

Office of People's Counsel  
[www.opc.maryland.gov](http://www.opc.maryland.gov)  
[DLInfo\\_OPC@maryland.gov](mailto:DLInfo_OPC@maryland.gov)  
410-767-8150; 800-207-4055

## **Resources and Frequently Asked Questions During the COVID-19 Pandemic**

Governor Hogan declared a State of Emergency for Maryland on March 5, 2020. On March 16, he announced an Executive Order prohibiting the termination of electric, gas, water and sewage services, as well as phone, cable, and internet services. The Order expired on September 1, 2020. The Public Service Commission made a ruling extending the moratorium until October 1, 2020 to prevent shut-offs and late fee collection for non-payment of electric, gas and private water. Any termination notice sent before October 1, 2020 is invalid.

The utility companies may not send a termination notice until October 1, 2020. The stated turnoff date cannot be before November 15, 2020.

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](#)

[Governor's Office of Service and Volunteerism](#)

[Department of Labor](#) (unemployment)

[Maryland Hunger Solutions](#) (food)

[Public Justice Center](#) (landlord/tenant and evictions)

[Maryland Legal Aid](#) (legal questions answered in regards to COVID-19)

[Maryland Consumer Law Center](#) (consumer information)

[Maryland Office of Attorney General](#) (complaints about violations of State of Emergency prohibitions on terminating internet, cable, wireless, or private water services by service providers or landlords)

[COVID-19 Consumer Information](#)

## **RESOURCE Q&As**

### **FOOD**

**I don't have any food in my home and cannot afford groceries. Where can I receive free food for myself/my family?**

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 also call HPRP's SNAP Legal Hotline if you are having issues with applying at 800-613-2518.

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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 resources for 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, PHONE AND INTERNET SERVICE

The Public Service Commission Order states that there cannot be any utility terminations through October 1, 2020. Starting October 1, 2020 termination notices can be sent, but the turn-off date must be 45 days from the date of the termination notice.

### I cannot afford to pay my gas and electric bill. Will my utilities be shut-off?

You can not be shut off before November 15, 2020. **You should still make every effort to pay your bill.** Once the suspension is lifted, you will be responsible for the full amount. The Office of People's Counsel (OPC) strongly recommends that you contact your provider to try and work out a payment plan. Visit our [utility information sheets](#) to find out how each utility provider is responding to its' customers during this crisis.

### If my electric, gas, private water or landline (wired phone) services are currently off due to non-payment what can I do?

1) 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.

2) If the provider will not negotiate an immediate reconnection, contact OPC at [DLInfo opc@maryland.gov](mailto:DLInfo opc@maryland.gov). In the email please include the name of the utility company, a description of the reasons given for the denial, and contact information. OPC is currently collecting this information to present collective issues on behalf of utility customers.

### If my 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 what can I do?

1) Contact the provider to try and negotiate an immediate reconnection and a payment plan for the past due bill on the account.

2) If the provider will not negotiate an immediate reconnection contact the Office of the

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Attorney General Consumer Protection Division Hotline at 410-528-8662/888-743-0023. You could also [make a complaint online](#) to the Office of the Attorney General.

**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.

## ENERGY ASSISTANCE AND OTHER SERVICES

### [I need help paying my utility bill. Where can I get help?](#)

There are energy assistance options available to income eligible households.

- Office of Home Energy Programs (OHEP): Limited-income customers may be eligible for Maryland state energy assistance programs that can help with gas and electric bills. There is one application for all Maryland state energy assistance programs through OHEP. You can [apply online](#) or call to apply over the phone with your local OHEP office at 800-332-6347.
- Fuel Fund: Limited-income customers may be eligible for Fuel Fund Assistance. Fuel Fund is a charitable organization that provides financial assistance for utility bills and bulk fuel to those who are eligible. You can [apply online](#) or call 410-235-9080 EX 1 Mon/Wed/Fri, 10AM-12PM.
- 2-1-1: 2-1-1 is a number you can dial and speak to someone about other resources in your local community that may be able to help you pay your utility bill. 2-1-1 is available 7 days per week, 24 hours per day. You can also speak with someone at 2-1-1 about other issues you may be facing like not having enough food, COVID-19 questions, or help with other bills.

