizations for all families in the WI Shares program
- Many child care providers are closed however, DECE is continuing to ensure that any unspent WI Shares funds issued to parents on EBT cards are going directly to the child care provider

DECE Changes in Response to COVID-19

■ Child Care Regulation

- Assisting with matching essential workers with available child care providers
- Emergency Child Care Centers allowed to open in order to care for children of essential workers
- Some child care licensing and certification rules were suspended

Governor's Proposal for DCF Programs

The Governor proposed allocating \$100 million of the Temporary Assistance for Needy Families (TANF) surplus to a variety of TANF related programs including a temporary expansion of the W-2, EA and JAL programs, a new program that would provide short-term financial assistance to eligible individuals to cover housing, transportation and other essential costs, and expanded eligibility for the Wisconsin Shares Child Care subsidy program. It also included \$25M in GPR to launch a new child care grant program to fund hazard pay for early childhood educators, cover the cost of care for essential workforce families, and provide relief for closed child care centers.

DCF may be able to:

Launch the proposed child care grant programs.

Why:

The legislature allowed DCF to access \$51M of CCDBG funds from the Federal CARES Act.

Governor's Proposal for DCF Programs

Because the legislature's bill did not include the proposed non-statutory provisions needed to implement the other DCF program changes DCF can't:

- Use existing TANF surplus to expand family support programs including the Wisconsin Works (W-2), job access loans, and emergency assistance programs to help individuals affected by the pandemic.
- Create a short-term financial assistance program.
- Use existing TANF surplus funds to expand Wisconsin Shares eligibility.
- Use existing CCDBG funds for COVID-19 child care-related efforts.



Division of Family and Economic Security

Janice Peters
Deputy Division Administrator
Janice.peters@Wisconsin.gov



Resources for Homeowners

What is WHEDA doing to help single family mortgage customers?

Whether a homeowner has a WHEDA mortgage or a mortgage with another lender, we are communicating this general guidance:

- Review and assess your ability to pay.
- If you have concerns, contact your mortgage provider ASAP. Open communication is important!
- When communicating, share your financial situation, ask for advice and explore the full range of payment options and resources.



What resources are available for homeowners concerned about foreclosure?

Wisconsin Emergency Order #15 (March 27, 2020) temporarily bans evictions and foreclosures for 60 days.

FHA, Fannie Mae and WHEDA bond supported mortgages all have options that include a forbearance plan.

- Allow for reduced and/or suspended payments for a period of time followed by a permanent loss mitigation option to bring the account current.



What is WHEDA doing to advocate for homeowners?

WHEDA is working in coordination with the National Council of State Housing Agencies to advocate for federal stimulus appropriations as well as actions by housing regulatory agencies to support homeowners.

WHEDA is requesting that leaders of FHFA, Fannie Mae and Freddie Mac roll back program changes that have increased costs and reduced loan eligibility for first-time and low-to-moderate-income homebuyers.

WHEDA is also seeking additional funding for homeless and rental assistance as well as flexibility from Fannie Mae and Ginnie Mae regarding mortgage payments and late fee amnesty.



More Information & Contacts

WHEDA:

- WHEDA homeowners who are concerned about paying their mortgage should call us at 800-562-5546
- WHEDA FAQs for homeowners, renters, small business owners, mortgage lenders, commercial developers & property managers: <https://www.wheda.com/COVID-19-FAQ/>.

Federal Housing Administration:

https://www.hud.gov/federal_housing_administration

Fannie Mae

<https://www.knowyouroptions.com/covid19assistance>



WHEDA

TOGETHER WE BUILD WISCONSIN®



W H E D A

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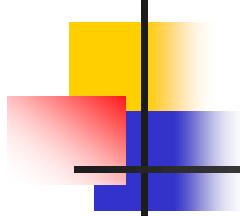
Covid – 19 Crisis



Michael Lawton

Department of Financial Institutions

April 27, 2020



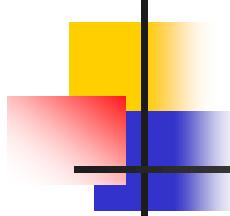
DFI Contact Information

Michael Lawton, Examiner
Bureau of Consumer Affairs
Department of Financial Institutions

www.wdfi.org

608-264-7969 or 800-452-3328

Michael.lawton@dfi.wisconsin.gov



Department of Financial Institutions

■ **Regulates**

banks

credit unions

stockbrokers

loan companies

seller of checks

auto dealers

financial planners

savings and loans

investment advisers

collection agencies

currency exchanges

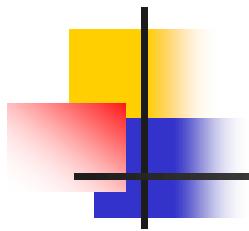
sales finance companies

insurance premium finance

adjustment service com.

