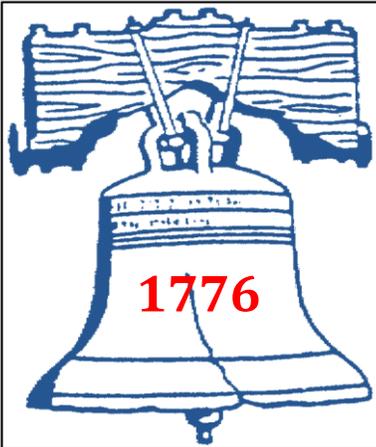


# THE

The Newspaper of Local 1776  
The Association of Catholic Teachers



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## *From the President's Desk*

### **NEGOTIATIONS, CONSTRICTION, NEXT SCHOOL YEAR: SO MANY UNANSWERED QUESTIONS**

As I am positive you know, there are a little over two weeks remaining in the 2019-2020 school year. You have done an outstanding job since you hit the ground running on March 17. You are all truly entitled to a well-deserved summer break.

There is still so much we don't know about the school year to come. Will it be inside the building, will it be socially distanced or will it be virtual, posting assignments and teaching via Zoom or Google from your home?

Will the economy bounce back sufficiently to enable the parents of our students to continue their children's Catholic elementary and high school education?

ACT wrote to the Superintendent almost two weeks ago requesting that the Association and the System adhere to Section 6 of the Flexible Instructional Days Memorandum of Understanding which directs both of us to revisit and update the FIDs MOU so that everything will be ready for September, whatever COVID-19 has in store for us. To date, there has been no response. ([Continued on Page 2](#))

The ACT Executive Board has been working on possible revisions to the FIDs MOU. However, it is vital that we hear from all of you, since you have been on the front lines for the last two and a half months. Therefore, ACT will be sending out a Survey to each member asking how you feel about your recent teaching experience. It is extremely important to hear from you as to what worked and what didn't, as well as what you would like to see in a revised Memo. The Survey will be emailed to everyone by June 1.

The Constriction numbers have been released and teachers whose positions are going to be cut will be notified by their principals in the next few days. The Constriction Guidelines will come into play as we move toward the Meeting at which new positions will be selected.

An issue that is of great interest and concern to all of us is Negotiations. As of today, there has been no date set for the opening of contract talks. The Association has tried, unsuccessfully so far, to get the process going. Back in December, I contacted the System, in accordance with Article XXI of the Labor Management Agreement to give notification of the Association's intent to open negotiations. At that time, I asked for an Early Bird, a process we had used several times to complete bargaining by the end of the school year. In January, the System responded, "we do not want to utilize the Early Bird format", but they would "work toward the goal of concluding negotiations by the end of May."

Since mid-March, I have spoken with both the System's chief negotiator and the chief financial officer. We agreed to forego the usual March opening of talks because of the pandemic, but talked about getting started as soon as we possibly could, thereafter.

My latest contact was on May 12 when I asked the chief negotiator for an update on a possible starting date. I was told "unfortunately we do not have any updates at this point. As soon as I hear something I'll try and get us together."

The Association had hoped that with the pandemic and the lock-down situation, Negotiations would be simplified and shortened so that the System and the Association would be able to announce jointly to the parents of our students before the end of the school year that Negotiations had been successfully completed. It seems more and more unlikely, based on the last text, that Negotiations will even begin before the end of the school year.

Keep in mind that we have no idea if Negotiations will include all twenty-one articles of the Contract or just salary and benefits. Would an extension of the Contract be out of the question?

We do know that if Negotiations drag on all summer, this would be a tremendous disservice to our teachers, to the parents and, most especially, to our students who have struggled through this time with hope that next year brings a return to more normal days.

The Association will continue to update you, our members, as information becomes available.

Thank you for a job very well done. Have a safe and restful summer.

