COVID-19 Resource and Information Guide

Additional information and updates at www.nami.org/covid-19
COVID-19 INFORMATION AND RESOURCES GUIDE
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NAMI, the National Alliance on Mental Illness, is the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness. NAMI has over 650 State Organizations and Affiliates across the nation. Find your local NAMI.

The coronavirus (COVID-19) has resulted in an unprecedented crisis that affects not only our physical health and daily lives, but also our mental health. To address these needs, NAMI is committed to providing credible information and resources to help people navigate through this crisis. In this guide, you will find answers to questions ranging from how to manage anxiety during this difficult time, to how to access medication while in quarantine, to how to deal with the loss of a loved one to COVID-19.

Throughout our 40-year history, NAMI has fought stigma and discrimination that marginalizes people with mental illness and poses barriers to their well-being. Today, we continue that proud tradition and stand in solidarity with those communities disproportionately affected by COVID-19 and Asian-American communities whose members have been subjected to unjust hostility in the wake of the pandemic.

In the pursuit of our mission, NAMI will continue disseminating fact-based information and dispelling myths. And most importantly — we remain committed to serving all.
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WHAT GENERAL INFORMATION IS IMPORTANT FOR ME TO KNOW ABOUT COVID-19?

GENERAL INFORMATION ON COVID-19

Equip yourself with information from credible, reputable sources

The [Centers For Disease Control And Prevention (CDC)](https://www.cdc.gov) offers information and frequent updates on COVID-19’s spread, severity, risk assessment, etc.
- Subscribe to the [CDC’s email and text message service](https://www.cdc.gov)

The [World Health Organization (WHO)](https://www.who.int) is the leading international public health organization. They direct global health responses and offer [resources on COVID-19](https://www.who.int) [En Español]. They also provide many of their resources in a variety of languages.
- [Mental health and psychosocial considerations](https://www.who.int) [En Español] for various groups during COVID-19 outbreak, including caregivers of children and health care workers

The National Institutes of Health (NIH) has extensive [research-based information on COVID-19](https://www.nih.gov) [En Español].
- NIH director’s [recommendations](https://www.nih.gov) about physical (social) distancing

The [League Of United Latin American Citizens](https://www.lolac.org) [En Español], an organization dedicated to advocating for Latinxs in the United States, has a [FAQ guide](https://www.lolac.org) [En Español] about COVID-19.

The Substance Abuse and Mental Health Services Administration (SAMHSA) also offers [COVID-19 resources](https://www.samhsa.gov) [En Español].
- [Tips for social distancing, quarantine, and isolation](https://www.samhsa.gov) during an infectious disease outbreak

Be mindful of and stop stigma

False information has created or worsened prejudice which can lead to discrimination against groups of people, especially people of Asian descent.
- Read the CDC’s guidelines to [reduce stigma](https://www.cdc.gov)
- Read UNICEF’s guide to [prevent and address social stigma](https://www.unicef.org) [En Español] associated with COVID-19
Be aware of scams and fraud

Be careful of COVID-19-related scams and fraud. The Federal Trade Commission has tips to help you identify COVID-19 scammers [En Español].

I STILL HAVE TO LEAVE MY HOME TO GO TO WORK. HOW CAN I PROTECT MYSELF AND OTHERS?

If you are sick, do not go to work. Tell your employer that you must not expose customers or coworkers to your illness. Stay at home.

More federal guidelines:
- The Occupational Safety And Health Administration (OSHA) resources on COVID-19 [En Español] concerns related to occupational safety and health
- U.S. Department of Labor resources on COVID-19, including workplace safety and insurance issues
- The Family Medical Leave Act (FMLA) is designed to protect you from losing your job if you need to take an unpaid leave of absence to care for a sick family member

If you are not sick and must leave your home to work, the CDC has general guidelines for protecting yourself [En Español].

WHAT ARE THE HEALTH IMPLICATIONS – MENTAL AND PHYSICAL – THAT I SHOULD BE AWARE OF?

I'M HAVING A LOT OF STRESS OR ANXIETY BECAUSE OF COVID-19. WHAT CAN I DO?

It’s common to feel stressed or anxious during this time. It may be especially hard for people who already manage feelings of anxiety or emotional distress. For example, for those of us with obsessive-compulsive disorder (OCD), public health recommendations about contamination and hand washing may make it more difficult to manage our symptoms.

Recognizing how you’re feeling can help you care for yourself, manage your stress and cope with difficult situations. Even when you don’t have full control of a situation, there are things you can do.

Below we describe how to stay informed, take action, maintain healthy social connections and find resources for support.
Manage how you consume information

Equip yourself with information from credible, reputable sources such as the Centers For Disease Control (CDC) and the World Health Organization (WHO).

