

## CCPU-EP07-2020-0331-Ranie Thompson, JD

**Nicholas Van Sickels:** [00:00:00] All right, hello, my name is Dr. Nicholas Van Sickels, I am the chief medical officer at CrescentCare , a federally qualified health center here in New Orleans, and we are doing our semi-daily podcast to discuss issues, questions and all kinds of things have come up in the recent wake of the COVID-19 pandemic. Today, we are going to proceed and have the full time with a wonderful guest who is here with me today, Ranie Thompson, who's the director of our legal services program at CrescentCare . I will pause for a second to let her introduce herself. Go ahead.

**Ranie Thompson:** [00:00:33] Thank you, Dr. Nick. So I'm excited to be here today. Again, my name is Ranie Thompson. I'm an attorney and I am the director of the Legal Services Program here at CrescentCare.

**Ranie Thompson:** [00:00:45] Our department operates as a medical legal partnership embedded within the clinic to provide free several legal services to patients who are HIV-positive, addressing their legal issues that arise from social determinants of health, primarily. We are state. So that means that we represent persons throughout the state of Louisiana and have partnered with other AIDS services organizations in those communities to ensure that clients have access to our services. Again, it's free. We have traditionally provided services as it relates to discrimination around health care access, employment, and housing rights. We do a lot of estate planning, permanency planning and advance medical directives. We have a really, really strong presence in assisting our clients with accessing their Social Security benefits, defending denials and cessations. When I came on board about four years ago, we started to address the consumer debt issues that our clients were facing as it relates to collections, the need for bankruptcy, dealing with medical debt and those sorts of issues. And then we have an office here in New Orleans and we are also located in Baton Rouge. That's about nine members of the staff, seven lawyers on board. And we are pretty amazing.

**Nicholas Van Sickels:** [00:02:08] Yeah, I agree. And I say that because I know the wonderful things you all have done. Thank you for going through that list of kind of what you if you've your program does here at CrescentCare for people living with HIV. Just to get a more specifics, people can kind of understand a little bit more what you've done. I know you gave a great presentation to our boards and some of your your lawyers gave a presentation or grand rounds to us here at CrescentCare . What are some of the major achievements you've done or you all have made as a group prior to COVID-19? Then we can get to touch discuss how you've had to adopt in the area of COVID-19.

**Ranie Thompson:** [00:02:45] Sure. I mean, our are impact economically we know that civil legal aid is critical to ensuring that our clients are healthy and that they are sustaining their health outcomes and are living well. And, you know, the practice focuses on a few critical needs, like ensuring that their income is secure, protecting their employment rights, you know, making sure that they're stably-housed, and dealing with those conditions. Dealing with issues like expungement of criminal records so that they gain access to other other means like housing and jobs. And so we also work with undocumented persons to clear up some of those issues for them as well. So the impact stretches far and wide. We serve more than 15 hundred people annually while providing these services. Just last year alone, the economic impact, especially when we looked at stopping foreclosures, getting benefits approved for our clients, was more than \$450,000. And settling lawsuits around discrimination. Those are dollars that are actually going into the pockets of our clients and back into the community, and to strengthening the economy. We also were able to assist clients with student debt, student loan debts, and get those discharged, so that it frees up money for them to continue to be housed. So they're not having to make those tough choices: whether they're going to be housed or deal with the debt and what comes with that—threats of wage garnishment and garnishment of benefits. So our clients feel it far and wide. We do community outreach and education; over 100 people have attended those clinics. We've partnered with a couple of local credit unions, Hope Credit Union here, and Pelican Credit Union in Baton Rouge, to do financial coaching and literacy trainings for our clients and our providers. So we are, you know, just really busy and ensuring that we are doing what we need to do to to help our clients live well.

**Nicholas Van Sickels:** [00:04:57] It's great. And I want to echo how important it is. It's so wonderful that the Ryan White Care Act provides funding for services to people living with HIV. It really helps us on the medical side because often for people who are struggling with these issues, they spend half their visit talking to me or one of our providers about, you know, their financial struggles. And I think we'll get into this in a little while, with COVID-19; certainly that's only just gotten worse. And to have you all as a service to at least try to have advocates on their behalf, because, I don't have that could be a capability. I can help in terms of filling out paperwork. But to have somebody who can really represent them and help them work through student loans, help them with discrimination from being fired from their jobs. It's just wonderful. And I just cannot echo enough as a physician how much it helps us in our clinic and workflow. So just a little shout out to your team.