*Rita*

## DURING THE MONTH OF MAY, THE NATION HONORS ITS TEACHERS AND NURSES

**Today we honor one of our own who holds both titles!**

*Kate Toenniessen, a teacher at Cardinal O'Hara High School and a member of the Association's Executive Board is also a nurse at a local hospital. Kate sent us her perspective as to what it is like to be a nurse during the COVID19 crisis.*



At a birth this weekend, I was struggling with how hot and itchy I was in my hazmat-like suit. In my mind, I knew this is what keeps patients and loved ones safe but it didn't make the discomfort less.

Unlike most hospital rooms, delivery rooms are unusually warm with the lights and bed warmer and all the people. Attending deliveries in multi plastic layers is stifling and somewhat claustrophobic. My face and ears were sore from the pressure of the double facemasks and I was unable to tell if I was having an asthma attack or just reacting to the lack of ventilation under the hood.

Later after the Baby was safely born and a new life celebrated, I walked back to the nursery. I stopped just outside the nursery door when I heard an overhead page "Anesthesia stat Code 19 ". A page for anesthesia can sometimes be an emergency, however Code 19 is a Covid patient. A page for anesthesia to a Covid room is always an emergency.

At that moment, I thought of nothing else but that sick patient, their loved ones and the staff who were in the room working to save their life. I said a quick prayer for all of them.

Later, outside in the fresh air walking to my car, I thanked God for my lesson in perspective.

# LEGISLATIVE UPDATE

*The following Legislative Report was submitted by ACT Legislative Representative, David Sommers, at the ACT Executive Board Meeting held via Zoom on May 14, 2020.*

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## I.) **PPP (Paycheck Protection Program) of the CARES Act of 2020, S.3548**

Vanguard Employer Contributions of 4.5% returned to teachers; funding provided from federal government COVID-19 stimulus legislation. This was established to help businesses offset lost revenues and economic fallout due to the COVID-19 pandemic.

## II.) **Federal Education Department Scholarships (CARES Act of 2020, S.3548)**

The Coronavirus Aid, Relief, and Economic Security Act was signed into law March 27, 2020. As part of the COVID-19 stimulus legislation, the law contains \$30.75 billion for an Education Stabilization Fund for states/school districts/higher education institutions to respond to the pandemic. An amount of \$308 million in emergency education relief (for states with the highest COVID-19 burdens); an amount of \$180 million (of the \$308 million) will be used for the “Rethink K-12 Education Models Grant” program. These funds will be designated for expanding alternatives to traditional public schools including remote learning options. The Department of Education (Federal) will decide which states have the required burden levels. The state’s governor would have to sign off on a commitment in support of the application. *Update as of May 1, 2020.*

## III.) **H.R. 6744 (2020): “Computer and Internet Equality Act”**

The bill would provide tax credits to low to moderate income individuals for certain computer and education costs; assist low-income communities to help students in a remote education environment by funding both hardware (computers, etc.) and internet access: increase broadband internet service.

**Last action:** *Introduced* to the House Energy and Commerce; Ways and Means Committees on May 8, 2020

## IV.) **PA Department of Education 2020-2021 School Year**

**Options & Possibilities:** These are only suggestions and brainstorming to date-please note; nothing has been official or voted upon, etc.

- A. Separation of students in classroom; six feet social distancing policy between desks; masks; “flipped” classrooms
- B. Staggered class schedules; some for hybrid model; am/pm rotation; limit student numbers in each classroom
- C. Possible lunch in classroom settings
- D. Revised bus schedules with fewer students on each
- E. Mix of in-person education (Traditional classroom) with remote distance learning (ex. Zoom, et al)

(Continued on Page 5)

## **LEGISLATIVE UPDATE**

(Continued from page 4)

### **V.) PA-HB2431: School Property Tax Rate Freeze**

Legislation to freeze school property taxes at the current rate for the 2020-2021 fiscal year; the 2021 calendar year.

**Last action:** Removed from (PA House) table, May 4, 2020.

\*\*Up for possible consideration; may be placed on the House calendar for vote.

### **VI.) Pennsylvania Senate Education Committee**

Monday May 11, 2020 (11AM).

