

Expanded Unemployment Benefits: Are you out of work because of COVID-19?

On March 27, 2020, the <u>Coronavirus Aid, Relief, and Economic Security (CARES) Act</u> was signed into law. The CARES Act creates three new UI programs: Pandemic Unemployment Compensation (PUC), Pandemic Emergency Unemployment Compensation, and Pandemic Unemployment Assistance.

A Temporary Boost to Unemployment Compensation

Pandemic Unemployment Compensation (PUC)

From 3/27/20 to 7/31/20, all UI and PUC applicants will receive an additional \$600 per week on top of your state unemployment benefits. PUC is a flat amount to those on UI, including those who are receiving a partial unemployment benefit check. PUC does not affect your eligibility for Medicaid or CHIP.

Pandemic Emergency Unemployment Compensation (PEUC)

You can receive an additional 13 weeks of unemployment benefits, which will become available after you use up all your state's 26 weeks of unemployment benefits. PEUC expires Dec 31, 2020.

Pandemic Unemployment Assistance (PUA)

This is emergency unemployment assistance to workers who are left out of state unemployment benefits or have used up all of their state unemployment benefits. If you qualify for state unemployment benefits, you are NOT eligible for PUA.

PUA runs from Jan 27, 2020 through Dec 31, 2020. You can receive retroactive pay (since benefits begin 1/27/20) and can receive benefits for a maximum of 39 weeks, including any weeks for which you received regular UI. PUA will have a minimum benefit that is equal to one-half the state's average weekly UI benefit (about \$190 per week).

Those eligible for PUA include self-employed workers, including independent contractors, freelancers, workers seeking part-time work, and workers who do not have a long-enough work history to qualify for state UI benefits.

For PUA, you need to self-certify that you are partially or fully unemployed, or unavailable to work because of one of the following circumstances:

- You have been diagnosed with COVID-19 or have symptoms of it and are seeking diagnosis;
- A member of your household has been diagnosed with COVID-19;
- You are providing care for someone diagnosed with COVID-19;
- You are providing care for a child or other household member who can't attend school or work because it is closed due to COVID-19;
- You are quarantined or have been advised by a health care provider to selfquarantine;
- You were scheduled to start employment and do not have a job or cannot reach your place of employment as a result of a COVID-19 outbreak;
- You have become the breadwinner for a household because the head of household has died as a direct result of COVID-19;
- You had to quit your job as a direct result of COVID-19;
- Your place of employment is closed as a direct result of COVID-19; or
- You meet other criteria established by the Secretary of Labor.

You are not eligible for PUA if you can either work remotely with pay or are receiving paid sick days or paid leave. Unfortunately, workers must be authorized to work to be eligible for PUA, meaning that undocumented workers will not qualify.