

Frequently Asked Questions

How do I know if I should apply for “regular” unemployment compensation (UC) or for Pandemic Unemployment Assistance (PUA)?

You should file for regular UC if you have an employer and:

- You have been laid off; or
- Your hours have been reduced through no fault of your own; or
- You cannot work because a medical or public official has directed you to quarantine or self-isolate because of COVID-19 exposure, symptoms, or a positive diagnosis; or

You should file for PUA if you are ineligible for regular UC and because you have lost income due to COVID-19 and:

- You are self-employed; or
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- You have been diagnosed with COVID-19 or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis;
- Or caring for a household member who has been diagnosed.
- You are the primary caretaker of child or other individual that is unable to attend school or other facility that is closed as a direct result of COVID-19
- You lack sufficient work history; or
- You have exhausted all rights to regular UC or extended benefits.

How can I determine my eligibility for PUA?

You may be eligible for PUA if you are self-employed, do not have sufficient work history to qualify for regular UC, or have exhausted your rights to regular UC benefits or extended benefits.

Individuals must provide “self-certification” that they are otherwise able and available to work, but are prevented from doing so by one of the following circumstances relating to COVID-19:

- The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19; or
- A member of the individual’s household has been diagnosed with COVID-19; or
- The individual is providing care to a household or family member who has been diagnosed with COVID-19; or
- A child or other person for whom the individual has primary caregiving responsibility is unable to attend school or another facility as a result of COVID-19; or
- The individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19; or
- The individual is unable to reach the place of employment because of a quarantine imposed as a result of the COVID-19 public health emergency; or
- The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine; or
- The individual is self-employed, an independent contractor, or a gig worker, and COVID-19 has severely limited ability to perform normal work; or

- The individual was scheduled to start work and does not have a job or cannot reach the job as a result of COVID-19; (this one is not listed in the PUA staging as a qualification – do we need to add?) or
- The individual’s place of employment is closed because of COVID-19; or
- The individual has quit their job as a direct result of COVID-19.

Do I need to be denied regular unemployment compensation to apply for PUA?

Yes, you must have a denied unemployment claim to apply for PUA.

What weeks will Pandemic Unemployment Assistance (PUA) cover?

The first payable week of PUA is for the week ending 02/08/20 and last payable week is the week ending 12/26/20.

What is the maximum number of weeks for which an individual qualifying for Pandemic Unemployment Assistance (PUA) can receive benefits?

An individual can receive benefits for a maximum of 39 weeks, including regular UI and Federal-State Extended Unemployment Compensation (EB). The law, though additional extended benefit weeks could be added later. Also, there is no waiting week.

Can I apply for both regular unemployment benefits and Pandemic Unemployment Assistance at the same time?

No. Individuals cannot have pending applications in both programs at the same time.

My hours have been reduced. Can I collect benefits under PUA?

If you are working fewer hours due to COVID-19 resulting in a loss in income, and you are not eligible for regular unemployment benefits, you may be eligible for PUA provided your weekly income is less than your established PUA.

I am self-employed and my income and hours have declined greatly because of COVID-19. Am I eligible for PUA?

Self-employed individuals, independent contractors, or gig workers who have had to suspend their work because of COVID-19, or had a significant reduction in work, may be eligible for PUA. In cases where an individual has partial earnings, these earnings must be reported, and their weekly benefit amount may be reduced provided your weekly income is less than your established PUA weekly benefit amount.

I am a small business owner. Am I eligible for PUA?

You may be eligible for PUA if your primary source of income is from work you do for your own business or on your own farm.

I have never worked before. Am I eligible for PUA?

You may be eligible for PUA even if you have never worked before **and:**

- You were scheduled to commence employment and do not have a job or are unable to reach the job as a direct result of the COVID-19 public health emergency; **OR**
- Your job offer was rescinded because of COVID-19; **OR**
- You have become the breadwinner or major supporter for a household because the head of the household has died as a direct result of COVID-19.

If I am eligible for (or currently receiving) regular unemployment benefits, should I apply for Pandemic Unemployment Assistance (PUA)?

No. PUA benefits are not payable to individuals who are eligible for regular unemployment benefits.

If I have already applied for unemployment, should I also apply for PUA?

No, you should not apply for this benefit if you have a pending application for unemployment. If you have applied for and did not qualify or were denied for regular unemployment benefits, then you should apply for PUA if you are out of work due to COVID-19.

If you are eligible for or receiving regular unemployment benefits, you may not apply and will not be eligible for this benefit.

