

## **Resources During the COVID-19 Pandemic**

May 2021

The following guide attempts to answer some FAQs on current resources that might be available to Maryland residents.

For more resource information please visit:

[Governor 's COVID-19 webpage](#)

[Maryland Consumer Law Center](#)

[COVID-19 Consumer Information](#)

### **FOOD**

You may be eligible for food benefits through SNAP (Food Stamps). SNAP provides income eligible households with a debit card that has a monthly allotment. You can apply [online](#) or call 800-332-6347 to receive help. If you are having trouble getting in touch with SNAP because of longer than normal wait times, Maryland Hunger Solutions may be able to help you access SNAP benefits. To connect with Maryland Hunger Solutions visit the [Maryland Hunger Solutions website](#) or call 410-528-0021.

You can call HPRP's SNAP Legal Hotline if you are having issues with applying at 800-613-2518. Throughout the state, there are free pop-up food market giveaways, food pantries, and free food delivery to those in need of assistance. To locate free food options dial 2-1-1 and ask for your local food resources.

Several grocery stores across Maryland are offering special shopping times for coronavirus-vulnerable customers, including people aged 60+, those who are pregnant, people who are immune compromised, and people who have underlying health conditions. Call your local grocery store and ask if there are any special shopping hours.

### **UTILITY SERVICES**

The Public Service Commission (PSC) has put some temporary rules in place that the gas/electric, landline telephone, and private water utilities must follow. These temporary rules may be useful for you or your clients.

- 1) The utility must send a turn-off notice 45 days in advance of the turn-off date.

- 2) Utility companies must offer you at least a 12-month payment plan with \$0 down payment. If you are approved to participate in the Office of Home Energy Programs, you are eligible for a 24-month payment plan with \$0 down payment.
- 3) The utility cannot refuse a payment plan because you failed to meet the terms of an alternative payment plan during the past 18 months.
- 4) The utility cannot shut you off for non-payment until June 30, 2021 if you are a part of either one of the groups I list below.
  - a. You have a medical needs form on file with the utility.
  - b. You have been approved by OHEP to receive grants from their office since 2/15/2017. You will still receive turn-off and collection notices. To be certain, call your utility to confirm.

You should still make every effort to pay your bill. OPC strongly recommends that you contact your utility company and set up a payment plan.

If your electric, gas, private water or landline (wired phone) services are currently off due to non-payment contact the provider to try and negotiate an immediate reconnection and payment plan for the past due bill on the account. Utilities will not reconnect if the termination was due to a hazardous situation or safety concern. Tell them about any virtual learners in the home, medical issues, or other struggles you are currently facing.

If your cable TV, internet, wireless cell phone, or residential water/gas/electric (when the utility is in the landlord's name) services are currently off due to nonpayment contact the provider to try and negotiate an immediate reconnection and a payment plan for the past due bill on the account. If the provider will not negotiate an immediate reconnection, contact the Office of the Attorney General Consumer Protection Division Hotline at 410-528-8662/888-743-0023. You can also [make a complaint online](#).

**AVOID UTILITY SCAMS.** Scammers are calling residents claiming the call is from the local utility and offering rebates or discounts. **THESE ARE SCAMS.** Utilities are regulated companies and cannot offer rebates or

discounts, and they will not call you. If you receive these calls, hang up immediately.

## **RENT AND MORTGAGE**

If you are not able to pay your **rent** at this time you should reach out to your landlord, try to negotiate a payment plan, and explain your situation. Let them know of a layoff or reduced hours due to the COVID-19 pandemic. There are rental and foreclosure assistance programs available. Contact 2-1-1 to find out about local programs that may assist. [Also check out the Office of the Attorney General's guide.](#)

If you are in need of a **mortgage** forbearance contact your mortgage loan provider and explain your situation. Let them know of a layoff or reduced hours due to the COVID-19 pandemic. Ask if there are any special programs in place right now for those whose income was affected by the COVID-19 pandemic. If you have questions or a complaint about your mortgage provider, contact the Maryland Department of Labor by emailing [dlfrcomplaints-labor@maryland.gov](mailto:dlfrcomplaints-labor@maryland.gov) or by calling 410- 230-6077. For more mortgage relief options and information visit the [Consumer Financial Protection Bureau website.](#)

## **UNEMPLOYMENT BENEFITS**

You may be eligible for Unemployment Insurance (UI) benefits. For more information visit the [Unemployment Insurance website](#) to apply or to get answers to your questions. Email [ui.inquiry@maryland.gov](mailto:ui.inquiry@maryland.gov) for questions.

