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 these may help:

- Pine Tree Legal Aid: Unemployed Worker Benefits
- Maine Department of Labor: frequently asked questions about benefits related to COVID-19
- Maine Department of Labor UI 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 $5,141 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 may be extended.

Important Note: If you were laid off during the week beginning Sunday March 15, but did not file a UI claim for that week, you can still file that claim. You must file it during the week beginning Sunday March 22 along with your claim for that week as well.

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
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 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. During this public health emergency work search is waived all claimants. This waiver is not limited only to workers at workplaces that have temporarily shut down because of COVID-19. This means that you do not need to search for work. However, you must (1) accept any work offered by your employer; and (2) make sure your employer has your current contact information during this period.

Q. My job puts me at risk of catching the Covid-19 because I am in frequent contact with the public. 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. If I am self-quarantining because I am high risk (or out of work to protect a family member who is high risk). Do I need a doctor’s note to verify “high risk?”
A. No. Healthcare officials are currently overwhelmed at this point in time because of COVID-19. DOL will not request this information through May 14th which is consistent with the current duration of the temporary emergency unemployment insurance provisions enacted by the Governor last week.

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. Keep in mind that when you first apply you may still have to wait for 10-14 days to receive your benefits because of the high claim volume right now. But, you will receive a check for the first week you made a claim.

Q. How do I answer the question about looking for work on my weekly claim form? I know that work search is waived, but how do I make sure that I can keep getting benefits?
A. When you file your weekly UI claim you will be asked if you are looking for work. You should say "YES". Then in the comment section you should write "COVID-19." If you do this you will have filed your claim correctly and you will not get an error message.

PART II. Rules That Apply to All Unemployment Benefits. These rules will continue to be in place after the public health emergency is over.

Questions about filing a claim for Unemployment Insurance:

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

Filing on-line is definitely the fastest option if you are able to do this. There are often long waits on the phone.

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).

- For non-citizens, your work authorization, green card and any government documents that shows your immigration status in the U.S.

Q. If I apply for UI online will I get a receipt proving that I applied?
A. No, please take a screenshot of your final confirmation page. Confirmation generally will show up in your online claim account within 24 hours, but claim volumes are high right now, so it may take a little longer to appear.

Q. How will I receive my unemployment benefits?
A. You have a choice. You can:
1. Choose to have your unemployment benefits directly deposited into your bank account when you sign up; or
2. Choose to receive a Visa card, called a ReliaCard. If you choose this option your benefits will be loaded on the card and available to use right away. You can set up a text alert to learn when your benefits are available.

Q. Once I am eligible for UI benefits do I have to keep signing up every week?
A. Yes. Once you qualify for unemployment benefits you must file a claim every week to continue to receive benefits.

Q. Can I reset my password without having to call the Department of Labor claims line and wait a long time?
A. Currently you have two attempts available to enter your password correctly. If you fail to provide the correct password a third consecutive time, your account will be locked and can only be unlocked by an unemployment representative.

As long as you have activated the email address associated with the account when the account was created, you can click on the "Forgot Password" link underneath the login boxes to have a new temporary password generated and sent to the email address on file. Refer to the section below for instructions on how to activate your email if you have not done so already. You will be able to use this temporary password to log in and will be prompted to set up a new password at that time. For more information, please visit the ReEmployME Login Information page at: https://www.maine.gov/unemployment/remelogin/

You may be able to get help resetting your password from your local Career Center without a long wait. To be connected to your local Career Center call 1-888-457-8883 (TTY users call Maine Relay 711). Career Centers are open Monday through Friday 8 AM-4:30 PM.

Q. What is the maximum UI benefit and what is the average UI benefit?
A. The maximum weekly benefit amount is $445.00. The average weekly benefit amount is roughly $340.00.
Questions about Eligibility for Unemployment Benefits

Q. How much do I have to earn to qualify for UI?
A. There are two steps:
   1. you must have earned at least $5,141 in your “base period”. Your base period
      begins in the calendar quarter before you apply for UI. For example, if you
      apply in March, 2020 your base period is either all of 2019, or the last
      quarter of 2018 and the first three quarters of 2019—whichever period
      helps you to qualify; AND
   2. You must earn at least $1,713.58 in each of at least two of the calendar
      quarters in your base period.

Q. What if my work hours are cut, but I’m not totally laid off? 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:
   o 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.
   o 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)

   To learn what your total unemployment benefit would be, call the Maine
   Department and ask for an estimate of what your benefit amount would
   be if you applied for benefits now. This will help you determine the amount
   of partial benefits you may be able to receive.

Q. My employer sent me home. He 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. 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 may qualify if:
• You have been legally allowed to work in the United States when you earned the wages that your claim is based on;
• You are legally allowed to work while you are getting UI; and
• Your Social Security Number and/or Alien Permit Number are confirmed with the U.S. Department of Homeland Security.

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 I get unemployment if I receive Social Security?
A. Yes, your Social Security benefits will not affect the amount of your UI.

Q. What about college students who have lost work study jobs? Can they get UI?
A. Generally, students who are in work study jobs would not be eligible for UI. However, there may be circumstances that could be considered particularly if you have had other employment. Please file a claim if you are uncertain.

Q. I was just about to start a new job and my new employer does not want me to start yet. Can I collect UI?
A. It depends. Your eligibility for UI benefits is based on your past earnings in your base period. They do not consider any wages you might have earned from your new employer. If your new job is now not available, you may be eligible for UI.

Q. If my employer continues my health insurance while I am on temporary layoff or leave, will this affect my UI benefits?
A. No, this will not affect your weekly UI benefits.

Q. Will self-employed, sole proprietors be covered?
A. If the self-employed are incorporated, they will be eligible for unemployment benefits. However, most independent contractors, small business owners and other self-employed individuals are not incorporated, do not contribute to unemployment taxes and are not eligible for unemployment benefits. (There
Q. Is unemployment insurance available for hourly school workers?
A. Governor Mills signed an Executive Order on March 19th ordering that all school districts continue to pay their hourly school employees for the duration of this school year. These employees will not be eligible for unemployment insurance because they will be receiving their regular pay, a preferable situation.

Q. How are “per diem” workers affected?
A. Per diem workers are covered under unemployment as long as they meet earnings requirements described above. They should apply for unemployment and stay in touch with their employer.

Q. If my employer continues my health insurance while I am on temporary layoff or leave, will this affect my UI benefits?
A. No, this will not affect your weekly unemployment benefits.