

COVID-19 and Unemployment Insurance (UI) Benefits

NEW ALERT: The recent federal CARES law provides \$600/week additional unemployment insurance (UI) benefits and 13 extra weeks to everyone getting UI. The \$600/week add-on is now being provided to everyone getting regular unemployment benefits.

The CARES law also provides a new federal UI program for workers who are self-employed, independent contractors, used up UI, or earned too little to get regular UI. The UI benefits under this new program are **not yet available** and DUA has announced that the program will probably start on April 30, 2020. If you would be eligible for this new program, you should wait to apply until DUA can process these claims. For more information and updates about UI and COVID-19, see the website for the Department of Unemployment Assistance (DUA): www.mass.gov/dua.

Contact DUA and apply for unemployment insurance (UI) if:

- Your employer shut down because of the coronavirus.
- Your employer reduced your work hours for any reason, including the coronavirus.
- Your employer has laid you off temporarily and said you can return when business picks up.
- You have been quarantined by a medical professional, government order or your employer, **and** your employer:
 - told you to return after the period of quarantine, or
 - has not told you anything.
- Your employer, medical professional or government order told you to "self-quarantine."
- You have to be home to care for a family or household member who has been quarantined or who is sick.
- You left work and you are "self-quarantined" because you reasonably believe that you have a risk of exposure or infection.
- You left work because your child's school or child care center has closed.

If DUA approves your UI application and it is possible that you will return to your work after the coronavirus pandemic dies down, **stay in touch with your employer**.

You do not need to provide medical documentation.

If you miss a UI deadline because of the coronavirus or its effects, you will be excused for missing the deadline. But **pay attention to all communications from the Department of Unemployment Assistance** so you can avoid any problems or delays in getting UI.

How much money do I need to have earned to apply for UI?

You need to have earned \$5,100 in the past year.

How do I apply?

File a claim with the Department of Unemployment Assistance (DUA)'s [UI Online](#).

UI Online is available daily from 6:00 a.m. to 10:00 p.m.

Applying through UI Online is the fastest way to get UI benefits. But the website is only in English and cannot be used with a smartphone or with a tablet.

If you have trouble completing the application online, ask for help by filling out the [COVID-19: Department of Unemployment Assistance Contact Request Form](#).

You can apply by telephone by calling 617-626-6800 or 877-626-6800 outside the 617 area code. There are dedicated phone lines for individuals who speak Spanish and Portuguese.

How much UI will I get?

You will get about half your average weekly wage. The maximum amount of UI is \$823 per week. You can also get \$25 per week for each dependent child up to the amount that is half your UI check. Under the new federal law, you will **also get an additional \$600/week** in UI benefits retroactive to 3/29/2020 and until 7/25/2020. You get this \$600/week even if you only get \$1.00 of state UI. DUA is now providing the additional \$600/week along with the regular UI benefits payment.

How long will I get UI?

The maximum number of weeks now is 26 weeks of state UI benefits + 13 weeks federal benefits for a maximum of 39 weeks. You may get fewer weeks of state UI benefits depending on the amount of time you worked and how much you earned before you applied for UI.

The number of weeks may continue to increase if the economy gets worse.

If you have been unemployed for a few weeks and your employer did not tell you to apply for UI, or you were delayed because it was difficult to apply, you can get UI benefits for the weeks you missed. **Be sure to note in the UI Online system when you first became unemployed.**

If you are still working but your hours are reduced, you may be able to collect some UI. You will also be eligible for an additional \$600 for any weeks you are getting partial UI benefits from 3/29/2020 until 7/25/2020.

For example:

If your UI benefit is \$300 weekly, you can earn \$100 weekly and you will not lose any of your UI benefit. Once you earn more than that, your UI benefit decreases with each dollar of earnings.

Plus, you now will get an additional \$600 a week between 3/29/20 and 7/25/2020.

NEW: Who are the workers who will be able to get UI benefits for the first time?

A new federal Pandemic Unemployment Assistance (PUA) law will provide UI benefits to the following workers who are not working for COVID-19 related reasons. These workers include:

- Self-employed workers
- Gig workers
- Independent contractors
- Workers who didn't work long enough (generally at least 15 weeks) in the prior year to get state UI
- Workers who didn't earn at least \$5,100 in the prior year and for this reason couldn't get UI
- Workers only seeking part-time work
- Other workers who have been excluded such as certain employees from religious organizations
- Workers who have used up their other state benefits after 7/1/2019

The UI benefit will range from a minimum benefit of \$268 a week to a maximum of \$823 (plus \$25 per child up to half the benefit amount, plus an additional \$600 a week from 3/29/2020 until 7/25/2020).

These UI benefits are available for 39 weeks retroactive to 2/2/2020 and last until 12/26/2020. If there are additional federal extensions, these weeks will be added on to the 39 weeks.

DUA will go back and review claims that were denied under regular UI since 2/2/2020 to see if anyone is also eligible for PUA.

DUA will provide information on how you can document your claim. It will be helpful to have your most recent tax filing information.

You will not get these UI benefits if you are getting paid sick leave, other paid leave benefits, or if you have the ability to telework from home with pay.

Do not apply until the start date is announced. Go to www.mass.gov/dua for updates.

Non-citizens

If you are a non-citizen with work authorization you can apply for UI.

Getting UI does not count as a public charge.

You will have to provide your Social Security Number and your work authorization card.

Reminders for all UI applicants and claimants

Save your time off!

If you are getting paid sick leave, you cannot get UI at the same time. But you do not need to use up all your sick time, vacation time, personal time, before you collect UI.

Remember to apply for other benefits too

See: [SNAP Food Assistance – Workers who lost hours or job due to COVID-19](#).

More information

See the Massachusetts Department of Unemployment Assistance web page for [COVID-19 unemployment information](#). If you are having trouble completing your UI application online or have questions about the status of your application, you can fill out [this form](#) to request that DUA contact you. Because of the unprecedented rise in unemployment, DUA is experiencing backlogs – this remains the best way to contact DUA for help with your specific claim.

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