



Governor Ned Lamont

Frequently Asked Questions
on the State of Connecticut's actions
related to COVID-19

Updated 7:00 p.m. on April 11, 2020

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COVID-19 BASICS

Question:

What is the Coronavirus/COVID-19?

Answer:

Coronavirus Disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. There are many types of human coronaviruses, including some that commonly cause mild upper-respiratory tract illnesses. COVID-19 is a new disease, caused by a novel (or new) coronavirus that has not previously been seen in humans. Current symptoms reported for patients with COVID-19 have included mild to severe respiratory illness with fever, cough, and difficulty breathing.

The best way to prevent illness is to avoid being exposed to the virus. CDC recommends everyday preventive actions to help prevent the spread of respiratory diseases, including:

- Wash your hands thoroughly and frequently.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

You can read more information about COVID-19 at the U.S. Food and Drug Administration's website, where they offer answers to frequently asked questions about the virus:

<https://www.fda.gov/emergency-preparedness-and-response/mcm-issues/coronavirus-disease-2019-covid-19-frequently-asked-questions>

RESTRICTIONS ON WORKPLACES FOR NON-ESSENTIAL BUSINESSES

Effective at 8PM on Monday, March 23, all workers at non-essential businesses in the state shall work from home. The Governor is encouraging all businesses to employ, to the maximum extent possible, any telecommuting or work-from-home procedures that they can safely implement. The Governor's order excludes any essential business or entity providing essential services or functions, such as healthcare, food service, law enforcement, and similar critical services.

GOVERNOR'S STAY SAFE-STAY HOME INITIATIVE

- Non-essential gatherings of any size for any reason should be canceled (e.g. parties, celebrations or other social events) or postponed;
- If you must leave your home, do not travel in groups – groups are limited to workers providing essential services;

- Everyone should keep at least six feet away from each other whenever possible;
- Businesses and entities that provide other essential services should implement rules that help facilitate distancing of at least six feet;
- People should limit outdoor recreational activities or sports to non-contact and avoid activities where they come in close contact with other people;
- People should limit use of public transportation to when necessary and should limit potential exposure by spacing out at least six feet from other riders;
- People who are sick should not leave their homes except where they must do so to fill a critical need or receive medical care, and only after a telehealth visit to determine if leaving home is in the best interest of their health;
- Young people should practice social distancing and avoid contact with vulnerable people, including the elderly or those who might have preexisting medical conditions or reduced immunity;
- Use precautionary sanitizer practices such as using soap and water, hand sanitizer, or isopropyl alcohol wipes. Washing hands with soap and water for at least 20 seconds works best;
- Non-essential retailers may be staffed on site, provided that they offer remote ordering (e.g. phone, internet, mail, drop box) and delivery or curbside pick-up;
- Non-essential businesses and nonprofits to allow staff or third parties on site to the minimum extent necessary to provide security, maintenance, and receipt of mail and packages, or other services deemed essential.

To the extent possible, employees of Essential Businesses whose duties are not critical to an Essential Business function described below should telecommute or utilize any work from home procedures available to them.

For more information, refer to the text of the executive order:

<https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7H.pdf?la=en>

To opt-in to receive notifications from the Department of Economic and Community Development (DECD) on issues of interest to business, please sign up at:

<https://confirmsubscription.com/h/j/32850F087BF1DAE9>

ESSENTIAL BUSINESSES

Question:

What businesses are considered essential and may continue to operate as normal during this health emergency?

Answer:

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The guidelines set forth here apply to the physical office or other location of each business. Non-essential businesses may continue activities that are conducted off-site (e.g. a customer's home) and/or by telecommuting or working from home.

For purposes of Executive Order 7H, "essential business," means:

1. Essential workers in the 16 Critical Infrastructure Sectors, as defined by the federal Department of Homeland Security unless otherwise addressed in a prior or future executive order pertaining to the existing declared public health and civil preparedness emergency. Please see: www.cisa.gov/critical-infrastructure-sectors.

2. Healthcare and related operations including

- biotechnology therapies
- consumer health products and services
- doctor and dentist offices
- elder care, including adult day care
- health care plans and health care data
- home health care workers or aides
- hospitals
- manufacturing, distributing, warehousing, and supplying of pharmaceuticals, including research and development
- medical marijuana dispensaries and producers
- medical supplies and equipment providers, including devices, diagnostics, services, and any other healthcare related supplies or services
- medical wholesale and distribution
- nursing homes, or residential health care facilities or congregate care facilities
- pharmacies
- physical therapy and chiropractic offices
- research and laboratory services, including testing and treatment of COVID-19
- veterinary and animal health services
- walk-in-care health facilities

3. Infrastructure including

- airports/airlines
- commercial trucking
- dam maintenance and support
- education-related functions at the primary, secondary, or higher education level to provide support for students, including distribution of meals or faculty conducting e-learning
- hotels and other places of accommodation
- water and wastewater operations, systems, and businesses
- telecommunications and data centers
- transportation infrastructure including bus, rail, for-hire vehicles and vehicle rentals, and garages
- utilities including power generation, fuel supply, and transmission

4. All manufacturing and corresponding supply chains, including aerospace, agriculture, and related support businesses

5. Retail including

- appliances, electronics, computers, and telecom equipment
- big-box stores or wholesale clubs, provided they also sell groceries, consumer health products, or operate a pharmacy
- convenience stores
- gas stations
- grocery stores including all food and beverage retailers
- guns and ammunition (by appointment only)
- hardware, paint, and building material stores, including home appliance sales/repair
- liquor/package stores and manufacturer permittees
- pharmacies
- pet and pet supply stores

6. Food and agriculture, including

- farms and farmer's markets
- food manufacturing, processing, storage, and distribution facilities
- nurseries, garden centers, and agriculture supply stores
- restaurants/bars (provided compliance with all applicable executive orders is maintained)

7. Services including

- accounting and payroll services
- animal shelters or animal care or management, including boarding, grooming, pet walking and pet sitting
- auto supply, repair, towing, and service, including roadside assistance
- bicycle repair and service
- building cleaning and maintenance
- child care services
- critical operations support for financial institutions
- financial advisors
- financial institutions, including banks, credit unions, and check cashing services
- funeral homes, crematoriums, and cemeteries
- insurance companies
- laundromats/dry cleaning
- legal and accounting services
- mail and shipping services
- marinas and marine repair and service
- news and media
- real estate transactions and related services, including residential leasing and renting
- religious services (subject to Executive Order 7D limiting gatherings to 50 people)
- storage for Essential Businesses

- trash and recycling collection, hauling, and processing
- warehouse/distribution, shipping, and fulfillment

8. Providers of basic necessities to economically disadvantaged populations including

- food banks
- homeless shelters and congregate care facilities
- human services providers whose function includes the direct care of patients in state-licensed or funded voluntary programs; the care, protection, custody and oversight of individuals both in the community and in state-licensed residential facilities; those operating community shelters and other critical human services agencies providing direct care or support social service agencies

9. Construction including

- all skilled trades such as electricians, HVAC, and plumbers
- general construction, both commercial and residential
- other related construction firms and professionals for essential infrastructure or for emergency repair and safety purposes
- planning, engineering, design, bridge inspection, and other construction support activities

10. Services necessary to maintain the safety, sanitation and essential operations of all residences and other buildings (including services necessary to secure and maintain non-essential workplaces)

- building cleaners or janitors
- building code enforcement
- disinfection
- doormen
- emergency management and response
- fire prevention and response
- general maintenance whether employed by the entity directly or a vendor
- home-related services, including real estate transactions, closings, appraisals, and moving services
- landscaping services
- law enforcement
- outdoor maintenance, including pool service
- pest control services
- security and maintenance, including steps reasonably necessary to secure and maintain non-essential businesses
- state marshals

11. Vendors that provide essential services or products, including logistics and technology support, child care, and services needed to ensure the continuing operation of government agencies and provide for the health, safety and welfare of the public including

- billboard leasing and maintenance
- child care services

- essential government services
- government owned or leased buildings
- information technology and information security
- logistics
- technology support

12. Defense

- defense and national security-related business and operations supporting the U.S. Government or a contractor to the US government

If the function of your business is not listed above, but you believe that it is essential or it is an entity providing essential services or functions, you may request designation as an Essential Business.

Requests by businesses to be designated an essential function as described above, should ONLY be made if they are NOT covered by the guidance. Please visit the DECD website at <https://portal.ct.gov/DECD/> for details on how to apply.

SAFE WORKPLACE RULES FOR ESSENTIAL EMPLOYERS

General

- Essential employees who are able to work from home SHOULD BE WORKING FROM HOME.
- For employees who have traveled internationally in a region where COVID-19 is active, or have returned from a cruise, it is recommended to stay home and self-monitor for fourteen days, subsequent to returning.
- Eliminate all non-essential workplace travel.
- Distribute summaries of health insurance processes and procedures to employees.
- Control access to external visitors including:
 - Prohibiting entry into the facility for non-essential visitors.
 - Interviewing approved visitors about their current health condition and recent travel history.
 - Using hand sanitizer at point of entry to the facility.

Controlling contact between employees and other employees or customers

- Companies should develop and implement practices for social distancing.
- Social distancing means avoiding large gatherings and maintaining distance (approximately 6 feet or 2 meters) from others.
- Eliminate in-person meetings.
- Discourage carpooling.
- Provide masks wherever close personal contact is unavoidable.

- Increase physical space between employees and customers (e.g., drive through, Plexiglas partitions).
- Deliver services remotely (e.g. phone, video, or web) where practical.
- Deliver products through curbside pick-up or delivery when possible.
- Workplaces with Multiple Shifts:
 - Where ever possible, utilize nights and weekends to spread out work schedules and provide for social distancing.
 - If possible, move from 1 or 2 shifts to 3 shifts. Keep each shift with the same people each day. That way, if a person on one shift becomes sick, workers on the other shifts are protected. This arrangement can also work by having one crew work for part of the week and one crew for the other part of the week. This may also accommodate shifting child care schedules.
 - Provide time between each work shift to avoid overlap and allow for cleaning of the work environment at regular and appropriate intervals.
 - Stagger shift start/stop times, break times, and lunchtimes to minimize congregations at the time clocks or break areas.
- Where possible, close or restrict break rooms and cafeterias and have employees bring lunches from home and eat at workstation or in cars.
- If employer does maintain break or lunch rooms, utilize extra rotations to reduce the number of employees in the break room/cafeteria at one time to achieve social distancing norms. Provide hand sanitizer and/or disposable wipes in break or lunch rooms and clean them after every shift.
- Increase ventilation rates and increase the percentage of outdoor air that circulates into the system where possible.
- Wherever possible, segment the workspace into discrete zones. Prohibit employees from entering into zones where they are not required to be to perform their jobs.
- Manufacturing - Shutdown the facility when production is not needed whenever practical (even if you ramp on and off on a daily basis).

Eliminating transmission points

- Reduce common touch points by opening internal doors where possible.
- Install all no-touch disposal receptacle or remove lids that require contact to open for non-hazardous waste containers unless doing so creates an unsanitary environment.
- **Frequent cleaning of all touch points.**
- Secure all secondary doors and access points to minimize incidental contact.
- Recommended to provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks, other work tools and equipment) can be wiped down.
- To disinfect surfaces, use products that meet EPA's criteria for use against SARS-Cov-2 and are appropriate for the surface.
- Prohibit workers from using other workers' phones, desks, offices, or other work tools and equipment, when possible. If shared, clean and disinfect equipment before and after use.
- Employees should clean their personal workspace at the beginning and the end of every shift.

- If a sick employee is suspected or confirmed to have COVID-19, follow the CDC cleaning and disinfection recommendations.

Guidelines for essential employees

- Employees who are ill should stay home.
- Where possible, employees should take their temperature before they go to work. If they have a temperature above 100.4 degrees Fahrenheit, they should stay home.
- Make hand sanitizer available to employees who do not have ready access to soap and water.
- Place posters that encourage hand hygiene to help stop the spread at the entrance to your workplace and in other workplace areas where they are likely to be seen.
- Whether at work or at home, all employees are advised to follow the CDC guidelines for preventing transmission of COVID-19 including:
 - Washing hands frequently for at least 20 seconds, avoiding touching mouth and nose, avoiding close contact with others, cleaning and disinfecting surfaces, using cough and sneeze etiquette, and staying at home when sick.
 - Employees should not touch their face and should use of Cloth Face Coverings to Help Slow the Spread of COVID-19.

Guidelines for employees who had close contact with a person with symptoms of or have been diagnosed with COVID-19

- Do not go to work.
- Notify your supervisor
- Isolate yourself from the rest of the people in your home.
- Consult your healthcare provider.
- Practice home isolation as recommended by your health care provider.

Guidelines for workplace illness

Guidelines if an employee is exposed to or diagnosed with COVID-19:

- Employees who have symptoms (i.e., fever, cough, or shortness of breath) should notify their supervisor and stay home.
- Sick employees should follow CDC-recommended steps. Employees should not return to work until the criteria to discontinue home isolation are met, in consultation with healthcare providers and state and local health departments.
- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and follow CDC recommended precautions.
- If an employee is confirmed to have COVID-19 infection, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality

as required by the Americans with Disabilities Act (ADA). The fellow employees should then self-monitor for symptoms (i.e., fever, cough, or shortness of breath).

- Employees should not return to work until the criteria to end home isolation is met as instructed in consultation with healthcare providers and state and local health departments.

Additional rules specific to construction sites:

- Clean portable bathrooms no less than every 2 days.
- Require employees to travel separately to and from, and within, worksites.
- Reschedule work to maximize the amount of work being performed outdoors, limit indoor or work lacking significant fresh air.
- Shift work to limit the size of the crews on the jobsite, especially indoors.
- Rotate lunch and coffee break shifts, requiring workers to follow the CDC social distancing guidelines during meals or breaks.
- Follow all safety and health protocols when using an elevator.
- Provide an adequate supply of PPE, including but not limited to masks, gloves, hand sanitizer.

For additional information, please visit <https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/Safe-Workplace-Rules-for-Essential-Employers>

CDC GUIDANCE FOR ESSENTIAL WORKERS TO RETURN TO WORK

The CDC has issued guidance for when critical infrastructure workers may be permitted to continue work following potential exposure to COVID-19, provided they remain asymptomatic and additional precautions are implemented to protect them and the community. Here are central points of that guidance:

- Asymptomatic personnel can continue working with a mask on
- Employees should be screened for temperature and symptoms
- Social distancing
- Cleaning and disinfection

For specific guidance, please see the CDC one-pager for employers and employees:

<https://www.cdc.gov/coronavirus/2019-ncov/downloads/critical-workers-implementing-safety-practices.pdf>.