Public hearing on Continuity of Education during the COVID-19 pandemic.

Attendees included a public school panel; Pennsylvania School Board Association; PA Coalition of Public Charter Schools; PA State Education Association; PA Association of Intermediate Units.

#### **Highlights:**

- A. The Pennsylvania Education Secretary expects students to return to in-person learning this fall
- B. More information forthcoming from the state in the next few weeks regarding preparation for teachers/staff to return to school buildings
- C. the state would “allow school districts to choose from multiple strategies” to meet social distancing guidelines
- D. no reassurance that state will provide extra funding; i.e. for more busing
- E. No critique or evaluation for distance learning programs were/will be made by the state
- F. Remediation efforts for this year would be accounted for

### **VII.) Flexible Instructional Assignments; Zoom; et al Authorization Law:**

#### **PA-SB751 (Act 13 of 2020)**

Provides for the standards by which students in the Commonwealth of Pennsylvania are ensured of continued learning (i.e. F.I.A., etc.) during the COVID-19 emergency. This is the recently passed law directing all educational activity and directives after physical school buildings were closed/in-person learning ended on March 13, 2020.

### **VIII.) Noteworthy and of interest:**

April 29, 2020. The NLRB (National Labor Relations Board) postponed all union elections because of the current COVID-19 pandemic. Concerns over in-person voting were cited.

Two lawmakers, *Pennsylvania Republican Rep. Brian Fitzpatrick (of Bucks County)* and *Michigan Democratic Rep. Andy Levin*, have called for the next federal coronavirus economic relief bill to allow for the NLRB to develop an electronic election process.

This would replace in-person voting or some form of mail-in ballots.

# Sabbaticals Awarded For 2020-2021 School Year

Two ACT members have been granted a Sabbatical Leave for the 2020-2021 school year. One full year sabbatical is available. Two teachers are receiving one semester each.

The Sabbatical Leave Committee members from ACT were *Irene Tori (ACT Staff), Tom Imburgia (O'Hara), and Louis Valenti (Abp. Carroll)*. Representing OCE were *Dr. Patricia Rigby (Asst. Superintendent for Secondary Education) and James Molnar (HR Director for Secondary Schools)*.

## The Association extends best wishes to the following recipients:

*Robert Durkin (55 years) - Roman Catholic High School (one semester)*

*Tara Murphy (20 years) - Archbishop Wood High school (one semester)*

## ACT WEBSITE

All teachers are asked to logon to the ACT Website ([www.act1776.com](http://www.act1776.com)) and verify your personal information. It is critical that we have your current information and that it is accurate. **It is important that we have a PERSONAL email address for you**, since Executive Board Minutes, Newsletters, and other pertinent information will be sent via email. We cannot and will not send email to a school email address.

Every teacher was provided with a username and password for the ACT Website. (New teachers will receive their logon information in an email.) If you do not have this information, please contact Ginny at the ACT Office at 215-568-4175 or email her at [ginny@act1776.com](mailto:ginny@act1776.com) and she can provide this information to you. To update your personal information, logon to the ACT Website and, in the upper right hand corner of the homepage, click on member login. Type in your username and password and then verify the information on file. Any changes made will be sent to the ACT Office automatically.

## Teacher in the News

Congratulations to **Glen Galeone**, Mathematics teacher at Archbishop Ryan High School and ACT's Northeast Area Vice President on receiving the Archbishop Ryan Alumni Association "**Spirit of Ryan Award.**" This award recognizes faculty, staff, and Alumni who give of their time and selves to the Archbishop Ryan community, thereby "*Fostering the Spirit of Archbishop Ryan High School.*"

The Spirit of Ryan Awards are given annually to individuals who promote the values and traditions of Archbishop Ryan High School. Honorees have shown outstanding service to Ryan through work on alumni programs, advisory committees, activities and athletics, and other efforts that ensure the success of the school and advance the mission of Archbishop Ryan High School. Recipients may include faculty or staff members, business or community leaders, alumni volunteers, and/or loyal donors.

