The CARES Act and Unemployment – Help when COVID-19 stops you from working

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law.

This response to the corona virus adds:

1. $600 to the amount of Unemployment Insurance (UI) you get every week between March 29th and July 25th 2020.

2. 13 more weeks of federal UI benefits to the number of weeks you can already get in state UI. This 13-week extension is called Pandemic Emergency Unemployment Compensation (PEUC).

3. 100% federal funding when due to high unemployment, another 13 weeks of federal benefits “trigger” on. These benefits, called Extended Benefits or EB are available after PEUC runs out. Although high unemployment has “triggered” on these additional benefits, the state has not yet made these additional benefits available.

How do these changes help me and what do I have to do?

If you get Unemployment Insurance now
You do not have to do anything different. Just keep recertifying. Every week you were unemployed since March 29, you should get an extra $600/week until July 25th.

When you were approved for UI, the Massachusetts Department of Unemployment Assistance (DUA) also approved a number of weeks for you to get UI. Once that number of weeks passes, you should get 13 more weeks automatically from the federal PEUC program.

If you had to stop working because of COVID-19
Apply for unemployment insurance as soon as you can.
Do I apply for UI or PUA?

**Unemployment Insurance (UI)**, is the program for Massachusetts regular employees who lost their jobs before COVID-19. If you are a regular employee and you lost your job due to COVID-19 apply to this program. "Regular employees" have taxes withheld from their pay and get a W-2 form. Once your state checks run out you can also get 13 weeks of federal extended UI benefits or **Pandemic Emergency Unemployment Compensation or PEUC** for any claim that you had applied for after July 7, 2018.

**Pandemic Unemployment Assistance (PUA)**, is a temporary unemployment insurance program. Congress created this program to help workers who are not eligible for regular unemployment insurance.

**Apply for regular unemployment insurance if**

1. You were earning $5,100 or more from an employer in the prior 4 completed calendar quarters (approximately the past year), AND

2. Your employer was withholding taxes from your paycheck (or gave you a W-2 form for your taxes), AND

3. Your loss of income is due to COVID-19, OR

4. Apart from COVID-19, you were laid off, quit for good cause or had urgent, personal reasons for leaving your job.

You **cannot** get regular UI if:

- You can work from home and get paid.
- You are getting paid leave from your employer. Or
- You are not a citizen and you do not have work authorization.

See

- [COVID-19 related reasons for stopping work](#) to learn if your loss of income counts as "due to COVID."

- **COVID-19 and Regular Unemployment Insurance program** and

- [How do I apply?](#)

**Apply for Pandemic Unemployment Assistance (PUA) if**

You lost income due to COVID-19 and:

- You do not qualify for regular unemployment insurance because of the kind of work you do. Or
• You cannot get regular UI because:
  • You already used up your regular UI and the 13 week PEUC extension.
  • Before you left work due to COVID-19, you were disqualified from regular UI when you lost your prior job and now you cannot get the 8 weeks of work you need to qualify for UI again.
  • You didn’t earn enough or work long enough (generally at least 15 weeks) to get regular UI, Or

• You **cannot** get PUA if:
  • You can work from home and get paid.
  • You are getting paid sick leave from your employer.
  • You are not a citizen and you do not have a United States Citizenship and Immigration Service (USCIS) issued Alien Registration number (A number).
  • You are eligible for regular UI but you did not apply and get denied for it.

See

• [COVID-19 related reasons for stopping work](#) to learn if your loss of income counts as “due to COVID.”

• [COVID-19 and Regular Unemployment Insurance program](#) and

• [How do I apply for PUA?](#)

**COVID-19 and Regular Unemployment Insurance**

If you had to leave work because of COVID-19 you should be able to get Unemployment Insurance

If your hours were cut because of COVID-19, you may be able to get some Unemployment Insurance.

Keep in mind
If you get any UI at all, you will also get $600 for every week you could not work between March 29 and July 25. See the list of COVID-19 related reasons you may have had to leave work.

You will get 13 more weeks of federal UI (PEUC) added to the number of weeks you already get state Unemployment Insurance.

