



## Income and Financial Assistance

People experiencing Long COVID may need financial assistance due to lost wages or unemployment. There are federal programs to help you address financial difficulties that are the result of Long COVID. In addition, some of the resources may also support individuals, their families and caregivers are experiencing the longer-term impacts of the COVID-19 pandemic, such as mental health and substance use challenges and bereavement. Individuals who lost income due to the loss of a loved one may also find assistance from these federal supports.

This section covers five topics

- Disability and Survivor Benefits
- Unemployment Benefits
- Tax Credits
- Retirement Benefits
- Assistance Programs for Families with Children.

If you need help applying for financial assistance, or have applied for financial assistance and been denied, you may want to review the Legal Assistance section in the **Know Your Rights** section.

### *Disability and Survivor Benefits*

#### *Social Security Disability Insurance*

The Social Security Disability Insurance (SSDI) program provides assistance to people who are disabled under the Social Security Act. The SSDI program may pay benefits to you and certain family members if you are “insured.” This means that you worked long enough—and recently enough—and paid Social Security taxes on your earnings. To be eligible for SSDI you also have to meet the program requirements to be found disabled, which may be different from the requirements to be considered disabled under the ADA. If you meet the requirements, monthly benefits are paid if you have a medical condition that prevents you from working and is expected to last at least one year or result in death.

- Learn about the SSDI program and apply online, visit [Disability Benefits | \(ssa.gov\)](https://www.ssa.gov)

### Not Sure Where to Start?

**Q. *Lost your job and want to know whether you are eligible for unemployment benefits?***

**A.** Find out about the programs in your state by visiting [Unemployment Benefits Finder | CareerOneStop.org](https://www.unemploymentbenefitsfinder.org)

**Q. *Does your family need some financial assistance since you were diagnosed with Long COVID?***

**A.** Find out if your family is eligible to participate in the Temporary Assistance for Needy Families (TANF) by contacting a program in your area by visiting [Help for Families | The Administration for Children and Families \(hhs.gov\)](https://www.hhs.gov/childrenandfamilies)



- Make an appointment to file your application, call 1 (800) 772-1213 and 1 (800) 325-0778 (TTY)
- Find a Social Security Office near you, visit [Social Security/SSA Office Locator | \(ssa.gov\)](https://www.ssa.gov/office/locator)

### ***Supplemental Security Income***

The Supplemental Security Income (SSI) program pays benefits to adults and children with disabilities who have limited income and resources. Like the SSDI program, the SSI program can provide assistance to people who qualify as disabled due to a medical condition like COVID-19, if it results in functional limitations that prevent a person from working. The SSI program provides assistance to some people who are disabled under the Social Security Act, which may be different from the requirements to be considered disabled under the ADA. Unlike SSDI, for a person to receive SSI, they also must have limited income and resources. SSI payments are also made to people age 65 and older without disabilities who meet the financial qualifications. You may be eligible to receive monthly SSI payments even if you are receive SSDI or retirement benefits.

- Learn more about the SSI program or apply online, visit [Supplemental Security Income | \(ssa.gov\)](https://www.ssa.gov/ssi)
- Make an appointment to complete your application and call 1 (800) 772-1213 and 1 (800) 325-0778 (TTY)
- Find a Social Security Office near you, visit [Social Security/SSA Office Locator | \(ssa.gov\)](https://www.ssa.gov/office/locator)

### ***Survivors Benefits***

If someone in your family dies from for any reason, including from a medical impairment such as COVID-19, you may be entitled to Survivors Benefits. If the deceased individual was employed and paid into Social Security, then their spouse, children, and parents could be eligible for benefits based on their earnings.

- Learn more about Survivors Benefits, visit [Survivors Benefits | SSA \(ssa.gov\)](https://www.ssa.gov/survivors)
- Make an appointment to complete your application, call 1 (800) 772-1213 and 1 (800) 325-0778 (TTY)
- Find a Social Security Office near you, visit [Social Security/SSA Office Locator | SSA \(ssa.gov\)](https://www.ssa.gov/office/locator)



## ***Unemployment Benefits***

### ***Unemployment Insurance Programs***

- Unemployment Insurance provides unemployment benefits, usually in the form of weekly payments, to eligible workers who become unemployed through no fault of their own and meet certain other eligibility requirements. Unemployment Insurance is administered by the states. Each state develops their own system for delivering benefits. Find more information and check your eligibility, visit [Unemployment Insurance | U.S. Department of Labor \(dol.gov\)](https://www.dol.gov)
- Find information about your state's Unemployment Insurance opportunities, visit [Unemployment Benefits Finder | CareerOneStop.org](https://www.careeronestop.org)

### ***Extended Unemployment Benefits***

Extended Benefits are available during periods of elevated unemployment to workers who have exhausted regular unemployment insurance benefits. The basic Extended Benefits program provides up to 13 additional weeks of benefits. Some states have also enacted a voluntary program to pay up to seven additional weeks (20 weeks maximum) of Extended Benefits during periods of extremely high unemployment. Contact your state's Unemployment Insurance Agency to ask whether your state supports an Extended Unemployment Benefits program.