Question:

Will my local gun store remain open?

Answer:

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Yes, but by appointment only. As of March 26, 2020, at 8:00 p.m., Governor Lamont has ordered that all retail businesses that sell firearms, ammunition, and other similar components must conduct any transactions by appointment only and limit such appointments so that a distance of six feet exists between any customers and staff in a store. These stores may allow only customers with appointments into their stores.

Question:

Can I leave my house and go where I need to go (grocery, pharmacy, to work at an essential service)?

Answer:

Yes. You may travel freely and as needed for the purposes of caring for yourself and your family (going to the grocery store, the pharmacy, or to seek medical care) or for going to work at business that is deemed essential. The Governor is urging residents of Connecticut to stay safe, stay home, and help ensure the social distancing needed to slow the spread of highly contagious COVID-19 virus in Connecticut. You can still go to the park, go for a run, or do other outdoor activities as long as you stay at least six feet from others whenever possible.

Question:

What safety practices are grocery stores required to follow?

Answer:

As of April 3, 2020, retail stores must follow “Essential Safe Store Rules.” These rules are protective measures intended to reduce the risk of spread COVID-19 between and among customers and employees. These Safe Store Rules include:

- Capping occupancy at 50% of store capacity.
- Marking 6 feet of spacing in checkout lines.
- Changing aisles to be one-way wherever practicable.
- Installing Plexiglass shields to separate employees from customers at checkout lines.
- Discontinuing self-serve foods and product sampling.
- Allowing touchless credit card transactions.
- Sanitizing cart and basket handles between uses.
- Employees wearing gloves and face masks whenever they are interacting with customers and/or handling products.

For the full list of rules, please see: <https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/Essential-Safe-Store-Rules>.

Question:

Can I still use my reusable bags at the grocery store, pharmacy, and package store?

Answer:

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Yes, but you may need to bag your own groceries. As of March 26, 2020, employers may not require employees to bag any item in a customer-provided reusable bag. In addition, the tax on single-use checkout bags has been temporarily suspended.

TESTING FOR COVID-19

Question:

How do I know if I should be tested for COVID-19, and where do I go to be tested?

Answer:

If an individual has a fever (greater than or equal to 100.0°) and a cough, or shortness of breath, please call your primary care provider for information regarding local testing locations. You will need an order from your primary care physician to be tested for COVID-19. If you do not have a primary care provider or another physician who you regularly see, and you have the symptoms of COVID-19 (a fever greater than or equal to 100.0°, and a cough or shortness of breath) please go to an urgent care center or to a federally qualified health center to get a doctor's order to be tested.

Please do not go to any medical facility unannounced for the safety of all patients and medical professionals.

Please note that only individuals who present with symptoms consistent with COVID-19, a fever greater than or equal to 100.0°, and a cough, or shortness of breath, will be tested at this time.

If you are displaying symptoms consistent with those of COVID-19, and are unable to get into contact with your primary care physician, please reach out to one of the following hotlines:

- Hartford Healthcare Hotline: (860) 972-8100
- Yale New Haven Health: (833)-275-9644
- Bristol Hospital Coronavirus Info Line: (860) 261-6855
- Stamford Health: (203) 276-4111

Drive-thru testing sites are present on hospital grounds at the following locations (a doctor's order is required).

- Bridgeport Hospital
- Bristol Health
- Charlotte Hungerford Hospital (Torrington)
- Danbury Hospital
- Greenwich Hospital
- Griffin Hospital (Derby)
- Hartford Hospital
- Johnson Memorial Hospital (Stafford Springs)
- Lawrence Memorial Hospital (New London)
- Manchester Memorial Hospital
- Mid-State Medical Center (Meriden)

- Norwalk Hospital
- Rockville General Hospital (Vernon)
- Saint Francis Hospital (Hartford)
- Saint Mary's Hospital (Waterbury)
- Saint Vincent Hospital (Bridgeport)
- Stamford Hospital
- UConn John Dempsey Hospital (Farmington)
- Waterbury Hospital
- William H. Backus Hospital (Norwich)
- Yale-New Haven Hospital

Question:

I want to be tested for COVID-19, but I do not have any symptoms **OR** I am having other symptoms consistent with a flu and possibly COVID-19. Are healthcare providers tracking that I requested testing, and will I be able to get testing in the future?

Answer:

At this time, healthcare providers are not able to test patients who do not present symptoms consistent with a case of COVID-19 (a fever greater than or equal to 100.0°, and a cough, or shortness of breath).

Question:

Is there a cost to being tested for COVID-19 if I need the test?

Answer:

No, there is no cost to be tested for COVID-19. The Families First Coronavirus Response Act guarantees all Americans can receive free coronavirus testing. This includes those with private insurance, government insurance (Medicare, Medicare Advantage, Medicaid, CHIP, VA, FEHBP, and TRICARE), and those with no insurance. Connecticut residents on Medicaid can also receive free treatment for COVID-19.

For further information and to see the full text of the bill, please see this website:

<https://www.congress.gov/bill/116th-congress/house-bill/6201/text>

PRESCRIPTION MEDICATIONS

Question:

I am worried about running out of my supply of prescription medication. What should I do?

Answer:

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The answer depends on how you are insured. Examples of this include employer/private coverage, Medicare, and HUSKY Health (Medicaid and the Children's Health Insurance Program, CHIP).

For those who have employer/private coverage:

Connecticut pharmacists are able to fill a ninety-day refill of prescription drugs (other than controlled substances) under certain circumstances, even if the original prescription was for 30-day refills. Those circumstances are: the refill is made after you've received your first "fill"; the refill does not exceed the total prescribed quantity (i.e., if you're on the twelfth of twelve 30-day refills, you can't get more than a 30-day refill).

Connecticut's health insurance companies have agreed to cover the ninety-day refill (with appropriate co-pays) for their "fully-insured" customers. You are probably fully-insured if you work for a small business or purchased your own coverage through Access Health CT or a health insurance broker. If you are a "self-insured" customer, which means that you get your health insurance from your employer and your employer is not a small business, then your health insurance is regulated by the federal government, not the state of Connecticut. We have encouraged, but cannot require, employers to follow the lead of the state-regulated plans.

If you rely on maintenance drugs to treat a chronic or long-term condition, you should contact your pharmacist to discuss acquiring these refills. You can also speak with your insurance company about receiving refills by mail order.

Shortages may prevent the pharmacy from providing the full amount of a drug refill. We encourage patients to sign up for auto-refills when available. Lastly, pursuant to Executive Order 71, a pharmacist can use their professional discretion and training to issue a 30-day supply of a prescription (not including controlled substances) if the prescribing physician cannot be reached.

For further information from the Department of Insurance, please see: https://portal.ct.gov/-/media/CID/1_Bulletins/Bulletin-IC-39.pdf?la=en

If you are covered by Medicare only:

Connecticut has encouraged, but cannot require, Medicare plans to cover 90-day supplies of prescription drugs.

If you are covered by HUSKY Health:

During the period of the public health emergency, the Connecticut Department of Social Services (DSS) is permitting 90-day supplies of prescription medications other than controlled substances. It is also permitting early refills of needed medication. Contact your prescriber for assistance with this. If you have other questions about your prescription drug coverage, call 1.800.859.9889. If you would like to speak with a nurse, call the HUSKY Health Nurse Helpline, also at 1.800.859.9889, and follow the prompts to talk to a nurse who will answer your questions.

Question:

I have Medicare Part D but I am worried about affording my co-pay. What should I do?

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Answer:

The answer depends on whether you qualify for Medicare only, or have both Medicare and Medicaid (in Connecticut, called HUSKY Health) coverage.

If you are covered by Medicare only:

Please talk to your physician and your pharmacist. Patients often have multiple options, including generic drugs, that address their medical needs.

If you are not already participating, check to see if you qualify for one of the Medicare Savings Programs (QMB, SLMB or ALMB). These help eligible people with coverage of some or all of the following: Medicare Part B premiums, coinsurance and Part D co-pays. The amount of help depends upon the income and assets of the applicant. Please see here for more information:

<https://portal.ct.gov/DSS/Health-And-Home-Care/Medicare-Savings-Program/Medicare-Savings-Program>

If you are covered by Medicare and Medicaid (in Connecticut, Medicaid is called HUSKY Health):

Some patients who participate in Medicare Part D coverage also qualify for Medicaid. For this reason, we refer to them as “dual-eligibles”. For the period of the public health emergency, the Connecticut Department of Social Services (DSS) has suspended the Medicare Part D co-payments that are otherwise required for dually-eligible individuals . If you are dually-eligible, HUSKY Health will cover all of the out-of-pocket costs for your prescription medication.

Question:

I have a medical marijuana registration. Will I still be able to get medicine at my dispensary?

Answer:

Yes. As of March 24, 2020, any expiration date for a patient or caregiver registration that expires before June 1, 2020 is extended by 90 days. In addition, physicians and APRNs are permitted to certify a patient and provide any follow-up care using telehealth services.

HUSKY HEALTH AND MEDICAID

Question:

I am insured through HUSKY Health but I am worried I won't be able to afford my co-pay. What happens if I can't pay it?

Answer:

HUSKY Health, which is run by the Connecticut Department of Social Services (DSS), includes both Medicaid coverage (HUSKY A, C, and D) and Children's Health Insurance Program coverage (HUSKY B,

CHIP). There are no co-pays for Medicaid (HUSKY A, C, and D). During the COVID-19 public health emergency, DSS has waived HUSKY B (CHIP) co-payments for pharmacy and medical services. Participants of HUSKY B must, however, continue to pay premiums and co-payments for dental services.. For more information: <https://portal.ct.gov/HUSKY/Special-information-and-resources-for-HUSKY-Health-members-about-coronavirus>

Question:

I am covered by HUSKY Health. Can I seek care out of state?

Answer:

Historically, individuals and families covered by HUSKY Health were required to seek care within the HUSKY network within Connecticut. In response to the COVID-19 emergency, the state recognizes that some HUSKY patients may need to seek care out of state. Some out of state providers are now available to HUSKY patients—please check with HUSKY for the latest information about which providers are covered.

PREMIUM PAYMENTS

Question:

I am worried about making my insurance premium payments. Has the Governor done anything about this?

Answer:

Yes. On April 1, 2020, Governor Lamont announced a 60-day grace period for premium payments, policy cancellations, and non-renewals of insurance policies for individuals that sustained a financial loss as a result of COVID-19. From April 1, 2020, to June 1, 2020, no insurer is allowed to lapse, terminate, or forfeit a covered insurance policy because a policyholder does not pay a premium. This includes any insurance companies regulated by the Connecticut Insurance Department that provide any insurance coverage in Connecticut for life, health, auto, property, casualty, and other types of insurance.

- **Eligible Individuals:** Those that have individual insurance policies who, as a result of the COVID-19 pandemic, were laid off, furloughed, or fired from employment or otherwise sustained a significant loss in revenue.
- **Businesses:** Insurers shall provide such 60-day grace period to businesses that are group policyholders, have group insurance and/or have property/casualty insurance that were required to close or significantly reduce operations or suffered significant revenue loss as a result of the COVID-19 pandemic.
- **Not Automatic:** To be eligible, affected policyholders must provide the information outlined above in an affidavit or other statement acceptable to their insurance carriers.
- **Not a Waiver or Forgiveness:** This policy is only an extension of time in which to pay premiums, it in no way waived or forgives the premium.

DELIVERY OF METHADONE TO HOMEBOUND CLIENTS BY METHADONE MAINTENANCE CLINICS

Question:

If I take methadone and become too ill with COVID-19, how can I get my methadone?

Answer:

A medical professional at a methadone maintenance clinic can deliver methadone to a client at home when a client notifies the clinic that they have symptoms consistent with an infection related to COVID-19, and a medical professional at the clinic determines that, based on the symptoms presented, for the health of that client and the staff and clients at the clinic, the client should be treated at home. A medical professional and one other staff person will make each delivery and take all necessary infection control precautions before interacting with the client or other individuals at the client's residence. Please visit <https://portal.ct.gov/DCP> for further information.

TESTING CAPACITY AND SUPPLY OF PROTECTIVE EQUIPMENT

Question:

What is the state doing to ensure that there is a sufficient supply of protective equipment?

Answer:

Connecticut has ordered personal protective equipment (PPE) from the Strategic National Stockpile. Connecticut received significantly less than requested (only 14 percent of the initial request). State government agencies are implementing a plan to most efficiently distribute the equipment throughout the state.

At the direction of Governor Lamont and the Connecticut Department of Public Health, the State of Connecticut has activated a framework for donations of Personal Protective Equipment (PPE) – protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury or infection that are utilized by people providing healthcare services.

Members of the public, businesses, and philanthropic organizations that are able to donate these vital materials are urged to contact the state by filling out the online form located at www.211ct.org/DonationsCOVID19.

The specific items being requested at this time by the state at this time includes:

- N95 Respirators

- Face Masks/Surgical Masks
- Face Shields
- Surgical Gowns
- Gloves (nitrile, or non-latex)
- Thermometers
- Thermometer Covers (if applicable to type of thermometer)
- Hand Sanitizer
- Other Medical Items

Governor Lamont has also waived the registration requirement to produce alcohol-based hand sanitizer and personal protective equipment (PPE). The manufacturing of alcohol based hand sanitizer must still follow Food and Drug Administration (FDA) guidance and the manufacturing of PPE must follow the FDA, Center for Disease Control and Prevention (CDC) and National Institute for Occupational Safety and Health (NIOSH) requirements. PPE manufacturers must also be appropriately registered with these federal agencies as required.

Question:

What is the state doing to ensure that there is an adequate capacity for COVID-19 testing?

Answer:

In addition to the Connecticut State Public Health Laboratory, private companies like Quest Diagnostics, LabCorp, and Jackson Labs have recently been approved to conduct COVID-19 testing (Jackson Labs does not conduct testing on-site). The majority of acute care hospitals in the state have also been approved for on-site COVID-19 testing.

HEALTH CARE WORKERS

Question:

Are health care workers able to work at hospitals they do not usually work at if they are needed?

Answer:

Yes. Governor Lamont has ordered that for the duration of this emergency, health care providers may provide direct patient care at a health care facility or institution with an identification badge displaying the name of a different health care facility or institution. Health care personnel must receive the permission of the facility or institution at which they are working.

Question:

4/11/20

I work in a hospital as a nurse. Am I liable for treatment of COVID-19 patients?