COVID-19 related reasons for stopping work
You may qualify for regular Unemployment Insurance if you are not working because:

- You were diagnosed with COVID-19 or you have symptoms.
- A member of your household was diagnosed with COVID-19.
- You are caring for a family or household member who tested positive or was diagnosed with COVID-19.
- You have primary responsibility for a child whose school or child care is closed and you need to care for them.
- You have primary responsibility for a member of your household who needs care.
- Your employer, or a government order told you to "self-quarantine."
- You have been advised by a health care provider to self-quarantine.
- Your immune system is compromised due to a serious health condition.
- You have a reasonable belief that because of COVID-19 going to work could harm your health.
- You were scheduled to start work but you no longer have that job or you cannot go to work due to COVID-19.
- The head of your household died from the corona virus so now the whole household depends on you for support.
- Your place of work closed or reduced your hours because of COVID-19.
- You had to quit your job because you tested positive for COVID-19 or you came into contact with someone who tested positive.

How much money do I need to have earned to qualify for regular UI?
You need to have earned $5,100 in the past year and your total earnings need to be more than 30 X your weekly benefit amount.

You cannot get regular UI if:
- You can telework full-time with pay. But if your hours are reduced, you may be able to get some UI.
• You are getting paid sick leave or other paid leave benefits for the same hours you usually worked. But, if your paid leave is based on hours that were reduced because of COVID-19, you may be able to get some UI. See How much UI can I get?
• You quit a job that offers paid sick leave or other paid leave benefits.
• You are not a US citizen and you do not have a valid Social Security Number and work authorization.
• You quit work just to collect UI. This is UI fraud.

How much UI can I get?
1. Everyone who gets any state or federal UI can get an extra $600 per week from March 29, 2020 to July 25, 2020. This means if you only get $1.00, you still get the $600/week. This $600/week is in addition to any state or federal UI you get in these 4 months.
   If you are doing workshare (your employer applies for work share so that you work less hours and get UI to cover the days you don’t work) you will get the extra $600/week.
   If you get UI now because you are in a Training Program you will not get the extra $600/week.

2. The UI you get is:
   About half the amount you earned every week when you were working. The most you can get is $823/week
   Plus:
   $25/week for each child for whom you provide more than 50% support, and who is:
   • under 18,
   • under 24 and a full-time student, or
   • cannot work because of mental or physical disabilities. There is no age limit.

   But there is a limit on the weekly amount you can get for your children. You can only get $25/week per child up to 50% of your weekly unemployment benefit.

Part-time Work
If you work part-time while you are getting UI, you can still get partial UI benefits. You can earn up to 1/3 of your benefit and your benefit will stay the same as if you were not working. Wages you earn over 1/3 of your benefit are deducted from your UI amount. This is called the “earnings disregard.” You cannot earn more than your Unemployment benefit with the earnings disregard and still get Unemployment.
For example:

If your **regular** UI benefit is $300/week:

- You can earn $100/week and you will not lose any of your regular UI benefit.
- Once you earn more than $100, the UI benefit you get goes down with each dollar over $100 that you earn.

As long as you get UI and you earn less than your benefit amount and earnings disregard, or $399 or less in the example, you will get $600/week. Even if you only get $1.00 of partial UI, you still get the extra $600 between 3/29/2020 and 7/25/2020.

**How many weeks of UI benefits can I get?**

Right now, the maximum number of weeks you can get Unemployment is up to 26 weeks regular benefits, plus 13 weeks of the PEUC federal extension. This means you can get up to 39 weeks from the date you apply to December 26, 2020.

Your benefits go back to when you stopped work and applied for UI.

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. This is called a “predate.”

**Be sure to note in the UI Online system when you first became unemployed.**

The unusually high numbers of people out of work has triggered the UI system to add 13 more weeks to the number of weeks you can get Unemployment Insurance after you get PEUC. This is the **Extended Benefit** or **EB** program. **EB** is generally not available if you did not work for 20 weeks before you applied for regular UI. The state has not started paying **EB** yet.

**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. It cannot be used with a smartphone or 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:
877-626-6800 or 617-626-6800. The Department of Unemployment Assistance (DUA) has dedicated phone lines for people who speak Spanish and Portuguese. If you speak another language, the DUA will use an interpreter.

**How do I prove to the DUA that I should get UI benefits?**

DUA will ask you the name of your employer or employers during the past 15 months.