- To find Extended Unemployment Benefits program contact information for your state, visit [Unemployment Benefits Finder | CareerOneStop.org](https://www.careeronestop.org)

### ***Unemployment Compensation for Ex-Service Members Program***

The Unemployment Compensation for Ex-Service members (UCX) Program provides unemployment compensation benefits to individuals transitioning from military service to the civilian labor market.

- Contact your state's Unemployment Insurance Agency to ask about UCX program in your state, visit [Unemployment Benefits Finder | CareerOneStop.org](https://www.careeronestop.org)

### ***Unemployment Compensation for Federal Employees Program***

The Unemployment Compensation for Federal Employees (UCFE) program provides unemployment compensation for federal employees who lost their employment through no fault of their own. In general, the unemployment insurance law of the state in which the former federal employee had his or her last official duty station in federal civilian service will be used to determine eligibility for UCFE benefits.

- Contact your state's Unemployment Insurance Agency to ask about UCFE program in your state, visit [Unemployment Benefits Finder | CareerOneStop.org](https://www.careeronestop.org)



## ***Workers' Compensation for Federal Employees***

The Federal Employees' Compensation Act (FECA) covers injury in the performance of duty; injury includes COVID-19 proximately caused by federal employment. The FECA provides medical benefits and compensation for disability or death of an employee who is diagnosed with COVID-19 while in the performance of duty. Coverage is extended for Long COVID if it develops as the result of the initial, work-related COVID-19 infection. Further, the American Rescue Plan Act of 2021 (ARPA) has made it much easier for federal workers diagnosed with COVID-19 to establish coverage under the FECA.

- Learn more about filing a claim, visit [Claims under the Federal Employees' Compensation Act due to COVID-19 | U.S. Department of Labor \(dol.gov\)](#)

## ***Employer-Sponsored Insurance***

The Employee Benefits Security Administration (EBSA) provides answers to your questions and assists you if you believe you have been inappropriately denied employee benefits, including a retirement, disability, or other employee benefit. They can help answer questions on issues such as denied health or disability benefits, COBRA, or plan administration and compliance.

- Reach a Benefits Advisor, visit [Ask EBSA | U.S. Department of Labor \(dol.gov\)](#)
- Speak to a Benefits Advisor, call (866) 444-3272; Dial 7-1-1 to access telecommunications relay services

## ***Tax Credits***

### ***Earned Income Tax Credit***

The Earned Income Tax Credit, sometimes called EITC, is a tax credit for workers with low to moderate income. Eligibility for the tax credit is based on various factors including family size, IRS filing status, and income.

- For more information on EITC, visit [EITC | IRS \(irs.gov\)](#)
- To check your eligibility, visit [Use the EITC Assistant | \(irs.gov\)](#)

## ***Retirement Benefits***

### ***Social Security Retirement for Workers and Some Dependents***

When you reach age 62 years, you may be eligible to start receiving monthly Social Security benefits. The age you begin receiving your retirement benefit affects how much your monthly benefits will be for as long as you receive benefits. The longer you wait to begin receiving benefits, the higher your monthly benefit amount will be.



- Learn more and apply online, visit [Retirement Benefits | SSA \(ssa.gov\)](#)
- To talk with a Social Security Administration (SSA) representative about your eligibility or to apply by phone, call 1 (800) 772-1213 and 1 (800) 325-0778 (TTY), Monday through Friday, 8:00 a.m. to 7:00 p.m. local time
- Find a local Social Security office, visit [Social Security/SSA Office Locator | \(ssa.gov\)](#)

## ***Assistance Programs for Families with Children***

### ***Temporary Assistance for Needy Families***

The Temporary Assistance for Needy Families (TANF) program provides states, territories, and tribes with funds to operate programs designed to help families with lower incomes and children achieve economic self-sufficiency. The program provides monthly cash assistance payments to families with lower incomes and children, as well as a wide range of services.

- Find more information regarding the TANF program, visit [TANF | The Administration for Children and Families \(acf.hhs.gov\)](#)
- Find information about your state's TANF program, visit [Help for Families | The Administration for Children and Families \(acf.hhs.gov\)](#)

**Visit the full [Services and Supports for Longer-Term Impacts of COVID-19 Report](#).**