The Covid-19 pandemic is a time of uncertainty and great change in our work, educational, and social lives. You or someone you know may need information about your rights are if you are sick, if you have to care for a child whose school was closed, if you are told to work from home, or if you are laid off, among other questions. The following material is for informational purposes only and is not intended to be legal advice or assistance. The information below is based on current law. Legislative and executive actions at the state and federal levels could change or expand the protections and benefits discussed below. Finally, this is not an exhaustive list of information or resources. Check with your local Community Action Agency, United Way, or other social service agency for additional assistance.

ALERT: The following information will likely change. The U.S. Senate is expected to vote on the Families First Coronavirus Response Act, and the Administration and Congress are discussing economic stimulus legislation. CHECK BACK HERE for updates on new paid leave, benefits for families and children, unemployment benefits, and economic stimulus provisions.

**COVID-19 or Other Public Health Emergencies and the Fair Labor Standards Act Questions and Answers** <https://www.dol.gov/agencies/whd/flsa/pandemic>

* If you are laid off, you should receive your last paycheck. If you do not receive your last paycheck, you can find information about filing a wage and hour complaint at <https://labor.mo.gov/DLS/General>.
* Generally, the Fair Labor Standards Act only requires an employer to pay you for hours that you actually work. The Department of Labor is encouraging employers to work for flexible solutions to help employees as much as possible.
* Your employer can require you to use your accrued leave if they need to close the office.
* Click on the above link for more information about wage and hour laws.

**Pandemic Flu and the Family and Medical Leave Act: Questions and Answers** <https://www.dol.gov/whd/healthcare/flu_FMLA.htm>

* Family Medical Leave Act provides up to 12 weeks of job-protected unpaid leave for an eligible employee who is sick or caring for a sick family member.
* Leave to avoid exposure to an illness is not covered by FMLA.
* There is currently no law protecting leave to care for healthy children, for example if the child’s school is closed but the child is not ill.
* An employer is not required to provide paid sick leave, the Department of Labor is encouraging employers to help employees as much as possible.
* An employee cannot be discriminated against because he or she requested FMLA.
* Click on the above link for more information about the Family and Medical Leave Act

**EEOC – Pandemic Preparedness in the Workplace and the Americans with Disabilities Act** <https://www.eeoc.gov/facts/pandemic_flu.html>

* If you are a person with a disability and that disability puts you at high risk, you may request telework as a reasonable accommodation.
* Employers cannot discriminate against employees on the basis of a protect status such as race, ethnicity, national origin, sex, disability, religion, or age including when making decisions about requiring employees to work from home or laying-off some employees.
* Click on the above link for additional information on the ADA.

**Missouri Department of Labor and Industrial Relations – Unemployed Workers**

If you are laid off and meet the eligibility requirements, you may be qualified to receive unemployment benefits. You can find information about how to apply for unemployment benefits at <https://labor.mo.gov/unemployed-workers>. The U.S. Department of Labor has issued guidance to states on how to extend unemployment benefits, and news reports are that Missouri is attempting to augment unemployment benefits.

**Utilities**

Handwashing is key to protecting yourself and preventing the spread of flus, and that is impossible if you do not have water. Many utilities have suspended shut-offs during the COVID-19 crisis for unpaid bills including the following:

The Columbia Missourian reported on March 13, 2020, that the City of Columbia will not shut-off utilities for unpaid bills during the COVID-19 crisis. Customers will still be responsible for past and present balances. You can contact the City to discuss payment options. <https://www.como.gov/utilities/ucs/>

Missouri American Water will also suspend shut-offs during the pandemic and will begin restoration of water service that had been shut-off. <https://amwater.com/moaw/customer-service-billing/turn-service-on-off>.

Ameren Missouri will not shut-off services for unpaid bills. If you need assistance with past or future balances, contact Ameren Missouri about payment options. <https://www.ameren.com/missouri/account/customer-service/payment-options/payment-assistance>

If you have lost income, are having difficulty paying your bills, and your utility company is not listed here, call your provider to find out if they are suspending shut-offs and if they will work with you on payment options.

**Consumer scams**

Unfortunately, some people will try to take advantage of the health crisis to steal information from you and scam you out of your money. The Missouri Attorney General is warning consumers to be wary of price gouging schemes in which people are charged high prices for items they need. You also need to be on your guard against phishing attempts, which are emails from people pretending to be health or government officials (like the Centers for Disease Control) asking for your personal information. For more information or to report a scam call 1-800-392-8222 or file a complaint online at [https://ago.mo.gov/app/consumercomplaint](https://urldefense.proofpoint.com/v2/url?u=https-3A__ago.us20.list-2Dmanage.com_track_click-3Fu-3D55bd24fd8f5e7d3dc227d1072-26id-3D62959f1eb6-26e-3D9a8c31b236&d=DwMFaQ&c=GSntNbUav5AC0JJIyPOufmfQT3u3zI7UKdoVzPd-7og&r=py8R0gvpn0PLF00UDUlsKysl_r9a5XqZ4UYYmIDkMic&m=au-AZfKydlhd9rIm6X8eyJiAZNKE5-YQ70Zg25rneR0&s=xwI3UYEpwLllLbF-_gqviqAnpPLRPT33s_LrQLFzMus&e=). Ameren Missouri is urging customers to be aware of scammers pretending to be Ameren Missouri employees and threatening to discontinue services if you do not pay them. Ameren provides some tips to protect yourself at <https://www.ameren.com/account/customer-service/stop-scammers?wt.mc_id=Scam-COV-Page>