## Important Medical Information From Independence Blue Cross

Independence Blue Cross announced on March 6 that it would waive copays for primary care telemedicine services for eligible members. **This cost-sharing waiver is being extended through June 30, 2020.** Independence is also covering specialist visits via telemedicine through June 30, 2020. In the world of specialist telemedicine, speech therapy telemedicine visits no longer require video, as they can be done via phone.

Teachers who use MDLive can talk to a doctor 24/7 to assess symptoms and next steps by scheduling a same-day appointment. **All MDLive visits will also be available with no cost sharing through June 30, 2020.**



*We hope that all of our members who are mothers,  
had a wonderful Mother's Day.*

### **CONTACTING THE ACT OFFICE**

Because the ACT Office is closed due to COVID19, and because we are working from our homes, please use email to contact ACT Staff. The email addresses are as follows: [act@act1776.com](mailto:act@act1776.com), [rita@act1776.com](mailto:rita@act1776.com), [Irene@act1776.com](mailto:Irene@act1776.com), and/or [ginny@act1776.com](mailto:ginny@act1776.com).

*If you do call the office, unless you leave a message in one of our voicemail boxes, which will then automatically be sent to our email, we won't know that you called.*

## ***IN MEMORIAM***



### ***Vincent Donohue***

**50 years!!** For *fifty years*, Vince Donohue epitomized what it is to be the consummate educator – caring and compassionate. He was a graduate of the school that he loved being part of for his entire career. Every day, you could hear Vince say, “I love what I’m doing, where I’m doing it.” He made teaching a noble profession, and he passed that along to those of us who were lucky enough to be on the same faculty as Vince. His kindness toward Father Atkinson was awe-inspiring. They were a “dynamic duo,” for sure.

His love of teaching at Bonner was second to the love he professed for Helene, his children and grandchildren. His family meant the world to him, and he often spoke of the joy he felt, especially with their visits to Ocean City, NJ. About his family, he told us that his life was “very blessed.” At the end of his life, the obituary states that Vince died peacefully at home surrounded by his family. Yes, indeed, Vince led a blessed life until his last breath. Praise be to God.

In turn, Vince blessed so many! I would like to share some of the hundreds of comments from his students throughout the years on the Monsignor Bonner & Archbishop Prendergast website:

“His influence on me so many years ago continues with me and my family today.”

“Truly one of the best teachers ever. Always there for his students.”

“Honored to have been taught by this man.”

“A true, Bonner legend. I pattern my teaching style on his.”

“I wonder how many Bonner guys he inspired in 50 years.”

Oh, he influenced thousands of students and hundreds of teachers in his time at Bonner. His generosity of spirit and wisdom will remain with us forever.

*Live in peace, Mr. Donohue. You pleased God abundantly in your life.*

*Written by: Grace Kane*

*Monsignor Bonner - Archbishop Prendergast High School*

## ***IN MEMORIAM***



### ***Helen Sheridan***

When Helen Sheridan arrived at Bishop Shanahan, I was the new department chair in social studies, and Helen was a 30 year veteran of teaching at her alma mater, West Catholic. The fact that Helen transferred to Shanahan was itself somewhat amazing, since Helen lived and breathed West Catholic. She had West Catholic in her blood and she admitted that it took some adjusting to go from the kids of West Philadelphia to the leafy green countryside of Chester County, but adjust she did. Helen took over our sophomore World History classes and she became an integral part of the Shanahan community. Even after retirement, she continued to work for several years in the activities office. Helen was dedicated to her high school kids and Catholic education. *May she rest in peace.*