## **STUDENT LOANS**

There is an automatic suspension on Federal Student Loans and interest are in place until September 30, 2021. If your student loans are privately held, reach out to your lender and explain your situation. Let them know of a layoff or reduced hours due to the COVID-19 pandemic. Ask if there are any special programs in place right now for those whose income was affected by the COVID-19. To learn more about the student loan payment suspension visit the [Consumer Financial Protection Bureau website.](#)

## **TAXES**

The Maryland state tax filing deadline has been extended to July 15, 2021. The federal tax filing date was May 17, 2021. You can do your taxes online for free [here](#). For more questions about taxes or more resources for filing you can call the IRS directly (800-829-1040) or reach out to the CASH Campaign of Maryland (410-528-8006).

EITC is a benefit for working people with low to moderate income. These are both federal and state credits that may reduce or eliminate the amount of federal, state and local income taxes that you owe. For more information on EITC, check out the [Department of Human Service website](#) or call the CASH Campaign of Maryland (410-528-8006).

## **COVID-19 Healthcare**

Health care providers should not be collecting or billing for patient copays, coinsurance, or deductibles for costs related to COVID-19 testing or vaccines. Consumers are urged to contact the Attorney General's Health Education and Advocacy Unit (HEAU) if a provider requires any payment at the point of service or bills for COVID-19 testing or vaccine. Complaints can be filed [online](#) or you can call the HEAU hotline at 410- 528-1840, 410-230-1712 (en Español). To locate a COVID vaccination site, contact 2-1-1.

## **OTHER SERVICES**

Department of Social Services (DSS) offices are slowly opening. Call your local DSS if you want to schedule an appointment. Applications for services are still being accepted and processed. For quicker processing, customers are strongly encouraged to submit all applications online. However, for those not able to apply online you can call 800-332-6347 to request a paper application be mailed to your address. Please note the processing of paper applications may be delayed.

- Food, cash, energy, and aged/blind/disabled medical assistance applications can be submitted through the [MyDHR portal](#).
- Medical Assistance applications for Families, Children and Pregnant Women can be submitted by visiting the [Maryland Health Connection website](#). If you do not have health insurance for you or your family you may consider contacting the Maryland Health Exchange to learn about

available health plans. There are health plans for every budget and when you call the Maryland Exchange, they will walk you through the different options and help you to sign up. To connect with the Maryland Health Exchange go to their website or call 855-642-8572.

- Long Term Care Medical Assistance customers are strongly encouraged to submit applications, redetermination applications, and verifications on the E&E System Consumer portal.

### **IF IN DOUBT, CALL 2-1-1**

2-1-1 is a number you can dial and speak to someone about resources in your local community that may be able to help. 2-1-1 is available 7 days per week, 24 hours per day. You can speak with someone at 2-1-1 about issues you may be facing like not having enough food, your mental health, health insurance, domestic violence, COVID-19 questions, help paying bills, or anything else health or human service related.

### **BE AWARE OF SCAMS**

During this uncertain time there are increased numbers of potential scams. Here are some helpful tips to guard against scammers from the Federal Trade Commission:

- Don't respond to texts, emails or calls about checks from the government. The details are still coming together. The government will not contact you by email, text, or phone. They will only ever contact you by mail.
- No State, Federal, Local, or Community-Based Organization is authorized to accept or request payment and/or fees for assisting customers with public assistance related services. In addition, the customer should not give out their full SSN to people who call them.
- Ignore online offers for vaccinations and home test kits. There are no products proven to treat or prevent COVID-19 at this time.
- Hang up on robocalls. Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes.
- Watch for emails claiming to be from the Centers for Disease Control or the World Health Organization. Use sites like [coronavirus.gov](https://www.coronavirus.gov) and [usa.gov/coronavirus](https://www.usa.gov/coronavirus) to get the latest information. And don't click on links from sources you don't know.

- Do your homework when it comes to donations. Never donate in cash, by giftcard, or by wiring money.

**To receive real-time updates, tips and resources about the coronavirus  
by texting MdReady to 898211.**