**Ranie Thompson:** [00:05:52] Thank you. We appreciate it. We appreciate it. That's true. The strength of the relationship here and with our other partners, it really does allow us to be able to do the work that we do really well. You know, the beauty of, like I said, being a part of an organization, our federally health qualified health care center here, is that the collaboration is much stronger. We're actually on site and are a part of the clinic and consider ourselves a part of the treatment team. And you guys have heard me say that since I walked in here four years ago. Like we are a part of the treatment team for every patient. And so when you're doing what you do, the thought is, OK, legal needs to be involved in this. Is this an issue? And, you know, legal is available to either answer that quick question for you. Get clients on the right track or step in and do what we do best, which is advocate and litigate.

**Nicholas Van Sickels:** [00:06:48] Great. Well, let's talk a little bit, because obviously we started this podcast because of COVID-19. Tell me how all this wonderful work you've been doing. Tell me just a little bit in general how you've had to change and adapt as a legal services division and then tell me what you're seeing now. So first, let's start with how you've had to change and adapt. You know, all of us have gone to working from home or from phone. I'm sure that's affected you all, too.

**Ranie Thompson:** [00:07:13] Right. So that the interesting thing is that in August of 2019, we actually pitched a "tele-law" practice to the state of Louisiana to secure funds for our several services to go statewide. And we were already in a pilot of doing tele-

law. The first of its kind here in the state, honestly. So we were ramping up our resources, technology and those things, preparing our staff to be able to actually provide legal services remotely. OK. So the, you know, COVID-19 just sort of ramped up, it like sped up, that whole process. So we were able to take some of what we were already doing and then just move it off site to our homes pretty quickly. I mean, with such an amazing I.T. department here at CrescentCare , we were able to just get all of the resources that we need put in place pretty quickly. I have an amazing team who is very flexible and we'll step in and do what they need to do. And so they were able to just get back in. I mean, I think maybe we we had a day or two where we were sort of like down and trying to make sure we had all of what we needed in place before we could move forward like we wanted to. But we stay connected to clients, you know, by phone, by email, communication. And again, because we have really strong relationships with case managers and providers were able to ensure that we were we were in communication with them so that they could let the clients know that we were still with them. We were still available and accessible to them through this process.

**Nicholas Van Sickels:** [00:08:54] One to two days. That's amazing. I mean, that's a really short downtime for anyone in this whole transition process. It's very impressive. What are you seeing now? What like what's how has your work changed? I mean, are you getting more calls or you're getting more questions from clients who are facing loss due to COVID-19? I mean, we certainly are hearing about it. I'm just curious more of you on the legal side... what you've heard, what your experience has been.

**Ranie Thompson:** [00:09:22] I mean, we still see the same issues our clients have faced prior to this, because honestly, our clients are living in poverty, which is, you know, creates crises every day. And so we're still seeing the same issues that they face dealing with housing, threats of eviction, lockouts illegally, utility shut-offs. You know, having to choose between paying rent or accessing health care, buying meds, buying food, all of those things, adjusting to, you know, dealing with employment issues because they are now having to ... they don't have childcare, right? And so all of those issues, you know, we knew that they were going to come. And so I think right now we're still sort of in the initial sort of like reactionary phase of what we see during disasters like. So the response has been, you know, shock and trying to stabilize. Figure out what my new normal is. Sure. But also understanding that our clients were already we were already dealing with issues around denials of Social Security benefits. Things were in

limbo for a lot of clients. And so we're still seeing those issues. But the questions are now coming through in terms of what does all of this new legislation and the new rules mean, or where I was prior to COVID-19. And and how is that going to impact me going forward?

