

Ohio Department of Health Resources for families:

From

(<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/resources-for-economic-support>)

- **In demand jobs during the pandemic**

Many parts of our society are experiencing high demand during this pandemic and are seeking more employees; find available jobs now:

<https://jobseeker.ohiomeansjobs.monster.com/Account/UCClaimantsOverview.aspx>

- **Unemployment**

Questions and answers regarding the coronavirus (COVID-19) and the impact on unemployment benefits can be found here:

<http://jfs.ohio.gov/ouio/CoronavirusAndUI.stm>

- **Food, cash and medical assistance**

The Ohio Department of Job and Family Services provides food, cash and medical assistance to individuals and families in need. To review eligibility requirements and apply for assistance, please visit: <https://benefits.ohio.gov/>.

- **School meals**

Decisions on how free breakfast and lunches are distributed to students is being made by each district. Contact your local district. You may find additional information here:

<http://education.ohio.gov/Topics/Student-Supports/Coronavirus>

- **Keep Ohio Connected (internet service availability)**

Learn what Internet Service providers are doing to keep Ohioans connected, including

keeping service turned on during the pandemic and waiving late fees:

<https://governor.ohio.gov/wps/portal/gov/governor/media/news-and-media/dewine-husted-praise-internet-providers-for-commitment-to-keep-americans-connected-pledge>

- **Existing DSA Programs**

Access existing programs to find local non-profit resources available for those in need, to help maintain your small business, and reduce energy costs to your home.

<https://development.ohio.gov/indvservices.htm>

- **Find a Community Action Agency:** locally controlled private nonprofit organizations whose purpose is to reduce poverty and to help low-income people become self-sufficient: https://development.ohio.gov/cs/cs_caa.htm
- **Access Entrepreneurship and Business Assistance Centers:** resources for starting or maintaining a small business in Ohio:
https://development.ohio.gov/bs/bs_entrepreneurship.htm
- **Learn about Energy Assistance Programs:** Learn how to manage your home energy costs: https://development.ohio.gov/is/is_energyassist.htm

- **Injured worker temporary telehealth policy**

Learn how the BWC is initiating temporary policy changes that will allow flexibility in the provision of care to injured workers:

<https://www.bwc.ohio.gov/downloads/blankpdf/PolicyAlert-TempTeleHealthCOVID-19.pdf>

- **Medicaid provisions for uninsured**

Learn about how to qualify for Medicaid coverage:

<https://medicaid.ohio.gov/FOR-OHIOANS/Who-Qualifie>

- **Maintaining Healthcare Coverage for Your Family**

Health insurers must allow employers to continue covering employees, even if the employee would otherwise become ineligible because of a decrease in hours worked per week. We know employees may be working a significantly reduced schedule right now, through no fault of their own, and we want to make sure they continue to have access to their health insurance if it's feasible for the employer at this time.

<https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-03.pdf>

- **Assistance for Lost Insurance Coverage**

Those who do lose insurance coverage, are eligible for a special enrollment period to gain new coverage. Premium subsidies may be available for those who qualify by purchasing plans on the federal exchange.

<https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-03.pdf>

- **Access to Coverage During COVID-19 Emergency**

The Ohio Department of Insurance has requested that certain insurance companies ensure that members have access to needed healthcare services to test for and treat COVID-19. Specifically, health insurers have been asked to relax certain review

measures, such as prior authorizations; allow longer prescription drug fills; encourage use of telehealth where possible; and be aware of their obligations under Ohio law for claim appeals and review.

https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-02_COVID-19.pdf

- **Coverage of COVID-19 Testing and Treatment**

The Ohio Department of Insurance has defined testing and treatment related to the COVID-19 virus as an emergency medical condition under Ohio law. Such services must be covered without preauthorization at the highest level among three rates: in-network, out-of-network, or Medicare. Health Insurance Corporations (HICs or HMOs) are required to pay for COVID-19 testing with no balance bill. Consumers with other health plans may receive an out-of-network bill that the insurer is not required to pay. If consumers receive bills for testing and treatment of COVID-19, they should reach out to the Ohio Department of Insurance at [\[insurance.ohio.gov\]](https://insurance.ohio.gov)insurance.ohio.gov to ensure claims are being processed according to guidance.

<https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-05.pdf>

- **Travel Insurance and COVID-19**

Unless a specific exclusion applicable to COVID-19 applies, a travel insurance policy that covers sickness, accident, disability, or death occurring during travel must cover such risks related to COVID-19. Many travel insurance policies also must cover

cancellation or interruption of a trip or event, emergency transportation and/or costs of returning to the United States for further treatment pursuant to the terms of the policy.

https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-02_COVID-19.pdf

- **Auto Insurance and Expired Driver Licenses**

As a result of the closure of Ohio Bureau of Motor Vehicles deputy registrar locations, some insured Ohioans will be unable to timely renew their driver licenses. Insurers have been notified that they must not cancel, non-renew, or refuse to issue an auto insurance policy, or deny a claim, solely because the driver license of the policy holder or other covered family member has expired.

<https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-06.pdf>

- **Property and Causality, Life, and Long-Term Care Premium Relief**

Property and causality, life, and long-term care insurers must provide a grace period of at least 60 days for the payment of insurance premiums so that insurance policies are not initially cancelled for nonpayment of premium during the state of emergency. Insurers may do this by offering payment accommodations, such as allowing consumers to defer payments at no cost, extending payment due dates, or waiving late or reinstatement fees. Insurers are not required to waive any premiums and the insurer will be able to retroactively cancel the policy if premiums aren't paid.

<https://iop-odi-content.s3.amazonaws.com/static/Legal/Bulletins/Documents/2020-07.pdf>

- **Utility Assistance**

Ohio has received an extension of the Winter Crisis Program through May 1, and the Home Energy Assistance Program (HEAP) through June 1. The Winter Crisis Program helps income-eligible Ohioans maintain their utility service, while HEAP provides eligible Ohioans assistance with their home energy bills through a one-time benefit applied directly to their bill. You can now also apply for these programs over the phone, instead of needing to appear in person. Visit EnergyHelp.Ohio.gov for more information or call 1 (800) 282-0880 to begin your application.

- **State Tax Filing and Payment Extensions**

The deadline to file and pay state income tax without interest or penalty has been extended to July 15 for individual income tax, school district income tax, pass-through entity and fiduciary income tax, and municipal net profit taxpayers that have opted into the state's centralized filing system. For full details on tax changes, visit <https://www.tax.ohio.gov/Coronavirus.aspx>.

- **Wi-Fi HotSpots**

BroadbandOhio, the state's office dedicated to improving access to high-speed internet, has been working with providers to find public hotspot locations that Ohioans can use in areas where they may not otherwise have access to internet from home. Providers not currently listed that are offering public wi-fi hotspots are encouraged to email together@governor.ohio.gov with contact information, and a representative from BroadbandOhio will follow-up. Check out Wi-Fi hotspot locations

in Ohio at

<https://innovateohio.gov/wps/portal/gov/innovate/news/news-and-events/04042020>.