Answer:

No. Governor Lamont has ordered that health care professionals and facilities are protected from civil liability for any injury or death that happened because of the professional or facility's acts omissions undertaken because in good faith while providing health care services in support of the State's COVID-19 response. This includes, but is not limited to, acts or omissions undertaken because of a lack of resources, attributable to the COVID-19 pandemic, that renders the health care professional or health care facility unable to provide the level or manner of care that otherwise would have been required in the absence of the COVID-19 pandemic and which resulted in the damages at issue. For more details, please see Executive Order 7V: <https://portal.ct.gov/Coronavirus/Pages/Emergency-Orders-issued-by-the-Governor-and-State-Agencies>.

Question:

What if I am a first responder such as police, firefighters, EMS, or part of the Medical Reserve Corps or Disaster Medical Assistance Team?

Answer:

Under Connecticut law, you are immune from liability as a member of the state's civil preparedness forces while responding to the public health and civil preparedness emergency.

CLEANING GUIDANCE

Question:

How should I clean my home or workspace to limit the risk of infection?

Answer:

CDC recommends **daily** cleaning and disinfecting high-touch surfaces household common areas (e.g. tables, hard-backed chairs, doorknobs, light switches, remotes, drawer handles, desks, toilets, sinks, keyboards, cellphones).

- If surfaces are dirty, they should be cleaned using a detergent or soap and water prior to disinfection.
- For disinfection, diluted household bleach solutions, alcohol solutions with at least 70% alcohol, and most common EPA-registered household disinfectants should be effective. Diluted household bleach solutions can be used if appropriate for the surface. Follow manufacturer's instructions for application and proper ventilation. Check to ensure the product is not past its expiration date. Never mix household bleach with ammonia or any other cleanser. Unexpired household bleach will be effective against coronaviruses when properly diluted. Prepare a

bleach solution by mixing: 5 tablespoons (1/3rd cup) bleach per gallon of water or 4 teaspoons bleach per quart of water

- If soap and water are not available, the Centers of Disease Control recommends using an alcohol-based hand sanitizer that contains at least 60% alcohol. Due to the growing demand for hand sanitizer, Governor Lamont has allowed local pharmacies to produce and sell hand sanitizer. Please check with your local pharmacy to see if they have stock available.

You can read more about the CDC guidance for effective cleaning here:

<https://www.cdc.gov/coronavirus/2019-ncov/community/home/cleaning-disinfection.html>

MANAGING AT HOME WHEN SOMEONE HAS A CONFIRMED CASE OF COVID-19

Question:

What should I do at home if a member of my household has a confirmed case of COVID-19?

Answer:

Household members should follow the CDC's home care guidance when interacting with persons with suspected/confirmed COVID-19 and their isolation rooms/bathrooms. That information can be found here:

<https://www.cdc.gov/coronavirus/2019-ncov/hcp/guidance-prevent-spread.html>

In the bedroom/bathroom dedicated for an ill person: consider reducing cleaning frequency to **as-needed** (e.g., soiled items and surfaces) to avoid unnecessary contact with the ill person.

- As much as possible, an ill person should stay in a specific room and away from other people in their home.
- Those living in the home should follow the CDC's home care guidance available at: <https://www.cdc.gov/coronavirus/2019-ncov/hcp/guidance-prevent-spread.html>. The caregiver can provide personal cleaning supplies for an ill person's room and bathroom, unless the room is occupied by child or another person for whom such supplies would not be appropriate. These supplies include tissues, paper towels, cleaners and EPA-registered disinfectants (examples of such disinfectants can be found at <https://www.americanchemistry.com/Novel-Coronavirus-Fighting-Products-List.pdf>).

- If a separate bathroom is not available, the bathroom should be cleaned and disinfected after each use by an ill person. If this is not possible, the caregiver should wait as long as practical after use by an ill person to clean and disinfect the high-touch surfaces.

For additional guidance on what to do in caring for someone who is ill, potentially with the COVID-19 virus, please visit the Center for Disease Control website:

<https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html>

SCHOOL CLOSURES

Question:

Is my child's school closed, and if so, until when?

Answer:

Governor Lamont has determined that to promote and secure the safety and protection of children in schools related to the risks of COVID-19, all public school classes will be cancelled for all Connecticut students effective Tuesday, March 17 until at least May 20, 2020, and is encouraging private schools to follow the same schedule. As a result of evolving circumstances, the Governor has modified Executive Order 7 to account for the potential impact on schools that may be subject to longer-term cancellation of in-school classes and permits districts, upon reopening in the spring of 2020, to close schools on their normally scheduled end-dates, so long as local and regional boards of education provide opportunities for continuity of education to all students to the greatest extent possible and consistent with federal and state guidance.

Please consult with your local school district for information specific to your school system.

While classes are cancelled, school districts can open buildings for any purpose they deem necessary.

Connecticut Unified School District 1, which operates schools inside Department of Correction facilities, Unified School District 2, which operates schools inside Department of Children and Families facilities and institutions, and Connecticut Department of Mental Health and Addiction Services inpatient facilities are exempted from the previously issued statewide school cancellation order and may continue to operate.

Question:

Will my child still be able to graduate on time?

Answer:

4/11/20

The Commissioner of Education has received the authority to temporarily waive any requirements he deems necessary to address the impact of COVID-19 and school class cancellations. Please check with your local school system for specific information.

Question:

What resources are available for at-home learning for my child?

Answer:

First, please check with your child's teacher, with your school district, and with your local public library.

The State Department of Education recently distributed a guidance packet to school districts that provides resources to support student learning during the COVID-19 crisis. <https://portal.ct.gov/-/media/Coronavirus/20200317-Resources-to-support-student-learning-during-school-closures-due-to-COVID19.pdf?la=en>. Commissioner Cardona is urging every parent in the state to review its materials.

The State has also received two significant donations that will help students with remote learning:

- Indra and Raj Nooyi plan to make a donation of high-quality, take-home books from Scholastic. Students in prekindergarten through the third grade will receive four books per student plus a family resource guide. Students from fourth through eighth grades will receive three books per student and a family resource guide. The books are aligned with Connecticut state learning standards, and parents are encouraged to work with students at home to complete these exercises. Students will be able to keep the books indefinitely.
- The Partnership for Connecticut, a nonprofit organization dedicated to helping Connecticut's disengaged and disconnected youth and young adults access education and career opportunities, announced that it plans to donate up to 60,000 laptops to students from some of the state's most under-resourced high schools. The laptops will be targeted toward the state's 33 Alliance Districts that serve significant populations of high school students who are eligible for free or reduce-price meals.

The Governor's COVID-19 Learn from Home Task Force will be working closely with school districts to help distribute these materials. Please check with your school district for more information.

WAIVER ON STANDARDIZED TESTING IN CT SCHOOLS FOR 2020

Question:

Will my child still have to take required standardized tests during the remainder of this school year?

Answer:

The State Department of Education (SDE) has received a waiver from the U.S. Department of Education for the standardized testing requirements each school is required to complete annually. The Governor has also suspended state testing assessments for the school year.

ADVANCED PLACEMENT TESTING

Question:

Will Advanced Placement (AP) tests still be administered this spring?

Answer:

Beginning on Wednesday, March 25, you can attend free, live AP review courses, delivered by AP teachers from across the country. These classes will also be available on-demand, so teachers and students can access them at any time. These online classes are not dependent on current AP teachers continuing instruction as we know many AP teachers now face challenges that would make that impossible. These courses:

- Are optional, mobile-friendly, and can be used alongside any work your teacher may give you.
- Will be available on-demand, so you can access them any time.
- Will focus on reviewing the skills and concepts from the first 75% of the course. There will also be some supplementary lessons including topics from the final 25% of the course.

To access the live classes and recordings, visit the [AP YouTube channel](#) or find your course schedule [here](#).

Additionally, for the 2019-20 AP Exam administration only, the College Board has developed secure 45-minute online exams for each course. These streamlined digital exams will not require any test booklet shipments, external proctors, or any additional workload for schools. The exam content will focus on what most schools were able to complete by early-March. For each AP subject, there will be two different testing dates. By April 3rd, we'll publish the full exam schedule including the specific free-response question types that will comprise each AP exam. Please find more details at: <https://apstudents.collegeboard.org/>

MEALS FOR STUDENTS WHO NEED THEM

Question:

How will students who depend on school meals continue to receive this support?

Answer:

4/11/20

The State Department of Education continues to aid in the effort to ensure that school districts are able to continue delivering meals to students under the school lunch and breakfast programs. To date, 123 schools have been approved to participate in this revamped, emergency program, which allows students and their parents to pick up their meals at one location, take them away, and then consume them at home. Districts are using a combination of locations for the meals to be picked up, such as schools, parks, YMCAs, Boys and Girls Club, town offices, and other locations.

Families should check with their local schools for instructions on meal distributions.

LARGE GATHERINGS/EVENTS

Question:

I am planning to hold/attend a large event in the next few weeks. Will that event still go on?

Answer:

To protect yourself and others from transmission of COVID-19, you should make every attempt to cancel or avoid any gathering, and stay at least 6 feet away from anyone, whether in a large group or not.

As of 8:00 p.m. on March 26, 2020, Governor Lamont has prohibited social and recreational gatherings of more than five people. This includes community, civic, leisure, or sporting events; parades; concerts; festivals; plays or live performances; and conventions.

This order does not apply to government operations, private workplaces, retail establishments, or other activities that are not social or recreational gatherings. This prohibition also does not apply to farmers' markets, food banks, mobile food trucks or food delivery. None of these exceptions mean that anyone should gather in groups of five or even fewer – everyone should stay home and stay safe and maintain all distancing and protective measures recommended by the CDC and the Department of Public Health.

NOTE: For those holding events further than 8 weeks out, please check for updated information and guidelines to ensure that your event is permitted to be held by reaching out to the COVID-19 email: COVID19.jic@ct.gov, or the COVID-19 website: ct.gov/coronavirus

Question:

How many people can attend a funeral, wake, or burial?

Answer:

At present, Governor Lamont has restricted religious, spiritual, or worship gatherings to 49 or fewer people, and proper distancing measures must be observed. A religious, spiritual, or worship gathering includes a wake, funeral, or burial.

However, the National and Connecticut Funeral Directors Associations recommends a wake, funeral services, or burial should be limited to no more than 10 people, not including clergy and cemetery or funeral staff.

Whenever possible, funeral services shall be held at the gravesite. Families are strongly encouraged to postpone funeral services until a later date when they can be held safely for mourners. Proper social distance protocols (not less than 6 feet) shall be maintained at all times at wakes, funeral services and burials. Funeral homes can be more stringent than these standards if they feel it is necessary to protect the families and their staff from the spread of COVID-19. This shall be in effect until the conclusion the declared public health emergency.

CLOSURE OF BUSINESSES AND RESTAURANTS

Question:

Are local businesses closed?

Answer:

Governor Ned Lamont together with Governor Andrew M. Cuomo of New York, and Governor Phil Murphy of New Jersey have announced a regional approach to combatting COVID-19 throughout the tri-state area. The Governors announced on March 20 that non-essential businesses and nonprofits must have everyone work from home wherever possible, and provided guidance on designation of essential businesses, non-profits, and services. See [Gov. Lamont's Executive Order No. 7H](#).

<https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7H.pdf?la=en>

Governor Lamont has extended the deadline for all closure, distancing, and safety measures through at least May 20. See Gov. Lamont's Executive Order No. 7X: <https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7X.pdf?la=en>.

The Governor and his staff continue to consult with public health experts and and reassess the situation daily to determine when and by what process activity can begin to return to normal. Right now, with more than 10,500 diagnosed cases, more than 1,500 people hospitalized, likely many more undiagnosed cases, and a critical need for more tests and more personal protective equipment, now is not the right time to reduce protective measures.

Restaurants, Bars and sports or fitness facilities

Restaurants and bars that serve food will temporarily be required to move to take-out and delivery services only. Bars that do not serve food will be required to temporarily close. The Governors have decided to temporarily close off-track betting facilities, movie theaters, gyms and fitness centers, and similar public workout facilities and studios. These measures took effect at 8:00 p.m. on March 16, 2020 and extend through at least May 20.

Large Shopping Malls

Indoor portions of large retail shopping malls, amusement parks, and bowling alleys will close by 8:00 p.m. on Thursday, March 19, 2020 and remain closed through May 20, 2020. Large shopping malls in Connecticut covered by this closure are the following:

- Brass Mill Center in Waterbury
- The Connecticut Post Mall in Milford
- The Crystal Mall in Waterford
- The Danbury Fair Mall in Danbury
- The Stamford Town Center in Stamford
- The Shoppes at Buckland Hills in Manchester
- The SoNo Collection in Norwalk
- The Westfarms Mall in Farmington
- The Westfield Mall in Meriden
- The Westfield Mall in Trumbull

For additional information on this closure of large shopping malls, please refer to the text of the executive order, which can be found here: <https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7F.pdf?la=en>.

Places of Public Amusement

Also as of 8:00 p.m. on Thursday, March 19, 2020 and through April 30, 2020, all places of public amusement, whether indoors or outdoors, such as locations with amusement rides, carnivals, amusement parks, water parks, aquariums, zoos, arcades, fairs, children's play centers, funplexes, theme parks, bowling alleys, and other family and children's attractions shall be closed to the public. This directive does not apply to public parks and open recreation areas.

State Parks

As of 8:00 p.m. on Thursday, March 31, 2020, in light of significant numbers of visitors entering certain state parks during the coronavirus pandemic, some parks may be closed to additional visitors after they reach capacity. This is intended to ensure that safe social distancing policies exist at these parks.

Campgrounds

Campgrounds are closed to vacationers and for recreation. The only people permitted to be in campgrounds are those who pay to live on a campground in an RV or camper as their permanent or long-term residence.

Golf Courses

Golf courses have been allowed to remain open so long as courses and golfers adhere to social distancing guidelines. Courses will not open their clubhouses, golfers are asked to walk or drive alone in a cart, and golfers must remain at least six feet from other people. Golfers should not have a caddy or attendant handling their clubs, commonly handled items like bunker rakes and ball washers have been removed, and payment should be made online whenever possible. Please see the Connecticut State Golf Association guidelines for further details:

<https://www.csgalinks.org/content/csga/ct-courses-and-covid-19>.

Dental Practices

The American Dental Association (ADA) recommends that dentists nationwide postpone elective procedures and only treat patients in the case of a dental emergency. Such postponements of elective procedures can contribute to reducing the transmission of COVID 19 in our communities and contribute to the well-being of the public and the dental team.

