

Unemployment Provisions in the Coronavirus Aid, Relief, and Economic Security ACT (CARES Act)

Stimulus Unemployment Expansion

Who is covered by Unemployment Insurance expansion?

The expanded benefits will wrap in far more workers than are usually eligible for unemployment benefits, including self-employed and part-time workers. Those who are unemployed, partially unemployed or who cannot work for a wide variety of coronavirus-related reasons should file a claim.

How much will I receive?

Under expanded benefits, eligible workers will get an extra \$600 per week of Federal Pandemic Unemployment Compensation (PUC) on top of the state benefit. In West Virginia, the maximum weekly benefit amount is \$424 per week. Your weekly benefit is calculated using wages paid to you in a defined base period.

For example, if your weekly benefit is computed at \$250 per week, the \$600 pandemic compensation will be added to that for a total of \$850.

The Federal PUC payments will be provided on a weekly basis.

Are self-employed workers, freelancers, gig, and independent contractors covered in the bill?

Yes, self-employed people are eligible for unemployment benefits.

Benefit amounts are calculated based on previous income, using a formula from the Disaster Unemployment Assistance program.

Will self-employed workers also be eligible for the additional \$600 weekly benefit provided by the federal government?

Yes.

What if I've been diagnosed with Covid-19 or I need to care for a family member who has?

If you've been diagnosed, are experiencing symptoms or are seeking a diagnosis — and you're unemployed, partially unemployed or cannot work as a result — you will be covered. The same goes if you must care for a member of your family or household who has received a diagnosis.

What if my child's school or daycare shuts down?

If you rely on a school, daycare or another facility to care for a child, elderly parent or another household member so that you can work — and that facility has been shut down because of coronavirus — you may be eligible.

What if I've been advised by a healthcare provider to quarantine myself because of exposure to coronavirus? What about where the Governor issues a Stay at Home Order?

People who self-quarantine will be covered. The legislation also says that individuals who are unable to get to work because of a quarantine imposed as a result of the outbreak would also be eligible.

I was about to start a new job and now can't get there because of the outbreak.

You may be eligible for benefits. You may also be covered if you were immediately laid off from a new job and did not have a sufficient work history to qualify for benefits under normal circumstances.

I had to quit my job as a direct result of coronavirus. Am I eligible to apply for benefits?

It depends. Let's say your employer didn't lay you off but you had to quit because of a quarantine recommended by a healthcare provider, or because your child's daycare closed and you're the primary caregiver. Situations like that are covered.

This provision is not intended to cover people who quit (or want to quit) because they fear that continuing to work puts them at risk of contracting coronavirus.

My employer shut down my workplace because of coronavirus. Would I be eligible?

Yes. If you are unemployed, partially unemployed or unable to work because your employer closed, you will be covered.

The breadwinner of my household has died as a result of coronavirus. I relied on that person for income, and I'm not working. Would that be covered?

Yes.

Who does expanded benefits leave out?

Workers who are able to work from home, and those receiving paid sick leave or paid family leave would not be covered. New entrants to the workforce who cannot find jobs would also be ineligible.

How long would will Unemployment Compensation payments last?

West Virginia provides 26 weeks of benefits. If eligible, the expanded benefits provides for an additional 13 weeks for a total of 39.

The extra \$600 payment will last for up to four months, (covering 16 weeks of unemployment) and is scheduled to end July 31.

How long will the expanded benefits last?

The expanded coverage will be available to workers who are newly eligible for unemployment benefits for weeks beginning Jan. 27, 2020 and through Dec. 31, 2020.

My unemployment recently ran out — could I sign up again?

Yes. If you've exhausted your benefits, eligible workers may reapply. A new weekly benefit amount will be calculated based on wages earned during a

designated base period. The bill is still being interpreted and policy developed, check back for any updates. What we do know is that everyone will get at least another 13 weeks, along with the extra \$600 payment.

Would this income disqualify me from any other programs?

Maybe. The additional \$600 benefit may count as income and should be reported when applying for income-test programs.

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