



The federal government entered a shutdown after Republican lawmakers blocked bipartisan bills that would have kept the government open and extended tax credits to stop Affordable Care Act (ACA) premiums from skyrocketing. Without that funding, many federal services are pausing or slowing — disrupting paychecks, benefits, and essential programs that millions of Americans count on every day.

I know this uncertainty is stressful. I'm fighting to reopen our government, keep critical services running, and protect affordable health care for everyone who relies on the ACA Marketplace — especially families, the self-employed, and small business owners who may feel the impact most.

If you need help, please contact my office at (614) 220-0003 or (202) 225-4324.

To stay up to date, [subscribe to my email alerts](#) or follow me on social media for the latest information.

How did we get here? How do we move forward?

Each year, Congress must pass 12 funding bills to keep the government operating. When Congress fails to pass them—or a short-term measure called a *continuing resolution* (CR)—the government shuts down.

The current CR, as of October 24, is dirty and devastating in its failure to extend vital health care tax credits, causing Affordable Care Act (ACA) health insurance premiums to spike—often doubling or more—for families, small businesses, and others as open enrollment begins November 1.

The way forward: Republicans must return to Washington and negotiate a responsible, bipartisan plan that reopens the government and protects affordable health care for all Americans.

What does this mean for you?

The information below provides a quick overview of how a federal government shutdown may affect you going forward — from paychecks and benefits to public services and programs.

This FAQ is based on guidance from federal agencies and House Committees, along with the best information available from past shutdowns. However, details continue to change. Unlike previous shutdowns, the Trump administration has already used the shutdown to score political points and has publicly threatened to use it to fire federal workers.



For the most current information, please contact the relevant federal agency. If you have further questions, my office will do our best to assist.

Can your office still help with federal agency cases during the shutdown?

- **Yes.** My office continues to assist with federal agency issues during the shutdown and will keep following up, though responses may be delayed due to furloughed staff.
- **New cases.** You can still open a new case by contacting my office at (614) 220-0003 or clicking [HERE](#).
- **Existing cases.** If you already have a case open, no action is needed. My office continues to request updates and advocate for progress on your case.

State & Local - What is the impact on state and local services?

- **Possible changes over time.** State and local services are operating as usual for now, but if the shutdown continues and federal funding remains unavailable, some agencies may need to scale back or delay programs — and state and local programs that rely on federal funding will also be affected.
- **Need information?** Contact your state or local agencies directly for updates on how specific programs may be affected.

What's Still Running — and What Will Be Different?

US Postal Service - Will my mail still arrive?

Yes. Post Offices will remain open, and mail delivery will continue.

Health Care - Will Medicare or Medicaid be interrupted?

- **Current coverage continues.** Medicare, Medicaid, and disability insurance benefits will keep being paid as long as the shutdown doesn't extend beyond December 31, 2025.
- **Medicare's Open Enrollment period** (October 15 – December 7, 2025) will continue as planned, though some communications from the agency may be delayed or outdated.
- **Service delays possible.** Some agency staff are furloughed, which may cause longer wait times or slower processing for new enrollments and replacement Medicare cards.



Unemployment - Will I still receive unemployment benefits?

- **Yes.** Unemployment Insurance (UI) benefits are state administered, so payments will continue, though access or processing may vary by state.
- **Some services paused.** Job placement and reemployment services funded by the federal government may be temporarily closed.

For Federal Workers:

- **If you are furloughed or laid off** from federal employment or jobs funded by federal contracts, you can apply for state unemployment benefits.
- **If you later receive back pay,** you'll need to repay those UI benefits.
- Federal employees will receive backpay under the *Government Employee Fair Treatment Act*. However, federal contractors are not guaranteed backpay.
 - I have cosponsored *The Fair Pay for Federal Contractors Act* which guarantees back pay and restores leave benefits for contract workers furloughed or laid off due to a shutdown.
- Excepted employees (working without pay) are not currently eligible.
- Click [HERE](#) for Ohio's state unemployment program.

More on the Shutdown's Impact on Federal Workers and Their Work

- **Essential staff keep working.** Each federal agency determines which employees are "excepted" (essential) and must continue working without pay, and which are "not excepted" (non-essential). Non-essential workers are placed on unpaid furlough.
- **Paychecks paused.** Federal employees — whether working or furloughed — will not receive pay during the shutdown but are guaranteed full back pay once the government reopens under the *Government Employee Fair Treatment Act of 2019*.
- **Suspended or stalled operations.** Some federal offices may temporarily close or scale back operations, causing delays or interruptions that also affect state and local programs funded by federal dollars.
- **Need more information?** Visit the Office of Personnel Management (OPM) website [HERE](#) for agency-specific guidance.

See the 'I'll Keep Fighting For You' section below for what I've done to protect federal employees.



Food Assistance Programs - I rely on SNAP or WIC. Will I keep getting my benefits?

