

May 22, 2020

# COVID-19 Resource Guide

*Employment*



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●● A NOTE FROM CONGRESSWOMAN SUZAN DELBENE ●●

The COVID-19 pandemic is the largest public health and economic crisis our state and county have faced in a lifetime. Many people have lost their jobs, kids are out of school, and businesses have closed their doors. This situation requires bold action to provide relief to the most affected and provide a strong recovery.


I want you to know that I'm fighting for you in Congress. Since the beginning of this outbreak, my priorities at the federal level are protecting families, workers, and small businesses, and getting our health care system the resources it needs to save lives.

Congress has now passed three emergency bipartisan funding bills to address this pandemic and provide relief to our communities. This guide contains information about the resources available to workers impacted by the COVID-19 pandemic. This guide is meant to be reference tool and the information within is not exhaustive. Inside you will find a compilation of existing federal and state resources.

Because the situation is constantly evolving, check my website ([delbene.house.gov](http://delbene.house.gov)) or call my office in Bothell at 425-485-0085 for additional assistance.

Please know that my staff and I are here to help. Stay safe and healthy.

Sincerely,



Suzan DelBene  
U.S. Representative

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## QUICK GUIDE

**For an immediate, life-threatening emergency, call 911**

**For non-emergency assistance, call 211**

### **Small Business Administration (SBA) Disaster Assistance Center:**

1-800-659-2955; online at <http://www.sba.gov/content/disaster-assistance>

### **FEMA Region X (Alaska, Idaho, Oregon, and Washington):**

425-487-4600; online at <https://www.fema.gov/region-x-ak-id-or-wa>

### **American Red Cross:**

Disaster and Emergency Assistance: <https://www.redcross.org/get-help.html>

### **Washington State Emergency Management Division**

800-562-6108, or (253) 512-7000; online at <https://mil.wa.gov/emd-contact-us>

**Washington State Department of Revenue (DOR):** WA DOR has established a web page with information for property owners and businesses impacted by natural disasters:

<http://dor.wa.gov/Content/GetAFormOrPublication/PublicationBySubject/TaxTopics/DisasterRelief.aspx>

For assistance please contact any of my offices, or visit my website at [www.delbene.house.gov](http://www.delbene.house.gov)

*Bothell Office:*  
22121 17<sup>th</sup> Ave. SE,  
Ste 220  
Bothell, WA 98021  
(425) 485-0085

*Mount Vernon Office:*  
204 W. Montgomery St.  
Mount Vernon, WA 98273  
(360) 416-7879

*Washington, DC Office:*  
2330 Rayburn HOB  
Washington, DC 20515  
(202) 225-6311

## HOW TO FILE FOR UNEMPLOYMENT

*COVID-19 has created an unprecedented demand for ESD services—especially unemployment insurance and Paid Family and Medical Leave. ESD Appreciates your continued patience.*

**The fastest way to apply is using ESD's [eServices](#) online option.**

In addition to submitting an application, users can also submit questions, review documents, and check on status of payments. ESD's [Customer Service One-Stop](#) page lists the average decision wait times and are frequently updated.

*Please always check ESD's website and FAQs **before** attempting to contact the agency by phone. While they understand that some issues need to be addressed by phone, many common questions have been answered on the website. The more prepared you are **before** you submit your application, the less likely you will be to have to reach out by phone.*

Individuals can also **apply by phone** using a weekly schedule based on SS#:

- The claims center number at **800-318-6022** will be open Monday – Friday from 8 a.m. – 4 p.m. (except holidays) as follows:
  - Monday: New applications for those with Social Security numbers ending in 0-3. Open only for questions about weekly claims and other general questions.
  - Tuesday: New applications for those with Social Security numbers ending in 0-6. Open for questions about weekly claims and other general questions.
  - Wednesday, Thursday and Friday: Everyone (Social Security numbers ending in 0-9) can submit new applications. Open for questions about weekly claims and other general questions.
- Individuals can call any time to ask questions, but to avoid wait times on the phone line, ESD recommends using [eServices](#) for general questions.
  1. If claimants want to schedule a specific day and time for someone from the Claims Center to call them back, they may do so through the [Schedule a Callback](#) page. **Please note: due to high demand offerings continue to move further out on the calendar.**

Claimants should go to ESD's [Unemployment Benefits](#) page to get answers to: Eligibility, Applying, After they Apply, Filing Weekly Claims, and Looking for Work. ESD also provides a [Handbook for Unemployed Workers](#) to answer additional questions.