**Nicholas Van Sickels:** [00:10:48] Yeah, and that's what I kind of wanted to also bring bring you on for ... I Know you all have been looking at this legislation carefully. I know obviously it's very limited based on the information we're getting. As it's been rolled out so fast? Let's start first with the Family First Coronavirus Response Act. That one was passed first—what can people expect and what have you all been able to glean that is kind of out there for anyone who's listening? Not just people live with HIV, but really anyone, in terms of this act? And then I want to get to the CARES Act second and the intersectionality of those two, I guess. Start there. Tell me.

**Ranie Thompson:** [00:11:32] Right. So the Family First Coronavirus Response Act was issued in mid-March around the 18th of March.

**Nicholas Van Sickels:** [00:11:41] That seems like a year ago.

**Ranie Thompson:** [00:11:42] I know, right? These days, every day seems like a year. But it really was, I mean, I think that one of the really key pieces to it, is that it really was an effort by the government to protect employees who were challenged with, reduction in work hours, having to use sick time and, vacation time, and those use those days that were stored in banks because they were reeling from, you know, what was happening in their personal lives as a result of COVID-19. And so in an effort to really kind of support the workers and also, you know, to to some degree benefit employees who were also employers who were also struggling with how to manage this. The act actually rolled out things that would provide continued pay for clients who were who were going to be able to utilize paid sick leave for a certain period of time.

**Ranie Thompson:** [00:12:49] And it sets forth, you know, how much that leave would be. All of this centers around the the the employee being impacted by COVID-19. And so it specifically addresses if your life has been altered in some way where you've been quarantined or you have symptoms of COVID-19 or you are parenting a child where the child's school is closed, and you don't have access to health, to the child care. Those

sorts of things. If it kicks in paid sick leave for a two week period with certain thresholds in terms of how much that that pay will be. So for certain, for instance, you know, you get two weeks of paid sick leave if you are quarantined, are experiencing those symptoms and it can be your full regular pay up to five hundred and eleven dollars a day.

**Ranie Thompson:** [00:13:45] It's a pretty it's a pretty generous amount. Yeah. And it's pretty important because, you know, if your hours are reduced or you're forced to stay home, you know. Fortunately, consumer stuff continues to roll long. Right. Bills still have to be paid. And so it allows hopefully some ... it takes away some of the stress of having to manage everything that's coming to clients on a daily basis.

**Nicholas Van Sickels:** [00:14:13] I mean, I know we here at CrescentCare , I mean, just like any other every other company as an employee and an employer had the same stress of what to do about this paid leave. And I know this kicks in starting tomorrow, correct.

**Ranie Thompson:** [00:14:27] April 1st is what we believe it will kick in then. And so while. Yes, yes. I'm sure that our clients have, and people in general, community in general, has had to sort of figure out what to do for the last two weeks since this bill rolled out. You know, the hope is that with all of the other acts and legislation and and changes that are being made and government programs, both local, regional and national, that when this kicks in, folks will ... there's going to be a little there's gonna be we'll see some improvement. Folks will have at least the ability to develop a game plan to address this stuff.

**Nicholas Van Sickels:** [00:15:10] The hard part is just the unknown and the waiting period. I feel this is the tough time right now. So these things have been passed and they offer this hope, but we haven't yet realized it. We don't even quite understand exactly how it's translating on the ground.

**Ranie Thompson:** [00:15:22] Right. That's one of the you know, as I was as I've been reading through all of this, somebody as somebody who's lived through more disasters and worked through more disaster than I'd ever imagined and would have liked to, you know, I've been sort of pulling from some lessons learned, especially post-Katrina. And

one of the things that you know, one of the things that has come back to my mind is that, there was so many amazing things that were rolled out for the sake of helping people and with a very much well intentioned. But the processes behind all of how all of this would work and what the back end would look like, once things settled down and we we began to move into our new norm. You know, it was just more than we were giving thought to, honestly. And so, you know, what I had to do was say, yes, we can provide information about what the intent of the bill is and end the good benefits that come now, right? But also, as lawyers who have worked post-disaster, we know what to anticipate.