- **SNAP continues for now.** The Supplemental Nutrition Assistance Program (SNAP) and Child Nutrition Programs will continue operating **at least through October 31, 2025**. Afterwards, if the state is unable to provide support for these federal programs, recipients should also reach out to their local food banks for assistance.
- **WIC funding, initially at risk, is being supported.** While WIC funding was initially at risk during the shutdown, the Trump administration provided a \$300 million infusion in early October, allowing the program to keep operating.
- **Potential State Support.** House Bill 502 would allow the state to temporarily use its own funds to keep SNAP, WIC, and Ohio Works First benefits running if federal funding is interrupted. The plan will only take effect if federal dollars lapse. The bill has not yet become law, but it shows that state leaders are preparing in case federal support is delayed.

Housing - What is the impact on housing and rental assistance?

- **Federal housing services reduced.** The Department of Housing and Urban Development (HUD) has furloughed most of its staff, slowing or halting key operations and **resulting in the following impacts:**
- **Rental & housing assistance delays.** Renters relying on HUD housing programs or Housing Choice Vouchers i.e. Section 8, may see delays in monthly subsidy payments, putting some tenants at risk of eviction, however funding remains to cover October and November voucher payments.
- **Public housing concerns.** Maintenance and safety repairs in public housing could be delayed, potentially affecting resident safety.
- **Home loans affected.** The Federal Housing Administration (FHA) and Department of Agriculture (USDA) will pause most new home loans and loan guarantees, while the VA will continue to guarantee veterans' home loans.

Student Loans - Will student loans continue to be disbursed?

- **For now, yes.** Pell Grants and Federal Direct Student Loans will continue to be processed and disbursed as long as existing funds remain available.
- **Temporary coverage.** The FAFSA application system, loan servicing, and grant disbursements will operate for a limited time during the shutdown.
- **Possible delays.** If the shutdown lasts for an extended period, schools may face funding shortages, and the reduced Department of Education workforce could slow down processing and communication.



- **Borrowers can get assistance** with their loan servicer, local organizations and possibly a state student loan ombudsman. Click [HERE](#) for more information.

Social Security - Will I continue to receive my Social Security or SSI checks?

- **Yes.** Social Security and SSI payments will continue as usual.
- **Limited services.** The Social Security Administration (SSA) will still handle essential tasks such as issuing cards and processing benefit applications but with reduced staffing. For more on what will be impacted click [HERE](#).
- **Expect delays.** Services like benefit verifications, overpayment processing, and updates to existing accounts may be delayed, and wait times could be longer.
- **Take action.** If you don't already have one, create a my Social Security account at ssa.gov/myaccount. Some services paused during the shutdown may still be completed remotely by Social Security staff through this online portal.
- **Need help?** Contact our Casework Manager, Sandra Jackson, at (614) 602-9720 for additional information and assistance.

Other Retirement Benefits - What will happen to military and federal benefits?

- **Benefits will continue.** Military and federal retirees will keep receiving their regular retirement payments during the shutdown.
- **Expect some delays.** Processing of new retirement applications, account updates, or benefit adjustments may take longer due to reduced staffing.

Veterans - Will my VA health care or benefits be affected?

- **VA medical care continues.** All VA hospitals, clinics, and medical facilities will remain fully operational during the shutdown.
- **Benefits processing continues.** Veterans will continue to receive **compensation and pension payments**, and benefits claims will keep being processed.
- **Some services paused.** VA call centers, hotlines, and public contact services at the Veterans Benefits Administration are temporarily closed, which may cause slower response times.
- **Minor delays possible.** Some veterans may experience brief delays in receiving discharge documentation needed for loan applications.
- **Need help?** contact our Outreach and Constituent Services Director, Larry Seward, at (614) 220-0003 for additional information and assistance.



Military Personnel - How does the shutdown affect military and law enforcement personnel?

- **Active-duty personnel continue to serve.** All active-duty military, Guard members, Reservists on active orders, and federal law enforcement officers are required to work. Through existing funds, military personnel were paid on Oct 15, 2025, but it is unclear whether there will be funds to pay servicemembers past October 31, 2025.
- **Civilian employees affected.** Many Department of Defense civilian employees are facing furloughs, leading to disruptions in training, support missions, and other essential operations. Some may've been paid through the existing funds referenced above; however it is unclear whether there will be funds past October 31, 2025.
- **Health care and family services.**
 - **On-base non-urgent medical care** and some elective procedures may be delayed.
 - **TRICARE off-base care** will continue as normal.
 - **On-base child care** may remain open on a case-by-case basis.
- **Personnel moves delayed.** Some permanent change-of-station transfers and hiring for child care and medical staff at military installations may be postponed.

What travel services are impacted — flights, passports, or international travel?

- **Air travel continues.** Flights are still operating, but passengers may experience longer TSA lines, delays, or cancellations due to staffing shortages.
- **Essential personnel working without pay.** Air traffic controllers, TSA officers, Customs and Border Protection agents, and aviation safety inspectors are continuing their duties without pay during the shutdown.
- **Passports and visas.** The State Department is still processing passport renewals and visa applications as long as funding and fees allow, but significant delays are expected.
- **Travel programs.** TSA PreCheck applications are being accepted, but Global Entry applications and renewals are suspended.
- **International travel. U.S. embassies and consulates remain open,** and Americans abroad can still contact them for assistance if needed.
- **Need more information?** Visit the **Office of Personnel Management (OPM)** website [HERE](#) for agency-specific guidance.



