



To: **NAMI Leaders**  
From: **Advocacy & Public Policy Team**  
Date: **March 26, 2020**  
RE: **Federal COVID-19 Assistance in the CARES Act for People with Mental Illness**

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People affected by mental health conditions face unique challenges during the COVID-19 crisis. Fortunately, the Senate has passed the Coronavirus Aid, Relief and Economic Security (CARES) Act, which will give immediate help to individuals and nonprofits struggling because of this emergency. The House is expected to vote on this legislation tomorrow (Friday).

Below are highlights that are particularly important for people with mental health conditions and the NAMI alliance.

## Provisions for People with Mental Health Conditions

The CARES Act includes resources for services and supports that benefit people with mental health conditions, including:

### Mental Health Services

**\$425 million** for the Substance Abuse and Mental Health Services Administration (SAMHSA), including:

- \$250 million to Certified Community Behavioral Health Clinics (CCBHCs).
  - Note: not all states have CCBHCs, and they may not be available statewide in states that have this program.
- \$50 million for suicide prevention programs.
- \$100 million for emergency-response spending that can target support where it is most needed, such as outreach to those experiencing homelessness.
- \$15 million for tribal communities.

### Housing

**\$17.4 billion** to the Department of Housing and Urban Development (HUD), including:

- Funding for the following programs to make up for reduced tenant payments:
  - \$1 billion for Project-Based Rental Assistance.
  - \$15 million for Section 811 Housing for Persons with Disabilities.
  - \$685 million for Public Housing Operating Fund (also for use to help contain spread of coronavirus).
- \$1.25 billion for Tenant-Based Rental Assistance to preserve Section 8 voucher rental assistance for seniors, the disabled and low-income working families who experience loss of income.
- \$4 billion for Homeless Assistance Grants to address coronavirus among people experiencing homelessness as well as to help individuals and families who are at risk of homelessness due to coronavirus.
- \$5 billion for Community Development Block Grant program, which can be used flexibly to address COVID-19, including rental assistance and services for people who are homeless.
- Temporarily stopping evictions for HUD multi-family properties and on all eviction filings.



## Veterans

**\$19.6 billion** to the Department of Veterans Affairs, including:

- Expanding mental health services delivered via telehealth, including for case managers and homeless veterans in the U.S. Department of Housing and Urban Development-VA Supportive Housing (HUD-VASH) program.
- \$14.4 billion to support increased VA services, including programs to assist homeless and other vulnerable veterans.
- Requiring TRICARE and VA to cover COVID-19 testing without cost-sharing (\*included in Families First Coronavirus Response Act passed earlier this month).

## Criminal Justice

**\$1 billion** to the Department of Justice, including:

- \$100 million to the Bureau of Prisons for costs related to coronavirus, including medical care and tests for inmates and personnel.
- \$850 million paid through the Edward Byrne Memorial Justice Assistance Grant Program to assist local law enforcement agencies in responding to coronavirus, including medical needs and other supplies for inmates in prisons, jails and detention centers.

## Medicaid

- Temporary 6.2% increase in the federal matching rate for Medicaid programs (\*included in Families First Coronavirus Response Act passed earlier this month).
- Requires states to cover COVID-19 testing in Medicaid and Children's Health Insurance Program (CHIP) without cost-sharing, including for uninsured individuals.
- Allows states to extend Medicaid coverage for testing to the uninsured (\*included in Families First Coronavirus Response Act passed earlier this month).

## Medicare

- Requires Medicare and Medicare Advantage to cover COVID-19 testing without cost-sharing (\*included in Families First Coronavirus Response Act passed earlier this month).
- Medicare Part D plans will be required to provide up to a 90-day supply of prescription medication upon request during the COVID-19 emergency period.
- Expands Medicare telehealth by allowing people to receive telehealth services in their home, from a broader range of providers and allows for new patients.
  - Permits Federally Qualified Health Centers (FQHCs) and Rural Health Clinics (RHCs) to provide telehealth to Medicare beneficiaries, but *does not* include community behavioral health organizations.

## Confidentiality

- Modifies the 42 CFR Part 2 regulation that governs substance use records to allow for sharing health information among providers with initial written patient consent.



## Provisions for Nonprofit Organizations and Employees

The CARES Act includes resources for small businesses, including nonprofits like NAMI affiliates and state organizations, as well as individuals struggling with financial security. Key highlights include:

### Nonprofit “Paycheck Protection” Loan Program

- Nonprofit 501(c)(3) organizations with fewer than 500 employees can take part in this program (emergency SBA 7(a) loans) through the Small Business Administration (SBA). The loans (up to \$10 million) allow nonprofits to pay their employees, provide benefits and cover facility and certain business costs through June 30, 2020.
  - If the nonprofit keeps all employees on the payroll through December 31, 2020, the loan will *convert to a grant*.
  - When this bill is signed into law, more information will be available on the [SBA website](#).

### Individual One-time Cash Payments

- People with adjusted gross income up to \$75,000 (\$150,000 married) are eligible for a \$1,200 (\$2,400 married) rebate, plus an additional \$500 per child. However, the individual must not be a dependent of another taxpayer and must have a work-eligible social security number. The rebate phases out at higher incomes.
  - Cash payments are available to people who receive SSDI and SSI. Any person on SSDI, as well as anyone on SSI who filed a 2018 tax return, will be sent the payment automatically. If a person on SSI *did not* file a 2018 tax return, they can file a 2019 tax return now to be eligible. If a family has a Special Needs Trust for a family member on SSI and they filed a 1040 in 2018, they should also be eligible. *More guidance on this process should be available as early as next week.*
  - Payments will not affect asset or income limits used for programs like the Supplemental Nutrition Assistance Program (SNAP) or Medicaid.

### Unemployment Benefits

- Creates the Pandemic Unemployment Assistance program, which will be available for people who are not usually eligible for unemployment benefits (self-employed, independent contractors, people with limited work history, etc.).
- Funding will be given to states to reimburse nonprofits and certain other organizations for half of their unemployment benefit costs through December 31, 2020.
- Provides an additional 13 weeks of unemployment benefits through December 31, 2020 to help those who remain unemployed after state benefits run out.

### Charitable Giving Incentives

- Permits cash contributions to charities in 2020 of up to \$300 without having to itemize deductions (to be claimed on tax forms next year).
- Lifts the existing cap on annual contributions for people who itemize deductions from 60% of adjusted gross income to 100%.

## Take Action

We want to know what people with mental health conditions are experiencing on the ground when it comes to accessing mental health care. That's why we are collecting stories. Help power our advocacy by sharing the alert and image (attached and below) with your networks.

### 1. Post on social.

#COVID19 is affecting every person in our community, but people affected by mental health conditions face unique challenges during this time. Has anything helped or hurt your ability to get mental health care? Tell your story here:

<https://nami.quorum.us/campaign/COVID19Stories/>

### 2. Post on your website and send out to your network.

NAMI state organizations who use Quorum *should* send this alert out on their own. We will not be sending it out nationwide at this time.

**Subject line/article title:** COVID-19 Advocacy: Share your mental health story



The spread of coronavirus is affecting every person in this country, but people affected by mental health conditions face unique challenges during this time.

Have you had trouble getting or staying on your mental health treatment plan? Have you had challenges getting needed medication, accessing therapy or other supports during this emergency?

**[Tell us your story.](#)** Help power NAMI's advocacy by sharing how local, state or federal government has helped you during this time — or tell us about challenges you've experienced that have hurt your ability to get mental health care.

**[SHARE NOW](#)**