



FACT SHEET: Coronavirus Phase 3.5 Federal Response – Benefits for Marylanders

current as of April 27, 2020

Coronavirus Disease 2019 (COVID-19) is an unprecedented medical and economic crisis affecting virtually every American. Senator Van Hollen is taking action to enhance the medical response and doing everything possible to protect all Marylanders from the economic fallout. He helped craft and voted for Congress's four coronavirus aid and relief bills, and worked with state, local, and federal officials to ensure Team Maryland is tackling this challenge together.

Many Marylanders are worried about what comes next in this COVID-19 crisis, and that feeling has been compounded by frustration as they've tried to access small business assistance and unemployment insurance. Senator Van Hollen has worked to get more resources directed to both fronts so you can get the help you need. In the Phase 3.5 bill, there is increased funding for the small businesses that need it most and Senator Van Hollen continues to push the Treasury Department to cut red tape to get real relief to them.

You can find more details on Senator Van Hollen's work on our [coronavirus website](#), including our [Fact Sheet on the CARES Act \(Phase 3\) legislation](#), and our [Fact Sheet on the Phase 1 and 2 coronavirus response legislation](#).

Fight the virus

We continue to prioritize public health, testing, and ensuring that frontline health care providers are equipped to respond. Phase 3.5 builds on the \$100 billion investment made in the Phase 3 legislation by directing another \$75 billion to support our hospitals and other health care providers.

Scientists and public health leaders agree: we can only get the virus under control, manage future outbreaks, and safely reopen our economy with a robust national testing strategy that significantly increases testing capacity, so Phase 3.5 dedicates \$25 billion for COVID-19 testing. This will fund the development, manufacturing, purchase, and administration of tests and related equipment and supplies (including personal protective equipment), laboratory capacity, personnel, contact tracing and surveillance.

Protect Maryland small and medium-sized businesses and non-profits

Find more information on these and other programs and how to apply on the pages listed below in [Senator Van Hollen's Small and Medium Business & Non-profit Guide to the CARES Act](#).

Paycheck Protection Program: The Phase 3.5 bill increases PPP funding by \$310 billion, and the program resumed accepting applications on April 27. We encourage anyone who needs this

assistance to apply quickly. To prevent tipping the scales in favor of big companies, we set aside \$60 billion in the new bill to be lent through smaller financial institutions -- such as credit unions, community banks, minority depository institutions, and community development financial institutions. This provision is designed to help mom-and-pop businesses, minority- and women-owned businesses, and small farms that might not have a direct line to a commercial bank.

Economic Injury Disaster Loans: Phase 3.5 provides support for an additional \$350 billion in EIDL loans and made sure that small farms are eligible. We encourage anyone who needs this assistance to apply quickly.

Emergency Economic Injury Grants: Phase 3.5 provides an additional \$10 billion for grants in the EIDL program. Applicants can get the \$10,000 grant by applying for an EIDL Loan. It does not have to be repaid, even for those who do not meet the conditions to ultimately receive a loan.

Protect Maryland workers and families from the economic fallout

In addition to the expanded resources provided in Phase 3.5, we want to remind you about one of the most important benefits of the CARES Act: the significant expansion of unemployment insurance to help Marylanders left without a paycheck by COVID-19.

Unemployment insurance (UI): Senator Van Hollen shares the frustration of many Marylanders who are having difficulty accessing unemployment benefits and the state's new application website, which launched April 24. We have been in touch with the Maryland Department of Labor repeatedly, and we will keep monitoring and offering all possible assistance until these issues are fixed.

Congress previously expanded UI to more workers, increased the amount of unemployment payments workers can receive by \$600 per week, extended benefits by 13 weeks, and provided funds to help states process applications and get checks out faster. **Your benefits will be backdated and paid based on your original eligibility date** so you get the help you urgently need and deserve.

Unemployment insurance applicants should note:

- The latest information on unemployment benefits in Maryland, including for independent contractors and other newly eligible beneficiaries, is available at the State of Maryland's unemployment website: MDunemployment.com.
- The State's new, one-stop unemployment insurance application, launched April 24, is designed to allow Marylanders to file claims for all unemployment programs entirely online. This includes the Pandemic Unemployment Assistance program, the Pandemic Emergency Unemployment Compensation program, and those who were previously required to file by phone like federal employees, members of the military, individuals who have worked in multiple states, and those who have worked for more than three employers in the last 18 months.
- All unemployment claimants are encouraged to [file online here](#).
- Those with questions for the unemployment office should review [their FAQ page](#) before calling, because hold times are very long.