

Thanks to new funding, PPP loans resume on Monday, April 27

Friday, April 24: The Small Business Administration will resume accepting Paycheck Protection Program (PPP) loan applications on Monday, April 27, at 10:30 a.m. (EST) from approved lenders on behalf of any eligible borrower. This will ensure that SBA has properly coded the system to account for changes made by the new legislation.

“We are pleased that President Trump has signed into law the Paycheck Protection Program and Health Care Enhancement Act, which provides critical additional funding for American workers and small businesses affected by the coronavirus pandemic,” said U.S. Treasury Secretary Steven Mnuchin and Small Business Administration administrator Jovita Carranza. “We want to thank Leader McConnell, Leader Schumer, Speaker Pelosi, and Leader McCarthy for working with us on a bipartisan basis to ensure that the Paycheck Protection Program is funded so that small businesses can keep hardworking Americans on the payroll.”

The PPP has supported more than 1.66 million small businesses and protected over 30 million jobs for hardworking Americans. With the additional funds appropriated by Congress, tens of millions of additional workers will benefit from this critical relief.

“We encourage all approved lenders to process loan applications previously submitted by eligible borrowers and disburse funds expeditiously. All eligible borrowers who need these funds should work with an approved lender to apply. Borrowers should carefully review PPP regulations and guidance and the certifications required to obtain a loan,” said Mnuchin and Carranza. “The Trump Administration is fully committed to ensuring that America’s workers and small businesses continue to get the resources they need to get through this challenging time.”

For more information on the Paycheck Protection Program, visit: www.sba.gov/paycheckprotection.

FEMA reimbursement now available for COVID pandemic

Tuesday, April 21: The Federal Emergency Management Agency (FEMA) has declared a statewide emergency in Minnesota for the Coronavirus (COVID-19). This declaration allows for federal emergency aid to be made available to supplement state, tribal, and local recovery efforts in areas affected by the Coronavirus Disease 2019 (COVID-19) pandemic.

Federal funding is available to state, tribal, eligible local governments and certain private nonprofit organizations for all areas affected by COVID-19 at a federal cost share of 75 percent and state cost share of 25 percent. To apply for assistance, applicants will need to fill out a request for public assistance (RPA) to request reimbursement from FEMA. The application will collect information about the work activities being performed and ensure Health and Human Services (HHS) and Centers for Disease Control (CDC) are not duplicating funds.

To be an eligible, private nonprofit organizations must provide documentation from the U.S. Internal Revenue Service (IRS) granting tax exemption under sections 501(c), (d), or (e) IRS Code of 1954 OR proof from the State of Minnesota verifying it is a non-revenue producing, nonprofit entity under state law AND the PNP must own or operate an eligible facility. Eligible applicants include:

- Educational organizations including primary or secondary day or residential schools, including parochial schools, and higher-education institutions;

- Healthcare organizations including: clinics, hospitals, nursing homes, hospices, extended-care facilities, long-term care facilities, home health services, laboratories, outpatient facilities, rehabilitation centers, alcohol and drug treatment centers;

- Emergency services including: ambulance, fire, and rescue;

- Childcare;

- Daycare for individuals with disabilities;

- Food assistance programs;

- Health and safety services;

- Homeless shelters;

- Houses of worship;

- Libraries;

- Low-income housing;

- Residential and services for battered spouses;

- Residential services for individuals with disabilities;

- Senior citizen centers.

Organizations intending to apply must attend a virtual applicant briefing and create an account on the PA grant portal to submit their request for public assistance. Documentation of COVID-19 expenses are submitted and reviewed by FEMA and the State of Minnesota. Upon approval, the final grants are awarded with funding for reimbursement of eligible costs incurred by the applicant. For questions about COVID-19 FEMA funding or the application process, contact: Stephanie Johnson, director, Meeker County Emergency Management, at 320-693-5420 or stephanie.johnson@co.meeker.mn.us.

Some organizations submitting a request for public assistance through FEMA for COVID-19 expenses may also be eligible to apply for the Health Care Response Grant funding through the Minnesota Department of Health. This funding is also intended to cover costs related to planning for, preparing for, or responding to the COVID-19 outbreak. For more information on eligibility on the Health Care Response Grant, please contact Diane Winter, director, Meeker County Public Health.

