When we face tough times, we all need help. Here’s what you should know about the array of public benefits to help Iowans make ends meet during this crisis. Eligibility for these programs varies by immigration status; please see our forthcoming piece for more specifics.

### Unemployment

**Financial help if you’ve lost your job or can’t work**

- Many workers who didn’t qualify for unemployment before the crisis now do. That includes workers who are self-employed, “gig” workers (like Uber drivers), independent contractors (whose pay is reported on a 1099 tax form rather than a payslip) and workers who are new to the labor market.
- You should apply for unemployment if you:
  - lost your job, were furloughed or had your wages or hours reduced
  - had to quit your job to take care of your children or cannot get to work due to the virus
  - have health conditions or exposure to the virus make it unsafe for you to be at work
  - your employer has failed to adopt necessary safety measures
- People who qualify for unemployment will get an extra $600 per week through July 31.
  - The $600 may reduce your SNAP benefits.
  - The $600 will not be counted when determining whether you qualify for Medicaid or Hawki.
  - The $600 may reduce your subsidy if you purchase insurance through the Marketplace (Obamacare) and could even make you ineligible.
- All unemployment benefits are taxable.
- Questions about unemployment?
  - Iowa Workforce Development main unemployment information page
  - COVID-19 and Unemployment Insurance for workers Q&A
  - Video instructions for applying online (English)
  - Video instructions for applying online (Spanish)

### Medicaid

**Health insurance for you and members of your family**

- You cannot be kicked off Medicaid during the Covid-19 crisis.
- Testing and treatment of Covid-19 is covered by Medicaid. You should not have to pay anything to receive the test or treatment.
- You can ignore any notices you received about losing your Medicaid coverage in April.
- Your dental benefits will not be reduced.
- If you’re a Dental Wellness Plan member who was scheduled to go to reduced benefits on April 1, 2020, you are being reinstated to the full benefit level.
- Questions? Call Iowa Medicaid Member Services at 800-338-8366.
**Food Assistance (SNAP)**

*Funds put on an electric card you can use to buy groceries*

- Households receiving SNAP will receive the maximum amount for their household size in May.
- Adults without dependents who can work are now able to access SNAP without time limits.
- Households receiving SNAP who were up for recertification in March, April or May now have their cases automatically recertified for the next six months.
- SNAP participants will not lose benefits for failure to meet work requirements.
- Questions about SNAP, or need help filling out the application? Call the Iowa Food Assistance Hotline: 855-944-3663 for assistance available in many languages.

**Child Care Assistance**

*Help paying for child care while you are working or going to school*

- If you’re currently getting CCA, continue communicating with your child care provider to maintain your slot.
- If you’re an essential worker and need child care, visit the Iowa Department of Human Service’s Temporary Emergency Childcare resource page.
- Questions about child care? Visit the Iowa DHS Childcare Resources in Response to COVID-19

**Utility Payment Assistance and Shutoff Protection**

*Assistance paying your heating bill*

- Low-Income Home Energy Assistance (LIHEAP) application deadline has been extended to June 30 (from April 30).
  - Households are encouraged to apply since there is now more money for the program.
    - Homeowners and renters are eligible for LIHEAP within the federal poverty guidelines.
    - Community Action Agencies have taken steps to make the LIHEAP application easier, no signatures required.
    - Contact your local Community Action Agency for assistance in applying.
- All electric and natural gas utilities are restricted from disconnecting any customers through end of public health emergency (this also applies to investor-owned water utilities).
- All other water utilities are encouraged not to disconnect customers.

**Eviction Moratoriums and Rent**

*Legal protections for renters*

- You cannot be evicted for non-payment of rent through May 27, 2020 by proclamation of the Governor.
- Federal law has established a moratorium on evictions and late fees. There can be no new eviction filings for unpaid rent before July 25, 2020 and no charging of late fees or anything like a late fee for unpaid rent.
- Once the moratorium is over, tenants cannot be evicted for nonpayment of rent until their landlord gives them a 30-day notice.
- **This does not mean you don’t have to pay rent. Eventually, all the rent you validly owe under the lease will be due.**
- Questions about your rent? Visit Iowa Legal Aid’s Coronavirus webpage.