Guide to Benefits in the American Rescue Plan

The American Rescue Plan is a historic and much-needed response to a global pandemic. In the short term, the federal relief will help many of us recover from months of lost wages and overdue rent. Here are some benefits in the Plan that may help you or your family.

UNEMPLOYMENT INSURANCE

Enhanced unemployment insurance (UI) lasts until June 26, 2021 and includes:

- An added \$300/week through Pandemic Unemployment Compensation
- Insurance for gig workers, freelancers, people who are self-employed & others who wouldn't normally qualify for (UI)
- Insurance for people who have exhausted state benefits through Pandemic Emergency Unemployment Compensation

WHO? People who are unemployed or working part-time in certain circumstances

HOW? Call 1-844-908-2178 or go to <u>https://www.ezarc.adws.arkansas.gov/</u>

SNAP (FORMERLY KNOWN AS FOOD STAMPS)

Enhanced SNAP benefits until Sept. 30, 2021; average monthly per-person increase in Arkansas is \$28

WHO? People with income and savings under certain amounts depending on family size

HOW? Apply online at https://access.arkansas.gov/Welcome.aspx or call 1-800-482-8988

WOMEN, INFANTS AND CHILDREN (WIC)

Women, Infants, and Children (WIC) food assistance benefits increase till Sept. 30, 2021, increases monthly funds to purchase fruit and vegetables from \$9 to \$35

- **WHO?** Pregnant, breastfeeding and postpartum women, infants, and children under age 5 may qualify if they live in Arkansas, have a nutritional need, and an income at or below WIC guidelines, or receive Medicaid, ARKids, TEA or SNAP (Food Stamps)
- HOW? Apply at your local county health unit. You must call ahead to make an appointment.

FUNERAL EXPENSES ASSISTANCE

Financial assistance for COVID-19 funeral expenses through FEMA

- **WHO?** The applicant must be a "U.S. citizen, non-citizen national, or qualified alien," but the person who is deceased did not have to be. The person who is deceased must have passed away in the U.S., and their death certificate must indicate the death was attributed to COVID-19
- **HOW?** Call FEMA to apply 844-684-6333 | TTY: 800-462-7585

For more detailed information, please visit <u>aradvocates.org/ARP-resources</u>

SPECIAL HEALTH INSURANCE MARKETPLACE

ENROLLMENT PERIOD

Special Health Insurance Marketplace Enrollment Period through August 15, 2021 (by executive order)

WHO? People who want to enroll in a plan or change a Marketplace insurance plan

HOW? Apply at <u>healthcare.gov</u>

EXPANDED MARKETPLACE PREMIUM SUBSIDIES

Provides Marketplace premium subsidies to individuals with higher incomes, Increases subsidies for those who already qualified, subsidizes COBRA coverage for laid-off workers, and more

- **WHO?** When you apply for Marketplace coverage, you'll find out if you qualify for a premium tax credit that lowers your monthly premium
 - If your income is between 100% and 400% FPL, you qualify for premium tax credits that lower your monthly premium for a Marketplace health insurance plan
 - If your income is above 400% FPL, you may now qualify for premium tax credits that lower your monthly premium for a 2021 Marketplace health insurance plan

HOW? Enroll in a Marketplace plan (<u>bit.ly/3h734tf</u>), and file a federal tax return.

HOUSING ASSISTANCE

Rental assistance, homelessness prevention, outreach for people who are homeless

WHO? People who are at risk of becoming homeless and people who are homeless

- **HOW?** Apply for rental assistance through the Arkansas Department of Human Services <u>ar.gov/rentrelief</u> and the Arkansas Fresh Start Program <u>arfreshstart.com</u>
 - Other resources listed by the Arkansas Department of Human Services (bit.ly/3b36j1d)

EVICTION MORATORIUM

There is a national pause on evictions for nonpayment of rent through June 30, 2021

- **WHO?** Tenants meeting certain income thresholds who cannot pay rent due to a loss of income or unemployment
- **HOW?** Tenants must sign a declaration stating they meet the eviction moratorium requirements. More at <u>arkansaslegal.org/eviction-moratorium</u>