Sign up for ESD's **COVID-19 action alerts** for the most up-to-date information and changes.

**These resources are here to help you as you move through the application process:**

**COVID-19 Action Alerts:** Click [HERE](#)

**Eligibility Checker:** Click [HERE](#)

**Application Checklist:** Click [HERE](#)

**Tutorial on SAW Accounts:** Click [HERE](#)

**Worker FAQs:** Click [HERE](#)

**Strategies that Work:** Click [HERE](#)

**Technical Support Tips:** Click [HERE](#)

## WASHINGTON STATE EMPLOYMENT SECURITY

We have three very clear priorities: get benefits out more quickly to those who are eligible, expand eligibility for those who can utilize this benefit, and help employers find staff for essential jobs. The best thing that you can do to stay up-to-date is sign up for [ESD's COVID-19 action alerts](#). We will use this channel, as well as our social media channels, to provide regular updates as this situation quickly evolves.

**COVID-19 action alerts:** [Subscribe for updates](#) about our response to COVID-19.

### *Recent changes to expand access to unemployment*

- If you are laid off work as a result of the governor's stay home order issued on March 23, you are eligible for unemployment benefits.
  - When you apply for benefits, you should select "laid off" as your reason for separating from your employer. Choose "Company temporarily closed" from the secondary options.
  - This does not apply to employees who are considered [essential critical infrastructure workers](#), as outlined by the governor.
  - As new information emerges, this is subject to change.
- **Work search requirements are optional** for all claimants until further notice.
- You can request **standby status for up to 12 weeks**.
- The one-week waiting period to be eligible for unemployment benefits is waived.

As you know, the situation is changing rapidly, and we continue to update our communications and our technology to reflect the new emergency rules as they are enacted. We know this can be confusing and we are so thankful for your patience.

You can find the most recent information about how our programs can help workers affected by COVID-19 in the Q&A below. And, this [easy-to-read comparison guide](#) lists some of the most common COVID-19 scenarios that may occur and the benefits that may apply. Check back frequently for updates.

Please know that the Employment Security Department and the entire state is mobilized and ready to help you through this difficult time. We are all in this together.

## FREQUENTLY ASKED QUESTIONS

### *Federal Relief*

**Q: What benefits become available to me now that the CARES Act has been signed into law?**

A: The bill expands eligibility of unemployment insurance benefits to include many Washingtonians who would not typically be eligible – including those who do not have 680 hours of work history. ESD is targeting **April 18<sup>th</sup>** to make those new benefits available. [Sign up for COVID-19 action alerts](#) for updates, or check back often.

**Q: How will I know if I'm eligible for these benefits?**

A: Eligibility is made on a case by case basis, but you can use ESD's [Eligibility Checker](#) to better understand who should apply. Sign up for COVID-19 action alerts for updates about when and how to apply.

**Q: I heard \$1,200 will be part of this – when can I expect to get that money?**

A: This will be a one-time payment to families that earn lower to middle incomes but it is in no way connected to unemployment. This money will come directly from the federal government. More information can be found later in this guide.

**Q: I heard an additional \$600 will be added to my unemployment payment each week. When will that start?**

A: The CARES Act includes an additional \$600 each week to those on unemployment for up to four months. ESD will work as quickly as possible to update their technology to ensure everyone who is eligible gets the full amount they are owed. You will receive any back payments you are owed.

**Q: I can't afford to wait to get paid, I have bills due now. What am I supposed to do?**

A: We understand how important it is to get these payments to you as quickly as possible, and we are doing everything we can to get you the help you need. Many options are available to help you and your family in this crisis, many of which you can find [on the state coronavirus response website](#) (coronavirus.wa.gov). This includes information about dozens of services available to you and your family – from food,



childcare and housing assistance to healthcare options, internet access, legal aid and much more. There are also [important emergency measures the Governor has put in place to provide relief to you in this crisis](#), including

- **A temporary moratorium on evictions for renters.**
- **Help with utilities.**
- **Cash assistance for families with and without children.**
- **Free school lunches.**

*I have been exposed to COVID-19*

**Q. What if I need to take time off work because I contract COVID-19?**

A. The first and best option for employees who need to miss work due to illness is to use their employer-paid time off. Labor and Industries has [information about Paid Sick Leave](#). When this leave is not available, [Paid Family and Medical Leave](#) may be available to help.