Be selective about how you consume news. It's generally a good idea to stay engaged and informed. Having some limits on your news consumption can help:

- Watching or listening to the same news constantly can increase stress. Reading can be an easier medium to control how much and what kind of information you’re absorbing.
- Set limits on when and for how long you consume news and information, including through social media. It may help you to choose a couple of 15-minute blocks each day when you will check news/social media and limit your news consumption to that time.
- False information spreads very easily on social media and can have serious consequences for individual and public health. Always verify sources and make sure they are reputable, especially before sharing anything.

Follow healthy daily routines as much as possible

Your daily habits and routines can help you feel more in control of your own well-being.

Even simple actions can make a difference:

- Make your bed
- Get dressed
- Connect with loved ones
- Move your body
- Make time for breaks
  - If possible, take regular short breaks during work or between shifts. During these breaks, go outside and engage in physical activity if you can.
- Practice good hygiene, especially by cleaning your hands
- Prioritize sleep. Here are some recommendations for getting good sleep [En Español]
  - Getting enough regular sleep is critical for your immune system
- Eat nutritious food as much as possible, especially fruits and vegetables

Take care of yourself through exercise and movement

If you’re staying home, you may be less physically active than usual. It’s important to keep movement as part of your daily life, whether it’s exercise or light movement like stretching and making sure you’re not sitting down too long.

Exercise is a great way to care for your body. It is a powerful way to improve both your physical and mental health. Research suggests that when we exercise, our brain releases chemicals that help us better manage stress and anxiety.
Find out more about the link between exercise and mental health:

- **Exercise, brain health and mental health** [En Español]
- **Managing stress with exercise** [En Español]

There are many different ways to exercise. Many of them are free, don’t require any equipment and can be done at home. Most people can find an exercise routine that fits their needs and abilities. If you don’t typically exercise or have health concerns, you may want to talk with your primary care provider before starting a new activity.

Some ideas for how to move more:

- Walk
- Stretch
- Dance
- Do yoga
- Do cardiovascular exercise
  - Research suggests this helps with anxiety and sleep. If you have concerns about balance or joint health, ask your provider about low-impact cardio you can do at home.
- Search for free exercise videos on the web (yoga, dance exercises, Pilates, cardio, HIIT, etc.)

**Practice relaxing in the present moment**

Mindfulness is a way of practicing awareness that can reduce your stress. It involves focusing your attention on the present moment and accepting it without judgment. It may also help people manage some mental health symptoms.

Many medical organizations support mindfulness as a research-based way to lower your stress and boost your physical and emotional health:

- Mayo Clinic: [Tips for mindfulness & coping with anxiety](https://www.mayoclinic.org/health/mindfulness/mh-00167979) [En Español]
- UMass Memorial Center for Mindfulness
- Mindfulness program at Johns Hopkins

There are lots of online resources about mindfulness, meditation, breathing exercises and more. Some organizations, including yoga studios, offer free classes online as well. Grounding exercises can help you notice the sights, sounds, smells and sensations around you rather than being absorbed in your thoughts.

**Meditation**

- There are many types of meditation, but in general, they involve finding a quiet, comfortable place where you can observe your thoughts and focus on your breath. Meditation can help you feel calmer and more relaxed.
- According to the [National Institutes of Health](https), “some research suggests that practicing meditation may reduce blood pressure, symptoms of irritable bowel syndrome, anxiety and depression, and insomnia.”
• Breathing exercises can help calm your body and your mind. These exercises often involve controlling and slowing your breath. They may be especially helpful in managing feelings of anxiety and panic.
  o Diaphragmatic breathing [En Español]
  o Pursed lip breathing

Do meaningful things with your free time

When you can, do things that you enjoy and that help you relax.
• Read a book/listen to an audiobook. Many public libraries’ websites offer free audiobooks.
• Learn a new skill
• Create art — draw, build something, etc.
• Journal or write
• Play puzzles or games
• Take an online course — various free online courses available
• Do tasks around your home — organize, do crafts, garden, rearrange your living space
• Cook something new with ingredients you have at home

Stay connected with others and maintain your social networks

Physical distancing (also called social distancing) can change how you usually interact with people you care about. Doing this is essential to lessening the impact of COVID-19. There are many ways you can build a feeling of connection, even if you can’t see people in person or go places you usually would:
• Make sure you have the phone numbers and emails of close friends and family
• Stay connected via phone, email, social media and video calls
• Offer to help others if you can
• Ask for help when you need it
• Share how you’re feeling with people you trust
• Regularly call, text or email with family and friends who may have more limited social contact — older Americans, those with disabilities, those who live alone, those who are quarantined or at high risk because of chronic health conditions
• If talking about COVID-19 is affecting your mental health, set boundaries with people about how much and when talk you about COVID-19. Balance this with other topics you’d usually discuss.
• If you are living with other people, communicate expectations about how to live well together while staying home
• Do virtual activities together
  o Plan virtual dinners and coffee breaks
  o Do at-home crafts and activities over a video call
  o Watch a virtual concert together
  o Read the same book or watch the same movie/tv show and talk about it
  o Play online multi-player video games
Find mental health resources

Being in contact with people who can relate to your experiences can be helpful. It can help you learn information, find resources that suit you and feel supported by people who understand.

