

# The CARES Act and Unemployment – Help when COVID-19 stops you from working

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On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law.

This latest response to the corona virus adds:

1. \$600 to the amount of Unemployment Insurance (UI) you get **every week** between March 29<sup>th</sup> and July 25<sup>th</sup> 2020.
2. 13 more weeks of federal UI benefits to the number of weeks you can already get in state UI. This 13-week extension is called Pandemic Emergency Unemployment Compensation (PEUC). **It is not yet available.**
3. A new Pandemic Unemployment Assistance (PUA) program for workers who do not normally qualify for regular Unemployment Insurance.

## How do these changes help me and what do I have to do?

### If you get Unemployment Insurance now

You do not have to do anything different. Just keep recertifying. Every week you were unemployed since March 29, you should get an extra \$600/week until July 25<sup>th</sup>.

When you were approved for UI, the Massachusetts Department of Unemployment Assistance (DUA) also approved a number of weeks for you to get UI. Once that number of weeks passes, you should get 13 more weeks automatically. If you do not get the 13 weeks automatically, apply for the PUA program see [COVID-19 and Pandemic Unemployment Assistance](#).

### If you had to stop working because of COVID-19

Apply for Unemployment Insurance right away and stay in touch with your employer. The CARES Act says, you may be able to get Pandemic Unemployment Assistance:

- If you had to leave work because of COVID-19 you should be able to get Unemployment Insurance.
- If your hours were cut because of COVID-19, you may be able to get some Unemployment Insurance.
- If you do not qualify for regular Unemployment because
  - of the kind of work you do, or

- you used up your state UI or any available federal UI, or
- the DUA already disqualified you. See [COVID-19 and Unemployment Insurance](#)

See [Pandemic Unemployment Assistance](#)

## **COVID-19 and Unemployment Insurance**

The CARES Act says:

- If you had to leave work because of COVID-19 you should be able to get Unemployment Insurance.
- If your hours were cut because of COVID-19, you may be able to get some Unemployment Insurance.
- If you get any UI at all, you will also get \$600 for every week you could not work between March 29 and July 25. See the list of COVID-19 related reasons you may have had to leave work.
- You will get 13 more weeks of federal UI added to the number of weeks you already get state Unemployment Insurance.
- If you do not qualify for regular Unemployment, you may be able to get [Pandemic Unemployment Assistance](#).

### **COVID-19 related reasons for stopping work**

The new law means you may qualify for Unemployment Insurance if you are not working because:

- You were diagnosed with COVID-19 or you have symptoms.
- A member of your household was diagnosed with COVID-19.
- You are caring for a family or household member who tested positive or was diagnosed with COVID-19.
- You have primary responsibility for a child whose school or child care is closed and you need to care for them
- You have primary responsibility for a member of your household who needs care.
- Your employer, or a government order told you to "self-quarantine."
- You have been advised by a health care provider to self-quarantine.
- Your immune system is compromised due to a serious health condition.
- You have a reasonable belief that because of COVID-19 going to work could harm your health
- You were scheduled to start work but you no longer have that job or you cannot go to work due to COVID-19.

- The head of your household died from the corona virus so now the whole household depends on you for support.
- Your place of work closed or reduced your hours because of COVID-19
- You had to quit your job because you tested positive for COVID-19 or you came into contact with someone who tested positive.

## How much money do I need to have earned to apply for UI?

You need to have earned \$5,100 in the past year.

### You cannot get UI if

- You can telework full-time with pay. But if your hours are reduced, you may be able to get some UI.
- You are getting paid sick leave or other paid leave benefits for the same hours you usually worked. But, if your paid leave is based on hours that were reduced because of COVID-19, you may be able to get some UI. See [How much UI can I get?](#)
- You quit a job that offers paid sick leave or other paid leave benefits.
- You are not a US citizen **and** you do not have a valid Social Security Number and work authorization.
- You quit work just to collect UI. This is UI fraud.

## How much UI can I get?

1. Everyone who gets any state or federal UI can get an **extra** \$600 per week from March 29, 2020 to July 25, 2020. This means if you only get \$1.00, you still get the \$600/week. This \$600/week is in addition to any state or federal UI you get in these 4 months.
2. The UI you get is:  
About half the amount you earned every week when you were working. The most you can get is \$823/week  
**Plus:**  
\$40/week for each child for whom you provide more than 50% support, and who is:
  - under 18,
  - under 24 and a full-time student, or
  - cannot work because of mental or physical disabilities. There is no age limit.

