

Government Financial Support Payments and Childcare Services available to LMC's under Covid-19 Lockdowns

Title:	Administered by:	Website Link:	Key Eligibility Criteria:	High-Level Comments:
<p>1 COVID-19 Wage Subsidy Scheme (WSS)</p> <p>Designed to keep staff in employment and to pay ongoing salaries and wages</p>	<p>Ministry of Social Development (MSD) on WINZ Website</p> <p>Subsidy paid out at the Weekly Rate of \$600 for Full-Time Equivalents (20 hours or more) and \$359 for Part-Time Workers (i.e. work less than 20 hours per week)</p>	<p>COVID-19 Wage Subsidy August 2021 - Work and Income</p>	<p>Must have experienced a decrease in Gross Revenue of at least 40% over the period 17 August 2021 to 30 August 2021 (inclusive) (revenue test period), when compared to a typical 14-day consecutive period of revenue in the six weeks immediately prior to the move to Alert Level 4 on 17 August 2021</p> <p>The decline in Gross Revenue must be Covid-19 related, i.e. attributable to the country moving into Alert Level 4.</p>	<p>Most LMC's, including Practices, will not be eligible, as they tend to carry a steady case-load, week to week, month to month. Hence, Gross Revenue (via Section 88 Claims) will be largely consistent, thus unlikely to have dropped 40% or more during the qualifying periods.</p> <p>Given the Midwife's caseload is unlikely to change, given babies still need to be born, any seasonal movement in caseload does not come into account. The decline in revenue must be Covid-related, not a result of seasonal abnormalities.</p>
<p>2 Resurgence Support Payment (RSP)</p> <p>Designed to cover fixed overheads, namely lease payments, power, rates, etc</p>	<p>Inland Revenue (IRD) via myIR</p> <p>Support Payment is a Base Payment of \$1,500 plus \$400 per FTE = Minimum Receipt of \$1,900</p>	<p>COVID-19 Resurgence Support Payment (RSP) (ird.govt.nz)</p>	<p>A business or organisation must have experienced at least a 30% drop in revenue or a 30% decline in capital-raising ability over a 7-day period, due to the increased COVID-19 alert level.</p>	<p>Only a 30% drop in Gross Revenue required for the RSP, compared with the Wage Subsidy Scheme whereby a higher threshold of 40% must be met.</p> <p>Can apply for <u>both</u> the WSS and RSP, not limited to one or the other.</p>
<p>3 Covid-19 Short-Term Absence Payment (STAP)</p> <p>Designed for people awaiting a COVID-19 Test Result, hence unable to work from home</p>	<p>Ministry of Social Development (MSD) on WINZ Website</p> <p>One-Off Payment of \$359 for any eligible worker or self-employed person</p>	<p>COVID-19 Short-Term Absence Payment - Work and Income</p>	<p>Is available for businesses, including self-employed people, to help pay their workers who cannot work from home while they wait for a COVID-19 test result.</p>	<p>Any LMC, whom for whatever reason, has had to take a COVID-19 Test and cannot work from home, are eligible to claim this one-off assistance payment. The argument being, the LMC is self-isolating and cannot service their clients (women) from their normal home abode.</p> <p>Cannot claim both the STAP and LSS, must be one or the other (refer below for the LSS payment).</p>
<p>4 Covid-19 Leave Support Scheme (LSS)</p> <p>Designed for people self-isolating as a result of being sick with COVID-19, or living with a close contact and/or dependents; or have come in close contact with a person suffering from COVID-19</p>	<p>Ministry of Social Development (MSD) on WINZ Website</p> <p>Paid at the rate of \$600 a week for each full-time worker and \$359 a week for part-time workers retained. The new rates take effect on 24 August 2021.</p>	<p>COVID-19 Leave Support Scheme - Work and Income</p>	<p>Is available for employers, including self-employed people, to help pay their employees who need to self-isolate and can't work from home.</p> <p>You must have employees (or be a self-employed person) who either:</p> <ul style="list-style-type: none"> Are sick with COVID-19 and must self-isolate until a doctor tells them they can leave isolation. Are identified as someone who has been in close contact with someone who has COVID-19 and have been told to self-isolate for a period by a health official through the National Contact Tracing process. Are the parent or caregiver of a dependant who has been told to self-isolate for a period by a doctor or health official through the National Contact Tracing process and the dependant needs support to do so safely. 	<p>LMC's who are <u>not</u> covered:</p> <ul style="list-style-type: none"> Are a household member or secondary contact (as described in public health guidelines) of a person who has been identified as a close contact of a person who has COVID-19. Are casual contacts of someone who has COVID-19. Are sick with COVID-19-like symptoms and are staying home while waiting for a test result but can return to work if the test result is negative (i.e. they have not been told to self-isolate by a doctor or health official through the National Contact Tracing process). <p>Cannot claim both the STAP and LSS, must elect one or the other.</p>
<p>5 Covid-19 Small Business Cashflow Scheme (SBCS)</p> <p>Designed for small business owners struggling with cashflow and cannot access funding from their bank, or from any other related parties and/or external means.</p>	<p>Inland Revenue (IRD) via myIR</p> <p>Funding is in the nature of a Loan, however if paid back in full within two years of initial drawdown then interest-free</p> <p>A business can borrow \$10,000 plus \$1,800 for each full-time equivalent employee, up to a maximum amount of \$100,000.</p>	<p>COVID-19 Small Business Cashflow Scheme (SBCS) (ird.govt.nz)</p>	<p>The Small Business Cashflow Scheme (SBCS) was introduced to support small to medium businesses and organisations struggling with a loss of actual revenue due to COVID-19. Applications are open until 31 December 2023.</p> <p>Your business must have 50 or fewer full-time-equivalent employees (FTEs)</p> <p>An employee working 20 hours or more per week is considered full-time and counts as 1 FTE. An employee working less than 20 hours per week is considered part-time and counts as 0.6 FTEs.</p> <p>Similar to the RSP, must have experienced a 30% or more decline in Gross Revenue.</p>	<p>This would be a measure of last resort for self-employed LMC's, but a viable option all the same, particularly if suffering from severe cashflow difficulties and unable to pay creditors, taxes and the like, in full and on time.</p> <p>LMC's should be encouraged to apply for the RSP first, and if still struggling with cashflow, then consider the SBCS as a second alternative. Can claim both if need be.</p>
<p>6 Childcare Assistance under Alert Level 4</p> <p>Designed for workers who have children aged up to 13 years old can access free care, so they are able to continue to provide the services we need at Alert Level 4.</p>	<p>Ministry of Education</p> <p>Is 100% Free Service, whereby the Government pays the Care Provider direct, hence no Cash Outlay and/or reimbursement required by the Worker</p>	<p>Childcare for Workers of Alert Level 4 Business or Services Scheme – Education in New Zealand</p>	<p>The scheme is for the workers in Alert Level 4 businesses and services, and other exempted services such as fire and emergency and border workers.</p> <p>It is also only for those Alert Level 4 workers who do not have childcare in place — parents are expected to use their own private arrangements where possible.</p> <p>A list of 32 providers, with national coverage, are available</p> <p>These providers may offer options for childcare under the scheme either in the child's home, or in the carer's home.</p>	<p>LMC must negotiate the number of hours required with the Care Provider they elect to use in their local region / territory.</p> <p>Limited spaces available, with only 32 providers available nationwide, so we recommend you book in sooner rather than later.</p>