UNEMPLOYMENT INSURANCE

LIFE DURING COVID

A PRESENTATION BY: NINA TARGOVNIK

LEAD ATTORNEY COMMUNITY LEGAL SERVICES



UNEMPLOYMENT INSURANCE (UI)

- TYPICALLY, QUALIFYING FOR UI REQUIRES A MINIMUM AMOUNT EARNED DURING THE PAST 4 QUARTERS
 AND A QUALIFYING REASON FOR LEAVING EMPLOYMENT
- AFTER APRIL 1, THIS CHANGED.
- CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT ("THE CARES ACT") ADDRESSES THE NEWLY UNEMPLOYED AND THEIR CIRCUMSTANCES

AM I ELIGIBLE FOR UI NOW?

- GENERALLY, INDEPENDENT CONTRACTORS, GIG WORKERS, SELF-EMPLOYED INDIVIDUALS ARE NOT ELIGIBLE FOR UI
- OR PEOPLE WHO DID NOT EARN ENOUGH MONEY ARE ALSO NOT ELIGIBLE
- OR YOU ALREADY USED YOUR 26 WEEKS OF UI
- OR YOU ARE UNABLE TO WORK BECAUSE OF COVID-19
 - IF YOU ARE SICK
 - IF YOU ARE CARING FOR SOMEONE FOR WHO IS SICK
 - YOU ARE TAKING CARE OF A CHILD

NOW YOU SHOULD APPLY FOR UI

- IF YOU ANSWERED YES TO ANY OF THE QUESTIONS ON THE PREVIOUS SLIDE, YOU SHOULD NOW APPLY FOR BENEFITS
- THE CARES ACT EXPANDED ELIGIBILITY, SO MANY PEOPLE WHO WERE NOT PREVIOUSLY ELIGIBLE SHOULD NOW APPLY

SHOW ME THE MONEY

- ARIZONA RESIDENTS, WHO ARE MONETARILY ELIGIBLE, CAN RECEIVE \$240/WEEK FOR UI
- WITH THE CARES ACT, AN ADDITIONAL \$600 WEEKLY WILL BE ADDED TO EACH CLAIM-CURRENTLY THROUGH JULY 31, 2020
- AN ADDITIONAL 13 WEEKS ARE NOW ADDED TO THE ORIGINAL CLAIM
 - THE ADDITIONAL WEEKS ARE FUNDED THROUGH THE FEDERAL GOVERNMENT

DO I HAVE TO WAIT?

- AZ WAIVED THE WAITING WEEK, SO NOW ONCE YOU APPLY YOU ARE ELIGIBLE THE SAME WEEK
- SO BE SURE TO APPLY AT AZUI.GOV
- HAVE THE FOLLOWING INFORMATION HANDY
 - THE NAMES, ADDRESSES, AND PHONE NUMBERS OF ALL EMPLOYERS FOR THE LAST 18 MONTHS INCLUDING THE CORRECT MAILING ADDRESS AND TELEPHONE NUMBER FOR THE MOST RECENT EMPLOYER
 - THE LAST DAY WORKED IMMEDIATELY PRIOR TO FILING THE UI CLAIM
 - AMOUNT (BEFORE DEDUCTIONS) AND DATE OF ANY PAYMENT FOR SEVERANCE, VACATION, HOLIDAY OR UNUSED SICK PAY
 - ALIEN REGISTRATION NUMBER, IF APPLICABLE

IF I'M WORKING PART-TIME, HOW MUCH CAN I MAKE?

- IF YOU ARE WORKING PART-TIME, AND STILL WANT TO BE ELIGIBLE FOR UI BENEFITS IN AZ, YOU CANNOT EARN MORE THAN \$240 GROSS (BEFORE TAXES)
- IF YOU EARN \$241, YOU WILL NOT RECEIVE THE ADDITIONAL \$600
- IF YOU ARE EARNING ANY MONEY, YOU NEED TO REPORT IT ON YOUR WEEKLY CLAIM
- NOT DOING SO IS FRAUD AND THE PENALTIES FOR FRAUD ARE VERY SEVERE
 - CANNOT GET UI UNTIL DEBT IS REPAID
 - 4 WEEKS DISQUALIFICATION FOR EACH WEEK ASSESSED
 - 15% PENALTY –PLUS INTEREST

DO I HAVE TO LOOK FOR WORK?

- CURRENTLY, THE JOB SEARCH REQUIREMENT IS SUSPENDED
 - BUT THIS NOT THE PERMANENT
- BUT LOOKING FOR WORK IS ALWAYS GOOD

WHAT IF I'M FURLOUGHED?