*Written by: David McQuiston  
Bishop Shanahan High School*

Helen Sheridan was a gentle, intelligent teacher at West Catholic High School for over two decades. A graduate of St. Callistus Elementary school and West Girls', Helen returned to her Alma Mater and taught history in both West Girls' and the combined school. This professional woman taught on Chestnut Street for three decades then moved on to Bishop Shanahan before retiring from the classroom. Helen kept her connection with West Catholic by faithfully serving on the Board for a number of years. In her professional demeanor, Helen always projected to her students a warm and positive presence. In addition to her academic commitments, Helen recognized her social responsibilities also. Initially, she monitored the school newspaper, **The Reaper** as a service to West. Also, this dedicated history teacher served as the department head for many years and initiated the World Affairs Club in order to introduce her students to a wider scope of traditions and cultures. Likewise, Helen trained future lawyers in the Mock Trial Club and loved deepening the students' perspective by taking them on various field trips. A world traveler, this cosmopolitan history teacher visited China, Australia, New Zealand, many European countries, and had a real love of Ireland, the land of her parents' birth. As a member of the faculty, Helen offered support and guidance not only to her students but also to new teachers. The students taught by Helen Sheridan experienced a wise and wonderful Catholic woman, and she will be remembered by her students and peers

*Written by: Sr. Ave Armstrong  
West Catholic High School*

## ***IN MEMORIAM***



### ***William Torrence***

*November 4, 1946 – February 25, 2020*

## **HERE'S TO YOU BILL!**

It was my first Theology Department meeting at Cardinal O'Hara in September of 1995. I was a rookie teacher, late to the game at 39 years old. Obviously, everything was new to me. As Father Ames welcomed us to another school year and set down the expectations for us as a group, I couldn't help but notice the gentleman sitting across the table from me. He looked so familiar!

After the meeting as we were all talking about our summers and plans for the students, I introduced myself to my mysterious new colleague. "I'm Jim Coyne. Nice to meet you." He didn't respond by telling me his name, but rather by saying, "West Catholic, class of '74." "Yes," I replied. "I'm Bill Torrence. I taught at West when you were there." Bingo! That's why he looked familiar, even some twenty-one years later. I did not have Bill as a teacher, but we reminisced about other teachers from West and other students from my class. "Good to have you aboard," Bill said. "If there is anything I can do, just let me know."

And, boy, did I! From that moment on, Bill Torrence was my mentor, helping me adjust to teaching High School students, how to prepare lessons, the natural flow of the classroom, the rules and regulations of the school, and the practical knowledge of where things were, in what to me was a huge building. I was fortunate to teach in the classroom next to Bill's, and we had the same lunch period, something that would stay the same for most of the rest of Bill's time at O'Hara. Three things I always remember about our lunches together, no matter who else was at the table: we always laughed; we hardly ever talked about school or students; and we always took a walk outside after we ate.

*(Continued on page 11)*

## ***IN MEMORIAM . . . William Torrence***

*(Continued from page 10)*

As the years passed, Bill remained my mentor, but more importantly, became one of my best friends. We socialized together, whether at O'Hara games and events or other occasions. I got to know Bill's family, and taught his daughter Melissa when she was a senior at O'Hara. The more I got to know Bill, the more I realized what a genuinely good person he was. He was dedicated to his family, his profession, and his faith.

A daily Mass attendee and communicant, Bill often amazed us with his knowledge of seemingly every priest serving in the Archdiocese of Philadelphia. Several days each week, Bill would "teach" members of our department in his classroom after school, regaling us with stories of our faith and the Church.

Bill was respected and admired by students, faculty, staff, and administrators. He always had a smile and some kind words whenever he would pass you in the corridor, or visit your office, or while watching you participate in your sport or activity. Whenever I would encounter an O'Hara graduate whom Bill Had taught, their first question to me would be, "How's Mr. Torrence?"

I remember with fondness the time I spent in Bill's company, whether it was a faculty soccer game (Bill starred at St. Joseph University), student-faculty basketball games, in school, and out of school. I am a better teacher and a better person because of Bill Torrence. At a Catholic League baseball game last season, Bill and I talked the entire game, catching up with what was going on in our lives, and of course, laughing. The next to the last day of Bill's time on earth, we were laughing once more, looking back on a lot of happy memories. I feel blessed to have had those moments.

I miss you my friend! I will always remember all that you did for me, and will treasure the time we had together! Rest in peace!

