

# COVID-19 and Unemployment Insurance

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Primary source: NY Department of Labor, "What You Need to Know and Do About the CARES Act," <https://www.labor.ny.gov/ui/cares-act.shtm> (includes flow chart, link to "Frequently Asked Questions.")

## Key New York Changes to Unemployment Insurance (UI) Benefits through Federal CARES Act:

- ◆ Persons not usually eligible, including those who worked part-time or were self-employed (independent contractors, gig workers) may qualify for Pandemic Unemployment Assistance (PUA).
- ◆ Persons who get traditional UI benefits and those who get PUA will qualify for a weekly payment based on recent earnings AND will get another \$600 per week, between April 5 and July 31, 2020.
- ◆ After person exhausts usual 26-week limit for UI benefits, he or she will qualify for an additional 13 weeks of UI payments (but extra \$600 only available through 7/31/20).

## What Does Unemployed Person Need to Do?

- ◆ If you are already approved for benefits – Do Nothing – your benefits will be updated automatically, as explained above (extra \$600 per week, potential for 13 extra weeks of UI benefits).
- ◆ If you are filing a new UI claim – apply online or call Department of Labor to apply (see below).
- ◆ Those filing a new claim, for traditional UI or PUA, will potentially get the usual 26 weeks of payments, an extra \$600 per week for up to 4 months, and an extra 13 weeks after getting UI for 26 weeks.

## What if My Employer Reduced My Hours Because of COVID-19?

- ◆ You may qualify for partial UI if you work less than four days a week and earn \$504 per week or less.

## How Do You Apply for UI or PUA Benefits?

- ◆ Apply online at [www.labor.ny.gov/signin](http://www.labor.ny.gov/signin) (your best bet if you can access the Internet), or call the UI Telephone Claim Center at 888-209-8124 (expect delays with high volume of calls).
- ◆ As this is written, unemployment offices are not open to the public for taking in-person applications.
- ◆ Based on the first letter of your last name, the Department of Labor asks that you apply as follows: A to F, apply on Monday; G to N, apply on Tuesday; O to Z, apply on Wednesday.
- ◆ If you missed your day to apply, you should do so on Thursday, Friday, or Saturday.

## How Much Will My UI or PUA Weekly Payment Be?

- ◆ It depends on your average pay during the past four quarters. You can use the NY Department of Labor's Benefit Rate Calculator, <https://labor.ny.gov/benefit-rate-calculator/>, to get an idea of what you may get.
- ◆ The current minimum weekly benefit is \$104, and the maximum is \$504.

## Will a Person be Allowed to Collect Both Social Security or SSI Disability and UI Benefits?

- ◆ Yes, so long as the person continues to meet the Social Security/SSI disability criteria and is able to work, available to work, and looking for work as required for UI benefits.
- ◆ The unemployed person must be prepared to return to their past job when available and meet the UI work search requirements.
- ◆ It is not clear whether work search requirements will be relaxed during the COVID-19 crisis.

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