- Find a free online support group (see “explore online support groups” section)
- Contact your local NAMI Affiliate or NAMI State Organization for information on programs in your area
- Visit the NAMI Resource Library, an extensive list of in-person and online support groups and other mental health resources

Gather information about ways you can get help in a mental health emergency or when you want immediate support:

- Warmline directory: non-crisis, emotional and preventive care support over the phone
- NAMI HelpLine: call (800) 950-NAMI (6264) Monday through Friday between 10:00 a.m. and 6:00 p.m. ET for mental health resources or email info@nami.org

I FEEL ISOLATED AND LONELY. HOW CAN I FIND CONNECTION WHILE QUARANTINED OR AT HOME?

Being quarantined or isolated is difficult. While you may not have in-person access to support groups, mental health providers and other support systems, there are online resources that can help.

Find support over the phone

A warmline is a confidential, non-crisis emotional support telephone hotline staffed by volunteers. To find a warmline that serves your area, visit the NAMI Helpline Warmline Directory in the NAMI Resource Library.

Explore online support communities

- NAMI hosts online community discussion groups where people exchange support and encouragement. Create a free NAMI account to join one. Contact your local NAMI Affiliate to see what online and other resources are in your area.
- 7 cups: 7cups.com [En Español]
  - Free online chat for emotional support and counseling. Also offers fee-for-service online therapy with a licensed mental health professional.
  - Service/website also offered in languages other than English, including Spanish.


- **18percent:** [18percent.org](http://18percent.org)
  - Free, peer-to-peer online support community for people experiencing a range of mental health issues
  - Offers online mental health resources, quizzes, news, “ask the therapist” and online support communities
- **Emotions Anonymous:** [emotionsanonymous.org](http://emotionsanonymous.org)
  - Nonprofessional group focusing on emotional well-being in in-person and online weekly meetings
- **For Like Minds:** [forlikeminds.com](http://forlikeminds.com)
  - Online mental health support network for people with or supporting someone with mental health conditions, substance use disorders or stressful life events
- **Supportgroup.com:** [supportgroups.com/online](http://supportgroups.com/online)
  - Listings of online support groups
- **Support Group Central:** [supportgroupscentral.com](http://supportgroupscentral.com) [En Español]
  - Virtual support groups on various mental health conditions. Free or low-cost. Website also offered in languages other than English.
- **The Tribe Wellness Community:** [support.therapytribe.com](http://support.therapytribe.com)
  - Free, online peer support groups. Includes groups focused on addiction, anxiety, depression, HIV/AIDS, LGBT, marriage/family, OCD and teens.

**Connect to a spiritual or religious community**

Connecting with a spiritual or religious community can be helpful to find strength and consolation in times of distress, loss, grief and bereavement.

- **Harvard Divinity School** has compiled some spiritual resources from their community.

**Give back if you can**

- Connect with a local Foodbank through [Feeding America](https://feedingamerica.org). You can find the foodbank nearest to you [here](https://feedingamerica.org) and commit to volunteer or donate food to people in your local community.
- If you have contracted COVID-19, you can help support the fight against the virus by donating your blood plasma. The antibodies in your blood plasma could be used to help a patient or used to create a potential medicine. You can find more information about donating your blood plasma for COVID-19 research [here](https://www.betterhelp.com) and find a donor center near you [here](https://www.betterhelp.com).
- Donate to the Center for Disaster Philanthropy’s [COVID-19 Response Fund](https://www.cdphil.org/covid-19) which is focusing on support for nonprofit organizations working directly to respond to the pandemic among vulnerable populations. This includes organizations focused on supporting low-income households, immigrants, older adults and people with disabilities.
Other mental health articles and tools