But there is a limit on the weekly amount you can get for your children. You can only get \$40/week per child up to 50% of your weekly unemployment benefit.

If you are working part-time while you are getting UI, you can still get partial UI benefits because wages up to 1/3 of your benefit are not deducted from your UI check.

For example:

If your **regular** UI benefit is \$300 weekly:

- You can earn \$100 weekly and you will not lose any of your regular UI benefit.
- Once you earn more than \$100, the UI benefit you get goes down with each dollar over \$100 that you earn.

But even if you only get \$1.00 of partial UI, you still get the extra \$600 between 3/29/2020 and 7/25/2020.

### How many weeks of UI benefits can I get?

Right now, the maximum number of weeks you can get Unemployment is up to 26 weeks regular benefits, plus 13 weeks of a federal extension. This means you can get up to 39 weeks between when you apply and December 26, 2020.

Your benefits go back to when you stopped work.

If you have been unemployed for a few weeks and your employer did not tell you to apply for UI, or you were delayed because it was difficult to apply, you can get UI benefits for the weeks you missed. **Be sure to note in the UI Online system when you first became unemployed.**

New acts of Congress or unusually high numbers of people out of work will trigger the UI system to add even more weeks to the number of weeks you can get Unemployment Insurance.

### How do I apply?

File a claim with the Department of Unemployment Assistance (DUA)'s [UI Online](#).

UI Online is available daily from 6:00 a.m. to 10:00 p.m.

Applying through UI Online is the fastest way to get UI benefits. But the website is only in English. It cannot be used with a smartphone or a tablet.

If you have trouble completing the application online, ask for help by filling out the [COVID-19: Department of Unemployment Assistance Contact Request form](#).

You can apply by telephone:

877-626-6800 or

617-626-6800. The Department of Unemployment Assistance (DUA) has dedicated phone lines for people who speak Spanish and Portuguese. If you speak another language, the DUA will use an interpreter.

Filing for PUA benefits by phone is based on the last digit of your Social Security Number if your SSN ends:

- 0 or 1, file on Monday
- 2 or 3, file on Tuesday
- 4, 5, or 6, file on Wednesday
- 7, 8, or 9, file on Thursday
- Any number, file on Friday

### [How do I prove to the DUA that I should get UI benefits?](#)

DUA will ask you the name of your employer or employers during the past 15 months.

They will get your wage records from the Massachusetts Department of Revenue to see how much you earned from each employer. To get these records, DUA needs the exact name of your employer. Be sure and use the name of the employer and the employer's ID number that is on your W2.

Important

**Use the employer search tool** in the online application, to answer the questions about your employer. DUA is denying many Unemployment applications because the name of the employer does not match DOR's records.

After DUA checks your earnings records with DOR, they will notify you. Check the notice to make sure the information they have about your earnings is correct. They call this information "monetary eligibility". If the monetary eligibility is wrong, call 877-626-6800.

If the DUA approves your application and if you might return to your work after the coronavirus pandemic dies down, **stay in touch with your employer.**

You do not need to give DUA any medical documentation to show you are not working because of the corona virus.

If you miss a UI deadline because of the coronavirus or its effects, you will be excused for missing the deadline. But **pay attention to all**

**communications from the Department of Unemployment Assistance** so you can avoid any problems or delays in getting UI.

### Non-citizens

If you are a non-citizen you need a valid Social Security Number and work authorization to apply for UI.

Getting UI does not count as a public charge. It does not affect your immigration status.

### Reminder- Save your time off!

If you are getting paid sick leave, you cannot get UI at the same time.

You do not need to use up all your unpaid sick time, vacation time, personal time. If you do not have any paid leave, apply for Unemployment as soon as you stop working.

### Remember to apply for other benefits too

See:

[SNAP Food Assistance - Workers who lost hours or job due to COVID-19](#)

[COVID-19 and MassHealth and Health Insurance](#)

### More information

See the Massachusetts Department of Unemployment Assistance webpages [COVID-19 unemployment information](#). If you have trouble completing your UI application online or you have questions about the status of your application, call 877-626-6800 or use the DUA [call-back form](#).