*Written by: James Coyne  
Cardinal O'Hara High School*

### ***Rest in Peace***

*+ William Donohue, retired, Cardinal O'Hara High School +*

*+ Bill Gaydosh, retired, Conwell-Egan Catholic High School +*

*+ Bill Kerrane, retired, Conwell-Egan Catholic High School +*

*+ Edward Loughlin, retired, Bishop Kenrick High School +*

*+ Clara Riehs, retired, Little Flower High School +*

*\*Teachers and/or retirees are welcome to submit an **In Memoriam** article for the newsletter for any of the above individuals.*

# ***IMPORTANT MEDICAL UPDATES FROM INDEPENDENCE BLUE CROSS***

1. As the COVID-19 pandemic evolves, Independence Blue Cross continues to work with local and national health officials to assess current conditions and health care for their members.

**Independence Blue Cross will cover the following:**

- **COVID-19 diagnostic testing** approved by the FDA and performed in an approved health care setting.
- **COVID-19 antibody testing** in accordance with federal guidelines **and** Independence's medical policy.

**Both tests are covered with no cost sharing** for covered employees and their families for the duration of the COVID-19 pandemic. Independence recommends that members consult with their health care provider regarding the need for antibody testing.

2. **Quill Health**—*the digital health joint venture between Independence Health Group and Comcast*—has developed a comprehensive **COVID-19 Preparedness tool** at no cost to IBC members. This free tool contains important information that is updated daily on new developments from trusted sources like the Centers for Disease Control and Prevention (CDC).

## **The COVID-19 Preparedness Tool features**

- A “What’s New” section highlighting daily updates
- Symptoms checklist and links to CDC recommendations
- Grocery shopping safety tips
- Tips to help prevent contracting the virus
- How to care for a loved one with the virus
- Self-care, stress-reduction, and in-home exercise techniques and resources
- Working from home and homeschooling best practices

## **How to access the COVID-19 Preparedness Tool**

Members can access the COVID-19 Preparedness Tool from their smartphones—by searching for Quil Health on the Apple App Store or Google Play—or from a web browser at [app.quilhealth.com](http://app.quilhealth.com). Independence will be sending members a digital message with a unique invitation code to register.

For those members who are also Comcast Xfinity TV subscribers, they can see select video content from the COVID-19 Preparedness Tool on their TV by saying “what happens next” into their Comcast X1 remote.

# How to safeguard your mental health while quarantined

More people are being exposed to infection as the number of COVID-19 cases continue to grow, resulting in an increased need for quarantines. The fear, stress and stigma associated with being quarantined can be damaging to one's mental health.

## **The differences between isolation, quarantine and social distancing**

The U.S. Centers for Disease Control and Prevention (CDC) defines medical isolation, quarantine and social distancing as follows:

**Isolation** – The separation of a person or group of people confirmed or suspected to be infected with COVID-19, and potentially infectious, from those who are not infected. This can prevent spread of the virus. Isolation for public health purposes may be voluntary or compelled by federal, state, or local public health order.

**Quarantine** – The separation of individuals who have had close contact with a COVID-19 case, but are not showing symptoms, to determine whether they develop symptoms of the disease. This keeps the person from potentially spreading the virus in the community. Quarantine for COVID-19 should last for a period of 14 days in a room with a door. If symptoms develop during the 14-day period, the individual should be placed under isolation and evaluated for COVID-19.

**Social Distancing** – The act of remaining out of congregate settings, avoiding mass gatherings and maintaining distance (approximately 6 feet, or 2 meters) from others when possible. Social distancing strategies can be applied on an individual level (e.g., avoiding physical contact), a group level (e.g., canceling group activities where individuals will be in close contact), and an operational level (e.g., rearranging desks in an office to increase distance between workers).