- The American Foundation for Suicide Prevention has resources and tools related to [mental health care and suicide prevention during COVID-19](http://www.afspa.org).
- The [National Mental Health Consumers’ Self-Help Clearinghouse](http://www.nmhc.org) is a national directory of local consumer-driven mental health services. Includes crisis prevention/respite services, drop-in centers, employment resources, housing, peer case management and support. Allows you to search a [directory of local CDS (consumer-driven services)](http://www.nmhc.org).
- Mental Health America’s [COVID-19 information and resources](http://www.mhanational.org)
- [PsychHub](http://www.psychhub.com): free education video library
- [VirusAnxiety.com](http://www.virusanxiety.com): a collection of research-backed tools (articles, meditations, access to mental health experts, anxiety screenings, etc.) created by Shine app in partnership with [Mental Health America](http://www.mhanational.org).
- World Health Organization recommendations:
  - [Coping with stress](http://www.who.int) [En Español](http://www.who.int)
  - [Mental health and psychosocial considerations during the COVID-19 outbreak](http://www.who.int) [En Español](http://www.who.int)
- The Anxiety and Depression Association of America COVID-19 [tips and resources](http://www.adaa.org)

I REALLY NEED TO TALK WITH SOMEONE RIGHT NOW. WHO CAN I REACH OUT TO?

- [Crisis Text Line](http://www.crisistextline.org): text "NAMI" to 741741 to chat with a trained crisis counselor
  - Free 24/7 text line for those in crisis (English only)
  - Provides 24/7 crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters
- [National Suicide Prevention Lifeline](http://www.suicidepreventionlifeline.org): Call (800) 273-TALK (8255)
  - If you or someone you know is in crisis — whether they are considering suicide or not — please call the toll-free lifeline to speak with a trained crisis counselor 24/7
- [The Trevor Project Resources](http://www.thetrevorproject.org): Call (866) 488-7386, instant message a counselor on their website, or text “start” to 678678 24/7
  - [The Trevor Project](http://www.thetrevorproject.org) is a national organization offering support, including suicide prevention, for LGBTQ youth and their friends
  - [Trevorspace](http://www.trevorspace.org): online international peer-to-peer community
  - [Trevor Support Center](http://www.trevorsupportcenter.org): educational resources and FAQs
• Trans Lifeline: Call (877) 565-8860 24/7
  o Trans Lifeline is a trans-led organization that connects trans individuals to support, community and a variety of resources

ARE PEOPLE WITH A MENTAL HEALTH CONDITION AT A GREATER RISK OF CONTRACTING COVID-19?

This is unknown. Talk to your provider if you have any concerns about any medications you take and whether they may affect your immune system. Stopping or changing medications is an important decision you should only make in consultation with your doctor.

I’M A SMOKER. AM I MORE LIKELY TO BECOME ILL FROM COVID-19? WHAT SHOULD I DO?

People living with mental illness have a high rate of smoking. In America, 44.3% of all cigarettes are consumed by individuals who live with mental illness and/or substance use disorders. People with schizophrenia are three to four times as likely to smoke as the general population.

Smoking weakens your lung’s natural ability to defend you from illness. People who smoke tobacco or marijuana may be at greater risk of getting seriously ill with COVID-19. COVID-19 is a disease that mostly affects the lungs.

What you can do

If you smoke, consider quitting smoking immediately. There are also steps you can take to smoke less frequently.

• Ask your health care provider about smoking cessation (quitting) programs or over-the-counter quitting aids like nicotine gum or patches. You can buy these at most pharmacies or drugstores without a prescription.
• The National Cancer Institute offers support
  • Live Online Help [En Español] offering information and answering questions about quitting smoking. Available Monday through Friday from 9:00 a.m. to 9:00 p.m. ET.
  • Phone: 800-QUIT-NOW (800-784-8669)

• All states have “quitlines” (hotlines with counselors who are trained specifically to help smokers quit). Call 1-800-QUIT NOW (1-800-784-8669) to connect directly to your state’s quitline. Hours of operation and services vary from state to state.
• Smokefree.gov [En Español] offers a variety of resources to help you quit
HOW CAN I PURSUE TREATMENT DURING THIS TIME OF PHYSICAL DISTANCING?

I DON’T HAVE HEALTH INSURANCE OR A REGULAR DOCTOR. HOW CAN I GET CARE?

Having health insurance is essential for people with mental health conditions to get the right care at the right time.

Find health insurance you can afford

We recommend you use Healthcare.gov to see if you qualify for affordable options.

- All plans offered through Healthcare.gov must cover mental health and substance use services at the same level as other health conditions
- Open enrollment is an annual period in which you can choose an insurance plan for the year
  - There are certain life events that allow you to choose an insurance plan even if the open enrollment period is over
- You can enroll in Medicaid — which helps certain people with limited incomes — any time, if you qualify for it
- Medicare [En Español] is expanding some of their telehealth resources. Telehealth allows you to see a provider virtually over chat or video call.

Choose between health plan options

There are lots of factors to consider when choosing a health plan:

- How much the plan costs
  - Compare monthly premiums, deductibles, co-pays and/or co-insurance, which all affect your costs. Healthcare.gov’s glossary of terms can help you better understand costs.