**Q. What if I am asked by a medical professional or public health official to quarantine as a result of COVID-19, but I am not sick?**

A. If you are following guidance issued by a medical professional or public health official to isolate or quarantine yourself as a result of exposure to COVID-19 and you are not receiving paid sick leave from your employer, you may be eligible to receive unemployment benefits. Eligibility decisions are made on a case-by-case basis. If you know you can return to your job as soon as your isolation or quarantine is lifted, you may not need to search for work. You must be able to accept any work offered by your employer that would not cause you to break isolation or quarantine.

**Q. What should I do if I contract COVID-19 on the job?**

A. See information from the Dept. of Labor and Industries [information on Workers' Compensation](#).

**Q. What is a request to isolate or quarantine?**

A. A request to isolate or quarantine is:

- A letter documenting a voluntary request or involuntary order to isolate or quarantine from a medical professional, local health official, or the Secretary of Health.
- A note from your medical provider or medical records office recommending isolation or quarantine.
- A self-determination that Department of Health’s quarantine guidance applies to you.

**Q. Do I qualify for unemployment benefits if I become seriously ill, and I am forced to quit my job as a result of COVID-19?**

A. If you are too ill to be able and available for work, you do not qualify for unemployment benefits. However, you may qualify for Paid Family & Medical Leave while you are sick. You can learn more in this [Q&A](#). Once you recover and are available for work again, you can apply for unemployment benefits.

*My work has changed because of COVID-19*

**Q. My employer has shut down operations temporarily because an employee is sick and we have been asked to isolate or quarantine as a result of COVID-19. Am I eligible for unemployment benefits?**

A. If you are not receiving payment from your employer, such as paid sick leave or paid time off, you may be eligible for unemployment benefits and may qualify for standby during this time. Eligibility decisions are made on a case-by-case basis. Basic eligibility requirements for a claim can be found [here](#).

**Q. What if my employer goes out of business as a result of COVID-19?**

A. You may be eligible for unemployment benefits if you’re out of work due to a lack of work. [Download this checklist](#) to prepare to apply for unemployment if your job has been affected by COVID-19.

**Q. What if I am temporarily laid off work because business has slowed down as a result of COVID-19?**

A. If you are laid off work temporarily or if your hours are reduced due to a business slowdown or a lack of demand as a result of COVID-19, you may be able to receive unemployment benefits. Eligibility decisions are made on a case-by-case basis.

- **Standby** means you do not have to look for another job while you collect unemployment benefits, so long as you stay in contact with your regular employer. You must accept any work you can do without breaking isolation or quarantine that is offered by your employer, such as telework.

Emergency rules effective March 20 allow workers up to 12 weeks of standby. We are updating our technology to reflect the new rules. If you request more than four weeks of standby, you may receive a letter denying your request. Do not worry. We are reviewing standby denials on a case-by-case basis to determine if they meet the new criteria. If your standby request is approved, you will receive another letter informing you of the approval. Keep filing weekly claims during this time. (*Update 3/26*: Our online application has been updated to reflect these emergency rules and new claims can request 12 weeks of standby.)

- **Partial Employment or Shared Work**: Under certain circumstances, you may work part-time while collecting unemployment benefits.

**Q. I am a part-time employee. Am I eligible for standby?**

A. If you have an anticipated date that you will return to work, under the emergency rules we put into place as a result of COVID-19, standby is available to all full-time, part-time, and other less than full-time employees. If you worked part time in the last 18 months, you must meet the minimum requirement of having worked 680 hours in your base year in order to have an unemployment claim. Basic eligibility requirements for a claim can be found [here](#).

**IMPORTANT NOTICE REGARDING STANDBY:** If you request standby status (full-time or part-time), you may have received an automated notice indicating your request is denied. Do not worry, that notice does not reflect the emergency rules. We are in the process of updating our computer system. You do not need to call the claims center. We will review all standby denials from March 8 forward to determine if they meet the new criteria. If your standby request is approved, you will receive another letter informing you of the approval. Keep filing weekly claims during this time. (*Update 3/26*:

Our online application has been updated to reflect these emergency rules and new claims can request 12 weeks of standby.)