## **Emotional impact of quarantine**

The simple act of being quarantined can be distressing. When people are quarantined, they:

- Can be completely separated from loved ones
- Lose their freedom of movement
- Don't know if they will show symptoms or not
- Don't know how the disease may affect them
- Have no understanding of how long they will be separated
- Experience boredom and have too much time to worry about the situation

People who have been quarantined have reported or shown a high prevalence of symptoms of psychological distress and disorder. Symptoms reported include emotional disturbance, confusion, depression, stress, irritability, insomnia and post-traumatic stress symptoms. In addition, the stigma surrounding those in quarantine can lead people to feel rejected and/or avoid seeking help.

# How to reduce the negative effects on mental health

- **Seek trusted information sources.** COVID-19 information and news is everywhere, and it's hard to know what's true. Follow news from the World Health Organization, the CDC and your state health department. Stay away from suspect information that well-intentioned people may share on social media. If you have specific questions about your situation, call your doctor.
- **Make sure you have adequate supplies.** Make your experience as tolerable as possible. Make sure you have basic supplies such as food, water and medicine for the duration of the quarantine period. Many communities have stores or services that will deliver essential items to your door, so keep a list in case you need anything.
- **Make the most of your downtime.** As noted above, isolation, boredom and stigma negatively impact mental health. Call old friends you haven't talked to. Catch up on your reading, do crossword puzzles or play electronic games. Listen to music. Organize those piles of paper you haven't gotten to. If you can, work remotely.
- **Keep a journal, blog or vlog about your experience.** Writing down your feelings and experiences, or talking about them, can be cathartic for some people. And if you are comfortable sharing it, your journal can be helpful for other people in the same situation.
- **Don't be afraid to reach out.** Talk to a neighbor or two and let them know of your situation so they can help. Find others who are going through the same thing or have been in your shoes before. Talking to someone who knows what you're going through can help you feel less alone.
- **Focus on how you are helping.** Remind yourself that your isolation, while difficult to bear, is truly helping contain the spread of disease and potentially saving lives.

If you find yourself feeling overly sad, angry or anxious, contact a behavioral health professional. They can conduct appointments over the phone and provide helpful advice.

## After the quarantine

You've stayed away from everyone for 14 days, and you're still healthy. When you are released from quarantine, remember that social distancing may still be in force.

You might have some residual stress from being alone for so long, or you might be angry that you had to stay separated from loved ones when you weren't contagious. It's OK to have those feelings. If they don't subside after a few months, talk to a behavioral health provider.

For more information and tips, visit [www.MagellanHealthcare.com/COVID-19](http://www.MagellanHealthcare.com/COVID-19).

# Financial resilience during the COVID-19 pandemic

By Varun Choudhary, M.D. April 2, 2020

With stock market volatility and worrying headlines about how long the pandemic will last, it's hard not to feel uneasy and question what the future holds. Consider these tips and resources to help you work through financial decisions and challenges that you may face in the weeks ahead.

## Create a budget

Make a list of your regular monthly expenses, like rent, loan payments, utilities, food, etc. Compare that with your household's take-home pay. If you are bringing home more money than your expenses, consider putting a bit of the extra to the side as a financial cushion. If your budget is more than you bring home each month, look for places you can cut to make ends meet. For help, visit [www.consumer.gov](http://www.consumer.gov).

## Control your spending

Being isolated and bored at home can give you a lot of time to shop online. With so much uncertainty, it's important to resist the urge to buy impulse items. Prioritize your most important financial obligations such as food, shelter and transportation first, and items like household décor and extra clothing last. If necessary, consider pausing automatic bill payments so you can control the payment timing until you are on better financial footing.

## Contact your lenders (mortgage, car, rent, utilities, student loans, etc.)

If you are unable to work due to COVID-19 – you've fallen ill, your place of employment has temporarily closed, you have to stay home and take care of children or loved ones who are ill, etc. – you may not be able to pay your bills. Many lenders have set up exceptions, special accommodations and relief funds to support the public during this health crisis. Take advantage of them.