- Whether the providers you want are covered
  - See if your providers are in the plan’s network by checking your insurer’s website or calling their customer service line
  - If your provider is out-of-network:
    - Find out if the plan will pay for out-of-network providers and how much they’ll cover
    - Ask about creating an ad hoc or single-case agreement. These are agreements between a provider and an insurer that the insurer will cover an out-of-network provider as though they are in-network because the insurer’s network of providers is inadequate.
• Whether and how much they cover your prescription medications
  o Prioritize plans that cover any medication(s) you need to maintain your
    wellness. You can usually find that information by reviewing a copy of your
    plan’s drug formulary.
• Whether it limits your number of office visits
  o Some plans limit the number of times you can have office visits with a mental
    health professional. These plans often don’t provide the flexibility and continuity
    of care people with mental health concerns need.
  o If you’re not sure whether your plan limits mental health visits, ask for a copy of
    the explanation of benefits (EOB)

I can’t get health insurance, but I need treatment immediately. What can I do?

There are organizations that offer health care at low cost, on a sliding scale or for free, under certain conditions.

Because it’s important to stay home as much as possible, please call first with your concerns, whether or not you feel sick and even if you want to be tested for COVID-19. The health center may do patient assessments over the phone or using telehealth (online). You should also call first to find out whether COVID-19 screening and testing is available. If COVID-19 testing is available, people who are uninsured can get it for free.

Ways to get treatment without health insurance:

• Emergency care: in an emergency, all emergency departments that participate in
  Medicare (which are most hospitals in the U.S.) are legally required to see you,
  even if you’re not able to pay them
• Federally-funded health centers provide care regardless of whether your insurance
  covers them or whether you’re able to pay. Many of these centers include mental
  health services.
• Find a clinic through the National Association of Free & Charitable Clinics
• Medical/non-mental health (children’s health care, dental care, eye care, women’s
  health): free clinic directory locator by zip code
• Helpwhenyouneedit.org and 211.org search your zip code for local resources,
  including affordable health clinics, housing, food, heating assistance, etc. In many
  places, you can also dial 211 from your phone for information on local resources.

Healthcare access information for immigrant communities

How to access health care:
• Update on health care access for immigrants and their family members, including
  those with low income (update by The National Immigration Law Center, current as
  of March 18, 2020)
Sign up for further updates by email on the National Immigration Law Center’s (NILC) website. NILC is dedicated to defending and advancing the rights of immigrants with low incomes.

- Immigrants can continue to access services at community health centers, regardless of their immigration status. They can access services at reduced cost or for free, depending on their income.
- Some immigrants are eligible for Medicaid, the Children’s Health Insurance Program (CHIP) and the Affordable Care Act (ACA) Health Exchange
- The National Immigration Law Center has a list of medical care and assistance available to immigrants, by state.

Concerns about immigration status:

- If applying for a green card, visa or citizenship
  - Usually, when people are in the process of applying for a green card, a visa or citizenship, using public benefits (such as those covered by Medicaid) can be used as a reason to deny their application
  - However, U.S. Citizenship And Immigration Services (USCIS) [En Español] recently clarified that testing, treatment, or preventive care (including vaccines if a vaccine becomes available) related to COVID-19 will not be used to deny a person
  - “Consistent with its sensitive locations policy, during the COVID-19 crisis, ICE will not carry out enforcement operations at or near health care facilities, such as hospitals, doctors' offices, accredited health clinics, and emergent or urgent care facilities, except in the most extraordinary of circumstances. Individuals should not avoid seeking medical care because they fear civil immigration enforcement.”
- Informed Immigrant / Immigrante Informado: partnership of people and organizations serving undocumented immigrant communities
  - Resources for immigrants [En Español] during the COVID-19 crisis
  - DACA updates [En Español] during the COVID-19 crisis

Youth-focused organizations:

- United We Dream: immigrant youth-lead community organization has information on health care access during COVID-19 for people who are undocumented
- Immigrants Rising provides resources and support for undocumented youth

Finding Latinx/culturally competent providers:

- Latinx Therapy has a national directory of bilingual nonprofits, therapist directory and resources
- Therapy for Latinx has a database of therapists, psychiatrist, community clinics, emergency mental health, life coaches and support groups
HOW CAN I GET MY MEDICATION WHILE I’M QUARANTINED?

Many pharmacies offer free delivery to your home or may be adding this option during COVID-19. This should allow you to get your medications without leaving your home. Call your pharmacy and ask about this option.

Ask your health care provider about getting a longer-term supply of your medications. It may be helpful to get a 90-day supply rather than your usual 60- or 30-day supply. You need permission from your provider to make this change.

