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# Making Sense of Business Resources for Child Care Programs



# Agenda

- **Introductions & Welcome** (*5 minutes*) – Emily Blistein; Director of Business Strategy, LGK
- **Overview of Options:**
  - **Families First Coronavirus Response Act** (*5 minutes*) – Angela Earle Gray & Alyssa Pelow; HR Consultants, Adaptiva HR
  - **Unemployment Insurance** (*5 minutes*) – John Hollar; Attorney, Downs Rachlin Martin
  - **VT's Child Care Stabilization Program** (*5 minutes*) – Trey Martin; General Counsel, LGK
- **What does this mean for you?** (*5 minutes*) – Lawrence Miller; Consultant, Five Vine Consulting, LLC
- **Q & A** with all panelists (*35 minutes*)



# Families First Coronavirus Response Act



## What is the families first coronavirus response act?

This federal employment law is a new act effective April 1st, 2020 with provisions ending on December 1st, 2020 and provides expanded paid sick leave benefits to be offered in addition to your business' current leave policy.

## Who is eligible?

- All employees are eligible, regardless of the amount of time they've worked for an employer.
- Employees who work for a business with 500 employees or less.

## How much leave is required?

Employers must provide full-time employees with up to 80 hours of paid sick leave if the employees are unable to work (or telework) due to COVID-19. Part-time employees are entitled to paid sick leave based on the number of hours the employees work, on average, over a two-week period.

## What are the qualifying reasons for leave?

- Employee is subject to a federal, state, or local quarantine or isolation order related to COVID-19.
- Employee is experiencing symptoms of COVID-19 and seeking a medical diagnosis.
- Employee is caring for an individual who is required to quarantine or self isolate.
- Employee must care for their child if the school or place of care of their child has been closed due to COVID-19 precautions.

## What are employees paid?

- Paid sick leave must be paid at the employee's regular rate of pay, or minimum wage, whichever is greater.
- An employee taking leave for family member is compensated at two-thirds of their regular rate of pay, or minimum wage, whichever is greater.

# Unemployment Insurance

## How has unemployment changed as a result of the Federal CARES Act?

- Expands coverage to more workers, including self-employed, independent contractors, and furloughed workers
- Increases unemployment benefits by \$600 per week for the next four months to encourage non-essential workers to stay home
- Individuals may receive more in unemployment than they received in their paycheck
- Makes available 13 additional weeks of unemployment for those who need it
- Waives the normal one-week waiting period
- Includes funding to offset 50% of the costs of state and local government and non-profits for cost of paying unemployment to their workers
- Funding for this expires December 31, 2020

# VT's Child Care Stabilization Program



## What is the Child Care Stabilization Program?

- The Child Care Stabilization Program is designed to help child care programs whose families are unable to pay their tuition during Vermont's COVID-19 response period.
- Child care programs are able to apply for financial support to cover some or all of a family's tuition or CCFAP co-pay if a family states they are unable to make payments.
- Contact [katie.lavallee@vermont.gov](mailto:katie.lavallee@vermont.gov) at CDD with questions
- Can also contact an LGK Programs Team member; our resource page is available [here](#)

# VT's Child Care Stabilization Program



## How does it work?

- The program has two separate stabilization payment periods
  - The initial closure period: March 18 – April 5
  - The extended closure period: April 6 until announced.
- During the initial closure period, programs are able to request financial assistance to cover a family's full tuition.
- During the extended closure period, programs are able to request half of a family's full tuition/co-pay or up to the family's full tuition (capped at \$360/wk) if a family unenrolls during the extended closure period.

# VT's Child Care Stabilization Program



## 100% PAYMENTS from the State of VT March 18 – April 5, 2020

To receive these payments, child care programs must:

- Request families to pay their full, regular tuition or CCFAP co-pay;
- Invoice CDD for the parent tuition / co-pay gap
- Pay all of the program staff their full salary--for registered family child care homes, this is the owner/provider;
- Provide required information to the Child Development Division for the processing of payments; and
- Maintain a slot for the child of the enrolled family regardless of whether the payment comes from the state or the family.

## 50% PAYMENTS from the State of VT April 6, 2020 – End of Governor's Order

To receive these payments, child care programs must:

- Ensure slots are maintained for children of families who pay at least 50% of their regular tuition and/or co-pay;
- Invoice CDD for 50% for families who can pay, and 100% for families who can't
- Families who can't pay must be unenrolled
- Pay all program staff full salary; and
- Provide required information to the Child Development Division for the processing of payments.

# VT's Child Care Stabilization Program



## Who Qualifies?

To be eligible to receive stabilization payments, a child care program must:

- Request families to pay their tuition or CCFAP co-pay;
- Maintain a slot for the enrolled child regardless of whether payment comes from the family or the state (unless requesting support for a family who unenrolls during the extended closure period);
- Pay all of the program staff their full salary – for registered child care homes, this is the owner; and
- Provide CDD with required information for the processing of payments.



# What does this mean for you?

## **Lawrence Miller** **Five Vine Consulting, LLC**

Entrepreneur and Former Secretary of Commerce and Community Development and Chief of Health Reform, now a consultant for businesses and states

Crisis management experience from regular business and life, but also from a leadership role in the Tropical Storm Irene response and turnaround of VT Health Connect

# Resources

- I am publishing a newsletter covering health and business implication of major developments each day, for clients and colleagues, and you: <http://eepurl.com/gWXdPj>
- Various state websites are becoming great COVID-19 resources, with links and guidance. Start at Commerce: [accd.vermont.gov](http://accd.vermont.gov) There you can get links to the loan programs and all the other important state sites including Labor, Tax, AHS, and the Department of Health.
- Federal sites to bookmark are: [cdc.gov](http://cdc.gov) and [irs.gov](http://irs.gov)
- Key Takeaway: This is all new territory with things that have never been done before. Often important to recheck sources.

# Taking care of yourself and colleagues

- If you don't have health insurance, there is a Special Enrollment Period until March 20: [healthconnect.vermont.gov](https://healthconnect.vermont.gov)
- *“If you are experiencing COVID-19 symptoms (fever, cough, shortness of breath): CALL your health care provider. Many people who are mildly ill can manage their symptoms at home with rest, drinking fluids and taking fever-reducing medicine, when needed.”*
- AHS has great resources and tools on managing stress and building resilience on their COVID-19 page
- Consider using both a risk log and an opportunity log
- How would you like your business to be different in the future?

# YOUR QUESTIONS



# Resources



- Let's Grow Kids [COVID-19 resource page](#)
- Federal [Families First Coronavirus Response Act](#)
- CDD's [COVID-19 page](#)
- CDD's Stabilization Program [Frequently Asked Questions and Examples](#)

**THANK YOU!**

