

COVID-19 and New Hampshire FAQ

Prepared by the New Hampshire Senate Minority Office

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NOTE: The outbreak of COVID-19 remains a very fluid situation and circumstances continue to change rapidly. This document will be updated on regular basis as additional state and federal actions are taken. Each version will be noted above with a time stamp of when the document was last updated.

Outbreak Status:

How many cases are in New Hampshire?

- This figure is changing daily and even by the hour. At this point there are 78 confirmed cases, with 889 tests pending at public health labs, and 750 being monitored by public health officials. The number of tests pending do not include tests pending at commercial labs.
- 3 cases so far have required hospitalization and they are in stable condition. 1 person has been discharged.
- Community transmission is occurring in New Hampshire.

What is community transmission?

- Community transmission is when diagnosed cases cannot be tied to international or domestic travel areas or direct contact with someone known to have been diagnosed with the virus. Without establishing those known causes as the reason for the person acquiring the virus, it is assumed that the virus was acquired here in New Hampshire.

What are the symptoms of the virus?

- According to the state's division of public health services, symptoms include: fever, cough and/or shortness of breath, or other flu like symptoms.

How is it spread?

- Human coronaviruses most commonly spread from an infected person to others through respiratory droplets, including:
 - through the air by coughing and sneezing;
 - close personal contact, such as touching or shaking hands;
 - touching an object or surface with the virus on it, then touching your mouth, nose, or eyes before washing your hands.

I recently traveled. What should I do?

- International:
 - Per the CDC, if you have traveled to an area with a Level 3 Travel Health Notice, you are advised to self-quarantine and stay home from work, school, and social events for two weeks.
 - Countries with Level 3 Travel Health Notices include: China, Iran, South Korea, Malaysia, Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, Monaco, San Marino, Vatican City, Ireland, England, Scotland, Wales, or Northern Ireland
- Domestic:
 - The CDC does not issue Travel Health Notices within the United States.
 - Consult their 'things to consider' page here before traveling at:
 - www.cdc.gov/coronavirus/2019-ncov/travelers/travel-in-the-us.html
- If you recently traveled and develop symptoms of a fever or respiratory illness within 14 days of your return, contact your health care provider or call 211 and tell them about your recent travel and symptoms.

What should I do if I think I may have the virus?

- If you develop symptoms, call your healthcare provider, or call 211 for further instructions.
- **DO NOT go to your doctor's office, urgent care, walk in clinic, community health center, or emergency room without calling ahead first to tell them you have symptoms of the virus!**
- **This is critical to stopping the potential spread of the virus!**

What should I do if I am healthy and show no symptoms?

- Practice social distancing by remaining at least 6 feet away from other people and avoiding crowds,
- Wash your hands regularly,
- Avoid touching your face with unwashed hands,
- Avoid close contact with those who are sick,
- Clean and disinfect often used items and surfaces like door knobs, handles, and electronics.

NOTE: It is still possible to have the virus and not have symptoms. At this point it is unclear how long a person who has caught the virus is contagious without having symptoms.

How can I get tested and where can I go to get one?

- At this point, testing can only be done on a doctor's order.
- Testing at this time is being limited to healthcare workers, those who are hospitalized, first responders, and those who work with large groups of vulnerable people.
- Widespread testing for those without a doctor's order is not being recommended by public health officials or offered at this time.

If I do need to get tested, who pays for the test?

- As part of the federal "phase 2" response bill, all health insurance carriers are required to cover 100% of the cost of the test.
- If you have coverage through Medicare or Medicaid, there is no charge for the test.

Can I use telemedicine to avoid having to go to a healthcare facility?

- Maybe. Check with your healthcare provider to see if they can facilitate telemedicine. Governor Sununu issued Emergency Order #8 that requires all health insurance carriers to allow in network providers to offer telemedicine and reimburse at the same rate as they would for an in office visit.
- For those with Medicare, telemedicine **IS** a covered service.

Unemployment Assistance/ Health Insurance:

My workplace has been disrupted due to the outbreak and I am no longer working. Can I get unemployment benefits?

- **YES.** If the following conditions apply to you, you are eligible to receive unemployment benefits. The one week waiting period has been suspended.
 - Your employer temporarily closes due to COVID-19
 - You need to self-quarantine or are directed to quarantine at the instruction of a health care provider, employer or government official
 - You need to care for a family member that has COVID-19 or is under quarantine
 - You need to care for a dependent because of school closures, child care facility closures or other similar types of care programs.
 - Self-employed individuals that are temporarily unable to operate their business because of any of the above listed situations will also be eligible.
 - Your hours have been reduced due to any of the above, but are still working, you **are** eligible for partial benefits.

How do I apply?

- Go to the NH Employment Security Website at: <https://www.nhes.nh.gov/>
- Click the red box on the left hand side of the screen that says “File a Claim for Benefits
- If you do not have internet access, call 603-271-7700
- **DO NOT** go to your local Employment Security office in person. All offices are closed to the public.

What if I do not see my exact situation listed here? Am I still eligible?

