

Governor's Office Daily COVID-19 Q & A

April 4, 2020

Helplines and Webpages

General Resources: visit coronavirus.illinois.gov

PPE Equipment:

- Donations: PPE.donations@Illinois.gov
- To Manufacture PPE in Illinois: ima@ima-net.org

Business Assistance:

- Essential Business inquiries: contact 1-800-252-2923 or CEO.support@illinois.gov
- IL Small Business Assistance: email [CEO.support@illinois.gov \(DCEO\)](mailto:CEO.support@illinois.gov) or [click here.](#)
- Federal Small Business loans visit: [https://disasterloan.sba.gov.](https://disasterloan.sba.gov)
- Business insurance coverage: [https://mc.insurance.illinois.gov/messagecenter.nsf.](https://mc.insurance.illinois.gov/messagecenter.nsf)

Individual Assistance:

- Employee workplace rights complaints: contact the Attorney General's Office at (844) 740-5076 or submit a complaint [online.](#)
- Unemployment insurance inquiries: call Claimant Services at (800) 244-5631.
- Resources for people with disabilities: visit [www.DDD.Illinois.gov.](http://www.DDD.Illinois.gov)
- Consumer guidance on debts due and regulated financial sectors: [click here.](#)
- Airbnb Housing opportunities for first responders and medical professionals: [click here.](#)
- For insurance coverage guidance from the Department of Insurance, [click here.](#)
- Medication Affordability Assistance visit: <https://abe.illinois.gov/abe/access/>
- Illinois taxpayer information: visit DOR's [resource page here.](#)

Other Resources:

- List of Executive Orders related to COVID-19: [click here.](#)
- Federal Stimulus Package Unemployment Benefits Q&A: [click here.](#)
- IDFP list of licensees and consumers impacted by COVID-19: [click here.](#)
- School related inquiries visit: <https://www.isbe.net/covid19>
- COVID19 cases by county visit: dph.illinois.gov
- To volunteer visit: serve.illinois.gov or email dph.serveillinois@illinois.gov
- COVID-19 Symptom guidelines: visit DPH website, [click here.](#)
- Emergency Day Care Provider Search visit: <https://emergencycare.inccrra.org>
- To report price gouging: submit a complaint [online.](#)

Illinois Arts Council

Q: Is there assistance available for members of the arts community (i.e. artists, performers, art students, et.)?

A: Non-profit arts and cultural groups of any size can apply for grants of \$3,000 to \$60,000, based on their financial need. Artists and groups seeking grants can apply online at artsforillinois.org, a site which will also feature free content from artists across the state; including performers, singers, poets, painters, writers, dance companies, theater troupes, and museums.

Insurance

Q: I have symptoms of COVID-19 and would like to be tested. Does my insurance cover the test? Will I have to pay out of pocket for it?

A: The federal Centers for Disease Control and Prevention (CDC) and the Illinois Department of Public Health (IDPH) are currently covering the cost of the lab test for COVID-19. Yet, hospitals might still charge their own fees for collecting the specimens, which then could be billed to the patient or to the patient's health insurance issuer. Call your insurance provider to discuss available coverage. Also, if you are experiencing symptoms of COVID-19, contact your health care provider or local health department. The Illinois Department of Insurance (DOI) has issued a FAQ regarding insurance coverage and COVID-19; it can be found [here](#).

Q: I have tested positive for COVID-19. Does my insurance cover my treatment? Will I have to pay out of pocket for it?

A: Insurance carriers must cover emergency services for an emergency medical condition at in-network levels regardless of which provider performs the services. Emergency services include transportation services, such as ambulance services, as well as inpatient and outpatient hospital services that are needed to evaluate or stabilize the patient. Many individuals who have

contracted COVID 19 have not required emergency services. Still, exceptional circumstances may arise.

The Illinois Insurance Code prohibits individual or group accident and health insurance carriers from imposing any pre-existing condition exclusions, including in connection with COVID 19. Federal law and state regulations provide protections against preexisting condition exclusions in health insurance coverage, as well. However, preexisting condition consumer protections do not apply to short-term, limited-duration health insurance coverage or excepted benefit policies. We recommend calling your insurance provider to discuss available coverage. DOI has issued a FAQ regarding insurance coverage and COVID-19; it can be found by visiting:

<https://insurance.illinois.gov/Newsrsls/2020/03/COVID-19-FAQ.pdf>

Q: I had health insurance through my employer and have lost my job due to COVID-19. How can I get coverage?