Barbers, Salons, Tattoo Parlors, and Related Establishments

Effective at 8:00 p.m. on Friday, March 20, 2020, the Governor has ordered the temporary closure to the public of all establishments rendering services by barbers, hairdressers and cosmeticians, nail technicians, electrologists, estheticians, eyelash technicians, and tattoo and piercing providers, including, but not limited to, barbershops, beauty shops, hairdressing salons, nail salons, spas, kiosks, and tattoo or piercing establishments.

Farmers' Markets and Farm Stands Can Stay Open

Farmers' markets and farm stands in Connecticut can remain open during the civic preparedness and public health emergency. These entities are not covered by the executive order on restaurants the Governor issued earlier this week. A number of farm stands and farmers' markets have already integrated online or order-ahead options with home delivery or curbside pickup. The agency is working with producers to compile an updated listing of farmers' markets and farm stands on www.ctgrown.gov.

For the time being, businesses not specifically cited above as having been ordered to close may remain open at the owner's discretion.

This uniform approach to social distancing is meant to slow the spread of COVID-19.

Question:

Are bars and restaurants closed?

Answer:

Governor Ned Lamont together with Governor Andrew M. Cuomo of New York, and Governor Phil Murphy of New Jersey have announced a regional approach to combatting COVID-19 throughout the tri-state area. The Governors announced that restaurants and bars that serve food are permitted to continue operating during the pandemic, however any food that is served at these establishments must be for take-out and delivery only, meaning that the food cannot be consumed on-premises. Please note:

- They can still allow customers inside of their buildings to place orders and pick up the food to be taken out and consumed at a different location.
- When reasonably practicable, restaurants must limit customers or delivery people into their locations to the absolute minimum extent necessary to pick up and/or pay for orders. They also must also use touchless payment systems and require remote ordering and payment whenever reasonably practicable.

- They can still permit customers to use the restrooms as they normally would.
- The Governor encourages these establishments to implement the proper social distancing and cleanliness measures so that staff and customers can protect themselves during the pandemic.

These measures will take effect at 8:00 p.m. on March 16, 2020.

As of noon on March 19, 2020, any business with an active restaurant, café, or tavern liquor permit issued by the Department of Consumer Protection may sell sealed containers of alcoholic liquor for pick up under the following conditions:

- the sale shall accompany a pick-up order of food prepared on the premises;
- the type of alcoholic liquor sold for off-premise consumption shall be the same as what the permit type would have permitted for on-premise consumption prior to this emergency situation;
- the hours of such sales that include alcoholic liquor as part of the take-out order shall be the same as those for a package store.
- Delivery of alcoholic liquor by licensees with these permit types is not permitted.

Businesses with manufacturing permits, such as craft breweries and similar establishments, may sell alcohol for off-premises consumption according to the existing terms of their permits.

Holders of the following alcoholic liquor permits may deliver directly to consumers any sealed alcoholic liquor under the same conditions as Executive Order 7G permitted for pick-up and off-premise consumption sales: Restaurant, Café, Tavern, Manufacturer Permit, Manufacturer Permit for Beer, Manufacturer Permit for Farm Winery, Manufacturer Permit for Farm Brewery, Manufacturer Permit for a Brew Pub, Manufacturer Permit for Beer and Brew Pub, Manufacturer Permit for a Farm Distillery. Please refer to the Department of consumer Protection Website for further information:
<https://portal.ct.gov/dcp>

Bars that do not serve food will be required to temporarily close to the public.

Cafeterias at hospitals may remain open.

Onsite workplace cafeterias are not required to close or stop serving food. Employees in general are encouraged to bring their own meals to work if possible, rather than using such facilities. To the extent feasible, employers are encouraged to permit or require employees who order food at workplace cafeterias to eat those meals in private workspaces. If employers permit employees to eat food within workplace cafeterias, they should implement appropriate social distancing measures and make every effort to minimize the number of people congregating within a confined space or area.

In addition, workplace cafeterias should stop or limit self-serve food and drinks such as:

- Buffets
- Salad bars
- Soups
- Fountain sodas

- Coffee
- Reusable food and drink containers

Breads, muffins and pastries and other similar items should be pre-wrapped.

Food trucks can still operate but should take steps to practice social distancing/line management. They are also allowed to operate at Connecticut highway rest areas to feed hungry truckers and other essential workers during the pandemic, but must apply to do so through the state Department of Transportation. For more information:

https://portal.ct.gov/-/media/DOT/documents/dforms/CTDOT_FAQ-Food-Truck-Operators.pdf?la=en

Farmers' markets and farm stands in Connecticut can remain open during the civic preparedness and public health emergency. These entities are not covered by the executive order on restaurants the Governor issued earlier this week. A number of farm stands and farmers' markets have already integrated online or order-ahead options with home delivery or curbside pickup. The agency is working with producers to compile an updated listing of farmers' markets and farm stands on www.ctgrown.gov.

Because of the need to tackle COVID-19 with steps like social distancing and "Stay Safe, Stay Home," many restaurants and other small businesses are suffering from a loss in revenue. [Here](#) are steps that consumers can take to help restaurants and small businesses.

Question:

Does the closure of bars and restaurants include private clubs and fraternal organization?

Answer:

Restaurants and bars that serve food, including private clubs and fraternal organizations, will temporarily be required to move to take-out and delivery services only. Delivery of alcohol by these establishments is still prohibited. Private clubs and fraternal organizations that do not serve food will be required to temporarily close. These measures took effect at 8:00 p.m. on March 16, 2020, with the new rules about sale of alcohol for takeout in effect at noon on March 20, 2020.

Question:

I need to go to my local package store but I am worried about entering the store. Is there a solution?

Answer:

Yes. On March 31, 2020 at 8:00 p.m. Governor Lamont began allowing package and grocery stores to permit the sale of curbside pickup of alcoholic beverages. A consumer does not need to sign after receiving alcoholic beverages for either delivery or curbside pick-up so long as the consumer is verified to be 21 or older and not intoxicated.

Question:

4/11/20

I have a dental appointment/I am a dentist, is the office required to close?

Answer:

The American Dental Association (ADA) recommends that dentists nationwide postpone elective procedures and only treat patients in the case of a dental emergency. Such postponements of elective procedures can contribute to reducing the transmission of COVID 19 in our communities and contribute to the well-being of the public and the dental team.

Question:

Can barbershops and salons still operate if they see only one client at a time?

Answer:

No. As of 8:00 p.m. on March 20, 2020, the Governor ordered the temporary closure to the public of all establishments rendering services by barbers, hairdressers and cosmeticians, among other services. There have been no exceptions or waivers for these businesses to remain open.

Question:

Can barbershops and salons sell products for curbside pickup?

Answer:

Yes. These businesses may sell products for curbside pickup in the same way that non-essential retail operations are allowed to, but can provide no services on site, whether inside or outside.

Question:

Are hotels and private residential rentals allowed to continue during this emergency?

Answer:

As of April 2, provision of non-essential lodging is prohibited. The following restrictions shall apply to all hotels, motels, inns, bed and breakfasts, and short-term residential rentals including those arranged through on-line hosting platforms such as Airbnb or VRBO (collectively, as defined below, "lodgings").

- a. Permissible Lodging. The provision of lodging shall be permitted only when offered and employed for the following uses:
 - i. Housing and accommodation for health care workers, first responders, and other workers who work for an Essential Business pursuant to Executive Order No. 7H and implementing guidance issued by the Department of Economic and Community Development (DECD).
 - ii. To the extent not already included in (a), housing and accommodation for out-of-state workers engaged in transportation of materials, logistics, and construction associated with the delivery of health-related services, such as the development of COVID-19 alternative care sites, testing facilities, or research.

- iii. Housing and accommodation for members of vulnerable populations, including but not limited to emergency shelter for people experiencing homelessness and victims of domestic violence, and persons returning from incarceration.
 - iv. Housing and accommodation for Connecticut residents (i) who are self-isolating or are subject to a quarantine order; and (ii) families or roommates of individuals who are self-isolating or are subject to a quarantine order; but (iii) in each case, for no longer than the period required to complete the necessary period of self-isolation or quarantine
 - v. Housing and accommodation for individuals receiving long-term, specialized medical care from a physician, and for accompanying family members.
 - vi. Housing, accommodation, and shelter when required by extenuating circumstances such as fire or casualty to ensure the care and safety of Connecticut residents and to accommodate other persons unable to return to their own homes due to flight cancellations, border closures, or other direct and material constraints on travel.
 - vii. Housing and accommodation for workers engaged in providing or servicing or maintaining lodging for any of the purposes described above.
- b. Other Purposes and Uses for Lodging Prohibited During State of Emergency. Lodging offered, operated, or employed for purposes other than those listed in section 1 above shall not be permitted. Accordingly, the provision and occupancy of lodging for leisure, vacation, and other purposes may not continue. Operators of lodging may, however, continue to provide other, lodging-related services through remote means that do not require workers, customers, or the public to enter or appear at any brick-and-mortar lodging premises.
- c. Existing and Booked Lodging Guests. Persons occupying lodging as of March 31, 2020 may remain in their current lodgings through the end of their originally scheduled stay but may not extend their originally scheduled stay except for one of the purposes listed in section 1 above.
- d. Future Booked Lodging. For the duration of the public health and civil preparedness emergency, unless earlier modified or terminated by me:
- i. persons with future reservations or bookings or agreements to occupy lodgings may not exercise those agreements and may not occupy those lodgings; and
 - ii. operators of lodgings may not provide lodging to persons with future reservations or bookings or agreements to occupy lodgings unless in each case the lodgings are provided and occupied for one of the purposes listed in section 1 above.
 - iii. operators of lodgings shall make reasonable efforts to refund any deposits or other payments for persons who cannot exercise bookings or agreements.
- e. Lodging Definition. For the purposes of this order, “lodging” shall mean the provision of overnight accommodations by commercial transaction in any of the following categories:
- i. Bed and breakfast establishments
 - ii. Bed and breakfast homes

- iii. Hotels
- iv. Motels
- v. Lodging houses rented for a period of 31 days or fewer
- vi. Professionally-managed units rented for a period of 31 days or fewer
- vii. Short-term rentals (including Airbnb, VRBO and similar rental properties) rented for a period of 31 days or fewer
- viii. Resorts
- ix. Inns
- x. Timeshares

UTILITIES

Question:

I am worried about being able to pay my gas, electric, and water bills. Will they be shut off?

Answer:

Your utilities will not be disconnected during this emergency regardless of payment status if your utility company is listed below. Connecticut's Public Utilities Regulatory Authority (PURA) has suspended any shutoffs for both residential and non-residential customers until at least May 1. This applies to the following gas, electric, and water companies regulated by PURA. Not all utilities in Connecticut are regulated by PURA, so please check with your utility directly if it is not on this list:

- Gas: Connecticut Natural Gas Corporation, the Southern Connecticut Gas Company, and Eversource
- Electric: Connecticut Light & Power Company (Eversource) and the United Illuminating Company
- Water: Aquarion Water Company of Connecticut, the Avon Water Company, the Connecticut Water Company, the Hazardville Water Company, Heritage Village Water Company, the Jewett City Water Company, the Torrington Water Company, Valley Water Systems Inc., Old Newgate Ridge Water Company Inc., and Preston Plains Water Company

More details can be found here: <https://portal.ct.gov/PURA/Press-Releases/2020/Expand-Scope-of-Investigation-from-COVID-19>.

PURA has also ordered that these utility companies reconnect customers who have been disconnected, and that these utility companies not require any financial security deposits or balance reduction payments required for restoration of utility service.

Question:

I need to work from home, but I am worried about being able to pay my internet bill. Will it be shut off?

Answer:

No, virtually every internet provider in Connecticut has pledged to not terminate service and to waive any late fees for both residential and small business customers due to an inability to pay their bills due to the disruptions caused by COVID-19. These providers have also pledged to open all Wi-Fi hotspots to the general public. This applies to the following internet providers in Connecticut: Comcast, Frontier, Altice (Optimum), Charter (Spectrum), Cox, Atlantic, Verizon, AT&T, T-Mobile, and others. A full list can be found here: <https://docs.fcc.gov/public/attachments/DOC-363033A1.pdf>.

OUTSIDE VISITORS TO NURSING CARE AND OTHER FACILITIES

Question:

My relative is in a nursing care facility. Can I visit him or her?

Answer:

At this time, the Commissioner of Public Health has prohibited any visitation except for:

- First responders, including emergency medical services, law enforcement, firefighting and emergency management personnel;
- Family members, domestic partners or other persons designated by a patient only when the facility's medical director, a licensed physician or advanced practice registered nurse has determined such patient to be at the end stage of life with death being imminent;
- Any person authorized by law to oversee or investigate the provision of care and services; and
- Service providers who are required to do maintenance or repair necessary without delay for the facility's continued operation.

Any requirement for personal service is waived as it relates to any person currently located in a facility that has restricted visitor access at this time. Service may be made by serving an administrator or the administrator's designee. Any requirement for an in-person meeting, hearing, or screening is also waived: meetings, hearings, or screenings may take place by any other method that allows for the participation of the interested parties. Please see the commissioner's order for more details:

<https://portal.ct.gov/-/media/Office-of-the-Governor/News/20200313-DPH-nursing-home-order.pdf?la=en>

Question:

My relative is in a psychiatric hospital. Can I visit him or her?

Answer:

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All facilities that are operated by the Department of Mental Health and Addiction Services have imposed a complete ban on all visitors to such facilities for a period of 30 days. The following categories of individuals will retain access to DMHAS facilities:

- First responders, including emergency medical services, law enforcement, firefighting and emergency management personnel;
- Family members, domestic partners or other persons designated by a patient only when the facility's medical director, a licensed physician or advanced practice registered nurse has determined such patient to be at the end stage of life with death being imminent;
- Any person authorized by law to oversee or investigate the provision of care and services; and
- Service providers who are required to do maintenance or repair necessary without delay for the facility's continued operation.

Additionally, many DMHAS facilities serve as public meeting spaces within their communities. Due to the COVID-19 outbreak, DMHAS facilities will not be available for public use until further notice.

Private not for profit providers are also prohibited from entering DMHAS facilities but are encouraged to use telephone or web-based communication to carry out necessary functions. Insurance providers are also prohibited from entering DMHAS facilities but are encouraged to use telephone or web-based communication to carry out necessary functions. Individuals who come to a DMHAS-operated facility will be subject to a COVID-19 risk screening and may be refused access if they are deemed to be at risk for COVID-19. Admitted visitors will be required to use appropriate personal protection equipment (PPE) in accordance with CDC guidelines while in the facility.