**Ranie Thompson:** [00:16:32] So I'm looking at the bill and saying, yes, you get this paid sick leave, you might be able to access under CARES Act, you know, enhanced benefits for employment and you get access to SNAP. But I remember post-Katrina having to fight to keep clients from being hit with overpayments from other systems, because all of these things, once they sort of settled, you know, we have to anticipate that they're going to be mistakes made by these agencies because they don't know either. They don't know either. So they're just kind of doing the best that they can. And so we just as advocates, have to be able to prepare ourselves to be available and defend the rights of our clients for constitutional protections, you know, against any challenges of fraud. We know that there's no intent to defraud any system. You know, I remember telling folks after Katrina that it was like a toxic medication mix ... Prescription, mixed, like you just give people all of these prescriptions. Right. And so I take this and nobody's saying what's the impact of one against the other?

**Ranie Thompson:** [00:17:39] All right. That's a great comparison. And I guess I'm just wondering, as you speak through this, it's it's so nice to hear. Have you who's got not only a wealth of knowledge as a lawyer, as an advocate, but also experience in a disaster setting, what is what is the best way looking forward, for people who are listening to this, who might not have access to you or someone like you to to know when to ask for help or to know when they might be to be as well informed as they can be and know when to reach out to somebody to help them figure out if they're being told a lie or an untruth, rather. You know? What is the best way for people to advocate for themselves? I guess that's the question I'm asking.

**Ranie Thompson:** [00:18:26] There are some online resources. I mean, the Access to Justice Committee here for the Louisiana State Bar Association manages a Web site. [00:18:35] [Louisianalawhelp \[00:18:36\].org](http://Louisianalawhelp.org) Where you can go and get these questions. I mean, there's a wealth of information around all the issues we see, especially for communities who are living in poverty. Some common issues that we know come come up during disaster times. And so there's a group of agencies who are part of the Louisiana justice community who are consistently putting together resources in the wake of disasters and on a daily basis, quite frankly, to make it and to put it in such a way that is plain language so that the average citizen can just really kind of get some basic knowledge and understanding. And then it says at some point, this is kind of where you shift into asking for legal help. And that space also has information about where you can find free legal services. One of our really strong partners here in New Orleans is Southeast Louisiana Legal Services. It's another free civil legal aid program for clients who might not qualify for us. You know, we direct them there frequently to get assistance and then we have a resource sheet that will also put up online on CrescentCare Web site, along with our informational sheets where clients can access other services.

**Ranie Thompson:** [00:19:52] You know, my lesson learned from Katrina for clients. Is that at this point, you need to just document everything because there's so much that we don't know. So as you apply for assistance, as assistance comes in, as you access, you know, these resources, document everything. Keep your receipts; lesson learned: keep your receipts, voice track. You know, I had clients just keeping journals. You just need to write down who you call, what time you called, who you spoke with and keep that information handy. You know, a lot of communication now is being done remotely. The capability of recording those conversations ... use your technology to your advantage. So that on the back end of this when the stay at home order is no longer in place and we move into returning to work in all of those things should something happen, it gives lawyers the ability to —it strengthens our argument and our ability to advocate for you when we have like that real time knowledge that you kept track of during this process.

**Nicholas Van Sickels:** [00:20:59] I'm really happy you mentioned that is I think even I like looking at this period of stress and anxiety and, you know, when I'm in a very fortunate position here as a physician, but I wouldn't even think to document half the



stuff I was calling because you just stressed out your calling. You want to get services, you want to get help. You don't think about putting things down in the ledger notebook or something like that. So I appreciate you bringing that up. It's a great advice. Let's talk with the CARES Act. I think what's gotten the most attention is the money, the payments. So I think some of the other benefits of the CARES Act are are ones that are really important to highlight and ones that you and I discussed just a little while ago in terms of unemployment benefits, SNAP, things like that, and how that might affect people especially who are here in New Orleans, who might work in the service industry. A lot of the restaurants have closed or had to lay off workers, you know, might benefit from those even more than just a one time payout. But let's talk about the cash first. Tell me about the cash.

**Ranie Thompson:** [00:22:07] So, yes. So we do have we do have some information about the stimulus check on the CrescentCare website. So I really encourage folks to go there and look at that information; it's going to explain to you all of the information you need to know about how who qualifies, how much you're going to get when those checks are and expected to be released and how they're going to be released. I mean, it's an amazing benefit and resource for clients who are who are desperately in need of, you know, some financial help right now. And so, as you know, the act passed on the twenty seventh of March.

