

# MEDICAL-LEGAL COMMUNITY PARTNERSHIP LOS ANGELES

# NEW COVID-19 RIGHTS AND PROTECTIONS

## Evictions during COVID-19

- Landlords cannot evict unless it is for “public health and safety” reasons
- Tenants who cannot pay rent may have eviction protections and additional time to repay

## Foreclosure during COVID-19

- Additional foreclosure protections exist in some cases
- Homeowners who cannot afford mortgages due to COVID-19 could have their mortgage payments postponed (forbearance)

## Employment Rights Related to COVID-19

- Unemployment/CA disability/CA paid family leave (PFL) may be available to patients who:
  - Lose their jobs or have their hours reduced
  - Cannot continue working due to COVID-19 related health issues
  - Have to leave work due to lost child care or a child’s school shutdown
  - Are otherwise unable to work due to COVID-19 related issues
- Even patients who are not typically eligible for unemployment benefits may qualify for help
- Undocumented patients may qualify for CA disability or PFL, but not unemployment
- Job leave and protections are applicable depending on employer type

## Stimulus Payments and Student Loan Changes related to COVID-19

- To receive a stimulus check, a Social Security number and a 2018 or 2019 tax return is generally needed. The deadline to file taxes has been extended to July 15, 2020
- Certain non-tax filers can go to [irs.gov](https://irs.gov) to request the stimulus payment
- Certain patients (e.g., SSI/SSDI/SSA Retirement recipients) will automatically receive a stimulus check without needing to file taxes
- Stimulus money is not considered income for tax purposes and will not be required to be paid back or deducted from future tax returns
- Patients with student loans may receive an automatic pause on their federal monthly loan payments without penalties/interest through 9/30/2020

## Health Care: COVID-19 Related Medical Treatment

- Medi-Cal offers free testing, evaluation, and treatments
- Emergency Medi-Cal also offers emergency-based services
- Most private insurance carriers waive the co-payment or deductible related to COVID-19
- Uninsured patients may still qualify for free COVID-19 testing or treatment
- **PUBLIC CHARGE:** COVID-19 treatment or preventive services will not be considered public charge in a future visa or residency application