Any requirement for personal service is waived as it relates to any person currently located in a facility that has restricted visitor access at this time. Service may be made by serving an administrator or the administrator's designee. Any requirement for an in-person meeting, hearing, or screening is also waived: meetings, hearings, or screenings may take place by any other method that allows for the participation of the interested parties. Please see Executive Order 7f for more details:

<https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7F.pdf?la=en>

Question:

My relative is in a residential care home. Can I visit him or her?

Answer:

The Commissioner of Public Health may issue restrictions on the number, category and frequency of outside visitors and the screening and protective measures at residential care homes. Individuals permitted to enter these residences include:

- First responders, including emergency medical services, law enforcement, firefighting and emergency management personnel;
- Family members, domestic partners or other persons designated by a patient only when the facility's medical director, a licensed physician or advanced practice registered nurse has determined such patient to be at the end stage of life with death being imminent;

- Any person authorized by law to oversee or investigate the provision of care and services; and
- Service providers who are required to do maintenance or repair necessary without delay for the facility's continued operation.

When in attendance of any gathering, please exercise smart public health practices and avoid close physical contact, including shaking hands, hugging, etc.

Individuals who come to a DMHAS-operated facility will be subject to a COVID-19 risk screening and may be refused access if they are deemed to be at risk for COVID-19. Admitted visitors will be required to use appropriate personal protection equipment (PPE) in accordance with CDC guidelines while in the facility.

Any requirement for personal service is waived as it relates to any person currently located in a facility that has restricted visitor access at this time. Service may be made by serving an administrator or the administrator's designee. Any requirement for an in-person meeting, hearing, or screening is also waived: meetings, hearings, or screenings may take place by any other method that allows for the participation of the interested parties. Please see Executive Order 7f for more details:

<https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7F.pdf?la=en>

For information specific to visiting people living in Department of Developmental Services (DDS) facilities or programs, please visit the DDS website: <https://portal.ct.gov/DDS/General/COVID19/COVID-19-Updates-for-DDS-Individuals-and-Families>

Question:

I am worried about my relatives' nursing home closing and where they might be transferred to. What do I do?

Answer:

Patients have one year following an initial transfer from the closing facility to transfer to a nursing home more preferential to the patient.

Question:

What is a COVID Recovery Facility?

Answer:

DPH is planning to establish COVID Recovery Facilities. Alternate COVID Recovery Facilities are alternate care sites that will accept COVID-positive patients discharged from the hospital who no longer need an acute hospital level of care, freeing up a hospital bed, and have a need for skilled nursing care or the need for additional support. These alternate care sites will be responsible for discharge planning and preparing patients for discharge into the community. •

COVID Recovery Facilities are existing nursing homes that will accept patients discharged from the hospital who previously resided in a nursing home but were denied re-admission to their

original nursing home because of the facility's inability or incapacity to care for these patients who continue to be COVID positive.

Question:

If my nursing home is chosen to be a COVID Recovery Facility, will I have to move to another nursing home?

Answer:

You will be offered the opportunity to transfer to another facility if you do not have symptoms and test negative for COVID-19. If you test positive for COVID-19, your current nursing home will be able to care for you. The Medical Director and the Director of Nursing will discuss decisions to transfer with residents and their families.

Question:

Will COVID-positive residents need to move to a COVID Recovery Facility?

Answer:

COVID-positive residents can be cared for in their current nursing home. If they are hospitalized and ready for hospital discharge to nursing home level of care, they might be discharged to a COVID-Recovery Facility until ready for discharge back to their original facility, if possible, when COVID-negative.

Question:

Are there procedures for transfers or discharges on both voluntary and involuntary basis?

Answer:

Normally a nursing facility is required to give you, your guardian, conservator or legally liable relative a written notice and develop a plan with you, either A) transfer from one room to another within a facility; or B) transfer or discharge from one facility to another. There are very few exceptions to the rules related to notice and transfer or discharge. One of these existing reasons for an exception for room to room transfer is infection control issues or other health/safety concerns, that could impact other individuals or if other individuals in the home could be endangered. If that is the case, under existing law, you may be transferred to another room with the right to notice and appeal after the fact, otherwise all existing regulations and procedures would apply.

Under the Executive Order and Commissioner's Order there may be situations involving a transfer to another facility when current procedures are waived or are done as soon as practicable, related only to transfers involving the COVID-19 Recovery Facilities, due to the Public Health crisis.

Otherwise, the rules and process involving a transfer to another nursing home are unchanged. If you are going to be asked to transfer from your room or nursing home, someone will discuss this with you. If it is due to infection control issues or other health/safety concerns that may impact other individuals in the home who could be endangered, you may be transferred, and the existing regulations apply. This is not a new procedure or process and should follow the normal regulations.

Question:

If I develop a COVID infection, will I be moved within my home?

Answer:

You maybe moved if you test positive for COVID-19. If you have symptoms but are pending results, you will be moved to a unit or area of your home for residents awaiting test results, in isolation within a room as a precaution. If you test positive for COVID-19, you will be moved to a unit or area of your current home for COVID-positive residents. There is no current plan to move people to another home if you test positive. If you are hospitalized and ready for hospital discharge to nursing home level of care, you might be discharged to another nursing home other than your own until you are ready for discharge back to your original home, if possible, when you test COVID-negative.

Question:

How much notice will I have?

Answer:

The nursing home director will provide as much notice as possible.

Question:

Will I get to go back to my original room?

Answer:

This is a difficult question to answer. Residents who have been moved will eventually go back to their original facility, if possible. For any residents returning to their original facility, the nursing home cannot guarantee that residents will return to their original rooms, but that will happen if the rooms are vacant.

SPECIAL MEASURES FOR HOMELESS SHELTERS

Question:

Are there specific measures being taken to make sure that people experiencing homelessness can be in settings that allow for social distancing?

Answer:

Yes. As of March 28, the Governor approved by Executive Order for agencies of state government to work together to provide emergency housing options with sufficient physical distancing capacity for people experiencing homelessness who are at increased risk of exposure to, infection with, or transmission of COVID-19es.

LIMITS ON VISITS WITH CHILDREN IN DCF CUSTODY AND VISITORS TO SOLNIT CHILDREN'S CENTERS

The Governor's executive order gives the Commissioner of the Department and Children and Families the authorization to issue orders restricting visitation to Albert J. Solnit Children Center and to limit visitation with children placed in the care and custody of DCF to the extent necessary to protect the health and welfare of the children and staff.

Albert J. Solnit Children's Center – South Campus is a state-administered psychiatric facility for Connecticut's children who are under the age of eighteen. The Solnit Center provides comprehensive care to children and adolescents with severe mental illness and related behavioral and emotional problems who cannot be safely assessed or treated in a less restrictive setting. The South Campus consists of four coed hospital units and three female adolescent psychiatric residential treatment facility cottages

The Albert J. Solnit Children's Center – North Campus serves as a Psychiatric Residential Treatment Facility, providing treatment to adolescent males between the ages of 13 and 17 with complex psychiatric needs. The program is designed to be the bridge from hospital to home and community or as a diversionary placement to avoid the need for a hospital stay.

These are large facilities and there is a need to screen and limit visitors to ensure that there is not a spread of COVID-19. The order also ensures that there are avenues to conduct service of process for legal proceedings and a way for hearings and screenings to take place without in person contact. The order itself does not limit visitors. The DCF Commissioner will issue further guidance.

CHILD CARE

Question:

Will my child's daycare center stay open?

Answer:

Childcare is allowed to stay open, but with enhanced safety precautions required. It has been deemed an essential service, but it is possible that your child's daycare center will close for other reasons, for example if there is a known exposure risk or a reason unrelated to COVID-19.

As of March 30 at 8:00 p.m., child care facilities are required to limit groups to no more than ten children in one space. Any facility caring for more than thirty children in one facility must obtain approval from the Commissioner of Early Childhood and demonstrate sufficient separation of groups within the facility. All children and staff must be checked at the door for any observable illness, including cough or respiratory distress, and for a temperature reading below 100 degrees Fahrenheit. Staff must adhere to hygiene, cleaning and disinfection practices to prevent the spread of COVID-19.

The CT Office of Early Childhood will work to support programs that remain open with access to supplies, guidance, and consultation. As information regarding COVID-19 is continuing to evolve, the guidance provided by State Agencies is subject to change.

Advice and Guidance from the Office of Early Childhood (OEC) to Families in Need of Child Care throughout the Emergency

- Stay home if you can.
- Look to trusted family, friends and neighbors.
 - Assure their health before dropping your child
- Call 211 Child Care
 - 211 will identify programs available to care for your child on a temporary basis, either near your home or work location.
 - 211 offers a dedicated phone line for health care workers, 1st responders: 860-756-0864
- Advice for child care providers
 - Maintain small groups of staff and children. Groups should not exceed 10.
 - Provide a health screening (temperature check) for all children and staff before entry into the child care location.
 - Increase health and sanitation practices including handwashing, cleaning and sanitizing.

For more information, please visit:

https://www.ct.gov/oec/lib/oec/Child_Care_During_the_Corona_Crisis_.pdf

MUNICIPAL PROCEDURES AND DEADLINES

Executive Order 7I issued on March 21, 2020 by Governor Lamont has significant effects on the operations of municipalities in Connecticut, particularly in the areas of budget adoption, land use applications and taxation and assessments. On March 24, 2020, Governor Lamont issued Executive Order 7L, which affects vital records such as birth, death, and marriage registration. On April 1, 2020,

Governor Lamont issued Executive Order 7S, which affects municipal tax deadlines and collection efforts, as well as in-person votes to approve certain large expenditures. While the changes are discussed in some detail in the text of Executive Orders 7I, 7L, and 7S, the following are some of the highlights. More comprehensive analysis will follow in the coming days.

Vital Records

- Couples planning to marry may obtain their marriage license from any available registrar of vital statistics from any town in Connecticut if the registrar in the town they are marrying in is closed due to the COVID-19 pandemic.
- The 65-day period of validity for marriage licenses is extended for an additional 60 days for any marriage license that is obtained or what will expire during the declared public health emergency.
- In-person purchases of or access to copies of vital records at the Department of Public Health is suspended. The purchase of copies of vital records from DPH are limited to mail or on-line requests.
- The Department of Public Health is authorized to conduct birth, death, and marriage registration to assist local registrars of vital statistics.

Budget Adoption

- Section 13 relieves towns of any in-person voting requirements (including referenda and any town meetings requiring in-person votes) for purposes of adopting 2020-2021 fiscal year municipal budgets and setting the mill rate. The legislative body of the town – or the Board of Selectmen if the town meeting is the legislative body – shall authorize the “budget-making authority” of the town to adopt a budget and set a mill rate. For guidance on identifying a town’s “budget making authority,” please refer to (1) your local charter; (2) Title 7; or (3) local ordinances in communities without charters. The “budget-making authority” must make reasonable efforts to reach out to the public, including providing draft budgets, and receive comments. Remote public budget meetings and hearings (by conference call, videoconference or other technology) shall proceed consistent with town charters or other applicable municipal ordinances, resolutions and procedures, and in compliance with the open meeting provisions in Section 1 of Executive Order 7B.
 - Executive Order 7C also extended all deadlines for budget adoption that fall on or before May 15. The intent of that order was to give towns flexibility and allow them to meet, extend, or adjust all the preliminary deadlines that lead to a budget adoption vote or meeting. That order, and its deadline extensions, are still in effect, so towns have some flexibility in deciding whether to act or whether to wait at least some time on their budget adoption process until the situation improves. Meanwhile, any budget action that requires an in-person vote of residents or taxpayers is replaced by the provisions of Executive Order 7I. That order however, applies only to in-person votes of residents or taxpayers, whether at a referendum or town meeting – it doesn’t relieve

the relevant municipal legislative body from the obligations to vote, record its vote, and follow Freedom of Information laws as amended by Executive Order 7B. Towns should still use those provisions to hold any budget presentation meetings or other proceedings required by law.

- Executive Orders 7C and 7I do not alter or modify the control of line-items that fall squarely within the authority of Boards of Education within a single municipality. Boards of Education should also still comply with all requirements pertaining to budget deadlines adopted by the municipality in compliance with the open meeting provisions in Section 1 of Executive Order 7B.
- The Office of the Governor is examining whether there is a need for further action regarding other elections that are held at town meetings and considering other feedback from municipalities on items or proceedings that may not be covered by EO 7B, 7C, and 7I.
- Executive Order 7S allows municipal boards to approve certain emergency expenditures through bonding or other appropriations without the normally required in-person vote of taxpayers or referendum, but only if there is a written finding that the spending is for a time-critical emergency need to protect public health and safety or prevent significant financial loss to taxpayers.
- Section 14 establishes a parallel process for the adoption of budgets by regional boards of education. Regional boards of education shall consult with the budget making authority in each of its member towns and ensure it has received and given due consideration to their input.

Taxation and Assessment

- Section 15 extends deadlines and waives penalties for municipalities' failure to file certain information with the state within the statutory deadlines.
- Section 16 allows hearings of Boards of Assessment Appeals and certain abatement and exemption filings to be done electronically rather than in person.
- Municipalities may participate in the "Deferment Program" and offer to eligible taxpayers, businesses, nonprofits, and residents a deferment of three months of any taxes on real property, personal property, motor vehicles, and utility rates during the period of April 1, 2020 through and including July 1, 2020. To be eligible, a taxpayer must attest to or document significant economic impact by COVID-10.
- Municipalities may also participate in the "Low Interest Rate Program" and offer a three percent interest rate on any delinquent portion of the principal of any taxes on real property, personal

property, motor vehicles, and utility rates for three months from the time it became due and payable until it is paid for any tax, rate, charge, or assessment due and payable from April 1 through and including July 1, 2020.

- Quasi-municipal corporations, such as local utility districts, must also offer the same program or programs that their municipality offers, if they are wholly within the municipality, or if they span multiple towns, choose one or both programs.
- Please see Executive Orders 7s and 7W for further details:
<https://portal.ct.gov/Coronavirus/Pages/Emergency-Orders-issued-by-the-Governor-and-State-Agencies>.