**Ranie Thompson:** [00:23:02] That's like last Friday. But the the maximum amount of the award are that folks will receive is twelve hundred dollars. So it starts at twelve hundred dollars and it depends on, you know, your your filing status as a taxpayer, which for folks who are tax filers who earned less than \$75,000 in the year 2018, 2019. If you filed your taxes then you start at twelve hundred dollars. That's the maximum. And it's an individual allotment that that's going to be issued. And then for joint filers whose income—And again, I'm going to look at my notes here—for joint filers whose combined income is \$150,000 or less, that benefit is \$2400. So it just doubles. But, you know, if you have children and you are in those categories, then there's an additional five hundred dollars per child under the age of 17. And, you know, there's some other language around dependents and those sorts of things. And there's some language also around if you are you know, you are parents who are in a joint custody situation, who gets who gets to carry the child depends on who's going to get that

additional \$500 for that child. So the IRS has not released information yet in terms of how all of this is going to actually filter down and be handled through their system.

**Ranie Thompson:** [00:24:44] But they're going to be the primary source of filtering through all of this because they have the information that's necessary to make the determination about how much that individual is going to get. And then those funds will be directly deposited, if you know you've got a you've got bank information on it are already in place with the IRS. If you don't have that information already in place and direct deposit is not an option, then they're going to release paper checks and that's gonna be a longer process. You kind of know like that happens with regular tax refunds. You're going to have a longer process for the paper checks being released. That's what we anticipate. Right? If you don't, do you know, the question I think for a lot of folks is what do you do with people who are non-filers? How are they gonna get those those dollars? And what do you do for folks who are like, Social Security recipients and who who are non filers but have income and, you know, those sorts of things.

**Ranie Thompson:** [00:25:47] So, you know, if I had to, you know, venture to guess and with full disclaimer that, you know, this is just really uncharted territory. I would imagine that this might be the one instance where the security the Social Security system will communicate with the IRS in a way where information can actually be shared for the benefit of community and get those dollars where they need to go. We've got a lot of folks who are transient, who are homeless, but also receive benefits. And people who live in poverty, unfortunately, are frequently unstably-housed. And so they move a lot. We know our clients move a lot. Yeah, right. And so they're not necessarily calling the IRS and saying my address is changed or are calling Social Security and saying my address has changed. So I think we're gonna have to be creative in terms of how that money gets into the right hands and just know that the scammers are already working hard. They're already making calls to folks pretending to be IRS. R&B's asking for, you know, personal financial information so that they can help you get your get your benefit. Get your stimulus check.

**Ranie Thompson:** [00:27:03] And, you know, we've got some information about how, you know, what you should be aware of on our website as well. So take a look at that. Yes. And be vigilant. And obviously, if you find yourself in a situation where you have been, you've fallen prey and have become a victim of identity theft in this situation or

somehow found yourself in a fraudulent situation because of some third party, certainly reach out for legal help. You get help and contact the AG's office and put them on notice that these things are happening.

**Nicholas Van Sickels:** [00:27:37] No, that's great advice. And I'm happy you highlighted the scammers. I mean, I think unfortunately, with any money that is released, there's always going to be an opportunity, an unfortunate one, especially in this circumstance. I think the money is a great part, but I think when people had heard about just that they were going to be get paid. Well, that one-time check—especially here in New Orleans—that's maybe a month's rent, right? Maybe. Yeah. And that's one month. And that doesn't include your bills, your food, your other things. But I was more excited to see in the CARES Act where some of the other benefits to unemployment, to food programs and we don't need to get in all the specifics. I think we could post a lot of this on on the website, too, if you can kind of generally talk about what are some of the other benefits that people could who might have lost income and certainly their jobs because of COVID-19 could look forward to and maybe what they should take in terms of steps and where we had Megan C.W. on earlier really are encouraging people to apply. You know, it's tough right now because the unemployment system has been flooded, as we saw in the news. I think late last week that 3.3 million people applied. So we know it's tough, but like the bottom line is, please try and apply if you think you qualify and let them make the determination. But to get to my question, what are what are some of the benefits people could look forward to or could perhaps appreciate through the CARES act?

