



## COBRANET COVID-19 APPLICANT FAQs

### IMMEDIATE RESPONSE PROGRAM (IRP)

#### What is the Immediate Response Program (IRP)?

The IRP quickly and efficiently provides financial assistance to eligible employees and their families during the COVID-19 crisis.

#### Is there a limit to the grant amount?

To help efficiently administer grants during the COVID-19 crisis, the Fund is currently utilizing the Immediate Response Program, which includes a set dollar amount limitation per applicant.

#### How do I know if I am eligible for an IRP grant?

The applicant must meet the following criteria according to the specific Presidentially Declared Disaster:

1. The applicant's primary residence was affected by "Epidemic," causing the applicant to be evacuated, displaced, stranded, quarantined or significantly impacted.
2. The applicant needs food, clothing, or other basic immediate needs.

#### What type of financial assistance is available?

If the applicant meets all criteria, the applicant is eligible to receive a one-time grant. The awarded grant amount will be issued via an Electronic Check.

#### How do I receive my E-Check?

The applicant will be notified of an awarded grant via email. **The personalized eCheck will be sent from [app@echecks.com](mailto:app@echecks.com).**

- Before submitting the grant application, the applicant should triple-check that all personal contact information is correct.
- The applicant should also check their spam or junk mail folder for notification of awarded grant.

#### How do I apply for an IRP grant?

Visit [IRPstart.com](http://IRPstart.com) and select **COBRA2020**. The applicant must apply in the state they reside and provide the following information:

1. Legal First Name
2. Legal Last Name
3. Birth Year
4. Employee ID#

#### Can I get assistance with my rent, medical expenses, utility bills, etc.?

No. The Immediate Response Program is designed to assist with only immediate and basic needs caused by the disaster event.

#### Will I be taxed on the financial assistance I receive?

No. Grants awarded in the U.S. are not part of the employee's taxable income. Outside of the U.S., grants may or may not be taxable.

#### Do I have to repay the grant?

No. Grants awarded from the Fund are not loans and do not have to be repaid.

**For additional community resources, visit the [EAF Resources Webpage](#)**