Land Use Applications and Proceedings

Section 19 provides for the following:

- Land use applications and proceedings that are constrained by statutory deadlines will have those deadlines extended by up to an aggregate period of ninety (90) days in addition to any other statutory or regulatory extension provisions.
- Demolition delay timelines are extended by ninety (90) days
- Statutory or regulatory provisions requiring filings or publications of notices and other information are generally suspended to allow such filings or publications to be made on the municipality's website rather than in the town clerk's office or in a newspaper
- Statutory or regulatory provisions requiring posting of physical signs are suspended (with one exception noted below)
- Statutory or regulatory provisions requiring personal notice by mail to individuals, other boards or commissions, other towns, regional planning organizations or other entities or persons may be made by electronic mail where possible. If electronic mail addresses are unknown for any such recipients, the party obligated to give the notice may (i) post a sign on the property indicating that an application is pending and giving relevant details or (ii) mail required notices to those individuals or entities at the address provided to them by the municipality.
- Statutory or regulatory provisions requiring the filing of any petition, including a petition for an appeal to a legislative body or agency, may be satisfied by electronic filings of and electronic signatures on such petitions

- Commencement of an appeal of a municipal decision to Superior Court which requires service on the town clerk or other town official or entity may be satisfied by service by electronic mail by the proper officer. The time period for filing an appeal has not been changed.
- The appeal of a decision of a zoning enforcement officer or an inland wetlands agent may be made by electronic mail rather than regular mail. The time period for filing such appeals has not been changed.
- The suspensions and modifications contained in Section 19 of Executive Order 71 would require the filing or delivery of the applicable confirmations, notices, appeals or other actions to be made within a reasonable time after the applicable office opens for public activity.

MUNICIPAL BUDGET DEADLINES

Question:

The budget for my town/city/board of education is due to be adopted soon. How will the current public health emergency impact the process of discussing and adopting this required budget?

Answer:

As of April 1, 2020, Governor Lamont has allowed towns and cities to suspend in-person voting requirements for critical and time sensitive municipal fiscal deadlines. Please see Executive Order 7S for more details: <https://portal.ct.gov/Coronavirus/Pages/Emergency-Orders-issued-by-the-Governor-and-State-Agencies>.

DEPARTMENT OF MOTOR VEHICLES (DMV):

Question:

I need to go to the DMV for (ANY REASON)? Do I still need to go in person?

Answer: ALL DMV BRANCH OFFICES WILL BE CLOSED TO THE PUBLIC FOR THE TRANSACTION OF BUSINESS UNTIL FURTHER NOTICE – DMV WILL PROVIDE SERVICES ONLINE, THROUGH THE MAIL AND BY PHONE.

The DMV issued new guidance March 19 and 20 extending registrations, emissions renewals and other items.

Eligible DMV credentials that expire between March 10, 2020 and June 8, 2020 are automatically covered by this extension. No late fees will be assessed for eligible credentials.

The extension includes all Connecticut driver's licenses, learner's permits, and identity cards.

The extension is effective immediately.

For more information, please visit: <https://portal.ct.gov/DMV>

Additionally, in order to streamline all state agency procedures, the Governor has signed an executive order to ensure maximum efficiency and convenience for residents of Connecticut. In the case of the Department of Motor Vehicles, renewal deadlines have been extended by 90 days.

Q: Are vehicle emissions test due dates extended?

A: Yes. The Department of Motor Vehicles has extended by 90 days all emissions test or retest due dates for vehicles with testing due between March 10 and June 8, 2020.

Q: Is my motor vehicle registration renewal due date extended?

A: Yes. Vehicle, vessel and temporary registrations expiring between March 10, 2020 and June 8, 2020 have been extended 90 days. Customers are encouraged to renew by mail, online at www.ct.gov/dmv or phone at 800-842-8222 or 860-263-5700 (in the Hartford area) if possible.

Q: Is my disabled parking placard expiration date extended?

A: Yes. The Department of Motor Vehicles has extended permanent disability placards that expire with any credential (driver's license or state-issued ID card) subject to a 90-day extension.

Q: I own a business licensed by the Department of Motor Vehicles and my license is expiring. Can I get an extension?

A: Yes. The Department of Motor Vehicles has extended by 90 days the validity of all business licenses that expire from March 10, to June 8, 2020.

PROFESSIONAL LICENSES THAT REQUIRE RECERTIFICATION

Question:

I have a license to practice my profession, and it is expiring soon. Will I have an automatic extension for recertification?

Answer:

The Department of Consumer Protection is handling it on a case-by-case basis. If the licensing renewal requirements for a particular profession or occupation can be met through continuing education online by the expiration date, there will be no extension. Since most licenses can be renewed online or by mail,

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this should not present an issue for most licensed professionals. Please contact the Department of Consumer Protection (<https://portal.ct.gov/DCP/License-Services-Division/License-Division/To-Renew-Online>) or the regulatory authority for your license if you have any questions.

The Department of Public Health is also reviewing the requirements to extend certain certifications and licenses, including for EMTs and others – expect more news in the coming days.

EARLY OPENING OF FISHING SEASON

Question:

I am stuck at home and want to go fishing. Can I do that safely under the State's COVID-19 guidance?

Answer:

Yes, fishing is a great way to get out of the house while practicing social distancing. Governor Lamont announced on March 24, 2020 an early opening of the fishing season in the inland waters of Connecticut. Anglers are required to practice social distancing measures while fishing, such as remaining six feet apart.

TRAVEL

Question:

Can I travel outside of Connecticut?

Answer:

While there is no official prohibition on interstate travel, Governor Lamont strongly encourages all Connecticut residents to avoid travel out of state, if possible, in order to slow the spread of COVID-19.

If you are scheduled to travel out of the country, or to return to the United States from travel abroad, please consult the U.S. Department of State website specific to travel during this public health emergency at this site:

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html>

UNEMPLOYMENT INSURANCE (UI)

Connecticut Department of Labor encourages anyone in need of unemployment insurance to apply, including independent contractors and self-employed workers

The Connecticut Department of Labor (CTDOL) is encouraging anyone who is in need of unemployment insurance to submit an application, even if they are an independent contractor or a self-employed worker. While unemployment benefits are usually not available to these groups, the agency is doing everything it can to ensure those who need benefits can access them.

In addition, effective Friday, March 20, 2020, the state agency began waiving its standard job search requirements for eligibility to receive unemployment insurance. Typically, an applicant must submit an application for a minimum of three jobs per week in order to receive these benefits.

For in-depth answers to frequently asked questions, please see the CTDOL website: <http://www.ctdol.state.ct.us/DOLCOVIDFAQ.PDF>.

FOR EMPLOYEES

Question:

How do I apply for Unemployment Insurance benefits or get more information about the process and requirements?

Answer:

It is important to file as soon as you become unemployed to avoid being denied benefits. Do not delay filing your claim for unemployment benefits even if your employer has not issued you any paperwork.

To file your claim, please go to www.filectui.com.

For faster processing of your claim, please have your employer's registration number and a return to work date readily available when you file your claim online.

If you have any questions, please visit the CT Department of Labor Online Assistance Center at www.filectui.com. There is also a detailed Frequently Asked Questions Page at <http://www.ctdol.state.ct.us/DOLCOVIDFAQ.PDF>. You may also submit your general question dol.webhelp@ct.gov. A response can be expected in 3 to 5 business days, depending on volume.

Question:

Do I qualify for any other benefits aside from unemployment?

Answer:

You may be eligible for other benefits to help pay for food, health insurance, or child care. The United Way of Connecticut website includes a 2-1-1 Navigator Benefits Screener for people who may qualify for more than one type of benefit. You can access the Navigator here: <https://www.211navigator.org/>

Question:

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If I need to take time off from work or get terminated from my job because I get COVID-19 and have no paid time off through my employer, can I collect unemployment benefits?

Answer:

You may file for unemployment benefits and a determination will be made concerning your eligibility. Determinations will be made on a case-by-case basis. However, please note that an individual must be physically able and available for full time work in order to qualify for unemployment benefits (unless the individual has a note from a physician stating that the individual is only available for part time work).

Question:

I am unable to work because of a family member's illness. Can I collect unemployment benefits?

Answer:

If you are not currently employed, and are unable to work, you are most likely ineligible for Unemployment Insurance until you are able to work. However, you may file for unemployment benefits and a determination will be made concerning your eligibility. Determinations will be made on a case-by-case basis.

Question:

If my employer only permits me to work part-time rather than my full-time hours, will I be able to collect unemployment benefits?

Answer:

You should file for benefits as you may be eligible for partial unemployment.

Please note: when working and filing, all hours and gross earnings must be reported. A portion of your gross earnings will be deducted from your weekly benefit rate. Determinations will be made on a case-by-case basis.

Question:

If I have a full time and part time job and my full-time employer closes because of COVID-19, will I be able to collect while still working part time?

Answer:

You should file for benefits as you may be eligible for partial unemployment.

Please note: when working and filing, all hours and gross earnings must be reported. A portion of your gross earnings will be deducted from your weekly benefit rate. Determinations will be made on a case-by-case basis.

Question:

My employer may have retaliated against me because I filed for unemployment benefits. Is there any recourse?

Answer:

Yes. It is illegal for an employer to retaliate against individuals who have exercised their rights under the Connecticut Unemployment Compensation Act. Conn. Gen. Stat. §31-226a provides individuals who believe that they have been retaliated against with an opportunity for a hearing.

Question:

If I am qualified for unemployment benefits and have applied for them, but am not yet receiving them because my claim is delayed, am I eligible for “back pay”?

Answer:

Yes. The Connecticut Department of Labor typically receives 3,000 new claims in a week, but in the last two weeks it has received more than 200,000 claims. As a result of this, there is a five-week backlog for processing claims. It will take time, but all claims will be processed and all claims will be retroactive to the date you filed.

FOR EMPLOYERS:**Question:**

Can I require my employees to stay home if they are sick with COVID-19?

Answer:

Yes, you can require your employee to stay home. However, you should issue the employee an Unemployment Separation Package, found at: <http://www.ctdol.state.ct.us/HP/UC-62TwithBabel3-2020.pdf>.

Your employee may file for unemployment benefits and a determination will be made concerning their eligibility. Determinations will be made on a case-by-case basis. However, please note that an individual must be physically able and available for full time work in order to qualify for unemployment benefits.

Question:

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If I have to close the doors of my business for 14 days because an employee is sick and other employees need to be isolated, how do my employees file for unemployment benefits?

Answer:

Please direct your employees to www.filectui.com and click the blue button to file their new claim for unemployment benefits.

For ongoing weekly continued claims filing, employees should go to www.filectui.com and click the green button.

The agency issues important emails throughout the initial claim filing process. Please advise your employees to look for these emails and read them carefully for next steps.

Question:

If I have to close the doors of my business for 14 days because an employee is sick and other employees need to be isolated, will I be liable for unemployment benefit charges?

Answer:

You will be liable in the same way you would be for a layoff or a shut down.

If the President declares a disaster that includes Connecticut and your company, it is possible you may not be liable.

Question:

Is there an alternative to laying off my employees if business has slowed down as a result of COVID-19?

Answer:

Yes. The Department of Labor offers a **SharedWork** program (http://www.ctdol.state.ct.us/progsupt/bussrvce/shared_work/index.htm) which is a smart alternative to a layoff. The program allows employers to reduce the hours of full-time employees by as much as 60 percent, while their workers collect partial unemployment benefits to replace a portion of their lost wages.

All employers with two or more full-time or permanent part-time employees can participate in the program, which is not designed for seasonal separations. To qualify, the business' reduction of work cannot be less than 10 percent or more than 60 percent.

PAID SICK LEAVE (PSL) AND OTHER ABSENCES

Question:

Does the Paid Sick Leave (PSL) law cover my absence due to COVID-19?

Answer:

For covered service workers and employers with 50 or more employees, PSL will cover certain absences caused by COVID-19. PSL provides up to 40 hours of leave for certain workers per year for the following reasons:

- A service worker's illness, injury or health condition
- The medical diagnosis, care or treatment of a service worker's mental illness or physical illness, injury or health condition
- Preventative medical care for a service worker
- A service worker's child's or spouse's illness, injury or health condition
- The medical diagnosis, care or treatment of a service worker's child's or spouse's mental or physical illness, injury or health condition
- Preventative medical care for a child or spouse of a service worker

Question:

My employer, who has 20 employees in CT, sent me home because I had a fever and then terminated my employment. Can he do that?

Answer:

Employees in CT are generally considered at-will employees, which means that either the employer or the employee is free to end the relationship at any time unless there is an applicable contract or collective bargaining agreement.

Therefore, in most cases, an employer who is not covered by the CT FMLA (over 75 employees in CT), federal FMLA (50 or more employees in a 75-mile radius) or CT's Paid Sick Leave law (50 employees in CT) may terminate an employee for any reason as long as such termination is not based on an employee's protected status such as the employee's race, color, religious creed, age, sex, gender identity or expression, marital status, national origin, ancestry, present or past history of mental disability, intellectual disability, learning disability, physical disability, including, but not limited to, blindness or status as a veteran or any other applicable contract or law.

The employer may institute a more lenient absenteeism policy.

WAGES AND HOURS

Question:

If my employer decides not to open the business for the day or my specific work shift, and notifies me not to report for work, must I be paid?

Answer:

If you are a non-exempt “hourly” employee, no. An employer is not required to pay a non-exempt employee for the time in which he or she performs no work.

If you are an exempt employee and you have worked for any portion of the week, yes. The employer is required to pay you the full weekly salary if you work for any portion of the week.

Also, it is not permissible for the employer to make any deduction for the time that the exempt employee is absent from work from the employee’s accrued Paid Time Off (“PTO”) benefits, because Conn. State Agencies Regs. § 31-60-14(b)(2)(A) does not permit a deduction “of any kind” when a lack of work is occasioned by the operating requirements of the employer.

Question:

If an employer decides to keep the business open, but the employee elects not to report for work, must the employee be paid?

Answer:

No. For the non-exempt employee, an employer is not required to pay a non-exempt employee for the time in which he or she performs no work. For the exempt employee, the employer may make a deduction in pay in full-day increments pursuant to Conn. State Agencies Regs. § 31-60-14(b)(1)(B) because the employee is asking for the day off for personal reasons.

Question:

I am shutting down my business for 14 days. Do I have to pay a non-exempt or exempt employee who does not work at all during the 14 days?

Answer:

No. Employees are not required to be paid for any work week in which he or she performs no work at all during the week.

Question:

If I need to send one of my employees home during her shift because she is coughing but I am requiring her to work from home, must I pay that employee?

Answer:

Yes, in the same manner as she was paid when she worked on the employer’s premises.

If she is a non-exempt, “hourly” employee, she must be paid for the actual amount of time that you are requiring her to work. You are not required to pay a non- exempt employee for the time in which he or she performs no work.

If she is an exempt “salaried with qualifying duties” employee, the employer is required to pay her the full weekly salary if she works for any portion of the week. No deductions can be made from the exempt employee’s Paid Time Off (PTO) fringe benefit leave banks to cover the time off, pursuant to Conn. State Agencies Regs. § 31-60-14(b)(2)(A).

FAMILY MEDICAL LEAVE ACT (FMLA)

Question:

Does the CT FMLA protect my job if my employer sends me home because I have a fever?