## **COVID-19 and Pandemic Unemployment Assistance**

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The CARES Act expanded Unemployment benefits so more workers can get help during the COVID-19 emergency.

[Apply for Pandemic Unemployment Assistance](#), (PUA) if you **had to stop working because of COVID-19 and:**

- You used up all your state and federal UI benefits, or
- Your benefit year (the 52 weeks after you last applied for Unemployment benefits) ended, OR
- You are:

- Self-employed in your own business or on a farm.
- An independent contractor and you can show reportable income.
- A “gig worker” who can still work, but you do not have as much income because of COVID-19 and you can show reportable income.
- Clergy or working for a religious organization. Or
- Only looking for part-time work. Or
- The Department of Unemployment Assistance denied your application for UI because:
  - You did not earn at least \$5,100 in 2019, so they said you are “monetarily ineligible.”
  - Your earnings were in the wrong months of the year before you applied for UI so DUA said you are “monetarily ineligible.”
  - You did not work enough weeks last year to qualify for (UI). Before the CARES Act, you needed about 15 weeks of work to qualify.
  - You left your work for a reason that DUA said disqualified you for UI, and due to COVID-19 you could not get the 8 weeks of work you needed to qualify.

### COVID-19 related reasons for stopping work

The new law means you may qualify for PUA if you are not working because you were:

- Diagnosed with Coronavirus Disease 2019 (COVID-19) or were experiencing symptoms of COVID-19.
- A member of your household has been diagnosed with COVID-19.
- You were providing care for a family or household member who was diagnosed with COVID-19.
- A child or other person you care for is unable to attend school or another facility as a result of COVID-19.
- You have become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19.
- You are unable to reach your place of employment because of a quarantine imposed as a result of the COVID-19 public health emergency.

- ❑ You are unable to reach your place of employment because you have been advised by a health care provider to self-quarantine.
- ❑ You are self-employed or an independent contractor and COVID-19 has severely limited your ability to perform your normal work.
- ❑ You don't have a recent history of full-time work and you were scheduled to start a job with a new employer. You cannot start that job or the offer was withdrawn as a result of COVID-19.
- ❑ Your place of employment closed because of COVID-19.
- ❑ You quit your job because of COVID-19.

### You cannot get PUA if

- You can telework full-time with pay. But if your hours are reduced, you may be able to get some PUA.
- You are getting paid sick leave or other paid leave benefits for the same hours you usually worked. But, if your paid leave is based on hours that were reduced because of COVID-19, you may be able to get some PUA. See [How much PUA can I get?](#)
- You quit a job that offers paid sick leave or other paid leave benefits.
- You are not a US citizen **and**
  - you do not both a valid Social Security Number and
  - an identification number ("A number") issued by the United States Citizenship Immigration Services (USCIS).
- You quit work just to collect PUA. This is fraud.

### How much PUA can I get?

1. If did not earn anything after you stopped work, you will get at **least \$268/ week** PUA. The most you can get is \$823/week. If you worked at all after March 8 and you earned **more** than \$89/week, DUA subtracts every dollar over \$89 that you earned, from the \$268 minimum PUA benefit.
2. For 4 months everyone who gets any Unemployment Insurance, gets **\$600/week** plus your PUA benefit. So, for every week you cannot work between March 29 and July 25, 2020 you get at least \$268 plus \$600 for a total of **\$868/week**.
3. You also get:
  - \$40/week for each child** for whom you provide more than 50% support, who is
    - under 18,
    - under 24 and a full-time student, or



- cannot work because of mental or physical disabilities. There is no age limit.

But there is a limit on the weekly amount you can get for your children. You can only get \$40/week per child up to 50% of your weekly unemployment benefit. This is a "dependency allowance."

DUA adds the dependency allowance to your benefit after they verify the information about your children.

When you first apply for PUA, until DUA can verify your income, you will get:

- \$600/week for the weeks you worked between 3/29/2020 and 7/25/2020 and
- the minimum \$268/week.

After DUA verifies your earnings, you may get more than \$268 up to \$823.