They will get your wage records from the Massachusetts Department of Revenue to see how much you earned from each employer. To get these records, DUA needs the **exact name of your employer**. Be sure and use the name of the employer and the employer’s ID number that is on your W2.

**Important**

**Use the employer search tool** in the online application, to answer the questions about your employer. DUA is denying many Unemployment applications because the name of the employer does not match DOR's records.

After DUA checks your earnings records with DOR, they will notify you. Check the notice to make sure the information they have about your earnings is correct. They call this information “monetary eligibility”. If the monetary eligibility is wrong, call 877-626-6800.

If the DUA approves your application and if you might return to your work after the coronavirus pandemic dies down, **stay in touch with your employer**.

You do not need to give DUA any medical documentation to show you are not working because of the corona virus. However, if your employer is asking you to return to work and you are worried about your health if you do so, it will be helpful for you to get a note from your health care provider.

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 Do I Continue to Get Benefits?

In order to continue to get benefits you have to certify on a weekly basis that you are able, available and actively seeking work that is suitable for you during this pandemic. You can certify on-line (English only) or Telecert with a TeleCert PIN. See DUA’s instructions for creating a TeleCert PIN.

TeleCert line is available in Spanish, Portuguese and Cantonese.

TeleCert instructions are available in 13 languages.

How Do I Get The 13 Week Federal Extension of Unemployment or PEUC?

If you have used up or “exhausted” your regular benefits, PEUC will automatically begin.

If your “benefit year” – the 52 week period after you applied for unemployment has ended -- you have to file a new claim for regular UI and you must get benefits under that claim (even if the amount is lower). If you are not eligible for a new claim, you can get PEUC on your prior claim.

If you were getting PUA after exhausting your regular benefits or after your benefit year had ended, you will have to reopen your “exhausted” claim. (We know this is all very exhausting!)

Non-citizens

If you are a non-citizen you need a valid Social Security Number and work authorization to apply for UI.

Getting UI does not count as a public charge. It does not affect your immigration status.

Reminder- Save your time off!

If you are getting paid leave, you cannot get UI at the same time.

You do not need to use up all your unpaid sick time, vacation time, personal time. If you do not have any paid leave, apply for Unemployment as soon as you stop working.

Remember to apply for other benefits too

See:
SNAP Food Assistance - Workers who lost hours or job due to COVID-19

COVID-19 and MassHealth and Health Insurance

More information
See the Massachusetts Department of Unemployment Assistance webpages COVID-19 unemployment information. If you have trouble completing your UI application online or you have questions about the status of your application, call 877-626-6800 or use the DUA Unemployment contact form.

COVID-19 and Pandemic Unemployment Assistance

The CARES Act expanded Unemployment benefits so more workers can get help during the COVID-19 emergency.

Apply for Pandemic Unemployment Assistance, (PUA) if you had to stop working because of COVID-19 and:

- You used up all your state and federal UI benefits, or

- Your “benefit year” ended sometime after July 5, 2019, which means you claimed Unemployment any time after July 6, 2018. The benefit year is the 52 weeks after you file a claim for Unemployment benefits, and you used up all your benefits during your benefit year,

- You are totally or partly unemployed or you do not have as much work as you did and you are:
  - Self-employed in your own business or on a farm.
  - An independent contractor and you can show reportable income.
  - A “gig worker” and you can show reportable income.
  - Clergy or working for a religious organization.
  - Only looking for part-time work.
  - a full-time student including a high school student who worked part-time (although the term part-time student does not appear in the application, you are eligible just by including yourself as someone whose job ended or the hours were reduced),
o an Americorps or Peace Corps worker and your placement site closed and you lost income

Or

- The Department of Unemployment Assistance denied your application for regular UI because:

  1. You had "insufficient wages"
     - they might use this reason to deny your application because:
       ▪ You did not earn at least $5,100 in the prior year, so they said you are "monetarily ineligible." There is no minimum earning requirement to get PUA.
       ▪ Your earnings were in the wrong months of the year before you applied for UI so DUA said you are "monetarily ineligible."
       ▪ You did not work enough weeks last year to qualify for regular UI. Before the CARES Act, you needed about 15 weeks of work to qualify.

