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## **COVID-19 RESPONSE**

### **CARES Act: Unemployment Provisions**

The Act provides expanded unemployment benefit assistance to individuals who are not otherwise entitled to benefits under existing state or federal law for weeks of unemployment, partial unemployment, or inability to work caused by COVID-19 during the period of January 27, 2020 through December 31, 2020.

The Act adds \$600 per week from the federal government, through the end of July 2020, in addition to the base amount received from the state. Additionally, the legislation will add 13 weeks of additional benefits to provide individuals nearing the maximum number of weeks allowed by their state with an extension and new filers the ability to collect the benefits for a longer period of time. Assistance cannot be claimed for more than 39 weeks within the period of January 27, 2020 through December 31, 2020.

Availability of federal unemployment compensation is dependent on each state entering into an independent funding agreement with the federal government. As part of the independent funding agreement, the federal government is requiring that each state waive the one week waiting period for claiming unemployment assistance.

#### Pandemic Unemployment Assistance

The Pandemic Unemployment Assistance (“PUA”) program provides eligibility for unemployment benefits to individuals who find themselves unable to work due to COVID-19 and ineligible to receive ordinary unemployment benefits under state or federal programs. This includes independent contractors, gig workers, freelance workers, the self-employed, and individuals with insufficient work history.

To qualify, an individual seeking PUA must certify that they do not qualify for regular unemployment under state or federal law, that they are unable to work from home and are not receiving paid leave, and that they are otherwise able or available to work but are unemployed, partially unemployed, or unable to work for one of the following reasons:

- They have been diagnosed with COVID-19 or are experiencing symptoms and seeking diagnosis;
- A member of their household has been diagnosed with COVID-19;
- They are providing care for a family member or household member who has been diagnosed with COVID-19;
- They are providing care for a child or other household member whose school or care facility has closed due to COVID-19;
- They are unable to reach their place of employment due to a quarantine imposed as a result of COVID-19;
- They are unable to reach their place of employment because a healthcare provider has advised them to self-quarantine due to COVID-19 concerns;
- They have become the primary support for their household after the death of the previous head of the household due to COVID-19;

- They had to quit their job as a result of COVID-19;
- Their place of employment has closed as a result of COVID-19; or
- They meet any additional criteria established by the Secretary of Labor.

Individuals eligible for PUA benefits are eligible to receive up to 39 weeks of unemployment insurance payments through their state unemployment agency, and the amount of their benefits will be calculated according to the rules of the state in which they worked. In total, eligible individuals will receive \$600 per week from the federal government, through the end of July 2020, in addition to the base amount received from the state.