#### Important

If you get PUA benefits by mistake, you **must** pay it all back. The PUA benefit overpayment cannot be waived.

#### When can I start getting PUA benefits?

You should expect to get your first PUA benefit payment within the first week of when you apply.

Any weeks you did not work full-time because of COVID-19, between February 2, and December 26, 2020, you qualify for PUA benefits.

You can get PUA benefits back to February 2, 2020.

You can get the extra \$600/week back to March 29, 2020.

#### Note

Right now, DUA's system can only pay benefits back to March 8, 2020. Later, you will be able to show DUA proof that you were not working before March 8. Then, you can ask them to give you the benefits they owe you. You can ask for benefits back to the date you stopped working on or after February 2, 2020.

## How many weeks of PUA benefits can I get?

Right now, the maximum number of weeks you can get any Unemployment benefits is 39.

New acts of Congress or unusually high numbers of people out of work will trigger the UI system to extend the number of weeks you can get Unemployment Insurance.

## How do I apply for PUA?

Apply for PUA:

- online in English and [Spanish](#) **Mass.gov/pua** or
- over the phone. 877-626-6800.

The Department of Unemployment Assistance (DUA) has dedicated phone lines for people who speak Spanish and Portuguese. If you speak another language, the DUA will use an interpreter.

Filing for PUA benefits by phone is based on the last digit of your Social Security Number if your SSN ends:

- 0 or 1, file on Monday
- 2 or 3, file on Tuesday
- 4, 5, or 6, file on Wednesday
- 7, 8, or 9, file on Thursday
- Any number, file on Friday

Before you apply collect all the information they will ask for. You need:

- The date you had to stop working - they ask when COVID-19 first "impacted" you. You can get benefits payments back to Feb 2, 2020 so this date is important.
- Your social security number
- If you are not a citizen of the United States, the number the immigration service gave you. The application will ask you for your "UICIS issued identification number"
- Your home address
- Your mailing address (if different from home address)
- Your telephone number
- Your email address
- Your birth date
- Your wage records for 2019, which includes:
  - 1099 forms
  - Pay stubs

- Bank statements
- If you have it, your 2019 tax return
- The social security numbers and dates of birth for your dependent children
- If you want your PUA payments deposited into your bank account, you need your bank account and routing numbers.

## Important

If you apply online, you must complete your application all at once. You cannot save it and return later. The session will time out and you will have to start all over again. So collect all your information **before** you start the application.

## Non-citizens

If you are a non-citizen with a valid Social Security number and A# issued by the United States Citizenship Immigration Services (USCIS) you can apply for UI.

Getting UI does not count as a public charge which means it will not affect your immigration status.

## Reminder - Save your time off!

If you are getting paid sick leave, you cannot get PUA at the same time.

But you do not need to use up all your unpaid sick time, vacation time, personal time, before you collect PUA.

## Remember to apply for other benefits too

See:

[SNAP Food Assistance - Workers who lost hours or job due to COVID-19](#)

[COVID-19 and MassHealth and Health Insurance](#)

## More information

See the Massachusetts Department of Unemployment Assistance webpages [COVID-19 unemployment information](#). If you have trouble completing your UI application online or you have questions about the status of your application, call 877-626-6800 or use the DUA [call-back form](#).

For information specifically about PUA go to [www.mass.gov/pua](http://www.mass.gov/pua) where you can get the Pandemic Unemployment Assistance Guidebook, Pandemic

Unemployment Assistance Eligibility Checklist, and [other information](#). You can also get the guide book in:

- [Spanish](#),
- [French](#),
- [Vietnamese](#),
- [Arabic](#),
- [Chinese Simplified](#),
- [Khmer](#),
- [Portuguese](#),
- [Haitian Creole](#),
- [Lao](#), and
- [Russian](#).

Greater Boston Legal Services and Massachusetts Law Reform Institute

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**For updates**, and related materials on COVID-19 and unemployment go to: [www.masslegalservices.org/library/directory/covid-19/work-and-unemployment](http://www.masslegalservices.org/library/directory/covid-19/work-and-unemployment).

**For updates to this fact sheet**, see [www.masslegalservices.org/library/directory/covid-19-and-ui](http://www.masslegalservices.org/library/directory/covid-19-and-ui).