**Ranie Thompson:** [00:29:05] I mean, the four food security, which is critical for our community. You know, SNAP benefits, you know, are being moved to a place where you can get the maximum a lot met based on your household size here in Louisiana. And so, you know, for the month of April, folks who are already receiving those benefits can anticipate that if you're not at the maximum, that you're allotment for the month of April, we'll go to the maximum. The timing of when that's going to hit depends on, you know, their system. You know, I think by mid April, households should see that full maximum benefit based on the household size. Obviously, if you're already at the maximum, that's where you land.

**Ranie Thompson:** [00:29:51] You don't get the additional benefit for folks who are in this in the system and who are who who's got applications sort of pending and waiting on approval prior to this decision. Once those applicants are certified eligible, they will get the benefit plus the maximum allotment for that for the month of April.

**Ranie Thompson:** [00:30:12] And so, I think that's really, really critical. I think for folks, especially if you've you've been impacted by, you know, like maybe your work hours have been reduced, your business, your company, it's closed. You know, your your needs have changed based on, you know, having some sort of impact that that has to do with COVID-19. I agree that you should definitely go ahead and apply. Let them make that decision. They're still going through the certification process. Let them make that decision if you are denied. And you know, let's be real. Prior to at COVID-19, they weren't getting this right then. So we expect that there's going to be some error, but we will help or seek the help, especially if you're in the Ryan-White system here. You know, you've got benefit specialists like Megan CW on the staff who can help like navigate those things. So look for those resources to support where you are. I would say don't assume that the decision that's reached is accurate.

**Ranie Thompson:** [00:31:11] Have somebody else who looks at it from the perspective of advocating for clients tell you, you know, whether or not there is some some other way in which this can be resolved. And then in terms of the employment benefits, as you know, that there's been a enhancement of those benefits that's going to complement what already is in place in the state of Louisiana. I think our maximum benefit here is \$247 a week for twenty six week period. And the way in which the CARES Act has rolled out, there is an additional \$600 benefit available to folks who are eligible, who've been impacted by COVID-19 and an additional 13 weeks. If you've exhausted those those 26 weeks. And so a lot of this is a little complicated. And, you know, as a lawyer, I have to say every everybody's situation is different. So I would not take it as a blanket statement. The things that I say. But, you know, at at a minimum apply.

**Nicholas Van Sickels:** [00:32:21] People shouldn't expect from this necessarily getting her plus dollars a week, right?

**Ranie Thompson:** [00:32:27] No, it's unfair. I mean, there's still there's some some rules have been relaxed, but there's still going to be some scrutiny around eligibility and the need for ensuring that, you know, information that's being provided is accurate. Lesson learned from Katrina, like if you apply for it and you get the benefit. This is why I'm saying document everything, because right now nobody's necessarily asking you to prove that you've actually somehow been impacted by COVID-19. They're not asking for medical records. They're not asking for proof that you have a child in your home. They're not asking for that. But documentation should this come back? Yeah, but they might they might like. There's no rule that says they won't. Right. And we're still learning that. I mean, we still have clients who are dealing with that problem post-Katrina. And we are 15 years out. We're still fighting against collections for Katrina relief that were granted to folks.

**Nicholas Van Sickels:** [00:33:24] You know, that's I think that's a great statement to just keep hammering and please document, document, document. Make sure you document everything. Because, you know, I think if you were to get audited or somebody look back, really, really terrible.

**Ranie Thompson:** [00:33:37] Right. And what we don't know is like how well, again, how will all of these things interact? Like what? What's the effect of the twelve hundred dollars on your you know, your existing benefits of Social Security and and your SNAP benefits and where things where they take a look at your assets and resources, where where traditionally these programs might look at what assets and resources you have as a part of their eligibility determination process. You know, when you've got all of these things because you need them at some point, will there be, will the systems look and say, well, you had this? And that meant that you should not have gotten these things. And so, you know, I remember having to push back and fight for a client post-Katrina who got some relief and some. And then there was a question about whether or not the snap benefits that he received he should have gotten because he got relief from another source.