**Q. I am a gig worker. Am I eligible for unemployment?**

A: Maybe! Coverage under Washington's unemployment insurance law is broader than under most other laws. This means that just because you are classified as an independent contractor under some laws does not mean that you are an independent contractor under Washington's unemployment laws. If you are a gig worker who has been laid off or lost work, we encourage you to apply for benefits. We will evaluate each application for eligibility on a case by case basis.

We realize that there are some challenges with the online application, and it is not currently designed for the way you work. We are working to resolve those issues. For now, fill it out the best that you can.

If you do apply, to help speed the process for determining your eligibility and potential benefit amount, please be prepared to gather your payment records from the last year to provide to the claims staff. This process may take some time, but we are doing everything we can to increase efficiency and hire more staff.

*My existing unemployment claim has been impacted by COVID-19*

**Q. How am I supposed to meet deadlines related to my existing unemployment claim if I am in isolation or quarantine as a result of COVID-19?**

A. Under the emergency rules we put into place as a result of COVID-19, we are providing more leniency for many UI deadlines, such as deadlines for training programs. Submit your documents as soon as you are able and provide as much information as you can. Progress reports for training programs can be submitted with whatever information you have available. For example, if your school has closed, return your paperwork and tell us.

**Q: I received a letter to attend a mandatory Re-employment services appointment. Do I still need to schedule and attend?**

A: Due to the current COVID-19 pandemic, we will be temporarily

suspending the requirement for individuals to attend a mandatory Re-employment Services appointment as of April 17, 2020. You don't need to schedule an appointment. If you already scheduled it, you don't need to attend the appointment. There will be no impact to your unemployment benefits. We want you to know that WorkSource is still available to assist you with your re-employment efforts. While WorkSource offices currently are closed to the public, WorkSourceWA.com provides access to many resources. Visit [WorkSourceWA.com](https://www.worksource.wa.gov) to search and apply for jobs, sign-up for virtual workshops, and to access LiveChat features.

**Q. How long do I need to wait to be eligible for unemployment benefits?**

A. In response to the COVID-19 outbreak, Governor Inslee has waived the one-week waiting period for unemployment benefits. This means you can be eligible for UI benefits the first week of your claim. Once we determine your eligibility, we process and issue payments within a few weeks of receiving a claim. The average unemployment claim is approved with no issues and benefits become available shortly after you file your weekly claim. Other claims require more research to reach a decision on whether you'll receive benefits and could take a little longer. Continue to file weekly claims during this time.

**Q. What if I've been collecting unemployment benefits and either myself or a family member gets sick with COVID-19 and I must care for them, what options do I have for benefits?**

A. If you have been receiving unemployment benefits and are now sick with COVID-19, or need to take care of a loved one who is sick with COVID-19, you may not be considered able and available for work. You can apply for benefits with Paid Family and Medical Leave. You cannot receive both unemployment benefits and PFML during the same week. You need to stop claiming unemployment benefits when you start receiving Paid Family and Medical Leave. Cancellation of your unemployment claim is not necessary. Please visit [Paid Family and Medical Leave's website](#) for more information. Eligibility decisions for both unemployment and PFML are made on a case-by-case basis.

**Q. I am still confused about what benefits and programs may be available to individuals who are financially affected by COVID-19.**

A. This [easy-to-read reference guide](#) provides a simple list of many scenarios related to COVID-19 and the benefits that may apply.

### *School Closures*

Governor Inslee announced a statewide closure of schools beginning midnight, March 17, through the end of the 2019-2020 school year.

The first and best option for workers affected by school closures is employer-paid time off. When that is not an option, Employment Security may be able to help by providing access to unemployment benefits. Benefits can provide a partial wage replacement as a last resort. Below is information for teachers, school administrative staff, school support staff (i.e., janitors, cafeteria workers, bus drivers), and those with children impacted by school closures.

