

Need Health Insurance?

During this unprecedented time it is critical, now more than ever to protect your health and well-being.

Health insurance is also now mandated in Rhode Island. Everyone must have health insurance coverage or may face a fine.

HealthSource RI is a great resource to find a health care plan tailored for you and your family's needs.

Visit <https://healthsourceri.com/>

Or call 1-855-840-4774 to get started.

If you need assistance getting signed up for health insurance please contact CFCRI and we will put you in touch with a health care navigator to assist you with this process.



Please keep in mind the COVID-19 crisis and assistance responses have been rapidly evolving. This information may become out of date quickly. For the most up to date information on these programs visit:

- www.cfcri.org
- www.healthsourceri.org
- www.health.ri.gov/covid/
- www.dlt.ri.gov
- www.sba.gov

Please contact us if you are in need of any type of assistance. We will do our best to help you during this difficult time or point you in the direction to get the necessary assistance.

Contact Us:

Commercial Fisheries Center of RI

Office Phone: (401) 874-4568

Fred Mattera
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COMMERCIAL FISHERIES
CENTER OF RHODE ISLAND

COVID-19 Resources for Rhode Island's Fishing Community



COMMERCIAL FISHERIES
CENTER OF RHODE ISLAND

Financial Assistance

Unemployment

- Self-employed (1099) workers (i.e. fishermen) now qualify for unemployment insurance. If you are out of work and unable to go fishing, visit <https://covidemergencybenefits.dlt.ri.gov/> or call **401-243-9100** to apply for unemployment.
- If you are a W-2 employee who is out of work, apply for unemployment insurance at <http://www.dlt.ri.gov> or call **401-243-9100**

SBA Programs: For Employers (Vessel Owners & Shoreside Businesses)

Visit www.sba.gov for more details

Economic Injury Disaster Loan (EIDL)

- Eligible: Self-employed individuals, independent contractors, sole proprietors, and businesses, Tribal business concerns, ESOPs, cooperatives and private/501(c)(3) non-profits with 500 or fewer employees
- Forgivable advance up to \$10,000

PPP SBA 7a

(Paycheck Protection Program)

- Eligible: Self-employed individuals, independent contractors, sole proprietors, and businesses, Tribal business concerns and private/501(c)(3) non-profits with 500 or fewer employees.
- Can't qualify for PPP if receiving unemployment
- Loan may be forgivable if loan terms are met.
- 75% of funds to be used for payroll, up to 25% for utilities and operating expenses.



COVID-19 Employee Screening

Procedure: Each employee should have their temperature taken daily, and if they have an elevated temperature at or above 100 degrees Fahrenheit, that employee should be sent home. If you do not have a thermometer on the vessel, have each employee take their temperature at home and take a photo for verification. The ideal thermometers to use are the infrared, no touch thermometers. Employers should also screen each employee with a basic questionnaire, which should include at least the below questions, however it can be made more comprehensive:

Employee Questionnaire: People with COVID-19 have experienced a range of different symptoms. As we learn more about the virus, we know that some people have only experienced one or two mild symptoms

- Have you been told to quarantine yourself by a public health authority? If so, when does/did your quarantine period end?

- Have you been in close contact (e.g., within 6 feet for more than a few minutes) with a person with confirmed COVID-19 infection?
- Have you traveled domestically or internationally in the last 14 days?
- Do you have an elevated temperature at or above 100 degrees Fahrenheit?
- Do you have a new cough?
- Are you experiencing new shortness of breath?
- Do you have new muscle aches?
- Do you have a new sore throat?
- Do you have chills, runny nose or stuffy nose, headache, or diarrhea?

Symptoms including elevated temperature, chills, cough, shortness of breath, muscle aches, runny or stuffy nose, sore throat, headaches, and/or diarrhea may appear 2-14 days after exposure to COVID-19. Anyone experiencing these symptoms must go home, self-isolate, and call a provider to be assessed.

Anyone who is sick should stay home and self-isolate (unless going out for testing or healthcare). Guidance on when employees can end home isolation is available at <https://health.ri.gov/diseases/ncov2019>

PROTECT YOU & YOUR CREW

Prevent the spread of COVID-19 by limiting contact with people, disinfecting all commonly touched surfaces, and screening employees before boarding the vessel. Also make sure everyone's contact numbers and emergency contact details are up to date. Provide alcohol-based (at least 60% alcohol) hand sanitizers or similar cleaners for use by employees. — **These employer screening procedures have been verified and approved by the Rhode Island Department of Health.**

If you are experiencing symptoms or think you may be infected, contact your physician for evaluation.