CentraCare resumes curbside collections, with appointments

Friday, April 24: Due to an increase in available testing, CentraCare and Carris Health facilities will once again be able to offer curbside collection for COVID-19 testing. Appointments are required and must be scheduled through CentraCare Connect by calling 320-200-3200 or through a CentraCare eClinic visit. Both services are available 24/7.

Locations for curbside collection include CentraCare – Paynesville. Additional sites are: CentraCare – Becker Clinic; CentraCare – Long Prairie; CentraCare – Melrose; CentraCare – Monticello; CentraCare – River Campus Clinic (St. Cloud); CentraCare – Sauk Centre; Carris Health – Redwood Falls Clinic; and Carris Health – Willmar Main Clinic. Hours will vary at each location. Curbside collection allows community members with symptoms to be screened while remaining in their car and limiting exposure to other individuals.

When a patient arrives at the curbside collection site, a specimen will be collected via nasal or oral swab. After collection, the sample will be tested for coronavirus and the patient will be contacted with test results.

All patients must be screened to determine if they are a candidate for COVID-19 testing. High-risk groups defined by MDH will remain a priority for testing. Testing is not available to those without symptoms of respiratory illness. Once it is determined if someone meets the criteria for testing, the patient will be directed to the most convenient curbside collection location.

Again, an appointment is required in order to be screened at a curbside location and anyone who arrives without an appointment will not be tested.

The Minnesota Department of Health has created a webpage to assist Minnesotans in finding a COVID-19 testing location. You can find it at: <https://mn.gov/covid19/for-minnesotans/if-sick/testing-locations/>.

MNsure covers 9,482 during special enrollment period

Wednesday, April 22: Last month, Gov. Tim Walz announced a 30-day emergency special enrollment period (SEP) for individuals who were uninsured in the wake of COVID-19. During that time, 9,482 Minnesotans enrolled in private health insurance plans through MNsure. The special enrollment ran from March 23 to April 21. Additionally, more than 13,700 applied for public health insurance programs during that time period.

“Every Minnesotan deserves access to the health care they need, especially during the unprecedented time of the COVID-19 pandemic,” said Walz. “I am happy that we were able to offer the special enrollment period so more than 23,000 uninsured Minnesotans were able to enroll in health coverage. Minnesotans without coverage should keep coming to MNsure to see if they are eligible for other special enrollments or publicly funded health care programs with year-round enrollment like Medical Assistance or MinnesotaCare.”

“The biggest thing we want to emphasize is that coverage options are still available to those who qualify,” said MNsure CEO Nate Clark. “While we were able to help many uninsured Minnesotans find coverage during this emergency special enrollment period, most people were eligible to enroll because they had a qualifying life event (such as job loss) or were eligible for a public program and those opportunities are still available. Be sure to check out www.mnsure.org to see if you can still enroll.”

Though MNsure’s emergency special enrollment period has ended, there are still opportunities to enroll:

- Low-cost or no-cost coverage through MinnesotaCare or Medical Assistance is available for individuals earning up to \$24,980 per year or for a family of four with a combined income of \$51,500 or less per year. Enrollment in these programs is open year-round and provides comprehensive coverage. People with disabilities and people 65 or older have a different enrollment process and are encouraged to contact their county or tribe for assistance.

- If you have recently lost or will lose your employer health insurance, you may still qualify to enroll for a special enrollment period. This special enrollment period is available year-round to qualifying individuals. To enroll, you must contact MNsure and pick a plan within 60 days of losing employer coverage. To avoid a gap in coverage, you can contact MNsure up to 60 days in advance of your employer’s plan ending to begin the enrollment process.

- Minnesotans who experience another qualifying life event (such as marriage, birth or adoption of a child, or a move) may also be eligible to shop for coverage.

- Enrolled members of a federally recognized tribe are eligible to enroll in a qualified health plan or change from one plan to another one time per month, year-round, including outside the annual open enrollment period.

All four medical insurance companies selling private health insurance on MNsure, as well as all coverage through MinnesotaCare and Medical Assistance, have waived co-pays, co-insurance, and deductibles related to COVID-19 diagnostic tests and cost sharing for in-network COVID-19 hospitalization.

“While the need is particularly great as a result of COVID-19, Minnesotans should know they can apply for state health care programs at any time,” said Department of Human Services commissioner Jodi Harpstead.