## Reach out to your credit card company

Even if your credit card issuer has not formally released a statement of support, if you are at risk of missing a payment, it is worthwhile to contact the company to discuss your options. The Federal Deposit Insurance Corporation (FDIC) advises on its [website](#) that during a disaster, "Your creditors will likely work with you on a solution, but it's important to contact them as soon as possible and explain your situation." Late payments can hurt your credit score, and pile on extra charges and fees, so getting ahead of the issue will save you down the road.

## Be aware of financial scams

If you receive a phone call, text message or email asking for your financial information in exchange for COVID-19 testing or medication, do not provide it. Unfortunately, fraudulent companies are taking advantage of people worried about COVID-19 and trying to steal their money and/or sensitive information by offering unproven cures. In particular, note that the [World Health Organization](#) is warning about people posing as their representatives to get sensitive information and solicit donations through emails, phone calls, text messages and even fax messages. You can find links to sources of fraud reports at [MagellanHealthcare.com/COVID-19/fraud](http://MagellanHealthcare.com/COVID-19/fraud).

## Discuss finances with your partner or someone you trust

Concerns over money is at or near the top of the list of things that stress most of us out. It's important to communicate with your partner and family about finances on a regular basis to understand your situation and agree on financial priorities. If necessary, consult with a financial professional.

FROM MAGELLAN HEALTHCARE

(Continued on Page 16)

# Financial resilience during the COVID-19 pandemic

(Continued from Page 15)

## Access community resources

- State and local human service agencies can connect you with public assistance programs such as food stamps or emergency financial funds, Medicaid, housing and the like. Learn more at [hhs.gov/programs/social-services/index.html](https://hhs.gov/programs/social-services/index.html).
- The United Way has information on food banks, clothing closets, shelters, rent and utility assistance, support for older Americans and persons with disabilities, etc. Visit [www.unitedway.org](https://www.unitedway.org).
- Aunt Bertha is a social care network where you can search for services like medical care, food, job training, transportation and more, right in your area. Visit [www.auntbertha.com](https://www.auntbertha.com).
- The U.S. Government offers benefit information for individuals younger than age 55. Visit [www.benefits.gov](https://www.benefits.gov).

To learn more about what Magellan Healthcare is doing to support clients during the COVID-19 pandemic, visit [MagellanHealthcare.com/COVID-19](https://MagellanHealthcare.com/COVID-19).

To learn more about Magellan Health's corporate response to the COVID-19 pandemic and to view Magellan's available resources click here: <https://www.magellanhealth.com/news/covid-19/>

### [Varun Choudhary, M.D.](#)

Varun Choudhary MD, MA, DFAPA is a Board-Certified Forensic Psychiatrist who re-joined Magellan Health in July 2019 as their National Behavioral Health Chief Medical Officer. Dr. Choudhary has worked in the mental health industry for over 16 years providing care to patients in the public sector, correctional arena, private practice, and community-based settings. He has been a consultant to the Medicaid Fraud Control Unit in Virginia in the past and is currently the Governor appointed Psychiatrist to the state Behavioral Health Board for the Commonwealth. Dr. Choudhary has been a practicing Tele-psychiatrist since 2006 and previously helped develop Telehealth departments in two different companies. Dr. Choudhary is active in policy, legislation, and behavioral health advocacy. He is the incoming President of the Medical Society of Virginia Foundation as well as a Board member for the Psychiatric Society of Virginia and Medical Society of Virginia. In addition, Dr. Choudhary is an Area 5 American Psychiatric Association Assembly representative and a Distinguished Fellow of the APA.

# ***ALWAYS REMEMBER***

***Memorial Day 2020***

*This year due to the COVID19 pandemic, Memorial Day celebrations may look very different due to social distancing rules. As **we** are asked to make sacrifices and stay home in order to save lives, let us never forget to remember and honor those who made the ultimate sacrifice.*

*Let us never forget the sacrifices made by those who served, fought bravely, and gave up their lives for our country.*



*"Eternal rest grant unto them, O Lord, and let perpetual light shine upon them.  
May they rest in peace. Amen."*

***Rest in Peace beloved soldier, and thank you for your tremendous sacrifice.***