# Staying Sharp – Unemployment Insurance and COVID-19 (April 2020)

## Question:

I work with several Social Security beneficiaries who may be laid off or unable to work due to the current coronavirus pandemic.  Could they get Unemployment Insurance (UI)?

## Answer:

Unemployment Insurance is a joint state-federal program that provides cash benefits to eligible workers, which usually include those laid off from a job through no fault of their own.  Each state sets their own guidelines for who is eligible and the amounts of benefits.

In response to the COVID-19 (Coronavirus) outbreak, the federal government is allowing new options for states to amend their laws to provide unemployment insurance benefits.  For example, federal law now allows states to pay benefits where:

·      An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work;

·      An individual is quarantined with the expectation of returning to work after the quarantine is over; and

·      An individual leaves employment due to a risk of exposure or infection or to care for a family member.

In addition, federal law does not require an employee to quit in order to receive benefits due to the impact of COVID-19.

March 30 update:  Under the newly signed federal CARES Act, states are able to extend unemployment benefits to people who were not previously covered by Unemployment Insurance, including:

·      Self-employed workers

·      1099-independent contractor or gig workers

·      Workers with a limited work history

The new law also increases weekly benefits for all unemployed workers by $600 a week for up to six months, and 13 weeks of benefits on to the number of weeks a state currently pays benefits.

## [Find your state’s Unemployment Insurance website](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.careeronestop.org%2FWorkerReEmployment%2FToolkit%2Ffind-unemployment-benefits.aspxhttps%3A%2Fwww.careeronestop.org%2FWorkerReEmployment%2FToolkit%2Ffind-unemployment-benefits.aspx&data=02%7C01%7Ckarla.bell%40DOR.CA.GOV%7C27d9322c1f144dae0f8a08d7d7e6eae6%7C19ed70549d9743c792b16781b6b95b68%7C0%7C0%7C637215259127317760&sdata=yCZMlULKifHJ%2B9dsUSCbpIPNiee4v7JtFUlOdoULJT0%3D&reserved=0) for more specific information.  Please note that states are in the process of implementing these new rules and may not have updated information immediately.  If beneficiary is out of work or had their hours reduced they should continue to follow their state’s guidelines for filing for unemployment.  Many states are experiencing extensive traffic and ask filers to be patient and persistent.

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## References:

Department of Labor, CareerOneStop COVID-19

[https://www.careeronestop.org/coronavirus.aspx](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.careeronestop.org%2Fcoronavirus.aspx&data=02%7C01%7Ckarla.bell%40DOR.CA.GOV%7C27d9322c1f144dae0f8a08d7d7e6eae6%7C19ed70549d9743c792b16781b6b95b68%7C0%7C0%7C637215259127327753&sdata=Z03Irgj59JvvhDmpNt77OEA2GKcV25MhaBrwbUWeuUw%3D&reserved=0)

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[**www.vcu-ntc.org**](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.vcu-ntc.org%2F&data=02%7C01%7Ckarla.bell%40DOR.CA.GOV%7C27d9322c1f144dae0f8a08d7d7e6eae6%7C19ed70549d9743c792b16781b6b95b68%7C0%7C0%7C637215259127327753&sdata=2iD4selDdV%2FGyCbarvoHxBbyb%2B5cYVrzkSlCDi0wOOU%3D&reserved=0)