I applied for regular unemployment benefits, but I have not gotten a decision regarding whether I am eligible. Can I withdraw my unemployment claim, and apply for Pandemic Unemployment Assistance?

No. You cannot withdraw an unemployment claim in order to file for PUA. You must wait until you have been denied unemployment benefits before you can apply for PUA.

If your claim for regular unemployment is approved, you must exhaust all of those benefits, including extensions before you can apply for PUA.

I was self-employed, or a gig worker, and did not receive a regular paycheck. How do I calculate my income for purposes of completing a PUA application?

Individuals may use a variety of documents to calculate their income, including W-2s, 1099s, tax returns, pay stubs, bank receipts and billing notices. Individuals should retain all documents establishing income for verification purposes.

I am self-employed but I also had another job in 2019. Where should I apply?

If you earned more than \$130 in calendar year 2019 from an employer (or employers) who took taxes out of your paycheck, you must first apply for regular unemployment.

I recently exhausted my unemployment benefits. What should I do?

You may apply for Pandemic Unemployment Assistance (PUA). Individuals who have exhausted their right to unemployment benefits may apply for PUA.

The CARES Act authorized an extension of unemployment benefits for individuals who have exhausted benefits as far back as July 1, 2019. This program, Pandemic Emergency Unemployment Compensation (PEUC), provides up to 13 weeks of unemployment insurance benefits to individuals who have exhausted their previous unemployment benefits. The Department of Unemployment Assistance is currently updating the UI online system and PEUC benefits will be available soon.

If you have already exhausted your unemployment benefits and apply and get approved for PUA now, you will receive information on transferring to PEUC as soon as it is available.

In addition to my full-time job where I earned most of my income in 2019, I owned a business that has shut down due to a COVID-19 related reason. Am I considered self-employed for purposes of Pandemic Unemployment Assistance benefits?

No. Federal guidelines provide that an individual is considered “self-employed” for purposes of PUA only where their **primary reliance for income** is on the performance of services in the individual’s own business, or on the individual’s own farm. Any individual that earned more than \$130 in 2019 working for an employer who took taxes out of their paycheck is not eligible for PUA but may be eligible for regular unemployment benefits.

What if I earned much more in 2019 from self-employment than I did from my W-2 job? Can I choose to apply for PUA if I think my benefit amount will be higher?

No. You must first apply for regular unemployment, if you earned more than \$130 in calendar year 2019 from an employer (or employers) who took taxes out of your paycheck.

What if my employer remains open, but I am on paid leave; should I file for PUA instead?

No. If you are receiving paid sick leave or other leave benefits, you are not eligible for PUA. If you exhaust your paid leave (for a COVID-19 related reason) but are unable to return to work you may be eligible for regular UC or PUA at that time. View PUA eligibility requirements under “**How can I determine my eligibility for PUA?**”

I have not yet filed my 2019 tax return because the deadline was extended. What information can I use to calculate my income for 2019?

Individuals may use a variety of documents to calculate their income, including W-2s, 1099s, pay stubs, bank receipts and billing notices. Individuals should retain all documents establishing income for verification purposes.

If I couldn’t file a claim yet, how will I receive payment for prior weeks?

You will need to supply information regarding when the period of COVID-19 related unemployment began. Any retroactive weeks in which you meet the eligibility requirements

beginning with the week ending 04/04/20 will include the additional \$600 under Federal Pandemic Emergency Compensation (FPUC) program.

How much will I receive in benefits?

The minimum amount of weekly assistance an individual may receive is \$263 and the maximum is \$648.

All individuals collecting PUA will also receive an additional \$600 per week from the Federal Pandemic Unemployment Compensation (FPUC) program. Individuals will be eligible for FPUC payments for the weeks ending April 4, 2020 through July 25, 2020.

If I do not provide accurate information on my application, will I have to repay benefits received?

Yes. As with any unemployment claim, you are required to provide accurate information or face penalties including denial of benefits and repayment of benefits. If you knowingly provide inaccurate information or fail to disclose required information, you could be subject to criminal prosecution.

Will I have to pay federal and state taxes on benefits received?

Yes, all PUA and FPUC benefits are taxable for state and federal purposes..

Under what circumstances will these workers not qualify for Pandemic Unemployment Assistance (PUA)?

Individuals able to telework with pay and individuals receiving paid sick or other leave will not qualify for PUA. Individuals receiving paid sick leave or other paid leave benefits for less than their customary work week, however, may still be eligible for PUA.

REFERENCES:

[Unemployment Insurance Program Letter No. 16.20](#)