**Q. The school I work at is closed due to the Governor's order to close. Am I eligible for unemployment benefits?**

A. If you are being paid by the school while your school is closed, you can apply for benefits, but you may be considered fully employed and not eligible. If your school is not paying you while it is closed, you may be eligible for benefits. You will have to be able, available and actively seeking work during each week you claim, unless you are approved for standby. Eligibility decisions are made on a case-by-case basis.

**Q. My child's school is closed due to the Governor's order to close. Am I eligible for unemployment benefits?**

A. It depends. If you cannot go to work because you don't have childcare for your child while school is closed, you should call your employer and let them know why you are absent. If your employer fires you or lays you off while you are absent, you may qualify for benefits. However, you are required to be able, available and actively seeking work each week you collect unemployment benefits. If you do not have childcare so that you can return to your job or accept a work offer, you will not be eligible for unemployment benefits. If your

situation changes, let us know. Remember, your first and best option should always be employer-paid time off.

**Q. I am a substitute teacher who is no longer able to secure work with a school because of the closures. Am I eligible for unemployment benefits?**

A. You may be eligible for unemployment. You will have to be able, available and actively seeking other suitable work during each week you claim. Eligibility decisions are made on a case-by-case basis.

# COVID-19 Scenarios & Benefits Available

The information shared on this flyer does not necessarily reflect the official policy or position of any other agency or company. It is the reader's responsibility to verify the facts of coverage.

COVID-19 SCENARIOS	Paid Sick Leave (employer paid)	Unemployment Insurance		Paid Family & Medical Leave	Industrial Insurance (L&I)
	Current Law	Current Law	Emergency Rule	Current Law	Current Law
1 Worker is mildly ill with COVID-19.	✓	✗	✓	?	?
2 Worker is severely ill with COVID-19.	✓	✗	✗	✓	?
3 Worker was exposed and quarantined. Business remains open.	✓	✗	✓	✗	?
4 Worker is caring for sick family member.	✓	✗	?	✓	✗
5 Schools are closed by a public official because of COVID-19 and worker has no childcare.	✓	✗	?	✗	✗
6 Worker is immune-compromised and advised to self-quarantine.	?	✗	✓	?	✗
7 Worker is following the advice of public health and government officials to self-quarantine and chooses not to go to work.	✗	✗	✓	✗	✗
8 Employer must shut down due to a quarantine by a public official.	✓	✓	✓	✗	?
9 Employer shuts down due to a business slowdown or lack of demand.	✗	✓	✓	✗	?
10 Employer reduces available hours due to business slowdown or lack of demand.	✗	✓	✓	✗	?
11 Employer stays open in defiance of public health urging to close.	✗	?	?	✗	?
12 Health care workers and first responder are under quarantine.	✓	✗	✗	✗	✓



The Employment Security Department is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Language assistance services for limited English proficient individuals are available free of charge. Washington Relay Service: 711



ESD.WA.GOV

UPDATED: 03.26.20 - 12:00 p.m.



## UNEMPLOYMENT IDENTITY FRAUD

Washington state takes unemployment insurance fraud very seriously. If you have reason to believe someone has applied for unemployment benefits using your information or used a scam to obtain your private information, please report that to ESD using the information below.

### Report unemployment fraud

Use ESD's secure fraud reporting form to alert them to an imposter claiming benefits under your name.

### Fraud reporting form

#### Information you will need to provide when reporting benefit fraud:

1. Your full name
2. Last 4 numbers of your Social Security number (never put your full SSN in an email)
3. Your address
4. Your date of birth
5. Brief description of how you found out an imposter-fraud claim was filed using your information
6. Please let us know: If an imposter-fraud claim was filed using your information, do you give us permission to deny and cancel it?

#### Steps you can take if you believe you are a victim of fraud:

- Go to the FTC identity theft website: [www.identitytheft.gov](http://www.identitytheft.gov) for great resources on reporting
- Request your free credit reports via [www.annualcreditreport.com](http://www.annualcreditreport.com) and review them for other fraudulent activities
- Go to [atg.wa.gov/recovering-identity-theft-or-fraud](http://atg.wa.gov/recovering-identity-theft-or-fraud) for additional tips from the Washington State Attorney General
- Learn more about other scams and how to protect yourself on the [state's coronavirus website](#)

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**Fraud can also be reported by phone to the Office of Special Investigations.**

**Please note:** ESD is receiving an extremely high number of calls and the fastest way to report fraud is with the form above.