If you take antipsychotic or antidepressant medication, ask your provider or pharmacist before taking any over-the-counter cold or flu medications. Some of these medications are incompatible or have contraindications you should be aware of first.

If the mental health provider who normally provides your long-acting injectable medication is closed, ask one of the retail chain pharmacies in your community if they are providing this service in their pharmacy.

WHAT CAN I DO IF I’M HAVING TROUBLE WITH WORK OR FINANCES?

I’M WORKING FROM HOME AND FEEL DISCONNECTED FROM MY ROUTINES. WHAT CAN I DO?

Structure can help us feel more stable. When your work routine changes, it may help to create other routines that mirror what you’d usually do. Having rituals and routines in the morning can be a good way to start your day. Try activities that are healthy for your body and mind, like a walk (if you can), exercise, meditation, journaling and eating breakfast.

- Create structure around working from home:
  - Dedicate a space to your work that has few distractions
  - It may be helpful to dress in work clothes as you usually would
  - Schedule times when you work and times when you take breaks
  - Prioritize self-care activities throughout the day, such as taking breaks to move your body and have lunch
  - When working from home, it can be easy to work longer than usual. Instead, create a clear boundary between your work time and your after-work time.
**Not spending in-person time with colleagues can be challenging.** This can be especially isolating for people with mental health challenges and people living alone. While nothing can fully replace seeing people in person, technology can be extremely helpful. When speaking with colleagues, consider using video, rather than just audio or emails/IM’ing.

**Talk with your work colleagues about subjects that are not just work-related or about COVID-19.** Have virtual coffee breaks or virtual walks together. These breaks can mimic the casual interactions you’d usually have in person.

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**I’M HAVING FINANCIAL TROUBLE BECAUSE OF THE EFFECTS OF COVID-19. WHAT ASSISTANCE PROGRAMS CAN HELP ME?**

**General financial assistance**

- The *Coronavirus Aid, Relief, and Economic Security (CARES) Act* provides financial assistance for both [individuals](https://www.caresact.org) and [small businesses](https://www.caresact.org).
- **Need help paying bills:** [needhelppayingbills.com](https://www.needhelppayingbills.com)
  - Information on assistance programs, charity organizations, and resources that provide help paying bills, mortgage and debt relief (financial, rent and governmental assistance)
- **211 / 211.org**
  - Referrals to agencies and community organizations that offer emergency financial assistance
  - To access:
    - Dial 211 from any phone, or
    - Visit [211.org](https://211.org) and search for contact information by zip code
- **Aunt Bertha:** [Auntbertha.com](https://www.auntbertha.com)
  - Online resource that connects users to free and reduced cost local resources such as medical care, food, housing, transportation, etc.
  - Website can be converted to Spanish.
- **Help When You Need It:** [helpwhenyouneedit.org](https://helpwhenyouneedit.org)
  - Nationwide listings of private and public resources for food pantries, stores that accept food stamps, assisted living facilities, domestic violence and homeless shelters, mental health and substance use treatment, free clinics and legal and financial assistance
  - Information about government programs that help with bill payment, temporary assistance, jobs/unemployment, credit, etc.
Assistance with medical care/hospital bills

- Healthwell Foundation: healthwellfoundation.org [En Español]
  - Provides financial assistance for underinsured to afford critical medical treatments through “disease funds” (note, typically for chronic physical diseases — not mental health conditions).
- Patient Access Network Foundation (PAN): panfoundation.org
  - Provides underinsured patients with financial assistance through disease-specific funds that provide access to progressive therapies. Spanish-language calls accepted.
- Patient Advocate Foundation: patientadvocate.org [En Español]
  - Helps federally- and commercially-insured people living with life-threatening, chronic and rare diseases. Offers co-pay relief program as well as other resources and services.
- Rise Above the Disorder: youarerad.org
  - Resources for finding a therapist, answering mental health questions and applying for grants to cover the cost of therapy
- The Assistance Fund: tafcares.org
  - Foundation providing patient advocates to help people get financial assistance for co-payments, prescriptions, deductibles, premiums and medical expenses. Spanish translation service available.

Assistance with prescription medication

- NAMI's advice for getting help paying for medications.
- Blink Prescription Assistance: blinkhealth.com
  - Individuals (with or without insurance) pay upfront for medication online and then take a voucher to their pharmacy. Accepts calls 8 a.m.-10 p.m. M-F, 9 a.m.-7 p.m. weekends (ET). Spanish language option by phone.
- GoodRX: goodrx.com
  - Online database that allows you to compare current prescription drug prices at pharmacies in order to find the lowest cost.
- Medicine Assistance Tool: medicineassistance tool.org
  - Search engine for many of the patient assistance resources that the pharmaceutical industry offers
- Needy Meds: (800) 503-6897: needymeds.org
  - Offers a helpline and information on financial assistance programs to help defray cost of medication. They have a Spanish guide.
- RX Assist: rxassist.org
  - Directory of free and low-cost medicine programs and other ways to manage medication costs.
- RX Hope: rxhope.com
  - Free patient assistance program to help people in need obtain critical medications
**USARX:** [usarx.com](http://usarx.com)
- Online coupons for downloading/printing. Can be brought to the pharmacy to see if it will give consumer a lower price.