A: A person may be eligible for one or more of the following depending on the situation:

- I. COBRA
- II. ACA exchange: Losing health insurance that you got through your job is considered a "qualifying event" to enroll in a plan on the exchange. To learn more about this option visit: <https://getcovered.illinois.gov/en>.
- III. Some ACA enrollees are eligible for grace periods for premiums, [click here](#). Check with your insurer to ask about payment options available to you.
- IV. Medicaid (Department of Healthcare & Family Services). Governor Pritzker has sought federal waivers that would further the expansion of Medicaid to ensure those without insurance can seek and receive treatment related to COVID-19. To check if you are eligible for Medicaid visit the [enrollment website](#).

Q: I have another health problem but cannot get treatment at my usual in network provider due to COVID-19. Will my insurance cover out-of-network coverage?

A: The Illinois Insurance Code prohibits health insurance issuers from charging higher out-of-pocket expenses to an enrollee who sees an out-of-network provider at an in-network facility if there are no in-network providers available. However, if you willfully choose a non-network provider when an in-network provider is readily available, you might be subject to higher out-of-pocket expenses. DOI has issued a FAQ regarding insurance coverage and COVID-19, [click here](#).

Housing

Q: Are the following in compliance with the Governor's Executive Order 10? Some landlords are charging daily late fees for non-payment of rent even if the renter is now unemployed. It is unclear if the property has no ties to federal vouchers or mortgages. Also, there are renters refusing to pay rent, even if they are still employed and working from home.

A: Under Executive Order 10 and as extended by Executive Order 18, all state, county, and local law enforcement officers in the State of Illinois are instructed to cease enforcement of orders of eviction for residential premises for the duration of the Gubernatorial Disaster Proclamation. No provision contained in Executive Order 10 shall be construed as relieving any individual of the obligation to pay rent, to make mortgage payments, or to comply with any other obligation that an individual may have under tenancy or mortgage.

Q: With the stop of evictions, is there any relief for landlords who aren't receiving their rent payments?

A: The mortgage corporations Freddie Mac and Fannie Mae are offering lenders who have been impacted by COVID-19 some flexibility regarding their mortgage. People who experienced a reduction in their income may qualify for reduced payments. It is possible that other mortgage companies may also provide similar relief. Be sure to check with your individual lender for additional information and check whether you qualify. Do not stop making payments without speaking with your lender.

Business Aid

Q: There is a DCEO Downstate Small Business Stabilization fund that is available for communities to apply on behalf of their businesses. I have heard that the application process is extremely lengthy and requires public hearings for businesses. Is there a way to simplify this application process so downstate communities can effectively take advantage of the program?

A: The public hearing component of the small business stabilization fund is a federal requirement for all Community Development Block Grant loans. However, public hearings can now be held in a virtual manner and required the reasonable advance notice has been reduced from 7 days to 5 days. For more information, please review the Guidebook and the Downstate Small Business Stabilization Program FAQs [here](#).

Elections

Q: What directions and assurances are being put in place by State Government to hold local election authorities accountable for adhering to the law and continuing to provide the right to public access and poll watching as incoming vote by mail ballots for the Primary Election are being counted?

A: Illinois statute requires local election authorities to provide public access to in-person oversight of the election processes. The State Board of Elections does not issue written guidance to local election officials. If a resident has a complaint that has not been addressed, they should contact the Illinois Attorney General's Office and/or their local State's Attorney.

Q: Does the public have the right under the Stay at Home Order to travel to local election authorities to participate in oversight of our Primary Election Results?

A: The Stay at Home Order provides that all persons may leave their home or places of residence for Essential Governmental Functions, among other activities. Essential Governmental Functions include all services provided by the State or any municipal, township,

county, subdivision or agency of government and needed to ensure the continuing operation of the government agencies.

Q: Does anything under the Governor's Executive Orders issued for COVID19 give election authorities the right to bar public access to their facilities?

A: The Stay at Home Order provides that all public and private gatherings of any number of people occurring outside a single household or living unit are prohibited, except for the limited purposes permitted by this Executive Order. Essential Governmental Functions are among the limited permissible functions, though each government body shall determine its Essential Governmental Functions.

Q: Will State officials hold all local election authorities accountable for adhering to the April 7 canvassing date for the Primary Election?

A: The State Board of Elections does not have the authority to sanction local election authorities for failing to meet certain deadlines. However, the State Board of Elections is in contact with local election officials to ensure that potential issues are addressed and to offer assistance when needed.

Q: What direction is being given to States Attorneys and municipal/county/state police authorities to ensure the public has access to in-person oversight of our election processes?

A: The State Board of Elections does not issue guidelines for State's Attorneys or municipal/county/state police authorities regarding public access. Illinois statute requires local election authorities to provide public access to in-person oversight of the election processes. If a resident has a complaint that has not been addressed, they should contact the Illinois Attorney General's Office and/or their local State's Attorney.