



STEINHARDT  
CAPPELLI  
TIPTON &  
TAYLOR LLC

235 Broubalow Way  
Phillipsburg, NJ 08865

o 908.454.8300  
F 908.454.5827



# MEMORANDUM

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**TO:** Statewide Insurance Fund  
**FROM:** Florio Perrucci Steinhardt Cappelli Tipton & Taylor, LLC.  
**DATE:** April 14, 2020  
**RE:** COVID-19 Daily Update

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The COVID-19 virus has had significant impacts on your operations, residents, and businesses. Over the past day, the Federal and State governments have taken the following steps relevant to county and municipal government:

## I. State Action

### A. Attorney General Issues Alert on COVID-19 Scams.

The Attorney General and the New Jersey Division of Consumer Affairs have issued a joint bulletin alerting New Jersey leaders and residents to a number of scams that are circulating to take advantage of fears and uncertainty surrounding the COVID-19 emergency. Most of the scams seek to exploit confusion around government financial assistance related to COVID-19 to convince potential victims to share their personal and financial information. They often employ phishing and unsolicited malware e-mails or text messages to trick consumers into clicking on fake links that could expose their personal information or install software on their devices, which could then be used to give them access to financial accounts. Sometimes consumers will receive official-looking electronic correspondence from the U.S. Small Business Administration or other government agencies that include fake links to apply for a grant or assistance. To avoid COVID-19 related scams, the bulletin recommends that New Jersey residents beware of:

- **Stimulus/Government Assistance Scams:** As stimulus funds will soon be sent by check or direct deposit, keep in mind that the government will not ask you to pay anything up front to get this money. Anyone who calls and asks for your Social Security number, bank account or credit card to receive government assistance is a scammer. To receive grants or SBA loans you must apply and qualify.
- **Fake Mandatory COVID-19 Test Scams:** Individuals posing as employees of the U.S. Department of Health and Human Services (HHS) or another

U.S. government agency may send a text message or email instructing recipients to click on a link for the purpose of completing a mandatory online test or registration to get testing. This scam is designed to steal personal, financial and/or medical information.

- **Grandparent/Family Scams:** These scams can take a new twist and take on a new sense of urgency during the current health crisis. If someone calls or sends a message from an unknown number or email address claiming to be a relative or friend sick with COVID-19 and desperate for money, don't panic! Reach out to your friend or relative directly, and keep in mind that scam artists typically ask for payment via wire transfer or a gift card.
- **Phony Charities & Crowdfunding:** New Jerseyans are known for coming together in a time of need and extreme hardship. However, when disasters and life changing events such as the current pandemic occur, residents must be cautious. Be sure to research where a charitable donation is going and visit the New Jersey Division of Consumer Affairs [website](#) for more information about registration requirements and status. Be careful and do your homework when it comes to appeals on crowdfunding sites, including reading the terms and conditions, as well as the comments. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by money wire, don't do it.
- **Travel Insurance Scams:** Many travel insurance policies do not cover pandemics, although some legitimate travel insurance companies have extended coverage to their policyholders for cancellations related to COVID-19. If someone pitches you new travel insurance that specifically covers COVID-19-related problems, it may be a scam. For more information about your rights to a refund visit the DCA's [COVID-19 consumer guidance](#).

#### B. Internet and Phone Providers Prohibited from Cutting Off or Reducing Service.

Governor Murphy issued Executive Order 126, which emphasizes that internet and telephone service are critical under the current circumstances and prohibits internet and telephone service providers from cutting off or reducing service to customers due to non-payment of monthly service fees during the COVID-19 emergency. At his daily briefing, the Governor stated that New Jersey residents need to stay connected for work, keep in touch with family members, and to educate their children under the remote learning protocols required during the COVID-19 emergency. EO-126 protects customers until 30 days after the public health emergency has ended, and any service that was disconnected after March 16<sup>th</sup> due to nonpayment must be reconnected. EO-126: <https://nj.gov/infobank/eo/056murphy/pdf/EO-126.pdf>

#### C. Medical Professionals Granted Legal Immunity for Treating COVID-19.

The New Jersey Legislature has passed bill S2333, which Governor Murphy is expected to soon sign into law. This bill will provide civil and criminal immunity to medical personnel and health care facilities treating patients with COVID-19 during the public health emergency, retroactive to March 9, 2020. This includes decisions as to the allocation of mechanical ventilators or other scarce medical resources, if the health care facility or system adopts and adheres to a scarce critical resource allocation policy. The immunity does not apply to acts constituting a crime, actual fraud,

actual malice, gross negligence, recklessness, or willful misconduct. It also does not apply to medical care rendered in the ordinary course of medical practice. The bill also authorizes the Commissioner of Health to issue provisional certifications to EMTs whose professional certifications have expired, regardless of if they have met the requirements for recertification. Applicants must submit an application to the commissioner, and should it be granted, would be valid for 6 months. These certifications are also available to paramedics whose certifications expired within the last five years, paramedics on inactive status, and paramedics certified by the National Registry of Emergency Medical Technicians or any other state, provided that the paramedic has not had a paramedic certification revoked by the Department of Health and does not currently have a paramedic certification under suspension by the Department of Health.

## II. **Federal Action**

### A. U.S. Dept. of Agriculture Releases Resource Guide for Assistance to Rural Communities.

The U.S. Department of Agriculture has unveiled a “one-stop-shop” of Federal programs that can be used by rural communities, organizations and individuals impacted by the COVID-19 pandemic. The COVID-19 Federal Rural Resource Guide is a resource for rural leaders looking for Federal funding and partnership opportunities to help address this pandemic. Rural communities in Warren and other rural counties left out of CARES Act funding may find assistance through the USDA. According to Agriculture Secretary Perdue, “This resource guide will help our rural leaders, whether they are in agriculture, education, health care or any other leadership capacity, understand what Federal assistance is available for their communities during this unprecedented time.” The USDA has taken many actions to assist farmers, ranchers, producers, rural communities, and rural-based businesses and organizations impacted by the COVID-19 pandemic. For more information on these actions, visit [www.usda.gov/coronavirus](http://www.usda.gov/coronavirus).

We are available as a resource for any questions arising from the current crisis and stand ready to assist you.