**Assistance with accessing food**

- [Feeding America](https://feedingamerica.org) (En Español) is a national organization that operates food banks throughout various states to reduce hunger
- Although various school districts have closed, some are still providing free breakfast and lunch to children between the ages of 2-18. Check online with your local school district.

**Small business assistance**

- Consult your bank or lender to see what loans you qualify for or what is most beneficial for your business
- Contact your state’s department of small business services. There may be local programs that provide financial assistance to small businesses affected by COVID-19. In some areas, businesses may qualify for low-interest loans and employee retention grants.
- The U.S. Small Business Administration (SBA) [COVID-19 resource page](https://www.sba.gov) provides a list of relief programs and offers guidance to small business owners
- [Small Business Majority](https://www.smb.org) also has COVID-19 resources

**WHERE CAN I GO FOR SUPPORT AND RESOURCES?**

**I LOST A LOVED ONE DURING THE COVID-19 OUTBREAK. WHERE CAN I FIND SUPPORT?**

Losing a loved one can be deeply painful, and you deserve support. The types of gatherings and social experiences that many people would usually have after the death of a loved one are often not possible during the COVID-19 pandemic. It’s important to seek alternative types of support. Your mental health is especially important when experiencing loss or grief.

Many funeral homes and faith communities are offering new virtual ways to connect, and many local organizations offer grief support services. A good place to start is to contact your local NAMI affiliate through [find your local NAMI](https://www.nami.org/Find-Your-NAMI).

Additional options include:

- Most local hospices offer free or sliding scale grief therapy or can refer people to local grief support. The [National Hospice and Palliative Care Organization](https://www.nhpco.org) maintains a list of hospices across the country.
• Carson’s Village provides a wide range of free support services to help your family navigate the sudden loss of a loved one
• Grief Share hosts free, in-person grief recovery support groups across the country
• Personalgriefcoach.net offers an online directory of resources and information to help people coping with the loss of a loved one by suicide

I’M THE AGING PARENT OF AN ADULT CHILD LIVING WITH A SERIOUS MENTAL ILLNESS. HOW CAN I BE SURE THEY’RE TAKEN CARE OF?

Visit the NAMI Online Knowledge Center to learn about creating a long-term care plan for a loved one living with a serious mental illness.

I DON’T HAVE CONSISTENT/SAFE HOUSING OR AM EXPERIENCING HOMELESSNESS. WHAT RESOURCES ARE AVAILABLE FOR ME DURING COVID-19?

Lacking a consistent or safe place to live or experiencing homelessness can make some elements of the COVID-19 outbreak especially difficult.

If you don’t have consistent or safe housing, it may be more difficult for you to self-quarantine or shelter in place. Some living situations can also make it harder to access the resources you need to maintain your hygiene and protect your physical and mental health.

Resources for help and information:
• For immediate and emergency housing, the Homeless Shelter Directory provides information on emergency shelters and other social services
• Consult 211.Org or dial 211 from any phone for a list of shelters in your area
• National Mental Health Consumer’s Self-Help Clearinghouse is a nationwide directory of local consumer-driven services, including housing. The website allows you to search a directory of local consumer-driven services (CDS).
• National Alliance to End Homelessness offers detailed factsheets about health risks, including COVID-19 risks, among people experiencing homelessness as well as links to local resources
• This map shows what states have passed legislation or are considering passing legislation around temporarily stopping evictions and mortgage moratoriums
• Salvation Army has a list of food services they are still providing on a state-by-state basis
I DON’T FEEL SAFE WHILE AT HOME/QUARANTINED. HOW CAN I PROTECT MYSELF?

While staying at home is critical to slowing the spread and severity of COVID-19, not everyone feels safe in their home. Various organizations can provide confidential support for people who feel unsafe or for people who are concerned about someone else’s safety.