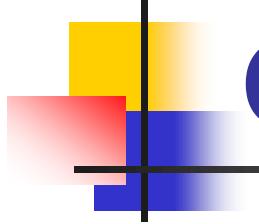
mortgage bankers

franchises



DFI - Guidance

- Debt Collectors
- Loan Companies/Payday Lenders
- Banks
- Credit Unions
- Mortgage Bankers



Covid-19 Activity

- Complaints
- Scams
- Lender Assistance/Policy Changes



COVID-19: WI Regulatory Actions & Frauds and Scams

Lara Sutherlin

WI Bureau of Consumer Protection





- What we do
 - Ensure fair business practices for buyer and seller
 - Prohibit fraud, deception, unfair practices
- How we are continuing to serve WI
 - Consumer Hotline
 - Education
 - Mediation
 - Investigation
 - Enforcement



Fraud & Scam Trends

- As headlines change, so will the scams
- Help DATCP know what you're seeing
 - Report scams to datcp.wi.gov



Fraud & Scam Trends

- Treatments and Cures
 - Vaccine offers
 - Test kits offers
 - Miracle cures
 - Medicare-related scams



Fraud & Scam Trends

- Email/Text scams & malicious websites
 - Phishing emails & texts
 - Get your money
 - Get your information
 - Malicious websites
 - Lots of domains including “Coronavirus”
 - Stick with known, trusted sites
 - Don’t click links from sources you don’t know



Phishing Emails

**Distributed via the CDC Health Alert Network*

January 31, 2020

CDCHAN-00426

Dear [REDACTED]

The Centers for Disease Control and Prevention (CDC) continues to closely monitor an outbreak of a 2019 novel coronavirus (2019-nCoV) in Wuhan City, Hubei Province, China that began in December 2019. CDC has established an Incident Management System to coordinate a domestic and international public health response.

Updated list of new cases around your city are available at (<https://www.cdc.gov/coronavirus/2019-nCoV/newcases-cities.html>)

You are immediately advised to go through the cases above for safety hazard

Sincerely,

CDC-INFO National Contact Center

National Center for Health Marketing

Division of eHealth Marketing

Centers for Disease control and Prevention™



Fraud & Scam Trends

- Robocalls
 - Health-related calls
 - Cures! Prevention! Test Kits! Telemedicine! Health Insurance!
 - Cleaning Supplies
 - Social Security Administration scams
 - Mortgage relief scams
 - Student load debt relief scams
 - More every day



Fraud & Scam Trends

- Government Stimulus Checks
 - The Government will not ask you to pay up front to get ANY money
 - The Government will not ask for your SSN, bank account, or credit card number
 - Anyone who tells you they can get you money NOW is a scammer.



Protect Yourself Against Scams

- Know who you are dealing with
- Don't wire money
- Don't pick up the phone
- Don't click on links
- Treat your personal information like cash
 - Social Security number
 - Insurance information
 - Driver's license



Landlord Tenant

- Temporary Changes
 - Eviction Moratorium
 - Right to Enter
 - Late Rent Fees



Landlord Tenant

- Eviction Moratorium
 - Emergency Order #15
 - Suspension on Residential and Commercial Evictions for Non-payment of Rent
 - Good for 60 days - Until May 26



Landlord Tenant

- Right to Enter
 - Emergency Order #12, Safer at Home Order
 - Landlords shall avoid entering leased premises
 - Unless Emergency Maintenance is Required



Landlord Tenant

- Late Rent Fees
 - Emergency Rule
 - Effective April 25, 2020
 - Prohibits fees for non-payment or late payment of rent
 - During the Emergency Order
 - Plus 90 days after the Emergency Order expires



Price Gouging

- Executive Order #72
 - Declared a Public Health Emergency in WI
 - Declared a period of “abnormal economic disruption”
- What is Price Gouging?
 - When a seller charges “unreasonably excessive prices”
 - There are exceptions, including increased costs to the seller
 - During a crisis there can be legitimate price increases
- What counts as “unreasonably excessive”?
 - “unreasonably excessive price” is defined as a price that is more than 15% higher than the seller's highest price – unless an exception applies – within the last 60 days before a declared emergency.
 - In this case, that is 60 days prior to March 12, 2020.



Price Gouging

- What types of products are included?
 - Any consumer good or service purchased primarily for personal, family, or household uses
- What types of retailers and services are included?
 - All sellers across the entire state, including manufacturers, producers, suppliers, wholesalers, distributors, and retailers
- Filing a complaint online at datcp.wi.gov
 - Product name & description (size, quantity, etc.)
 - How and where sold
 - Current & previous price



Stay Informed

- Know the latest on the Coronavirus
 - Health info: dhs.wisconsin.gov/coronavirus
 - COVID-19 Scams: ftc.gov/coronavirus
 - Wisconsin gov't response:
wisconsin.gov/coronavirus
- Report scams or questionable claims:
datcp.wi.gov



DATCP Consumer Protection

1-800-422-7128

DATCP.WI.GOV

Facebook.com/WIConsumer

Twitter.com@WIConsumer



Q & A



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Financial Resources to Help Get Through COVID-19

A UW-Madison Division of Extension Resource Website

<https://fyi.extension.wisc.edu/toughtimes/covid-19-financial-resources/>

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Please remember that today's webinar was recorded and will be
posted on our website: cfs.wisc.edu
within two business days.



Please contact Hallie Lienhardt with questions:

Hallie.lienhardt@wisc.edu

608-890-0229