- Maybe. Call Employment Security directly at 603-271-7700 to see if your particular situation is covered.

Note: Due to high volume of filings, Employment Security has instituted the following schedule for people to file online by the first letter of their last name:

- A-F, Monday, 3/23, 12:00am-12:00pm AND Wednesday, 3/25, 12:00am-12:00pm
- G-M, Monday, 3/23, 12:00pm-12:00am AND Wednesday, 3/25, 12:00pm-12:00am
- N-S, Tuesday, 3/24, 12:00am-12:00pm AND Thursday, 3/26, 12:00am-12:00pm
- T-Z, Tuesday, 3/24, 12:00am-12:00pm AND Thursday, 3/26, 12:00am-12:00pm

If my claim is excepted and approved, how long will it be before I receive my check?

- Roughly one week

Now that I have been laid off, I am without health insurance. What are my options?

- **Medicaid:** If you are making little or no income, you may qualify for Medicaid coverage. Information about eligibility and how to apply is available:
 - Online: <https://nheasy.nh.gov/#/> OR Phone: 1-844-275-3447
- **Subsidized Plans from the Exchange:** Losing coverage through job loss is a qualifying event to purchase subsidized health insurance through the federal exchange. There are several plans available and you can enroll:
 - Online: <https://www.healthcare.gov/> OR Phone: 1-800-318-2596

For free help in signing up for a plan or if you have questions, contact the NH Navigator

- Online: <https://acanavigator.com/nh/home> OR Phone: 603-931-3858
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- **COBRA/Continuation Plans:** If your workplace has more than 20 employees, you have the option of continuing your current plan, however, you will be responsible for paying whatever your employer was contributing to your insurance. For more information about this option, talk to your former employer or the contact the Department of Insurance:
 - Online: www.nh.gov/insurance/consumers/cons_hi_cont_cov.htm OR Phone: 603-271-2261

Local Schools: The Governor has ordered all schools to transition to remote learning through April 3rd 2020.

My child is receiving free/reduced breakfast and lunch through school. Will they still be able to get their meals?

- **YES.** Each school district is handling it a bit differently. Some are having school busses make the drop offs, others are having parents come to the schools. Contact your child’s school to see how it is being distributed.

My child has an IEP, will they still get services?

- **YES.** Each IEP is unique, and those services that can not be delivered through remote learning will come to the student at home. Students requiring more complex services may receive them at their school. Check your child’s school to see the specifics for your child.

Businesses:

The New Hampshire Department of Business Affairs has put together a webpage with information and resources for businesses at: <https://www.nheconomy.com/covid19>

I am a small business owner. Am I eligible for low or no interest loans from the U.S. Small Business Administration?

- **YES**, On March 18th, New Hampshire received for word that the U.S. Small Business Administration (SBA) approved New Hampshire's application for SBA Economic Injury Disaster Loans.
- As a business owner, you can apply online here: <https://www.sba.gov/funding-programs/disaster-assistance>
- If you have questions about the program, you can call the SBA hotline at 1-800-659-2955
- Department of Business and Economic Affairs, NH Small Business Development Center, SCORE and Women Business Centers will be providing workshops in the near future to answer questions and to help small businesses with the loan application process. As details are announced, this space will be updated.

Is there any additional Federal assistance available?

- At this time a "Phase 3" bill is being discussed in Washington DC. Details are still being worked on by policy makers, but as details of the bill are finalized, this document will be updated.

If I need to reduce hours for my employees or lay them off due to the outbreak, or if they begin to collect benefits because they are under quarantine, will my business's rates for unemployment insurance be impacted?

- **NO**, all outlays for these claims is being made against the trust fund itself and not assigned against the account of the most recent employer.

DMV Changes:

I have a 20 day plate that is expiring soon, do I have to go to the DMV?

- **NO**. All 20 Day DMV and dealer plates issued March 1st and after are automatically valid through April 30th. You do not need to do anything to get this extension.
 - Those traveling out of state should check with the state they are traveling to or through to see if they will be honored as well.

My driver's license or non-driver ID will expire in the next few days, do I have to go to the DMV to renew it?

- **NO**. Those whose licenses are due to expire between March 1st 2020 and April 30th 2020 can get a temporary 6 month extension by calling 603-227-4020. Callers will be required to verify their eligibility and identity over the phone.
 - The typical renewal fee will be charged and a 6 month license mailed to the address on record.
 - Those who receive these temporary licenses will be required to visit the DMV in person when the temporary license expires to get their permanent license, valid for the remaining 4.5 years, which they will receive at no charge.

My vehicle registration is expiring soon; will I still need to renew my vehicle registration?

- **YES**. At this time you still must renew your vehicle registration through your town or city clerk as scheduled. Call your local town or city clerk for guidance.

Additional Information:

Please find additional information related to COVID-19 at the New Hampshire Department of Health and Human Services Website: <https://www.nh.gov/covid19/>

Please find additional information related to COVID-19 at the Center for Disease Control and Prevention Website: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>