  2. You left a prior job where you worked before the job that ended due to COVID-19 for a reason that DUA said disqualified you for UI. Usually, you need to "serve" a disqualification by working for 8 weeks. Now, the disqualification will be "served" if you get PUA for 8 weeks, and at that point you may need to collect regular UI if you hadn’t used up all your weeks.

  3. The disqualification that allows you to get PUA includes a prior fraud disqualification that you got when you were getting regular UI that happened before your COVID-19 related unemployment

**COVID-19 related reasons for stopping work**
The PUA application asks if you are not working because:

- You were diagnosed with Coronavirus Disease 2019 (COVID-19) or you are experiencing symptoms of COVID-19 and seeking a medical diagnosis.
- A member of your household was diagnosed with COVID-19.
- You were providing care for a family or household member who was diagnosed with COVID-19.
☐ A child or other person you are the main care-giver for cannot attend school or another facility as a result of COVID-19.
☐ 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.
☐ You cannot reach your place of employment because of a quarantine imposed as a result of the COVID-19 public health emergency.
☐ You cannot reach your place of employment because you have been advised by a health care provider to self-quarantine.
☐ You are self-employed or an independent contractor and COVID-19 has severely limited your ability to perform your normal work.
☐ You do not have a recent history of full-time work and you were scheduled to start a job with a new employer. You cannot start that job or the offer was withdrawn as a result of COVID-19.
☐ Your place of employment closed because of COVID-19.
☐ You quit your job, you were laid off or your hours were reduced because of COVID-19.

If you cannot work for one of the above reasons and then you have a new reason, as long as it is listed, you can continue to get PUA.

You cannot get PUA if
- You can telework full-time with pay. But if your hours are reduced, you may be able to get some PUA.
- You can telework full-time with pay. But if you cannot telework because of domestic violence, sexual violence, or stalking, you can get PUA.
- You are getting paid sick leave or other paid leave benefits for the same hours you usually worked. But, if your paid leave is based on hours that were reduced because of COVID-19, you may be able to get some PUA. See How much PUA can I get?
- You quit a job that offers paid sick leave or other paid leave benefits.
- You are not a US citizen and
  - you do not both a valid Social Security Number and
  - an identification number ("A number") issued by the United States Citizenship Immigration Services (USCIS), and the "A" number indicates that you have work authorization.
- You were not impacted by COVID-19 and you quit work just to collect PUA. This is fraud.
How much PUA can I get?

1. If did not earn anything after you stopped work, you will immediately get at least $267/week PUA. The most you can get is $823/week. The amount you get depends on your earnings in 2019. If you earn more than $89/week while collecting the $267, DUA subtracts every dollar over $89 that you earned, from the $267 minimum PUA benefit. While you are receiving PUA in any week that you earn $356 ($267 + $89) or more, you will not get any PUA for that week, including no additional $600.

2. Everyone who gets any Unemployment Insurance, gets $600/week plus your PUA benefit. So, for every week you cannot work between March 29 and July 25, 2020 you get at least $267 plus $600 for a total of $867/week.

3. You also get:

   $25/week for each child for whom you provide more than 50% support, who is
   - under 18,
   - under 24 and a full-time student, or
   - cannot work because of mental or physical disabilities. There is no age limit.

   But there is a limit on the weekly amount you can get for your children. You can only get $25/week per child up to 50% of your weekly unemployment benefit. This $25/week is a "dependency allowance."

   DUA adds the dependency allowance to your benefit after they verify the information about your children.

   When you first apply for PUA, until DUA can verify your income, you will get:
   - $600/week for the weeks you did not work between 3/29/2020 and 7/25/2020 and
   - the minimum $267/week.

   After DUA verifies your earnings from 2019, you may get more than $267 up to $823. If that is the case, you will be able to earn up to 1/3 of the higher amount before DUA subtracts these earnings from your benefit.
If you get PUA benefits by mistake, you **must** pay it all back. The PUA benefit overpayment cannot be waived.

**When can I start getting PUA benefits?**

You should expect to get your first PUA benefit payment within the first week of when you apply.

Any weeks you did not work full-time because of COVID-19, between February 2, and December 26, 2020, you qualify for PUA benefits.

You can get PUA benefits back to February 2, 2020.

You can get the extra $600/week back to March 29, 2020.

