

Coronavirus (COVID-19)

Protect Your Health and Find Help for Financial Stress

Questions about Coronavirus Disease 2019 (COVID-19) continue to swirl through daily updates and new information. How do I stay healthy? How can I afford to be sick? What happens if I lose my income? How do I protect myself and my family?

Stress is often the result of uncertainty. Because stress alone can make us sick or more susceptible to disease, it is important to take steps to reduce uncertainty by staying informed and planning ahead when possible.

How can I stay healthy?

Most importantly, get answers and information from a reputable source. Helpful suggestions can be found from the [CDC](#), The [World Health Organization](#), and your [State Health Department](#). All provide instructions for simple preventative precautions that you can take to reduce the likelihood of getting sick:

- Wash your hands frequently for at least 20 seconds.
- Avoid touching your mouth, nose, and eyes.
- Keep a distance of six feet from others whenever possible.
- Stay home from work or other activities if you are sick.
- [Identify ways](#) to keep yourself and family members calm and reduce stress.

Coping with financial stress

Can I afford to get sick? The new virus strain might be scary, causing worry about paying for the virus testing and hospital bills. Staying home from work might mean a missed paycheck, or even a lost job.

There is help. Many insurance providers are covering the cost of the test as well as waiving co-payments. Check with your own insurance company for details. If you're on Medicare, Medicare Part B covers coronavirus (COVID-19) testing. This test is covered when your doctor or other health care provider orders it.

Important: Call your health care provider first before seeking the test. A referral is required, and testing is not appropriate in all cases.

What about loss of income? Employer response varies widely — some are offering paid or partial paid leave, some are not or simply can't. Discuss concerns with your employer. Are you self-employed? Proposed federal legislation offers relief. Unemployment benefits are being offered. The Department of Labor asks Delawareans to file for unemployment benefits online at

<https://ui.delawareworks.com>. Questions to the department can be answered via email at dol_dui_wilmington_claims@delaware.com or via phone at (302) 761-8446.

How can I meet my obligations and expenses?

Policies are quickly being implemented to specifically meet coronavirus related needs.

In Delaware:

- Eviction from federal Housing and Urban Development sites will temporarily prohibited for any coronavirus-related delay in rent payment. In addition, the Federal Housing Finance Agency directed Fannie Mae and Freddie Mac to suspend foreclosures and evictions in connection with single-family mortgages for at least 60 days.
- Delmarva Power has suspended service disconnections and waiving new late payment fees through at least May 1. They will be working with customers on a case-by-case basis to establish payment arrangements and identify energy assistance options. If not a Delmarva customer, contact your service provider for more information.
- [Meals for children](#) There are over 197 locations across the state that provide meals and a snack to children impacted by school closings. Families may pick up meal bags for children 18 and under who live in their home. Children must be present. Any family needing additional information may contact their district or charter office. You do not have to go to the location in your district; you can go to the location close to you.
- The Food Bank of Delaware directly distributes EMERGENCY food to the public through the Healthy Pantry Centers. You would make an appointment to pick up food. Appointments are required for both the Newark Healthy Pantry Center (for appointment call (302) 292-1305 ext 227) and for the Milford Healthy Pantry Center (for appointment call (302) 424-3301 ext 106). For more information go to: <https://www.fbd.org/get-help/>
- Mortgage, student loan, and other debts. Talk directly with your lender for updates on terms. There is proposed legislation to provide debt relief for student loan and other borrowers.
- For help with basic needs. Dial 2-1-1 or 1-800-560-3372. Or text your Zip Code to 898-211. This service will provide referrals to specific resources base on your needs and location.

How do I plan ahead for events like this?

The biggest concern now is to stay healthy. However, when the crisis is over, there are steps you can take to reduce financial stress in the future.

1. Have an emergency fund just for loss of income. Start saving with small steps. If you can save one hour of pay each week for a year, you will have more than a full week's pay saved.

2. Evaluate your health insurance plan each year during open enrollment to make sure the plan you have is your best choice. Resources for this can be found [here, especially on pages 13-18](#).
3. [Know your health insurance deductible and estimate your annual health care costs](#) so they can be included in your spending plan. Set aside money to cover these out of pocket costs.
4. Learn more about health insurance options at UD Cooperative Extension's online [Health Insurance 4U course](#).
5. Identify you and your family's needs and the resources you need to address them. These resources could include money, but your list may also include friends or family that will help in a time of need or community resources that you could access in the future. Keep updating your list as needs change.

Reliable Resources

It is very important to receive information about the coronavirus and financial help from reliable sources. A few are listed below:

Protecting Your Health

- Delawareans with questions about coronavirus [COVID-19] or their exposure risk can call the Division of Public Health's Coronavirus Call Center at [1-866-408-1899](tel:1-866-408-1899) or 711 for people who are hearing impaired from 8:30 a.m. to 8:00 p.m. Monday through Friday, and 10 a.m. to 4 p.m. Saturday and Sunday, or email DPHCall@delaware.gov. For the latest on Delaware's response, go to www.de.gov/coronavirus
- [Coronavirus information from Centers for Disease Control and Prevention \(CDC\)](#)

Coping with Stress

- [World Health Organization \(WHO\), coping with stress during the coronavirus outbreak](#)
- [World Health Organization \(WHO\), helping children cope with stress during the coronavirus outbreak](#)

Coping with Financial Stress

- [National Extension's Financial Security for All](#)