### [Can I still apply to the Department of Social Services \(DSS\) for help right now?](#)

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](#). DHS is expediting SNAP (food assistance) applications. Check eligibility guidelines for OHEP energy assistance and apply for EUSP and MEAP if you can. This will help with your electric and gas bills.
- Medical Assistance applications for Families, Children and Pregnant Women can be submitted by visiting the [Maryland Health Connection website](#).

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

## **RENT AND MORTGAGE PAYMENTS, EVICTIONS AND FORECLOSURES**

### **I cannot make my rent payments right now. Will I be evicted?**

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 State of Emergency. There are rental and foreclosure assistance program available. Contact 2-1-1 to find out about local programs that may assist.

### **I cannot make my mortgage payments right now. What are my options?**

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 State of Emergency. 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 ProtectionBureau website](#).

## **UNEMPLOYMENT BENEFITS**

### **My employment was affected by the COVID-19 pandemic. What can I do?**

You may be eligible for Unemployment Insurance (UI) benefits. The federal CARES Act has now expanded UI benefits to people who lost employment or hours due to the COVID-19 pandemic. Below is a brief summary. For more information visit the [Unemployment Insurance website](#) to apply or to get answers to your questions. Most people are receiving their first payment in less than 21 days. Email [ui.inquiry@maryland.gov](mailto:ui.inquiry@maryland.gov) for questions.

## **STUDENT LOANS**

### **I cannot afford to make payments on my student loans right now.**

#### **What are my options?**

There is an automatic six-month payment suspension and 0% interest on Federal Student Loans. This also halts involuntary collections to Direct and federally-held FFEL loans for sixty days. If your student loans are privately held, reach out to your

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lender and explain your situation. Let them know of a layoff or reduced hours due to the State of Emergency. 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](#).

### **If I owe creditors will my stimulus check be garnished?**

The payments under the CARES Act are intended to be emergency support for the basic needs of tens of millions of Americans, such as paying for rent, mortgages, and food. Therefore, the CARES Act exempts the stimulus payments from collection for debts owed to state and federal governments.

The Governor's Executive Order also prohibits garnishment of the payments (except as related to child support) and prohibits Maryland banks and credit unions from using stimulus payments to offset debts. The stimulus payments are to be treated as protected payments, similar to other benefit payments provided to Maryland residents for essential needs.

**AVOID SCAMS.** There are scams related to the Economic Impact Payment. The IRS will never contact you by phone, email, or text. You will only ever receive information from the IRS through the mail.

## **TAXES**

### **How can I file my 2019 taxes?**

**The tax filing deadline has been extended to July 15, 2020.** 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).

### **What is the Earned Income Tax Credit (EITC)?**

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**

### **I think I am showing symptoms of COVID-19. What should I do?**

If you are sick with COVID-19 or suspect you are infected with the virus that causes COVID-19, follow the steps below to help prevent the disease from spreading to people in your home and community.

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Stay home: People who are mildly ill with COVID-19 are able to isolate at home during their illness. You should restrict activities outside your home, except for getting medical care.

Call ahead your doctor: If you have a medical appointment, call the healthcare provider and tell them that you have or may have COVID-19. This will help the healthcare provider's office take steps to keep other people from getting infected or exposed. **If you would like to be tested for COVID-19 only your healthcare professional can order that test.** If you do not have a Primary Care Doctor call 2-1-1 to ask about places that may authorize a test.

Monitor your symptoms: Seek prompt medical attention if your illness is worsening or if you are having difficulty breathing.

**Billing Disputes.** Health care providers should not be collecting or billing for patient copays, coinsurance, or deductibles for costs related to COVID-19 testing. 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. Complaints can be filed [online](#) or you can call the HEAU hotline at 410-528-1840, 410-230-1712 (en Español).

### [Who can help me find affordable health insurance?](#)

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.

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

[I have questions about other resources specific to my situation. Who can I contact?](#)

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:

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- **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](http://coronavirus.gov) and [usa.gov/coronavirus](http://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 gift card, or by wiring money.

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