**Ranie Thompson:** [00:34:42] And so sort of like, how do we not co-mingle resources? Like, how do you not co-mingle the resources that are coming in so that it's very clear that these are one time dollars and not like a regular financial resource for you ongoing. ry. Thinking things through and making things challenging for our clients anyway.

**Nicholas Van Sickels:** [00:35:06] No, I agree. Megan brought that up last week about and it's tough for I mean, I'm a physician. It's tough for me to understand always which systems in health care, whether they be private, whether they be public, federal, etc. play right together. And I think this only complicates that.

**Ranie Thompson:** [00:35:26] So, yeah, one of the reasons to this is what's going to happen with folks who are I mean, that this is dealing with like much of what in CARES Act. Much of the relief deals with how federal agencies are now handling the collections and access to resources for community. But the private industry is still sort of like full on wage garnishment debt collection. Right. Like so you've got twelve hundred dollars that comes to your bank account. And will that private debt collector who has a wage garnishment in place be able to seize that money? Like so it's it's really like as a lawyer, I'm just sort of like, how do I stop this?

**Ranie Thompson:** [00:36:10] And just having clients just kind of be vigilant and aware of of all of the pieces that could come up and seek legal help when you don't understand and ask the questions and get help.

**Nicholas Van Sickels:** [00:36:23] No, that's that's great. Great advice. And knowing who and when to reach out is /// when you're at your limit of of ... maybe even before you get to your limit, I think is the better time right before you're you're at a point where you feel like you're up against a wall and really struggling. The last thing I want to talk about and you mention this a little bit. People on SSI, on disability. What? We've got this question about what should they expect from all of this, if anything? Will their base benefits change at all?

**Ranie Thompson:** [00:36:58] No. There's no impact right now on their base benefits. You know, I you know, we believe that the award of this twelve hundred dollar stimulus, the stimulus funds won't impact won't affect the current benefits that they're receiving. And again, as lawyers, we're prepared to fight. If it comes to that, we will fight to prove otherwise. This is, disasters bring about like it highlights, just how critical access to justice is for community and the need for judicial systems to be responsive and aware of how disasters impact clients in that. From that perspective as well.

**Ranie Thompson:** [00:37:49] And so it brings up an opportunity to change the way in which systems systems operate so that if if this should become the stimulus check, which is a huge benefit and need for our clients, should that become, you know, view differently, should that be viewed differently by that Social Security system, then that's where we step in. Like your system has to change because this will impact millions of people. If you choose, use this as a way in which it creates a it causes an eligibility problem for folks and then you start to reduce ah, terminate their benefits. That's a problem. And so, again, we lessons learned and we are fighting against these these these things. And if we have to, hopefully you'll hear me and it won't happen. Yes. But if we have to we're available to fight it.

**Nicholas Van Sickels:** [00:38:43] Well, the last couple things I want to talk to you about in this has been great. Just to kind of wrap up, though, you know, you mentioned the beginning. The same problems that existed before COVID-19 are still here. They're only going to get worse from COVID, you know, because people are going to lose access to the resources they had before. How are you reshaping your department to kind of as these acts come out?

**Nicholas Van Sickels:** [00:39:11] I mean, do you feel like you're going to have to dedicate a branch of your lawyers to just helping process claims or or fight things? Do you feel like you're going to have to have a part that just don't existing problems that are maybe worse back home? What is y'all's plan? And it might be up in the air, which is totally fair because ours is, too. We're still working through it.

**Ranie Thompson:** [00:39:32] I mean, I think honestly, it's we're still trying to figure it out because the the regular issues are continuing to come through. But four of us on staff worked through Katrina and provided legal assistance post-Katrina. And so we we sort of kind of know what to expect. But how do we organize it as. And as the director and leader of this department, I am challenged to come up with a game plan. So what we've done is, you know, my staff has just taken to reading. I mean, we've just sort of like decided that this is gonna be the area of law that I want you to focus on. You just beef up as much as you can on that and get ready to develop these one pagers. These informational sheets and and also prepare our, you know, our arsenal of outreach and education, you know, do our presentations to folks, get it out to community. So we're doing those things. And then, you know, I have a I sort of have settled into long term

visioning because every disaster.... I mean, you know, we deal with the immediate. We deal with the intermediate. But the long term recovery is always the issue. And so we can focus on like I can have my staff focus on, you know, these these laws that are rolling out immediately and dealing with something like the utility shut offs and all of these things and all of that.