**Toll-free**

800-246-9763

**Fax**

833-572-8423

(Western Washington)

**For more information on fraud and how you can protect yourself, visit [ESD's Fraud Page](#).**

# CARES ACT UNEMPLOYMENT PROVISIONS

## *Additional Federally Funded Benefits*

**Supplemental Federal Pandemic Unemployment Compensation (UC).** Through July 31, 2020, the federal government will provide a temporary Federal Pandemic Unemployment Compensation (FPUC) of \$600 a week for any worker eligible for state or federal unemployment compensation (UC) benefits. The FPUC will be paid in addition to and at the same time as regular state or federal UC benefits. The federal supplement will not affect eligibility for Medicaid or the Children’s Health Insurance Program.

**Expansion of “Work Sharing” Programs to Provide Partial Benefits to Individuals with Reduced Hours.** The federal government will temporarily provide full funding for Washington’s WorkShare program, in which employers voluntarily make an agreement with the state unemployment office to prevent layoffs by reducing employee hours, and workers with reduced hours are eligible for partial state UC benefits.

**13 Weeks of Emergency Unemployment Compensation Available in All States for Workers who Exhaust Regular Benefits.** All states will be eligible to provide an additional 13 weeks of unemployment benefits to workers who need beyond what is provided for in state and federal law.

## *Expanded Eligibility for Unemployment Benefits to Fill Coverage Gaps*

**Pandemic Unemployment Assistance Following the Model of the Disaster Unemployment Assistance program.** States are permitted to expand eligibility to provide unemployment compensation to workers who are not normally eligible for benefits, so long as their unemployment was connected to the COVID-19 pandemic. Expanded eligibility would provide benefits to self-employed individuals, independent contractors, “gig economy” employees, and individuals who were unable to start a new job or contract due to the pandemic. Applications will be managed by the state.

**Q: What have we done to help states deal with the flood of applications for unemployment compensation?**

A: The Families First Coronavirus Response Act provided states with \$1 billion, paid in two \$500 million installments, to help them deal with the initial influx of UC benefit applications. The Department of Labor is required to distribute the first \$500 million within 60 days of enactment. It also gave states flexibility to modify their state policies to work in the current crisis without any federal penalty, and allows them to temporarily borrow interest-free from the federal government if the crisis strains their UC trust fund. The law also provides for 100 percent temporary federal funding for extended benefits in states that trigger those benefits because of very high and rising unemployment.

**Q: Are self-employed workers and workers in the gig economy eligible for unemployment compensation generally or the Federal Pandemic Unemployment Compensation benefit specifically?**

A: Under the CARES Act, self-employed workers whose states make an agreement with the Department of Labor will receive Pandemic Unemployment Assistance based on their recent earnings and will also be able to receive the \$600 a week FPUC supplement on top of that benefit.

**Q: How Much Pandemic Unemployment Assistance (PUA) Would Self-Employed Workers, Individuals About to Start Work, and Others Receive?**

A: The amount will vary by state. All PUA recipients would be eligible for the \$600 a week federal supplement. They would also receive a base benefit calculated according to state benefit formulas and using recent information about their wages, but no lower than half the state's minimum regular UC payment.

**Q: What about tipped workers? Does their tip income count for UC?**

A: Under federal law, tips are considered part of compensation for UC. Under the CARES Act, tipped workers who qualify for UC will all receive the Federal Pandemic Unemployment Compensation, an additional \$600 a week payment, on top of their state UC payment

like any other worker receiving UC benefits. Unemployed workers who do not have enough reported income to qualify for state UC payments but are able and available to work, but for COVID-19, would likely be eligible for a smaller federal payment, depending on their state's implementation of Pandemic Unemployment Assistance.

**Q: What about workers in the performing arts and other industries that were about to start new jobs and had them canceled due to the COVID-19 outbreak?**

A: Workers who had a contract or other offer of employment suspended due to the COVID-19 outbreak would be eligible Pandemic Unemployment Assistance calculated by their state's UC program, and also for the \$600 a week FPUC supplement.

**Q: Will the UC enhancements in the CARES Act make workers whole financially?**

A: Nationally, state UC benefits replace about 40 percent of wages for workers. Under the CARES Act, until July 31, 2020, an average worker who received a state UC benefit and the Federal Pandemic Unemployment Compensation would have 100 percent of their wages replaced, but replacement rates would vary by state and worker.