- **National Domestic Violence Hotline** has 24/7 confidential support for people experiencing domestic violence, seeking resources or information, or questioning unhealthy aspects of their relationship.
  - Resources on [saying safe during COVID-19](https://www.domesticshelters.org) [En Español]
  - Create a safety plan
  - Get immediate support
    - Get help by phone: (800) 799-SAFE (7233)
    - Online chat if you are unable to speak aloud safely
      - Text: “LOVEIS” or “AMORES” (For Español) To 22522
      - Or, click “chat now” on their website
- **RAINN** [En Español](https://www.rainn.org) has a 24/7 safe and confidential sexual assault hotline that connects individuals to a local service provider who can provide a variety of free resources.
  - Hotline number: 800-656-HOPE (4673)
  - [Online chat](https://www.rainn.org) [En Español]

WHAT CAN I DO FOR MY LOVED ONE IN THE CRIMINAL JUSTICE SYSTEM?

MY LOVED ONE IS INCARCERATED. HOW DOES COVID-19 AFFECT THEM?

The COVID-19 pandemic is causing significant challenges for the criminal justice system. Because of high rates of incarceration and overcrowding in some jails and prisons, facilities may not always be able to follow the CDC’s guidance for “social distancing” and increased hygiene practices. However, law enforcement leaders are taking steps to prevent the spread of COVID-19 in their facilities. Parole and probation departments in every state are also making adjustments to reduce contact.

If your loved one is incarcerated, here is some information about how to stay connected and support them during this difficult time.
Visitation and staying in contact

To try to protect people who are incarcerated from having contact with the virus, nearly all state and federal prisons and many jails have temporarily stopped visitations. Some facilities are letting people have longer phone/video calls to help keep families in contact. To make sure your loved one can contact you:

- Learn the facility’s new visitation policies by contacting the facilities directly, who should provide you this information. Check the county sheriff’s website or call the facility.
- If your loved one is in a state prison, The Marshall Project is tracking visitation policies of state prisons state-by-state
- Make sure your loved one has enough money to be able to contact you
  - Ask the facility where they’re being held about how to transfer money to them
  - Some facilities may make phone/video calls free at this time

Creating alternatives to incarceration in prisons/jails

In an effort to reduce the number of people in prisons/jails, some jurisdictions are taking action to release individuals from incarceration early or to release people to home confinement.

Local law enforcement agencies are diverting many people away from jail and into community-based services. These policies vary depending on the state, county and jurisdiction.

- To find out information about possible early release initiatives, check your county, state and city websites
- The Police Executive Research Forum provides information about how agencies are responding
- The Prison Policy Initiative is compiling information about state and local jurisdictions

Access to health care

People who are incarcerated have constitutional protections under the Eighth Amendment. These include the right to medical care/attention as needed to treat both short-term conditions and long-term illnesses. The medical care provided must be “adequate.” Communicating with jail/prison administration is important to getting adequate care. People who are incarcerated and their families should communicate early and as soon as possible about health history and concerns.

If a person is not receiving adequate care, their caregivers and family may be their best advocates:

- Contact the medical staff at the facility (contact may be limited/difficult because of confidentiality regulations and medical staff being overwhelmed due to COVID-19)
• If a family member is allowed to bring medication to the jail, bring the person’s current medications and all relevant records. Make sure the medication is in the original pharmaceutical packaging with dispensing instructions.
• If your loved one is being denied treatment you can:
  o File a formal complaint directly with the facility in question.
  o Contact the state’s department of corrections office if the issue remains unresolved.
  o Contact your state’s governor.
  o Contact your state’s Protection and Advocacy Agency, which is responsible for protecting the rights of people with disabilities.
  o Contact your state’s affiliate of the American Civil Liberties Union (ACLU).
  o Consult the American Bar Association’s find legal help search function to locate the legal referral service for your area.

Additional resources

This is a difficult time for families of those who are incarcerated. Information may be limited, but the following organizations below are working to provide up-to-date information and support to families.

• The Justice Action Network offers regular updates about state and local jurisdictions’ new policies in response to COVID-19
• Friends and Families of Incarcerated Persons provides support and information for families of those who are incarcerated
• Prison Fellowship is a Christian faith-based organization that serves those who are incarcerated and their families. They are providing limited programming and will provide updates as they are made available.
• Your local NAMI State Organization or NAMI Affiliate continues to be available to provide support during this time. Find your local NAMI.

MY LOVED ONE IS IN A DETENTION CENTER AND I’M CONCERNED ABOUT THEIR WELFARE.

U.S. Immigration And Customs Enforcement (ICE) has published that they are using new guidelines [En Español] concerning people who are currently being detained.

The new protocols include:
• A ban on in-person visits by loved ones
• Legal representatives are still allowed to visit people in ICE custody
• Extended hours for phone calls
If a person is not receiving adequate care while being detained, their families and caregivers may be their best advocate:

- Immigration Advocates Network has a [search directory](#) for free or low-cost immigration legal services
- The American Bar Association has a [directory](#) of pro bono and free legal help
- Protecting Immigrant Families can inform you on [knowing your rights](#). Resources are available in languages other than English.