**Ranie Thompson:** [00:41:05] But I'm looking at what's going to happen when, you know, when landlords can roll out the evictions pleadings. Right. What's going to happen when if you've within the net, let's say maybe a year or two outside of this COVID thing, what what will life look like and what laws like civil rights violations? Our clients are already dealing with that. But it's going to mean we're going to see and hear things that because we're shut in and quarantined and dealing with things electronically that we won't hear about until it shows up in stress and trauma in your spaces. Providers are like, well, how did you sit through that for six months and not tell anybody right? So I'm visiting out to that. I'm trying to develop like a a model and practice to be ready for that life, that phase of life.

**Nicholas Van Sickels:** [00:41:56] And for that, we are so grateful to you, because I agree. I think for. Even for us in medical, it's it's it is important to think about you right now, what I call patients. I'm hearing about the acute loss of work, loss of benefits and struggles. But right now, I'm not seeing as much of what I worry about. You know, the stress and trauma over six months that I saw after Katrina that I saw like six months to a year to two years to three years out after. So I think it's that that's a very good point to highlight. And when we're really looking forward to as well. Not looking forward to in a good way, looking to plan for other right

**Nicholas Van Sickels:** [00:41:56] To wrap up, I want you to give a plug for CrescentCare Legal Services documents that you put on the website. See, you have a handout. Anything else you want to say?

**Ranie Thompson:** [00:42:46] Right. I just again, thank you for giving us space to be able to talk about this and to make sure that folks know that we are still here, we are still operating, still advocating and doing what we need to do to it to ensure that the client's rights are protected and community has the information that they need to be empowered to advocate for themselves. Sitting in your own homes, right? Yeah. And



so, you know, be sure that you reach out, utilize the resources that we're gonna post on our website and also accessing resources in other spaces that are also put up on our website.

**Ranie Thompson:** [00:43:25] You know, one of the things I just kind of want to leave with is to know that, you know, that things will eventually turn to turn the corner and will get better. You know, I think, you know, early on in this, we learned or I learned, you know, just, you know, again, the importance of having access to lawyers, you know.

**Ranie Thompson:** [00:43:51] You know, with with the way in which one of the things that really kind of came to mind came to light for us was we had a client who, you know, we were dealing with utility shut offs and just the impact of a utility shut off in the wake of this. Right? And understanding like going back and saying, well, you know, what was rolled out to the public said it can't happen, And the public was like, what? Yeah, like I started to tell friends that .. "But that's not what they told me!" Right. Yeah. And so the fine print is really what kind of trips up everybody.

**Ranie Thompson:** [00:44:37] And so again, taking this as an opportunity to change systems system, systemic advocacy is what we're doing and saying, hey, look, utility companies, you know, you've got a mandate for folks to take certain safety precautions and that can't happen if you shut the water off. No, it cannot. Right. And it shouldn't matter that, you know, because people living in poverty and are choosing to buy food and and can't afford to pay the water bill. Right. So, you know, some compassion and humanity in these times.

**Ranie Thompson:** [00:45:18] So we've been you know, we are learning to be creative in leveraging, you know, federal and state law in ways that traditionally would not be used in unexpected, unexpected places to get relief for clients. So we are doing what we need to do. All right. We're still on the on the battlefield.

**Nicholas Van Sickels:** [00:45:40] Keep going; we need you more than ever. Well, I will wrap up there, but I thank you so much for coming on today. We will get this up so people can listen to it; I think this is such valuable information and also such reassuring information. I mean, even if you know and we talked before, you don't have all the answers to all the specifics of the acts. Just hearing someone like you talk about how,

you know, we'll get through it. You have the experience. I think that is reassuring for a lot of people who might be listening. Thank you.

**Ranie Thompson:** [00:46:04] Thank you. All right.