- APPLY FOR BENEFITS
 - AS LONG AS YOU ARE NOT GETTING PAID AND
 - YOUR EMPLOYER DID NOT OFFER YOU TELE-WORK

WHAT IF I DON'T FEEL MY WORKPLACE IS SAFE

- IF YOU DO NOT FEEL SAFE BECAUSE OF YOUR WORKING CONDITIONS DURING THE VIRUS, YOU CAN LEAVE YOUR JOB AND APPLY FOR UI BENEFITS.
- ON THE APPLICATION, THERE SHOULD BE A BOX TO CHECK THAT YOUR RESIGNATION WAS BECAUSE OF COVID-19

WHAT DO I NEED TO DO?

- FILE YOUR WEEKLY CLAIMS!!!
- AS LONG AS THE SYSTEM ALLOWS YOU TO FILE
- FILE
- YOU CAN MAKE UP ONE WEEK, IF YOU MISSED ONE BUT AFTER THAT, THE SYSTEM MAY NO LONGER RECOGNIZE YOUR CLAIM

PUTTING IT IN PERSPECTIVE

- AS OF MARCH 282020, 6.9 MILLION PEOPLE NATIONWIDE PUT IN A NEW CLAIM FOR UI BENEFITS
- 400,000 PEOPLE IN AZ APPLIED IN MARCH AND APRIL
- ABOUT 250,000 ARE RECEIVING BENEFITS CURRENTLY IN AZ
- IN 2009 DURING THE GREAT RECESSION, ABOUT 127,863 APPLIED FOR UI BENEFITS IN AZ
- IN FEBRUARY 2020, ABOUT 3,000 PEOPLE APPLIED FOR UI BENEFITS WEEKLY IN AZ

WHY IS THIS TAKING SO LONG

- THE COMPUTER SYSTEM IS 32 YEARS OLD AND NOT PROGRAMMED TO CAPTURE PEOPLE WHO ARE NOT ELIGIBLE FOR BENEFITS
- DES IS WORKING ON CREATING A PROGRAM TO ALLOW BENEFITS TO BE PAID
- IT WILL TAKE A FEW WEEKS-BE PATIENT-MAY 12 IS THE ANTICIPATED DATE FOR THE SYSTEM TO BE UP AND RUNNING
- ONCE UI SENDS YOU PAPERWORK, SEND IT BACK AS SOON AS POSSIBLE
 - SIGN THE CERTIFICATE OF UNDERSTANDING
 - ANSWER ANY QUESTIONNAIRES SENT

WHY AM I NOT GETTING ALL OF THE MONEY I THINK I SHOULD?

- IF YOU HAVE AN OVERPAYMENT FROM A PREVIOUS CLAIM, MONEY WILL BE TAKEN OUT OF YOU WEEKLY AMOUNT
- IF YOU HAVE A FRAUD OVERPAYMENT, YOU HAVE TO PAY IT ALL BACK BEFORE YOU CAN RECEIVE BENEFITS
- IF UI IS TAKING MONEY AND YOU DO NOT BELIEVE YOU HAVE AN OVERPAYMENT, YOU CAN DO AN INTAKE AT CLS AND WE CAN HELP FIGURE OUT WHAT IS HAPPENING

IF I'M MONETARILY INELIGIBLE HOW MUCH WILL I GET?

THE LEAST AMOUNT YOU CAN GET WEEKLY IN AZ IS \$117, SO YOU SHOULD RECEIVE \$717 WEEKLY

QUESTIONS?

THIS INFORMATION IS CONSTANTLY BEING UPDATED, SO PLEASE CONTACT COMMUNITY LEGAL SERVICES
 FOR FURTHER UPDATES

HELPFUL CARES ACT LINKS:

- FOR THE FULL TEXT OF THE CARES ACT PLEASE VISIT: HTTPS://WWW.CONGRESS.GOV/116/BILLS/HR748/BILLS-116HR748ENR.PDF
- FOR US DEPARTMENT OF LABOR GUIDANCE PLEASE VISIT: HTTPS://WWW.DOL.GOV/NEWSROOM/RELEASES/ETA/ETA20200402-0
- FOR FREQUENTLY ASKED QUESTIONS ABOUT THE CARES ACT PLEASE VISIT: HTTPS://WWW.DOL.GOV/AGENCIES/WHD/PANDEMIC/FFCRA-QUESTIONS
- FOR SUMMARY OF PROGRAMS FOR THE RELIEF FOR WORKERS AFFECTED BY CORONAVIRUS ACT VISIT: HTTPS://WDR.DOLETA.GOV/DIRECTIVES/ATTACH/UIPL/UIPL_14-20_ATTACHMENT_ACC.PDF