

COVID-19 CARES Act Economic Impact Payments Information for Nursing Home Residents

If you receive SSI, Social Security Disability, or Social Security retirement benefits and live in a nursing home, you should automatically receive a \$1,200 Economic Impact Payment (also called a Stimulus Payment) unless your total income is more than \$6,250 per month (\$75,000 per year) or you are claimed as a dependent on someone else's tax return. You don't owe this money to the facility, it is yours.

Am I eligible for a CARES Act Economic Impact Payment?

You are eligible for an Economic Impact Payment if you are:

- An individual with an adjusted gross income up to \$99,000
- A married couple with an adjusted gross income up to \$198,000

Most people who receive disability (SSI or SSDI) or Social Security retirement benefits are eligible for an Economic Impact Payment. Most people who are eligible for Medicaid are eligible for an Economic Impact Payment.

You are **not** eligible if:

- You can be claimed as a dependent on someone else's return
- You do not have a valid Social Security Number (SSN)

If you do not receive federal retirement or disability benefits and did not file a federal tax return in 2019 or 2018, contact Mobilization for Justice at **(212) 417-3839** for information about how to file for an Economic Impact Payment.

How much will I receive?

• Individuals with adjusted gross income up to \$75,000 receive \$1,200;

(Individuals with adjusted gross income between \$75,000 and \$99,000 will receive a smaller payment.)
Married couples with adjusted gross income up to \$150,000 receive \$2,400.

(Individuals with adjusted gross income between \$150,000 and \$198,000 will receive a smaller payment.)

How do I receive my payment?

- If you receive federal retirement or disability benefits, your Economic Impact Payment will be issued to you in the same manner as your benefits.
- If your benefits are sent directly to the nursing home, your Economic Impact Payment will be sent directly to the nursing home.
- If your benefits are direct deposited in your bank account, your Economic Impact Payment will be directly deposited into your bank account.
- If your benefits are sent to a family member or someone else, your Economic Impact Payment will be sent to that person.
- If you use a Direct Express debit card, you will receive your payment via the debit card.
- If you filed Federal tax returns in 2018 or 2019, your Economic Impact Payment will be issued to you in the same manner as your tax refund.







When can I expect my Economic Impact Payment?

• The government has already started sending Economic Impact Payments and will continue to send payments throughout the summer. If you have internet access, you can check when your payment will be sent by entering your information into this government website: <u>https://www.irs.gov/coronavirus/get-my-payment</u>

How do I know if my Economic Impact Payment has arrived?

• The IRS will send a letter to you two weeks after sending the payment, explaining when your payment was issued and by what method. That letter will instruct you what to do if you did not receive the payment.

Other steps you can take:

• You can contact your bank or the administrator of your nursing home to ask if your Economic Impact Payment has arrived. You can remind the administrator that they are required to provide you with your individual financial record within one business day of your request. The record must show each deposit and withdrawal of funds.

• If you have internet access, you can check the status of your payment by entering your information into this government website: https://www.irs.gov/coronavirus/get-my-payment

Can the nursing home spend my Economic Impact Payment?

No. This money is yours.

Even if the nursing home is your representative payee for your disability or retirement benefits, they are not the representative payee for your Economic Impact Payment. The Economic Impact Payment is not part of those benefits. You have the right to budget that money and decide how and when to spend it yourself.

Will the Economic Impact Payment affect my eligibility for benefits?

No. The payment does not count as income for Medicaid or SSI purposes. Those programs also won't count the money as an asset for 12 months. Just make sure that you don't have more than \$2,000 (for SSI) or \$15,750 (for Medicaid) a year from now. Unlike your other income, this money is not part of your Net Available Monthly Income for Medicaid. You don't owe it to the facility or Medicaid in order to receive services.

I've heard there are a lot of scams going on, what should I do to avoid them?

Some people are using the idea of the Economic Impact Payment to scam people, so it is important to be careful. Here are some hints on how to avoid scams:

- You don't have to pay any money to get your Economic Impact Payment.
- You won't be asked to pay any money back, even if you are over-paid.
- Only use the IRS website to submit information to the IRS. The IRS will not call, text or e-mail you asking for your personal information.
- Do not give your Social Security number or bank account number or government benefits debit card account number to anyone who contacts you by phone or e-mail.
- Report scams to the Federal Trade Commission: 1-877-FTC-HELP

If you have questions, you can contact Mobilization for Justice's Nursing Home Intake Line: 855-444-6477.

