

# Personal Financial Supports for Family Child Care Providers

*Updated April 22, 2020*

We know that COVID-19 has presented many challenges for you as a child care provider. This includes financial challenges to an already strained industry. [Grants and loans](#) are available to many Licensed Family Child Care providers to help you remain open and meet ongoing expenses, despite income loss and cost increases. Thank you for the critical role you play in supporting our community. You are heroes on the front lines of the COVID-19 crisis.

Below is an overview of information and resources that can provide your child care business and family with financial support. [This webpage with resources](#) is also available for your family and the families you serve. **Visit [mn.gov/childcare](https://mn.gov/childcare) for additional resources on health, safety, and supports with supplies.**

## Cash and Economic Supports for Families

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. 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 Benefits for Family Child Care Providers

The Department of Employment and Economic Development (DEED) administers Unemployment Insurance for the State of Minnesota. Although many family child care providers – being self-employed – cannot access traditional unemployment insurance, the federal CARES Act created a new program called Pandemic Unemployment Assistance (PUA). This program is available to those who are unemployed, partially unemployed, or unable to work due to COVID-19 and are not eligible for regular unemployment benefits. PUA benefits are specifically for self-employed, independent contractors, and others unemployed as a direct result of COVID-19 who are **not eligible** for regular unemployment benefits or extended unemployment insurance benefits. This means you must apply for regular unemployment benefits before you can qualify for PUA benefits. PUA has been extended several times and is currently available until early

September 2021. More information about this program for self-employed people [can be found here](#). **People who are self-employed should follow these [step-by-step instructions](#).**

**Please note the following about PUA benefits:**

- **Temporary closure and accessing PUA benefits will not affect your child care license status.**
- If you have already applied for regular unemployment benefits, you do not need to do anything extra to qualify. DEED will automatically establish a PUA benefit account for you if you are eligible.
- If you have not applied for unemployment benefits yet, special instructions for self-employed and 1099 workers are available [here](#). These instructions include steps you can take to help identify your account as being potentially eligible for PUA.
- Don't worry if you applied for unemployment benefits without following those instructions. Your account will still be reviewed for PUA eligibility.
- **You are not eligible for benefits in any week you work 32 or more hours.** You are also not eligible when your gross earnings are equal to or greater than your weekly benefit amount. A partial benefit payment will be made for any week you work less than 32 hours and your earnings are less than your weekly benefit amount. The system will deduct 50 percent of your earnings from your benefit payment. You must report work when requesting ongoing benefit payments, [click here](#) for information related to working while collecting benefits.
- If you worked, you must report your:
  - **Total hours worked** that week.
  - **Total net earnings** that week (before deductions and taxes). Earnings include:
    - wages, tips, salary, commission, cash
    - self-employment income (For self-employment, report your weekly earnings **after** you deduct your direct business expenses for that week.)
    - the value of any rent, goods or services you receive for working
- You will receive information about PUA benefits in your online account, by email, and by mail.
- Applicants who receive PUA benefits will also receive the \$600/week additional payment.
- PUA Benefit payments are retroactive, for weeks of unemployment, partial employment, or inability to work due to COVID-19 starting on or after January 27, 2020. The extra \$300 unemployment payments will end in early September 2021.
- If you have worked for a Minnesota employer in the past 18 months, you may qualify for regular unemployment benefits. If you qualify for regular unemployment benefits, you will not qualify for PUA.
- The PUA program requires proof of self-employment or other employment not covered by regular unemployment insurance. Data on file is being used to set up your PUA account and process payment. If no record is on file, you will be contacted to provide necessary documentation.

**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.

- **A COVID-19 Special Enrollment Period is open through July 16.** Get a [quick estimate](#) for financial help to see if you qualify for low- or no-cost coverage or a tax credit. Or [apply today](#) for an official eligibility determination. **The American Rescue Plan includes several key health care provisions to the Affordable Care Act that will expand benefits available to Minnesotans only through MNsure.** This includes an increase in the amount of tax credits MNsure enrollees will receive to help them pay for their health insurance premiums and an expansion of tax credits to middle-income Minnesotans whose household income was too high to qualify for financial help. For more information about these changes, please refer to [this FAQ](#).

Additionally, if your situation changes due to COVID-19, such as income loss or job-based insurance loss, you may qualify for enrollment at any time. 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 May 17, 2021. 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 options:** Find out more information and the qualifications from [Minnesota Department of Revenue](#)
- **Additional languages:** Find tax information in [additional languages](#)
- **Economic Impact Payments:** [Learn more about economic impact payments](#), also known as the federal stimulus.

## Worker Protections for Employees of Family Child Care Providers

If you have employees, you should be aware of Worker Protections Related to COVID-19. [This document on worker protections](#) from the Minnesota Department of Labor and Industry (DLI), Minnesota Department of Human Rights,

Minnesota Department of Employment and Economic Development, and Minnesota OSHA. This includes COVID-19 related information on 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. This information applies to employees of Licensed Family Child Care Providers.

- For questions about **employee rights, including leave rights and wage and hour laws**, contact DLI at 651-284-5075, 800-342-5354 or [dli.laborstandards@state.mn.us](mailto:dli.laborstandards@state.mn.us) with questions.
- 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 workplace discrimination issues** contact the Department of Human Rights at 1-833-454-0148 or [online here](#). Translation/Interpretation services available.