

Q & A re: New COVID-19 Law

The coronavirus emergency relief package, which became law Wednesday, gives many American workers paid leave if they need to take time off work because of the coronavirus.

What type of paid leave does the law offer?

It gives qualified workers two weeks of paid sick leave if they are ill, quarantined or seeking diagnosis or preventive care for the 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 the coronavirus.

Which workers qualify?

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

Which workers are excluded?

Those at companies with more than 500 people are excluded. Workers at places with fewer than 50 employees 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.

Are part-time and self-employed workers eligible?

Yes. Part-time workers will be paid the amount they typically earn in a two-week period. People who are self-employed 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).

How much money do I get while on leave?

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.

How do I go about taking leave?

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.

How will businesses and nonprofits afford to pay workers on leave?

They will be reimbursed for the full amount within three months, in the form of a payroll tax credit. (The Trump administration has said it will advance the money earlier for employers that can't wait that long.) The reimbursement will also cover the employer's contribution to health insurance premiums during the leave. It's fully refundable, which means that if the amount that employers pay workers who take leave is larger than what they owe in taxes, the government will send them a check for the remainder. (That goes for self-employed workers, too.)

What if I work at a big company?

You can take any sick leave your company already offers. Under the FMLA (Family Medical Leave Act), you're eligible for 12 weeks of *unpaid* family and medical leave as long as your company has at least 50 employees, you've worked there for a year, and you meet other qualifications.

Is the paid leave permanent?

No. It's meant as a response to the coronavirus and expires Dec. 31.

Is the government going to give workers other aid?

This package included other types of aid, including unemployment benefits, free coronavirus testing and food and medical aid. The Trump administration has asked Congress for more than \$1 trillion to make direct payments to American taxpayers and to small businesses. Lawmakers are introducing other legislation.