

# Personal Financial Supports for Child Care Center Employees

*Updated May 4, 2020*

COVID-19 has presented many challenges for child care providers, including financial strain. As a child care center, we know you are facing increased costs, temporary closures, a reduction in capacity and other impacts that may have you making tough decisions that can affect your employees' finances. There are many [business supports](#) including grants and forgivable loans that are available to you to help your child care center meet business expenses, including payroll. If your child care workers are still experiencing financial strain, this document outlines some personal finance supports that are available to them.

You can also refer to and share with staff and the families they serve [this list](#) of resources during the COVID-19 crisis. Family Child Care Providers can also refer to [this document](#) for specific information on personal financial supports. Please visit [mn.gov/childcare](https://mn.gov/childcare) for additional resources for child care providers and families.

## Cash and Economic Supports for Families and Individuals

Work support programs are available to help meet the basic needs of working families, individuals with lower incomes, and support each other during times of temporary income loss. These programs serve working families and individuals with lower incomes and during times of income loss. Independent business owners may also be eligible for these programs if they meet program criteria. Many of these resources have been expanded and adapted during the COVID-19 crisis. Learn more about [temporary waivers from the Minnesota Department of Human Services](#).

- **Children's Defense Fund-Minnesota Bridge to Benefits:** This [web-based screening tool](#) can help you identify your eligibility for public works programs, including food benefits like the Supplemental Nutrition Assistance program (SNAP) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and School Meal Program; health benefits (Minnesota Health Care Programs); Energy Assistance; and Child Care Assistance. Income questions provide guidance on how independent business owners should input their business income.
- **ApplyMN:** [This web application](#) can connect you with state and county services to help meet your and your family's basic needs. Use it to apply for [cash assistance](#), [SNAP benefits](#), [child care assistance](#), and Emergency Assistance. Call 651-431-4000 for questions.
- **Emergency Assistance:** Your household may be eligible for assistance to cover emergency needs, such as help paying rent or utility bills. Contact your [county or tribal human services agency](#) to learn about availability, eligibility, and how to apply.
- **Community Action Agencies:** [This site gathers](#) local, state, federal, and private resources that can help individuals and families with low incomes.

## Unemployment Insurance

If you have lost your job, have had your hours greatly reduced, or are unable to work because of COVID-19, you may apply for Unemployment Insurance (UI) benefits. To get more information about Unemployment Insurance or to apply for benefits, visit [www.uimn.org](http://www.uimn.org).

The Governor has taken action to allow faster payments for unemployment benefits and waive the employer surcharge. Congress also passed legislation that provides an additional \$600 a week for individuals receiving unemployment benefits and extends unemployment benefits to 13 weeks. There is also a new program for individuals who are unemployed due to COVID-19 but are unable to receive unemployment benefits, which includes child care

providers who are self-employed. More information on how self-employed child care providers and independent contractors can be [found here](#).

You can apply for regular unemployment the following ways:

- **Online:** Available **Sunday** through **Friday** from 6 a.m. to 8 p.m. Follow the [step-by-step instructions on how to apply if you are self-employed](#).
- **By phone:** Application help is available on **Friday** from 8 a.m. to 4:30 p.m.

## Health Care Coverage

### State programs

The State of Minnesota offers programs and resources that can help support you and your family's health during the COVID-19 pandemic.

- **The special MNSure open enrollment period in response to COVID-19 ended on April 21.** However, if your situation changes due to COVID-19, such as income loss or job-based insurance loss, you may qualify for enrollment. Find out more about [eligibility](#) or access the information in [another language](#). **Insurance professionals are available to provide free assistance with MNSure to help you successfully enroll.** Find assistance using [MnSure's Assister Directory](#).
- **Continued services for Minnesota health care coverage renewals suspended.** If you or your family members are on Medical Assistance, Minnesota Coverage, or the Children's Health Insurance Program, the annual renewal process and closures are suspended during the COVID-19 pandemic. Enrollment in the programs is still available.
- **Symptomatic child care providers and educators providing care for children of emergency workers are on the priority list for COVID-19 testing.** As equipment, collection supplies and lab capacity changes, health care providers may adjust which populations they test.

### Minnesota Health plans

State leaders have partnered with local nonprofit health plans to remove barriers to care and coverage during the COVID-19 pandemic. Refer to your health plan for a better understanding of changes specific to your coverage.

Some of the changes for **commercially insured** members include:

- **No costs for COVID-19 testing.** Minnesotans will not be charged for any costs related to COVID-19 testing.
- **No costs for hospitalizations related to COVID-19.** Most plans will not charge members if they need to be hospitalized due to COVID-19 and use an in-network hospital.
- **Access to telemedicine.** Most plans and providers have increased access to telemedicine services, allowing Minnesotans to get the care they need from the safety of their homes.

**Employer coverage may vary.** Many Minnesotans are covered through their employers, who offer their own benefit structure. The State of Minnesota cannot mandate these benefits to these plans but is encouraging employers to offer similar COVID-19 coverage.

## Taxes

The date for filing taxes has been moved from April 15 to July 15, 2020. Many free tax sites are suspending in-person tax preparation assistance. Here are some resources that can help you with tax-related services and guidance:

- **Free online filing:** Find out more information and qualifications from [Minnesota Department of Revenue](#)
- **Additional languages:** Find tax information in [additional languages](#)

- **Economic Impact Payments:** [Learn more about the economic impact payments](#), otherwise known as the federal stimulus.

## Employee Safety and Health in the Workplace and other Support

[Learn more about worker protections related to COVID-19](#) from the Minnesota Department of Labor and Industry (DLI), Department of Human Rights, Department of Employment and Economic Development, and Minnesota OSHA. This includes including use of sick leave and Family Medical Leave Act (FMLA), discrimination, reasonable accommodations, unemployment insurance benefits, workers' compensation, changes to working conditions, and workplace safety and health.

- For questions about **employee rights, including leave rights and wage and hour laws**, contact the DLI at 651-284-5075, 800-342-5354 or [dli.laborstandards@state.mn.us](mailto:dli.laborstandards@state.mn.us).
- For questions about **FMLA or paid leave under the federal Families First Coronavirus Response Act**, call the U.S. Department of Labor, Wage and Hour Division, at 866-487-9243 or visit [U.S. DOL's COVID-19 FMLA guidance](#).
- For questions on **accommodations or other workplace discrimination issues** contact the Department of Human Rights Discrimination Helpline at 1-833-454-0148 or [online here](#). Translation/Interpretation services available.
- For questions about **workplace safety and health** contact Minnesota OSHA Compliance at [osha.compliance@state.mn.us](mailto:osha.compliance@state.mn.us), 651-284-5050 or 877-470-6742. Alternative languages available via phone.
- For questions about **unemployment insurance**, visit [www.uimn.org](http://www.uimn.org) to learn more or to apply for benefits.