Identity Theft and Unemployment Insurance

Criminals may use stolen personal information to apply for unemployment benefits in your name. Learn the signs of identity theft and what to do if you become a victim.

Signs you may be a victim of identity theft

You may not know it right away if someone uses your personal information to claim unemployment benefits. Most people only find out when they get an unexpected mail about benefits.

Look out for these signs:

- Mail from a government office about unemployment benefits you did not apply for.

 This may be letters about address changes, unexpected payments, or debit cards—possibly from any state.
- A 1099-G tax form about unemployment benefits.

 Box 1 on the form may show unemployment benefits you did not receive or more than you received. The form may be from a state where you do not live or did not file for benefits. See an example of 1099-G form on the IRS website at https://www.irs.gov/pub/irs-pdf/f1099g.pdf.
- A notice from your current employer about unemployment benefits.
 Your current employer may tell you if someone asked about an unemployment claim in your name.

How to report identity theft

If you get a letter about unemployment benefits you did not apply for, follow the steps below.

1. Report unemployment identity theft to the state where it happened.

If the identity theft happened in Hawaii, report it to us in one of the following ways:



Call 808-762-5752 or 833-901-2272



Mail a completed Declaration of Identity Theft form. Download the form at https://labor.hawaii.gov/ui/files/2025/10/ISS-Declaration-of-Identity-Theft Rev.07.2025.pdf.

What to expect after you report:

- You may not receive immediate confirmation after submitting your report.
- You may also need to provide additional documents to the state, such as a police report or an affidavit.
- If you received a 1099-G tax form you did not expect, the state will send you a corrected form and update your tax record with the IRS.

2. File your income taxes on time

Even if the state is reviewing your report of identity theft, you should file your taxes by the regular deadline. Do not wait for a corrected 1099-G. Make sure to include only the income you received.

- If you have not filed your taxes yet, do not report the incorrect 1099-G income on your tax return.
- If you already filed your taxes, do not file an amended return. The IRS will provide more guidance if needed.

For more information, visit the IRS webpage:

https://www.irs.gov/identity-theft-fraud-scams/identity-theft-and-unemployment-benefits.

3. Check your credit report for suspicious activity

You can get one free credit report per year from each of the three credit bureaus: Equifax, Experian, and TransUnion. To request your free credit reports, visit AnnualCreditReport.com or call 1-877-322-8228.

To verify your identity, you must provide your:

- Name
- Address
- Social Security number
- Date of birth

For more information on protecting your credit, visit the credit report page on the Federal Trade Commission website at https://www.consumer.ftc.gov/articles/0155-free-credit-reports

Report unemployment identity theft during a disaster

If your identity was stolen to claim unemployment benefits during a disaster, you can report it to the <u>National Center</u> for <u>Disaster Fraud</u>. This helps law enforcement prevent future cases of unemployment identity theft.

Filing this report will also notify the U.S. Department of Labor's Office of Inspector General, the main agency investigating unemployment fraud. Note: You may not get a response after submitting your report.

Resources from other agencies

- Department of Commerce and Consumer Affairs webpage on identity theft: https://cca.hawaii.gov/identity-theft-information/
- Office of Consumer Protection webpage on free weekly credit reports: https://cca.hawaii.gov/ocp/free-credit-report-offer/

| Unemployment Insurance (UI) Call Center (808) 762-5752 or (833) 901-2272 (toll-free) | | | UI Website: Labor.Hawaii.gov/UI TTD/TTY: Dial 711; ask for (808) 586-8842 | | |
|--|---|---|---|---|--|
| Oahu Claims Office | Hilo Claims Office | Kona Claims Office | Maui Claims Office | Kauai Claims Office | |
| 830 Punchbowl St Room 110 Honolulu, HI 96813-5080 | 1990 Kinoole St Room 101 Hilo, HI 96720-5293 | Ashikawa Building 81-990 Halekii St Room 2087 Kealakekua, HI 96750-0167 | 54 South High St Room 201 Wailuku, HI 96793-2198 | 4370 Kukui Grove St Suite 3-214 Lihue, HI 96766-2001 | |