How will the shutdown impact SBA loans and small business support?

- **Disaster Loans Continue.** The SBA Disaster Loan Program will continue operating because it does not rely on annual appropriations.
- **SBA Lending Programs Halted.** The Small Business Administration (SBA) will stop processing new business loans under the 7(a), 504, Community Advantage, and Microloan programs — cutting off access to critical capital for small businesses.
- **Investment Programs Frozen.** The Small Business Investment Company (SBIC) program will be unable to process new or follow-on investments because SBA must approve disbursements.
- **Entrepreneurial Development Programs Disrupted.** Programs like Small Business Development Centers (SBDCs), Women's Business Centers (WBCs), SCORE, and Veterans Business Outreach Centers (VBOCs) may face disruptions and delayed reimbursements due to furloughed federal staff.
- **Federal Contracting Stalled.** No new federal contracts can be issued during the shutdown, jeopardizing over \$365 million per day in small business contracts. Certification processes for 8(a), Women-Owned, and Service-Disabled Veteran-Owned businesses are halted.
- **Innovation & Research Programs Paused.** The Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs will pause payments and new solicitations, delaying billions in R&D investments and affecting thousands of small firms in defense and health sectors.

Additional Impacted Services - FDA, FEMA, Visiting D.C. & National Parks

What is the impact on food safety activities? Food and Drug Administration (FDA) food safety activities — such as routine inspections of facilities — will be delayed across the country.

What does this mean for disaster relief efforts? Federal Emergency Management Agency (FEMA) staff will still respond to emergencies, but all long-term projects will be delayed due to a lack of funding in the Disaster Relief Fund.

How will the shutdown affect travel and attractions to D.C. and national parks?

- **Limited operations.** Many National Park Service activities — including trash removal, campgrounds, and concessions — may pause during the shutdown.
- **Some parks and memorials remain accessible.** Some open-air parks and memorials in Washington, D.C., may remain accessible, but others could close or operate with limited staff.

Your Guide to Navigating the 2025 Government Shutdown



- **Museums.** Smithsonian museums may close if the shutdown continues for an extended period.
- **Capitol tours are suspended** during the shutdown. If you've scheduled a tour, please contact my office at (202) 225-4324 to reschedule.
- **Check before visiting.** Verify the status of parks, memorials, or museums online or by contacting them directly.

I'll Keep Fighting For You

I'm standing up for federal employees, contractors, and families across Central Ohio who are being hurt by this shutdown. Earlier this year, I called on the Trump administration to reverse harmful staffing cuts and office closures — and I'm continuing to take action now.

I've joined my Democratic colleagues on several efforts to protect workers and hold agencies accountable, including but not limited to the following:

- **H.R. 5599, The Securing Assurance for Federal Employees (SAFE) Act** - Protects federal workers from facing layoffs, specifically through reductions-in-force (RIFs), during a government shutdown.
- **H.R. 5657, The Fair Pay for Federal Contractors Act** – Guarantees back pay and restores leave benefits for contract workers furloughed or laid off due to a shutdown.
- **H.R. 5674, Emergency Relief for Federal Workers Act** – Adds “government shutdown” to the list of hardships that allow federal employees to withdraw from Thrift Savings Plan (TSP) and other retirement accounts without penalties.
- **H.R. 5689, Shutdown Guidance for Financial Institutions Act** - Protects federal employees, contractors, and others from the financial impacts of a government shutdown by providing and encouraging best practices for banks, credit unions, and other financial institutions to work flexibly with people impacted by shutdowns.
- **H.R. 5705, CARE for WIC During Shutdowns Act** - Ensures that states are reimbursed for any shortfall in federal WIC funding that occurs during a government shutdown.
- **Led a letter with the Ohio Democratic Congressional Delegation condemning the firing** of the entire Community Development Financial Institutions (CDFI) Fund staff by the Trump Administration during the shutdown
- **Led a letter to the Office of Management and Budget (OMB) condemning** the decision to freeze critical infrastructure projects during the shutdown, joined by 25 Democratic colleagues.
- **Joined an amicus brief in the Merit Systems Protection Board (MSPB) and National Labor Relations Board (NLRB) case** defending **Article I** powers and



the independence of federal agencies in consolidated cases challenging the firing of MSPB and NLRB members.

- **Court challenges have repeatedly succeeded** in blocking Trump administration Reductions in Force (RIFs) and other questionable firings — most recently, when U.S. District Judge Susan Illston temporarily halted the October 10, 2025, mass firing of more than 4,000 federal employees across seven agencies.

I've always believed in working with Republicans to get things done. I hope Republican leaders will reject the extremes and join us in reopening the government.

My office remains open and ready to help you during this difficult time. Your voices matter, and I will keep working and fighting for Central Ohio and all Americans to ensure our government works for the people.

Please do not hesitate to reach out to my office at **(614) 220-0003 or (202) 225-4324** with any questions or concerns.