**Note**

DUA will give you benefits back to the date you stopped working, on or after February 2, 2020. The PUA application asks, "When were you impacted by COVID-19?" Put the date you had to stop working in this box.

**How many weeks of PUA benefits can I get?**

Right now, the maximum number of weeks you can get any Unemployment benefits is 39 plus any weeks you get PEUC.

**How do I apply for PUA?**

Apply for PUA:

- online in English [Mass.gov/PUA](Mass.gov/PUA) or
- over the phone. 877-626-6800 (now in English only).

Before you apply collect all the information they will ask for. You need:

- The date you had to stop working - they ask when COVID-19 first "impacted" you. You can get benefits payments back to the first date you were “impacted” by COVID-19 starting on or after Feb 2, 2020 so this date is important.
- Your social security number
- If you are not a citizen of the United States, the number the immigration service gave you. The application will ask you for your “UICIS issued identification number.” After you provide this number, you will be asked to provide a document that shows you have work authorization.
- Your home address
- Your mailing address (if different from home address)
- Your telephone number
- Your email address
- Your birth date
- Your wage records for 2019, which includes:
  - 1099 forms
  - Pay stubs
  - Bank statements or receipts
  - If you have it, your 2019 tax return
  - Ledgers, contracts, invoices and billing statements
  - For self-employed: net income (gross income minus business expenses)
- The social security numbers and dates of birth for your dependent children
- If you want your PUA payments deposited into your bank account, you need your bank account and routing numbers.

What Do I Need to Do to Keep Getting PUA Benefits?

You need to certify weekly that you continue to be unable to work as a direct result of the impact of COVID-19.

You must certify in English online at https://ui-cares-act.mass.gov/PUA.

There is currently no multilingual telephone access.

Are there are federal benefits available and how do I apply for them?

Yes, there are now 2 separate 13-week extra federal benefits for people who have used up their state unemployment benefits: PEUC and EB. PEUC is available through UI Online. EB is not yet available.

Important

If you apply online, you must complete your application all at once. You cannot save it and return later. So collect all your information before you start the application. If you are stopped from continuing the application, be sure and call DUA at 877-626-6800 to see if this is a mistake.
Non-citizens
If you are a non-citizen with a valid Social Security number and A-number issued by the United States Citizenship Immigration Services (USCIS) you can apply for PUA. You will need to document your work authorization with an additional document.

Getting UI does not count as a public charge which means it will not affect your immigration status.

Why could I not complete the PUA Application if I have not lived or worked in Massachusetts in 2019?
You are eligible for PUA if you were impacted by COVID-19 in 2020. The PUA application wrongly blocked individuals from continuing your application if you did not work or reside in Massachusetts in 2019. DUA is in has fixed this problem and you can now apply.

Why have I received a notice that I am not monetarily eligible for PUA?
This decision is wrong and DUA is in the process of fixing this problem. You will get a new decision and back benefits in a few weeks.

Reminder - Save your time off!
If you are getting paid sick leave, you cannot get PUA at the same time.
But you do not need to use up all your unpaid sick time, vacation time, personal time, before you collect PUA.

Remember to apply for other benefits too
See:
- SNAP Food Assistance - Workers who lost hours or job due to COVID-19
- COVID-19 and MassHealth and Health Insurance

More information
See the Massachusetts Department of Unemployment Assistance webpages COVID-19 unemployment information. If you have trouble completing your UI application online or you have questions about the status of your application, call 877-626-6800 or use the DUA Unemployment contact form.
For information specifically about PUA go to www.mass.gov/pua where you can get the Pandemic Unemployment Assistance Guidebook, Pandemic Unemployment Assistance Eligibility Checklist, and other information. You can also get the guide book in:

- Spanish,
- French,
- Vietnamese,
- Arabic,
- Chinese Simplified,
- Khmer,
- Portuguese,
- Haitian Creole,
- Lao,
- Russian,
- Italian, and
- Korean.

However, for now, the PUA application is in English only and you can only certify weekly that you are eligible to continue getting PUA in English only. A Spanish video takes you through the English application but does not provide information on how to certify weekly.

Greater Boston Legal Services and Massachusetts Law Reform Institute
Current as of 5/29/2020


For updates to this fact sheet, see www.masslegalservices.org/library/directory/covid-19-and-ui.