Answer:

You may be protected if:

- You are an eligible employee, who worked for the employer for at least 12 months and 1,000 hours in the past year
- The employer is a covered employer for FMLA purposes (75 or more employees in CT) and you have FMLA time available
- Your employer may require you to submit a medical certification from your health care provider, in order to determine if this is a serious health condition under the FMLA.
- If your health care provider substantiates a serious health condition, FMLA will protect your job. Also, your employer may institute a more lenient medical certification policy if it so wishes.

See the CT FMLA Website here: <https://www.ctdol.state.ct.us/wgwkstnd/fmla.htm>

Question:

Does the FMLA protect me if my employer sends me home because I told him that my 17-year-old daughter just returned from travel to a Level 3 country and has a cough and a fever?

Answer:

You may be protected if:

You are an eligible employee, the employer is a covered employer for FMLA purposes, and you have FMLA time available.

Your employer may require you to submit a medical certification from your daughter’s health care provider, in order to determine if she has a serious health condition under the FMLA.

If her health care provider substantiates a serious health condition, the FMLA will protect your job. Also, your employer may institute a more lenient medical certification policy if it so wishes.

See the CT FMLA Website here: <https://www.ctdol.state.ct.us/wgwkstnd/fmla.htm>

Question:

If I send an employee home because he told me that his 17-year-old daughter just returned from travel to a Level 3 country, but she has no signs or symptoms of COVID-19, does FMLA protect his job?

Answer:

- At this time, if his daughter does not have a serious health condition under the FMLA, then his job will not be protected. You may institute a more lenient absenteeism policy if you so wish.

More information about COVID-19 and federal FMLA is available from the USDOL Wage and Hour Division here: www.dol.gov/agencies/whd/fmla/pandemic

See the CT FMLA Website here: <https://www.ctdol.state.ct.us/wgwkstnd/fmla.htm>

NEW PAID LEAVE OPTION UNDER THE CORONAVIRUS EMERGENCY RELIEF PACKAGE

The coronavirus emergency relief package, which became law March 18, 2020, gives many American workers paid leave if they need to take time off work because of the virus. The summary information on the law, below, is from the New York Times. We will add additional information and details regarding how to access this benefit as those details become available.

Question:

What type of paid leave does the law offer?

Answer:

It gives qualified workers two weeks of paid sick leave if they are ill, quarantined or seeking diagnosis or preventive care for coronavirus, or if they are caring for sick family members. It gives 12 weeks of paid leave to people caring for children whose schools are closed or whose childcare provider is unavailable because of coronavirus.

Question:

Which workers qualify?

Answer:

Most workers at small and midsize companies and nonprofits can get the paid leave, as can government employees, as long as they've been employed at least 30 days.

Question:

Which workers are excluded?

Answer:

Those at companies with more than 500 people — 48 percent of American workers — are excluded. Workers at places with fewer than 50 employees — 27 percent of workers — are included, but the Labor Department could exempt small businesses if providing leave would put them out of business. Employers can also decline to give leave to workers on the front lines of the crisis: health care providers and emergency responders.

Question:

Are part-time and self-employed workers eligible?

Answer:

Yes. Part-time workers will be paid the amount they typically earn in a two-week period. People who are self-employed — including gig economy workers like Uber drivers and Instacart shoppers — can also receive paid leave, assuming they pay taxes. They should calculate their average daily self-employment income for the year, then claim the amount they take as a tax credit (they can reduce their estimated quarterly tax payments in the meantime).

Question:

How much money do I get while on leave?

Answer:

If you are sick or seeking care for yourself, you earn the full amount you are usually paid, up to a maximum of \$511 a day. If you are caring for a sick family member or a child whose school or day care is closed, you earn two-thirds of your usual pay, up to a daily limit of \$200.

Question:

How do I take paid leave under this law?

Answer:

The Labor Department must issue guidelines by April 2 to assist employers in calculating how much paid leave their employees should get. After that, you should be able to simply notify your employer, take the leave and get paid the amount specified by the law.

RENEWAL OF APPLICATION FOR TANF BENEFITS

PLEASE NOTE: Department of Social Services offices closed to public; services continue through alternate access points

Department of Social Services field offices are currently closed to the public, as a protective measure for the safety of customers and staff. DSS staff are working and the agency is continuing to provide services. DSS customers can access benefit and application information, 24/7, at www.connect.ct.gov and www.ct.gov/dss/apply, or 1-855-6-CONNECT (1-855-626-6632). Full information on ways to contact DSS online, by phone, by mail, and at office dropboxes is at www.ct.gov/dss/fieldoffices. At this time, DSS offices are closed to the public until March 27, 2020, pending further evaluation as the situation evolves.

Question:

My cash assistance/Temporary Family Assistance (TFA) requires an in-person appointment to recertify my eligibility – do I need to have this appointment right now to continue my benefits?

Answer:

Governor Lamont has authorized the Connecticut Department of Social Services (DSS) to waive the requirement for in-person recertification at the present time. Instead, please call the DSS Benefit Center to have an interview over the phone.

Phone access is available through the DSS Client Information Line and Benefits Center at this number:

1-855-6-CONNECT (1-855-626-6632)

(TTD/TTY 1-800-842-4524 for persons with speech or hearing difficulties)

Please follow the prompts to get the information you need.

Additionally, please be aware that if you were scheduled for a TFA orientation meeting for Jobs First Employment Services, you do not need to come in person to the JFES office for that orientation at this time.

Question:

How do I apply for cash assistance (Temporary Family Assistance), Medicaid, SNAP, or other benefits?

Answer:

Please visit the CT Department of Social Services benefit application page at <https://portal.ct.gov/DSS/Common-Elements/How-to-Apply-for-Services/How-to-Apply-for-Services/How-To>.

Question:

I am worried about my Temporary Family Assistance benefits running out. What should I do?

Answer:

As of March 26, 2020, the Governor suspended the 21-month limit on Temporary Family Assistance during the coronavirus pandemic. Your cash assistance eligibility will not end during this pandemic and this time will not count towards your 21-month limit. Hopefully this will give your family the time and resources you need to get back on your path to self-sufficiency after the emergency is over.

EMERGENCY PROVISIONS REGARDING EVICTION AND MORTGAGE

On Friday, April 10, Gov. Lamont issued Executive Order No. 7X, providing additional protections for renters, to allow some time for unemployment insurance or other economic assistance to arrive so that they can pay their bills as soon as possible.

YOU ARE STILL OBLIGATED TO PAY YOUR RENT WHEN DUE.

However, if you fall behind because you have lost your job, lost hours, had your pay reduced, or have suffered other loss of income or increase in expenses as a result of COVID-19 or the economic effects of it, you are entitled to some relief.

1. Your landlord can't start the eviction process until July 1.
2. The normal grace period for paying rent is extended from 9 days after it is due to 60 days for April rent.
3. If you have experienced the hardships described above, you can also get a 60-day grace period for May rent by requesting one from your landlord within 9 days after your May rent is due. You must request the grace period for May and it is only available if you do so in writing (email is acceptable) and inform the landlord of the financial hardship you are experiencing.
4. If the security deposit you paid was more than 1 month's rent, you can apply the amount above 1 month's rent to your April, May, or June rent, if you request to do so from your landlord in writing and inform the landlord of your financial hardship related to COVID-19.

YOU MUST EVENTUALLY PAY YOUR RENT NO LATER THAN THE DAY AFTER THE GRACE PERIOD ENDS, AND IF YOU DON'T, YOU MAY STILL BE SUBJECT TO EVICTION OR OTHER LEGAL ACTION. YOU SHOULD SPEAK TO YOUR LANDLORD, TRY TO WORK OUT A PAYMENT PLAN, AND PAY WHAT YOU CAN WHEN YOU CAN. YOU MUST STILL FULFILL ALL YOUR OBLIGATIONS UNDER YOUR LEASE OR RENTAL AGREEMENT.

Question:

My landlord has already started the process to evict me. Will this move forward?

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Answer: No, if your landlord has filed a case in court to evict you, it will not move forward at this time. If your landlord already won a judgment allowing your landlord to evict you, you can stay in your home through May 1, 2020 and possibly later. Please check back for updates to this information. Please note: tenants are still responsible for paying the rent as agreed in their lease.

IMPORTANT: If your landlord has told you that you are being evicted, or has provided you with a Notice to Quit, a Writ, Summons, or Complaint, or any other document saying you must move out, *you have legal rights and do not have to leave* unless a court has ordered you to leave. The landlord also may not use any “self-help” measures such as changing the locks or moving your belongings out of your home.

Question:

I am a landlord and want to evict my tenant. What should I do?

Answer:

You may not start eviction proceedings until July 1. The normal grace period for rent is extended from the normal 9 days to 60 days for rent due in April, and your tenants are entitled to a 60-day grace period for rent due in May if they request it from you in writing and indicate that they have suffered certain financial hardships. In addition, if the tenants request in writing and indicate such hardship, they are allowed to apply any security deposit in excess of 1 month’s rent to April, May, or June rent. Nothing in Executive Order No. 7X relieves tenants of the obligation to pay their rent when they can, or prevents you from eventually taking legal action and starting eviction proceedings if they still fail to pay.

You should consider waiting to initiate any eviction proceedings until the public health emergency is over. First, by evicting your tenants, you could be exposing them to greater risk of contracting COVID-19 and spreading it to others. Second, given the current economic circumstances, you may have difficulty finding new tenants, and your tenants may have difficulty finding new housing, putting them at risk of homelessness at a time when homeless shelters are overwhelmed and unable to accept new entrants due to social distancing requirements. Third, most court action related to evictions has been postponed because of the emergency. Please be aware of your legal rights and responsibilities, and those of your tenants. In no circumstances should you engage in “self-help” by locking tenants out, removing their belongings, or making them leave unless you have a court order.

Question:

Is there help available if I am concerned that I will not be able to pay my mortgage on the home I own due to the Coronavirus?

Answer:

Governor Lamont reached an agreement with over 50 banks and credit unions on March 31, 2020 to provide mortgage payment to the state’s residents affected by the COVID-19 pandemic. These are the relief policies offered by these financial institutions:

- **90-day grace period for all mortgage payments:** Participating institutions are offering mortgage payment forbearances of up to 90 days. Homeowners can use this to reduce or delay their monthly mortgage payments.
- **Relief from fees and charges for 90 days:** These institutions are also waiving or refunding mortgage-related late and other fees, including early CD withdrawals.
- **No new foreclosures for 60 days:** Financial institutions will not start any foreclosure sales or evictions.
- **No credit score changes for accessing relief:** Late or missed payments will not be shared with credit reporting agencies.

Question:

How do I get mortgage relief and/or forbearance?

Answer:

You should contact and work directly with your mortgage servicer to learn about and apply for available relief. Please note that financial institutions and their servicers are experiencing high volumes of inquiries.

Question:

What if my financial institution is not offering this relief?

Answer:

Webster Bank, American Eagle Financial Credit Union, Liberty Bank, Charter Oak Federal Credit Union, Bank of America, Nutmeg State Financial Credit Union, and Peoples United Bank, in addition to over 50 other federal and state-chartered banks, credit unions, and servicers are supporting these commitments. Please check the Department of Banking website for a full, updated list: <https://portal.ct.gov/dob>.

Question:

How can I be sure my bank will not start a foreclosure sale or eviction?

Answer:

As of March 18, 2020 and to help borrowers who are at risk of losing their homes, the Federal Housing Finance Agency (FHFA) has told Fannie Mae and Freddie Mac to put a hold on foreclosures and foreclosure-related evictions for at least 60 days due to the coronavirus national emergency. This hold applies to homeowners with single-family mortgages backed by either Fannie Mae or Freddie Mac. A similar hold on foreclosures and foreclosure-related evictions is in place for FHA-insured loans. Because

of this, the Connecticut courts have extended the dates of all foreclosure sales and the running of law days (the date when you must leave your house) to early June.

HEALTH INSURANCE OPTION FOR PEOPLE WHO DO NOT HAVE IT

Question:

What options do I have if I do not have health insurance at present?

Answer:

Connecticut's health insurance marketplace Access Health CT today announced that a new special enrollment period will be available Connecticut residents who are uninsured (do not have health insurance). The special enrollment period begins Thursday, March 19 and ends on Thursday, April 17. Coverage for those who enrolled by April 2, 2020, will have a coverage effective date of April 1, 2020. Coverage for those who enroll after April 2, 2020, will begin May 1, 2020.

The only way to sign up for this special enrollment period is via telephone by calling 1-855-365-2428 (TTY: 1-855-789-2428). Telephone enrollment is available Mondays through Fridays from 8:00 a.m. to 5:00 p.m.

Individuals who lose coverage due to unemployment, experience certain other qualifying life events, or qualify for Medicaid/Children's Health Program (CHIP), can always enroll online, in-person or over the phone and all help is free.

For more information on this announcement, please visit this website:

<https://agency.accesshealthct.com/access-health-ct-extends-new-special-enrollment-period-for-the-uninsured>

HEALTH CARE AND OTHER PROFESSIONALS LICENSURE, PRACTICE, AND PERMITS

Question:

Can physicians who are licensed out of state provide medical care in Connecticut at this time?

Answer:

Department of Public Health Commissioner Renée D. Coleman-Mitchell has signed an order permitting the temporary suspension of the requirements for licensure, registration, or certification in a number of medical professions for those who have the appropriate credentials in another state. This will allow

Connecticut to accept support from neighboring states and will continue the state's collaborative, regional approach to combating COVID-19.

Practitioners should note that until further executive action is taken, these practitioners are not able to prescribe controlled substances. This is currently being worked on by the administration.

The order by Commissioner Coleman-Mitchell does not change insurance coverage or insurance networks. Please check with your insurance carrier in regard to whether a practitioner is covered.

Question:

Can I receive telehealth services from a practitioner who is based out of state?

Answer:

Section 5(b) of Executive Order 7G allows a clinician licensed in another state to treat someone in CT through telehealth without getting a license in CT. However, please check with your insurance carrier to understand whether an out of state telehealth provider will be covered.

Question:

I have a temporary permit as a physician assistant. Do I need to apply to extend it?

Answer:

No. Governor Lamont has waived any application fees for temporary permits and extended the duration of temporary permit for the following health care professions for the duration of the public health and civil preparedness emergency:

- Athletic Trainer
- Massage Therapist
- Respiratory Care Practitioner
- Physician Assistant
- Occupational
- Therapist/Assistants
- Master Social Worker

Question:

I am trained and ready to practice in my licensed profession, but I have not yet passed my licensure exam. May I practice in my profession during this public health emergency?

