KEY ELEMENTS OF THE CARES ACT

- **Forgivable loans for nonprofits with under 500 employees:** makes available through the Small Business Administration forgivable loans for nonprofits with 500 or fewer employees to cover payroll support, such as employee salaries, paid sick or medical leave, insurance premiums, and mortgage, rent, and utility payments.

- **Low-interest loans for nonprofits with over 500 employees:** creates a 2% interest loan program for nonprofits with between 500 and 10,000 employees that must be used to retain at least 90 percent of the recipient’s workforce, with full compensation and benefits, through September 30, 2020.

- **$100 billion for a new program to provide grants to hospitals, public entities, nonprofit entities, and Medicare and Medicaid enrolled suppliers and institutional providers** that provide diagnoses, testing, or care for individuals with possible or actual cases of COVID–19, to cover unreimbursed health care related expenses or lost revenues attributable to the coronavirus public health emergency. We understand SNFs may be eligible for this program.

- **Medicaid reimbursement for Direct Support Professional assistance during hospital stays** to help with activities of daily living and facilitate communication with the goal of shortening length of stay.

- **Extension of certain Medicaid programs through November 30, 2020:**
  - Money Follows the Person Demonstration Program (MFP) which helps seniors and people with disabilities transition from institutional settings back into the community.
  - Spousal Impoverishment Protections that allow spouses to retain a modest level of assets while their loved one receives care at home.
  - Community Mental Health Services Demonstration which provides coordinated care to patients with mental health and substance use disorders.

- **Temporary 2% increase in Medicare provider payments** from May 1 through December 31, 2020.

- **$3.5 billion via the Child Care and Development Block Grant** in grants to states for immediate assistance to child care providers to prevent them from going out of business, and to otherwise support child care for families, including for healthcare workers, first responders, and others playing critical roles during this crisis.

- **$200 million to the Federal Communications Commission** to support the efforts of health care providers to enable the provision of telehealth services.

- **$750 million for grants to all Head Start programs** to help them respond to coronavirus-related needs of children and families, including making up for lost learning time.

- **$100 million in SAMHSA Emergency Response Grants** to address mental health, substance use disorders, and provide resources and support to youth and the homeless during the pandemic.

- **$1 billion via the Community Services Block Grant** to local community-based organizations to provide a wide range of social services and emergency assistance.

- **$50 million for Section 202 Housing for the Elderly** to maintain housing stability and services for low-income seniors.

- **$25 million for Runaway Homeless Youth programs** for additional immediate assistance to current programs providing critical services and housing.
• **$5 billion for Community Development Block Grant (CDBG)** to provide communities and states with flexible funding to provide a wide range of resources to address COVID-19, such as services to senior citizens, the homeless, and public housing services.

• **$4 billion in Homeless Assistance Grants** to states and local governments to address coronavirus among the homeless population.

• **$15 million for Section 811 Housing for Persons with Disabilities** to make up for reduced tenant payments as a result of coronavirus.

• **$820 million for Administration for Community Living Grants for Older Americans Act activities** including:
  - $480 million for nutrition services
  - $100 million for support for Family Caregivers
  - $20 million for support services such as case management.

• **Encouraging Charitable Deductions:**
  - Permits Americans to deduct $300 of charitable contributions to churches or charitable organizations regardless of whether they itemize their taxes during 2020
  - Increases the limit on charitable contributions for individuals and corporations who do not itemize their taxes during 2020