



March 31, 2020

## Unemployment Highlights

### Coronavirus Aid, Relief, and Economic Securities Act (CARES Act – H.R. 748) – 3/25/2020

#### **Q: Who is now eligible for unemployment under the Relief for Workers Affected by Coronavirus Act (RWACT)?**

A: Individuals can qualify if they can provide self-certification of the following:

- The individual has been diagnosed with COVID-19 or has symptoms and is seeking treatment
- A member of the individual's household has been diagnosed with COVID-19
- The individual is caring for a household member diagnosed with COVID-19
- The individual cannot reach work due to quarantine orders
- The individual was scheduled to commence employment and could not due to COVID-19
- The individual's place of employment is closed, or the individual had to quit his or her job due to COVID-19
- The individual is self-employed, part time employed, or is otherwise not typically qualified to receive unemployment benefits and meets at least one of the criteria above.

#### **Q: What is the expansion to the benefits that unemployment is already providing?**

A: Individuals will receive all the benefits prescribed by their state's unemployment benefit laws plus an additional \$600.00 a week of "Federal Pandemic Unemployment Compensation". The federal government is also funding the first week of the states that pay benefits immediately to remove one week waiting periods.

#### **Q: How long will this expansion last?**

A: The additional funding would go until July 31, 2020. Additionally, states can enter in agreements with the federal government to fund an additional 13 weeks of unemployment after their state's benefits run out.

#### **Q: What if I don't meet the criteria to receive unemployment above but my hours were cut?**

A: The RWACT also provides funding for "short time" compensation programs enacted by the state to support employees whose hours are cut but who are not laid off.

#### **Q: What if my state does not have a short time program?**

A: States without a short time program can initiate one with the federal government. For the first year the government will cover half of the benefits cost and all the administrative costs. The states may also be eligible for a grant to promote and administer the program. If the state then passes legislation for the program they could then become eligible for 100% federal funding of the program.



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### Michigan Specific Unemployment - Employees

**Q: How do I enroll for unemployment?**

A: Make sure to review both the online [tool kit](#) and [FAQ's](#) before you enroll. To apply go to this MIWAM Link. For better results please try to use the online application late at night or early in the morning rather than calling in. Do not refresh the page if it is being slow allow it to load for a minute or two.

**Q: Can I enroll at any time?**

A: You can apply any time online or call 8:00 am to 5:00 pm to 866-500-0017. However, the unemployment agency is asking that you follow the timeline below by last name on when you should file your claim in order for them to handle the claim volume that they are experiencing.

## UNEMPLOYMENT INSURANCE

### File Your Claim By **Last Name**

ONLINE FILING SCHEDULE:	CALL CENTER FILING SCHEDULE:
<div style="display: flex; justify-content: space-around;"><div style="text-align: center;"> <b>michigan.gov/uia</b></div><div style="text-align: center;"><b>A-L</b> FILE CLAIMS Monday Wednesday Friday</div><div style="text-align: center;"><b>M-Z</b> FILE CLAIMS Sunday Tuesday Thursday</div></div> <p style="text-align: center;">Saturday if you missed your days <b>WEBSITE IS 24/7</b></p>	<div style="display: flex; justify-content: space-around;"><div style="text-align: center;"> <b>1-866-500-0017</b></div><div style="text-align: center;"><b>A-L</b> CALL ON Monday &amp; Wednesday</div><div style="text-align: center;"><b>M-Z</b> CALL ON Tuesday &amp; Thursday</div></div> <p style="text-align: center;">Friday if you missed your days <b>8 AM-5 PM MON-FRI</b></p>

The day or time of day in which a claim is filed will not impact whether you receive benefits or your benefit amount. Additionally, your claim can be backdated to reflect the date you were laid off or let go due to COVID-19.

**Q: Can I file for unemployment if I have reduced hours because of COVID-19**

A: Yes, if facing a cut in hours because of COVID-19, you are eligible for Unemployment.

**Q: How do I maintain my health insurance or get a new policy if I have been laid off?**

A: You may be able to continue your employer's health insurance plan through COBRA. Otherwise, you will have to get one through the marketplace. Please see this [link](#) for additional information.



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### Michigan Specific Unemployment - Employers

**Q: Does Michigan Unemployment have guidance on what to do for employers?**

A: The UIA website currently has [FAQ's](#) for employers and guidance on situational things such as companies facing potential layoffs, work share programs, etc. using the following [link](#).

**Q: What should I be providing my employees who had their hours cut or laid off?**

A: Employees will need the UIA 1711 filled out by the employer provided to them in order for them to sign up for unemployment. Please find that document [here](#).

**Q: How has the CARES Act and the RWACT impacted Michigan?**

A: Michigan unemployment benefits now have the additional \$600.00 per week. Unemployment benefits have also been extended from 26 weeks to 39 weeks. UIA benefits are also extended to whom may qualify for unemployment benefits such as self-employed, 1099-independent contractors, and low wage workers who can no longer work because of the pandemic. For more information, please follow the link [here](#).