Answer:

Yes. Governor Lamont has ordered that the following professions may practice without obtaining a license for the duration of the public health and civil preparedness emergency:

- Physical Therapist

- Physical Therapy Assistant
- Radiographer
- Registered Nurse
- Nurse Practitioner
- Clinical Nurse Specialist
- Nurse Anesthetist
- Marital and Family Therapy Associate (must have obtained a specialized graduate degree)
- Professional Counselor Associate

Please see Executive Order 7V for further details and guidance:

<https://portal.ct.gov/Coronavirus/Pages/Emergency-Orders-issued-by-the-Governor-and-State-Agencies>.

JUDICIAL BRANCH COURT CLOSURES

Question:

Are the courts closed?

Answer:

The Judicial Branch has announced that starting on March 19, 2020 it is limiting the types of cases being heard and reducing the number of courthouses that will hear these cases. All jury trials (civil and criminal) are suspended with the exception of jury trials already in progress and criminal jury trials necessitated by the filing and granting of a speedy trial motion.

Courthouses that will remain open can be found at this website:

<https://jud.ct.gov/HomePDFs/CourthousesOpened.pdf>

The following case types will continue to be heard:

- Criminal arraignments of defendants held in lieu of bond and all arraignments involving domestic violence cases;
- Juvenile Detention hearings;
- Family orders of relief from abuse;
- Civil orders of relief from abuse
- Civil protection orders
- Ex parte motions
- Orders of temporary custody (Juvenile Matters)
- Orders to appear (Juvenile Matters)
- Emergency ex parte order of temporary custody
- Juvenile detention operations for detainees held for juvenile court
- Termination of parental rights
- Domestic violence victim notification
- Civil and family capias mittimus execution and bond reviews

For additional information, go to: <https://jud.ct.gov/>

ACCESS TO THE COURTS FOR SURVIVORS OF DOMESTIC VIOLENCE

Question:

Will survivors of domestic violence have access to the courts as needed?

Answer:

The Executive Order the Governor signed April 2, 2020 suspends the requirement that victims of domestic abuse sign an application for an order of protection under oath before a notary or attorney. Instead, they will be able to sign an application outside the presence of a third party under the penalty of false statement. The Governor thanks the Connecticut Coalition Against Domestic Violence and the Judicial Branch for their input and coordination on this important matter. Today's order, along with additional changes the Judicial Branch intends to make to its Rules of Civil Procedure, will ensure victims of domestic abuse continue to have access to our courts during the COVID-19 pandemic.

NOTARIZATION

Executive Order No. 7Q, dated March 30, authorized remote notarization of documents under the following conditions:

- A Notary or a Commissioner of the Superior Court (a Connecticut-licensed attorney) may use an electronic device or remote Communication Technology to notarize the document if the notary or commissioner and the person seeking the notarization can communicate with each other simultaneously by sight and sound
- The person seeking the notarial act ("Signatory") from a Notary Public or Commissioner, if not personally known to the Notary Public or Commissioner, shall present satisfactory evidence of identity, as defined by subsection 10 of section 3-94a of the General Statutes, while connected to the Communication Technology, not merely transmit it prior to or after the transaction;
- The Communication Technology must be capable of recording the complete notarial act and such recording shall be made and retained by the Notary Public for a period of not less than ten (10) years;
- The Signatory must affirmatively represent via the Communication Technology that he or she is physically situated in the State of Connecticut;
- The Signatory must transmit by fax or electronic means a legible copy of the signed document directly to the Notary Public or Commissioner on the same date it was executed;
- The Notary Public or Commissioner may notarize the transmitted copy of the document and transmit the same back to the Signatory by fax or electronic means;

- The Notary Public or Commissioner may repeat the notarization of the original signed document as of the date of execution provided the Notary Public or Commissioner receives such original signed document, together with the electronically notarized copy, within thirty days after the date of execution;
- Only an attorney admitted to practice law in the State of Connecticut and in good standing may remotely administer a self-proving affidavit to a Last Will and Testament pursuant to section 45a-285 of the General Statutes or conduct a real estate closing as required by Public Act 19-88. Any witnessing requirement for a Last Will and Testament may be done remotely through the use of Communication Technology if it is completed under the supervision of a Commissioner. The supervising Commissioner shall certify that he or she supervised the remote witnessing of the Last Will and Testament.
- All witness requirements on any document, other than a Last Will and Testament, requiring a notarial act are hereby suspended for the duration of this Executive Order.
- All Remotely Notarized documents pertaining to real property shall be accepted for recording on the land records by all Connecticut Town or City Clerks. A one-page certification confirming the use of Remote Notarization procedures shall be attached to each remotely notarized document submitted for recording on the land records in Connecticut.

Note: These provisions are an update from those contained in EO No. 7K. The main change is that now, witnesses are not required for anything that requires a notarial act, except for a Last Will and Testament. Last Wills and Testaments may now be notarized remotely under the supervision of an attorney.

PROBATE COURT CLOSURES

Executive Order No. 7K, dated March 23, 2020, suspends non-critical operations of the Probate Courts and associated deadlines and requirements. Watch for announcements from the Probate Courts in the coming days on any closures. The Probate Courts will continue to conduct business connected to the following issues:

- administrative procedures;
- decedents' estates;
- trusts;
- Uniform Transfers to Minors Act;
- disclaimer of property;
- protected persons including minors, conservatorships and guardians of adults with intellectual disability;
- termination of parental rights and adoption;
- Uniform Child Custody Jurisdiction Act;
- emancipation;
- relating to paternity;
- commitment of mentally ill children;

- Interstate Compact;
- involuntary placement with DDS;
- adults with psychiatric disabilities;
- treatment of alcohol or drug dependent persons.

For additional information, go to: <http://www.ctprobate.gov/Pages/Welcome.aspx>

WORKERS COMPENSATION COMMISSION OPERATIONS

Executive Order No. 7K, dated March 23, 2020, suspends non-critical operations of the Workers' Compensation Commission. Watch for guidance from the Workers Compensation Commission in the coming days.

For more information go to: <https://wcc.state.ct.us/>

ASSISTANCE FOR SMALL BUSINESSES/NONPROFITS

Question:

My small business/nonprofit is struggling with the loss of revenue. What assistance is available?

Answer:

The Connecticut Department of Revenue Services has extended the filing deadlines for certain annual tax returns due on or after March 15, 2020, and before June 1, 2020, by at least 30 days. In addition, the payments associated with these returns are also extended to the corresponding due date in June.

The impacted returns and the associated filing dates and payment deadlines are set forth below:

- 2019 Form CT-1065/CT-1120 SI Connecticut Pass-Through Entity Tax Return: Filing date extended to April 15, 2020; payment deadline extended to June 15, 2020
- 2019 Form CT-990T Connecticut Unrelated Business Income Tax Return: Filing date extended to June 15, 2020; payment deadline extended to June 15, 2020
- 2019 Form CT-1120 and CT-1120CU Connecticut Corporation Business Return: Filing date extended to June 15, 2020; payment deadline extended to June 15, 2020

CT Loan Extensions: Additionally, the CT Department of Economic and Community Development (DECD) is extending by 90 days payments due on loans extended through Small Business Express and is offering accommodations on other programs. Please contact DECD for further information at <https://portal.ct.gov/DECD>.

Medical Leave and Health Insurance Covered: The IRS announced that small and medium-sized businesses can begin using two new refundable payroll tax credits, designed to immediately and fully reimburse them, dollar-for-dollar, for the cost of providing coronavirus-related leave to their employees. For COVID-19 related reasons, including taking care of family members, employees receive up to 80

hours of paid sick leave. Health insurance costs are also included in the credit. For more information, see the IRS guidance: <https://www.irs.gov/newsroom/treasury-irs-and-labor-announce-plan-to-implement-coronavirus-related-paid-leave-for-workers-and-tax-credits-for-small-and-midsize-businesses-to-swiftly-recover-the-cost-of-providing-coronavirus>.

State No-Interest Loan Program: Connecticut small businesses and nonprofits that have been negatively impacted by the COVID-19 pandemic were invited to apply for one-year, no-interest loans of up to \$75,000 under the Connecticut Recovery Bridge Loan Program. As of 6:00 p.m. on March 27, 2020, this program has stopped accepting applications after receiving over 4,000 applications in since the program launched on March 26, 2020. Applications are no longer being received to ensure that the current applications can be processed and get much needed money out the door as quickly as possible. This program is administered by the state Department of Economic and Community Development and will make \$50 million available to Connecticut businesses and nonprofits with 100 or fewer employees. Loan amounts are up to three months operating expenses, capped at \$75,000.

- Provisions and Eligibility Requirements: The loan will be a 12-month term with a 6-month extension per request. Approval is contingent upon business being profitable prior to March 10, 2020, and no adverse personal credit reports 60 days past due for the last 6 months. Real estate, multi-level marketing, adult entertainment, and firearms companies are not eligible. For application information, please see: ct.gov/coronavirus.

Federal Emergency Loan Program: The federal Small Business Administration has made available an emergency loan program for small businesses and nonprofits. These loans are available at interest rates of 3.75% for businesses and 2.75% for nonprofits and for principal amounts of up to \$2 million with a loan term of up to 30 years. Please visit <https://disasterloan.sba.gov/ela/> for further information.

The state of Connecticut requests that you reach out to other lenders before applying through the SBA for this assistance.

For additional resources available to help businesses, please see: <https://portal.ct.gov/Coronavirus/Information-For/Business-Resources>.

Question:

I know that Congress passed additional legislation at the national level to respond to this crisis and offer help to small businesses – what is the help offered?

Answer:

The Coronavirus Aid, Relief, and Economic Security Act” or the “CARES Act” provides emergency assistance and health care response for individuals, families, and businesses affected by the 2020 coronavirus pandemic. It became law on March 27, 2020. For specific information about assistance provided through the act for small business, please see:

<https://portal.ct.gov/-/media/Coronavirus/20200327-Small-Business-Owners-Guide-to-the-CARES-Act.pdf?la=en>

4/11/20

SEEKING MEDICAL ATTENTION AT HOME – BY PHONE OR TELECONFERENCE

Question:

I need to seek medical attention, but I would like to do so without leaving my home – can I use telemedicine services?

Answer:

Governor Lamont and the state agencies are working to encourage health insurance providers to ensure that Connecticut residents can access medical assistance from their homes during this health crisis. Most insurance providers have agreed to provide telemedicine with no copay for the duration of the public health emergency. Please consult with your insurance providers for specifics.

HUSKY Health members are advised of the following:

- **If you have symptoms of COVID-19 (fever, cough, shortness of breath):**
 - We strongly urge you to contact your primary care provider to seek treatment. HUSKY Health primary care providers are now authorized to schedule and conduct visits with you by telephone or videoconference.
 - If you do not have a primary care provider, please call the HUSKY Health line at **1.800.859.9889** or access the online provider look-up at the following link: **https://www.huskyhealthct.org/provider_lookup.html#**
 - If you would like to speak with a nurse about your symptoms, call the HUSKY Health Nurse Helpline, also at **1.800.859.9889**, and follow the prompts to talk to a nurse who will answer your questions.

- **If you do not have symptoms of COVID-19 but need medical attention:**
 - If it is an emergency, call 911.
 - If it is not an emergency, but you would like to speak with a nurse about a health issue, call the HUSKY Health Nurse Helpline, also at **1.800.859.9889**, and follow the prompts to talk to a nurse who will answer your questions.
 - If it is not an emergency or an urgent situation, contact your primary care provider to ask for his or her guidance. HUSKY Health primary care providers are now authorized to schedule and conduct visits with you by telephone or videoconference.
 - If you do not have a primary care provider, please call the HUSKY Health line at **1.800.859.9889** or access the online provider look-up at the following link: **https://www.huskyhealthct.org/provider_lookup.html#**

FILING STATE AND FEDERAL TAXES

Question:

Do I have to file my federal taxes by April 15, 2020?

Answer:

FOR INDIVIDUALS: Income tax payment deadlines for individual returns, with a due date of April 15, 2020, are being automatically extended until July 15, 2020, for up to \$1 million of their 2019 tax due.

This payment relief applies to all individual returns, including self-employed individuals, and all entities other than C-Corporations, such as trusts or estates. IRS will automatically provide this relief to taxpayers. Taxpayers do not need to file any additional forms or call the IRS to qualify for this relief.

FOR CORPORATIONS: For C Corporations, income tax payment deadlines are being automatically extended until July 15, 2020, for up to \$10 million of their 2019 tax due.

This relief also includes estimated tax payments for tax year 2020 that are due on April 15, 2020.

This relief only applies to federal income tax (including tax on self-employment income) payments otherwise due April 15, 2020, not state tax payments or deposits or payments of any other type of federal tax. Taxpayers also will need to file state income tax returns.

In response to the national emergency, the IRS has temporarily closed all Taxpayer Assistance Centers and discontinued face-to-face service throughout the country until further notice.

Please visit <https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020> for additional information.

Question:

Do I have to file my state of Connecticut taxes by April 15?

Answer:

At the direction of Governor Ned Lamont, the Connecticut Department of Revenue Services (DRS) is extending the filing and payment deadline for personal income tax returns 90 days, to July 15, 2020. The extension also applies to Connecticut estimated income tax payments for the first and second quarters of 2020. Connecticut taxpayers who are owed a refund may still file with DRS. The easiest way to file – and the fastest way to receive a refund – is through online filing, including via the DRS online Taxpayer Service Center, which is easy, secure, and free to use. Since Connecticut's personal income tax return begins with federal Adjusted Gross Income, it is often beneficial to complete one's federal income tax return first.

For additional information, please visit the DRS website:

<https://portal.ct.gov/DRS/News---Press-Releases/2020/2020-Latest-News/DRS-extends-filing-and-payment-deadlines-for-personal-income-tax>

Question:

When do I have to file my Income and Expense Report for my rental property?

Answer:

Section 12-63c (d) of the Connecticut General Statutes requires any owner (individual or business) of income producing real property to file an Income and Expense Report annually. This includes owners of real property that is rented or leased, including commercial, retail, industrial and residential property. As of April 1, 2020, this taxpayer filing deadline is extended to August 15, 2020.

Question:

I need to recertify for the Homeowners' Elderly/Disable Circuit Breaker Tax Relief Program. Am I still able to do so?

Answer:

Governor Lamont has suspended the reapplication filing requirement for the Homeowners' Elderly/Disabled Circuit Breaker Tax Relief Program and for the Homeowners' Elderly/Disabled Freeze Tax Relief Program. . Taxpayers who were granted the benefit in 2017 will automatically maintain their benefit for the next biennial cycle ending in Grand List year 2021.