Unemployment Insurance Benefits for Workers Impacted by the Covid-19 Virus

Unemployment Insurance Benefits (UI) are available for workers who lose their job through no fault of their own. For basic information about eligibility for UI this may help:

- Pine Tree Legal Aid: Unemployed Worker Benefits
- Maine Department of Labor: Unemployment Benefits Guide

Instructions on how to apply for UI benefits can be found at Part II of this document.

IMPORTANT NOTE: Often people think they aren't eligible for Unemployment Insurance when they really are. If you worked for an employer and earned at least $5,150 during the last year, you may be eligible. The best way to find out is to apply.

Part I. Special Rules for Unemployment Benefits for Workers Impacted by Covid-19

The Maine legislature just passed a law to help workers affected by the Corona virus (Covid-19) collect unemployment insurance benefits (UI). Remember, you will still have to meet the basic requirements of UI law.

These new Covid-19 provisions will apply during a State of Emergency called by the governor and for 30 days followed by that declaration. Governor Mills declared a 30-day emergency beginning on March 15, 2020. That means the new law will likely be in effect until at least May 15, 2020 and it may be extended.

Here are some frequently asked questions related to UI and the Covid-19 public health emergency:

- Q. Can I collect unemployment benefits if I am under quarantine?
  A. Yes. If you are quarantined at the advice of a medical professional or a public official, and you are not receiving paid sick leave from your employer, you may be eligible for UI.

- Q. My boss just closed my workplace temporarily because of Covid-19. I was laid off until it reopens. Can I collect unemployment benefits?
  A. If your workplace is only temporarily closed and you expect to return when it
reopens, you may be eligible for UI.

- Q. My boss is allowing me to take an unpaid temporary leave of absence because I am considered “high-risk” for the COVID-19 infection even though I am not sick now. Can I collect unemployment benefits until I am able to go back to work?
  A. You may be eligible for unemployment benefits during a temporary, unpaid leave of absence if you are expected to return to your job at the end of the leave.

- Q. Do I have to look for work to get UI Benefits?
  A. In general, you have to look for work to get UI benefits. However, if you are unemployed due to the impact of COVID-19 and you expect to return to your job once your quarantine or the temporary closure of your workplace is over, you do not need to search for work. However, you must (1) accept any work offered by your employer that wouldn’t cause you to break your quarantine; and (2) make sure your employer has your current contact information.

- Q. My job puts me at risk of catching the Covid-19 because I am in frequent contact with the public and there are several cases in my area. I asked to work at home, but my employer said no. Can I collect UI if I quit this job?
  A. If DOL finds that you had “good cause” for quitting a job you will not be denied UI as long as you are able to work and looking for work. Under the new law, workers will not be disqualified if they quit a job that poses a “demonstrated risk of exposure or infection,” or because they need to care for a family member who is ill. The Labor Department will look at all the facts in your case and decide if you had good cause to quit.

- Q. What if my employer goes out of business permanently as a result of COVID-19?
  A. You may be eligible and should apply for UI.

- Q. Will my benefits start right away if I need UI because of Covid-19?
  A. Yes. There is no “waiting week” if you are unemployed as a result of Covid-19. Your benefits will begin the first week you are unemployed and file a claim for benefits.

PART II. Rules That Apply to All Unemployment Benefits

- Q. How do I apply for UI?
  A. You can apply for UI in three ways:
    - Online at: https://reemployme.maine.gov/accessme/faces/login/login.xhtml
• **By telephone** by calling 1-800-593-7660 Monday through Friday between 8:00 AM and 12:15 PM (For people who are deaf or hard of hearing use TTY/Relay for deaf and hard of hearing: Maine relay 711)

• **By mail** at Benefits Services Division, 47 State House Station, Augusta, Maine 04333-0047

If you are able to file online that is probably the fastest option. There are often long waits on the phone. Monday and Tuesday usually have the longest wait times. They are shorter on Wednesday and Thursdays.

When you apply be sure to have:

• Your social security number (and alien registration number if applicable);
• The business name, address, and telephone number of each place you worked in the last 18 months;
• The jobs that you held during this period and the dates you worked for each employer; and
• Information about any dependents you have including the Social Security Numbers of any children who you are the main support for (you can get an additional $10 for each dependent up to a limit).

**Q. What if my work hours are cut? Can I still get UI?**

**A.** Maybe. You may be eligible for partial benefits for any week in which your hours have been cut because of lack of work with your regular employer. If you think you may be eligible you should apply for UI. Here’s who can get partial benefits:

- **Who May Be Eligible:**
  - If your gross wages (including tips) are *less than* what your weekly UI benefit would be if you were totally unemployed plus $4, you may be eligible for partial unemployment benefits. *Example: Jane’s weekly UI benefit is $350. Add $4 = $354. Jane’s gross weekly wage is $250. Jane’s wages are less than Jane’s weekly benefit amount plus $4, so Jane may be eligible for partial benefits.*

- **How Much will you receive:**
  - If you meet this first test, deduct $100 from your gross weekly wage. Subtract your answer from your weekly benefit amount. The difference will be your partial UI benefit amount. *Example: Jane’s work hours were reduced. Her gross weekly pay is now $250. Deduct $100 from that amount = $150. If she was totally unemployed her weekly UI benefit would be $350. Her partial weekly benefit is $200. ($350-$150 = $200)
Q. My employer sent me home and said I was not laid off, I was just getting zero hours of work and no pay. Can I get UI?
A. Yes, if your employer has told you there is no work for you and is not paying you, you are unemployed and should apply for UI. Of course, you will still have to meet other eligibility requirements.

Q. What if I need translation services?
A. The Department of Labor’s automated phone system offers instructions in English, Spanish, and French. If you need an interpreter for any other language, the Department of Labor will arrange for one. When you place your call and it is answered by the claim system, press “1” and then press “3” to be connected to a customer service representative who will arrange for an interpreter.

Q. Can immigrant workers collect UI?
A. Certain immigrant workers may be eligible to receive unemployment benefits. If you are not a U.S. citizen:
- You must have been legally allowed to work in the United States when you earned the wages that your claim is based on;
- You must be legally allowed to work while you are getting UI; and
- Your Social Security Number and/or Alien Permit Number must be confirmed with the U.S. Department of Homeland Security.