

## FREQUENTLY ASKED QUESTIONS

### Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

#### UI Benefit Provisions

**THE DIVISION OF UNEMPLOYMENT INSURANCE ROLLED OUT BEACON ONE-STOP ON FRIDAY, APRIL 24<sup>th</sup>, 2020. IT IS THE ONE STOP FOR ALL TYPES OF CLAIM APPLICATIONS, INCLUDING THE SELF-EMPLOYED, INDEPENDENT CONTRACTORS, GIG WORKERS, AND THOSE WITHOUT SUFFICIENT WORK HISTORY.**

#### **1) Who is covered by the new law?**

The CARES Act creates three new unemployment insurance (UI) programs. These are detailed individually below:

**a) Pandemic Unemployment Assistance (PUA):** The PUA program provides up to 39 weeks of benefits, which are available retroactively starting with weeks of unemployment beginning on or after January 27, 2020, and ending on or before December 31, 2020. The PUA program provides benefits to those who are not eligible for traditional UI benefits including the self-employed, independent contractors, gig economy workers, and those without sufficient work history. To be eligible for PUA, you must be unemployed or underemployed for one of the following COVID-19 related reasons to be eligible:

- i) You have been diagnosed with COVID-19 or are experiencing symptoms of COVID-19 and seeking a medical diagnosis;
- ii) A member of your household has been diagnosed with COVID-19;
- iii) You are providing care for a family member or a member of your household who has been diagnosed with COVID-19;
- iv) You are the primary caregiver for a child or other person in your household who is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for the individual to work;
- v) You are unable to reach the place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency;
- vi) You are unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine due to concerns related to COVID-19;

- vii) You were scheduled to commence employment and do not have a job or is unable to reach the job as a direct result of the COVID-19 public health emergency;
  - viii) You have become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19;
  - ix) You have to quit your job as a direct result of COVID-19; or,
  - x) Your place of employment is closed as a direct result of the COVID-19 public health emergency.
- b) **Federal Pandemic Unemployment Compensation (FPUC):** provides an additional \$600 per week for those who receive unemployment benefits during the weeks ending April 4, 2020 to July 25, 2020; and,
- c) **Pandemic Emergency Unemployment Compensation (PEUC):** provides an additional 13 weeks of benefits for those who have exhausted their unemployment benefits.

**2) How much will I be eligible for?**

The amount of benefits paid out under PUA are calculated based on your earnings in Calendar Year 2019. The amount of benefits paid out under PEUC are the same as you received when you were previously receiving regular Maryland UI benefits. Under the CARES Act, the amount of benefits will be supplemented by the additional \$600 per week of unemployment assistance provided under FPUC. The additional benefits are available from the week ending April 4, 2020 to the week ending July 25, 2020.

**3) Are gig workers, freelancers, and independent contractors covered in the bill?**

Yes. PUA is a special program which provides benefits to those who are not traditionally eligible for unemployment insurance, which includes gig workers (Uber, Lyft, AirBnB hosts, etc.), freelancers, and independent contractors. The PUA program expires on December 31, 2020.

**4) I am Self-Employed, but my business is no longer providing me with any income. Am I eligible for benefits? If so, when should I apply?**

Yes, self-employed people are eligible under the new law. Self-employed workers are also eligible for the additional \$600 weekly amount. The additional benefits are available from the week ending April 2, 2020 to the week ending July 25, 2020.

**5) What if I am a part-time worker who lost my job because of a coronavirus reason? Am I still eligible?**

Yes. Part-time workers are eligible for partial benefits, which are calculated by taking into consideration your recent wages. You will also be eligible for the additional \$600 weekly

benefit. The additional benefits are available from the week ending April 2, 2020 to the week ending July 25, 2020.

**6) What if I have Covid-19 or need to care for a family member who has Covid-19?**

If you have received a diagnosis, are experiencing symptoms or are seeking a diagnosis — and you are unemployed, partly unemployed or cannot work as a result — you are eligible to receive unemployment insurance benefits. If you need to care for a member of your family or household who has received a diagnosis, you are still eligible to receive unemployment insurance benefits.

**7) What if my child’s school or daycare shut down?**

If you rely on a school, day care, or another facility to care for a child so that you can work — and that facility has been shut down because of coronavirus — you are eligible to receive unemployment insurance benefits.

**8) What if I have been advised by a health care provider to quarantine myself because of exposure to coronavirus? And what about broader orders to stay home?**

If you must self-quarantine due to possible exposure to the coronavirus, the CARES Act allows you to receive unemployment insurance benefits that traditionally you would not receive.

**9) I was about to start a new job and now cannot get there because of an outbreak.**

Under the CARES Act, you are now eligible for unemployment insurance benefits. You are also eligible if you were immediately laid off from a new job and do not have a sufficient work history to qualify for benefits under traditional circumstances.

**10) I had to quit my job as a direct result of coronavirus. Will I be eligible to apply for benefits?**

It depends on why you had to quit your job. If you had to quit because of a quarantine recommended by a government agent or healthcare provider, or because your child’s daycare closed and you are the primary caregiver, then that reason for quitting is covered.

But if you quit (or want to quit) because of your fear that continuing to work puts you at risk of contracting coronavirus, then your fear must be reasonable and based on the circumstances of your personal health or the health of someone you live with.

**11) My employer shut down my workplace because of coronavirus. Would I be eligible?**

If you are unemployed, partly unemployed, or unable to work because your employer

closed down, you are eligible to receive unemployment insurance benefits under the CARES Act.

**12) Is anyone explicitly excluded from receiving assistance under the law?**

Workers who are able to perform their job through paid telework, and those receiving paid sick leave or other paid leave benefits for their customary work week are not eligible.

**13) How long will my benefit payments last?**

Maryland provides 26 weeks of regular UI benefits. The CARES Act provides all eligible workers with an additional 13 weeks under PEUC. Eligible claimants in Maryland may receive a maximum of 39 weeks of unemployment insurance benefits. The PUA program is also available for a maximum of 39 weeks.

**14) I have not earned enough to be eligible for regular unemployment insurance benefits. Is there anything under the CARES Act that will provide me with assistance?**

Those who do not have sufficient work history and are unable to work for a reason related to COVID-19 are covered by the PUA program. Someone who lacks sufficient work history is someone with a recent attachment to the labor force and who does not have enough wages to be eligible for regular UI.

**15) I am already receiving unemployment benefits. Will I receive any assistance under this law?**

Even if you are already receiving unemployment benefits for reasons unrelated to the coronavirus, you will be able to apply for PEUC to receive benefits for an additional 13 weeks of benefits.

**16) I exhausted my benefits some weeks/months ago. Can I get the 13 weeks of extended benefits? If yes, will I also get the extra \$600/week?**

If you exhausted your regular UI benefits, there are provisions under the CARES Act that will provide you with an additional 13 weeks of benefits. You will also be eligible for the additional \$600 weekly benefit amount payable for weeks ending April 4 to July 25, 2020.

**17) Will these benefits disqualify me from any other programs?**

It is possible that benefits provided under this new program could affect your eligibility for other programs. For example, the additional \$600 benefit counts as income when determining eligibility for means-tested programs, except for Medicaid and the Children's Health Insurance Program, known as CHIP.

**18) How long will I need to wait to receive benefits?**

Maryland does not have a waiting week, unlike many other states, so you are eligible to file the day after you are separated from employment. Due to the current and expected claim load, the Division of Unemployment Insurance cannot provide a definite timeline on benefit delivery, but the majority of claimants have received their benefits in less than 21 days. Your patience is greatly appreciated during this pandemic.