**Q: Why does the CARES Act replace 100 percent of wages for the average worker? Will that discourage people from working?**

A: Normally, the goal of UC benefits is to provide earned benefits to tide workers over while they search for new jobs, and UC does not replace all of the worker's lost wages. In this case, public health officials tell us the best thing most Americans can do is to stay home. So in this case, we do not want inadequate wage replacement to force workers, especially those who would normally earn very low UC benefits, to continue searching for jobs or working in violation of public health orders.

**Q: Will federal and state workers receive the Federal Pandemic Unemployment Compensation (FPUC)?**

A: Yes, so long as they are eligible for UC as determined by state law.

**Q: What about workers who are not laid off, but have their hours reduced?**

A: The CARES Act makes a substantial federal investment in supporting Short-Time Compensation (STC) or “work sharing” programs, which allow employers to make an agreement with the state UC office to reduce hours, instead of laying people off, and then have workers receive partial UC benefits for their lost hours. Washington state has a program in place to this end, called SharedWork.

**Q: Can workers get UC at the same time as they receive employer-provided paid leave?**

A: No, workers who are receiving paid leave are not eligible for UC.

**Q: Can self-employed workers get UC and also claim the refundable tax credit for lost wages in the Families First Coronavirus Response Act?**

A: No, workers who elect to claim the refundable credit would not be eligible for UC for that time period.

**Q: Can gig workers claim unemployment and attempt to keep working?**

A: YES. If you are receiving unemployment compensation due to reduced demand for services you can claim unemployment compensation and continue to attempt to work.

**Q: Did we waive the one-week waiting period for receiving UC?**

A: The Families First Coronavirus Response Act eliminated the federal penalty for states that waive the waiting week during this crisis. Washington state has waived the one-week waiting period.

**Q: Why are we providing a flat benefit instead of adjusting the benefit to match each individual’s recent wages?**

A: Using simplified eligibility criteria and fixed benefit amounts will make it more feasible for state offices to process and pay claims quickly.

**Q: Why hasn’t Disaster Unemployment Assistance (DUA) turned on already?**

A: DUA is primarily designed for natural disasters, and the Stafford Act only triggers on for specific types of mostly physical disasters (floods,

fires, etc.). The CARES Act would replicate the aspects of DUA that are the most relevant to the COVID-19 pandemic – expanded eligibility and relaxed documentation requirements.

**Q: How does the CARES Act help local governments and non-profits which are required to reimburse state UC programs for the full cost of all unemployment benefits provided to their laid off or furloughed workers?**

A: Many non-profit organizations and state and local governments participate in UC using a “reimbursable arrangement.” That means they do not pay the per-worker UC taxes paid by private employers and instead reimburse the state UC office for 100 percent of the cost of benefits paid to workers they furlough or lay off. The CARES Act would provide federal funding to cover half of the cost of reimbursable benefits and provide additional flexibility for those entities to pay the other half over time.

**Q: When do the temporary emergency benefit increases end?**

A: The CARES Act terminates the \$600 a week FPUC supplement on July 31, 2020, and other provisions on December 31, 2020.

**Q: Can workers on UC receive health insurance benefits from their prior employer?**

A: Workers receiving UC are eligible to stay on employer-sponsored insurance through COBRA but will no longer receive employer contributions for the premium. Workers who lost their job and were previously covered by employer-sponsored insurance are eligible for a special enrollment period in the ACA marketplace for coverage and may be eligible for advanced premium tax credits and cost-sharing subsidies.

## CARES ACT REBATES

Click [HERE](#) for more information from the IRS.

To check your payment status, or provide bank information, click [HERE](#).

### Who is eligible for the Economic Impact Payment?

U.S. citizens or resident aliens who:

- Have a valid Social Security number,
- Could not be claimed as a dependent of another taxpayer, and
- Had adjusted gross income under certain limits.

### Who will receive the Economic Impact Payment automatically without taking additional steps?

Most eligible U.S. taxpayers will [automatically receive](#) their Economic Impact Payments including:

- Individuals who filed a federal income tax for 2018 or 2019
- Individuals who receive Social Security retirement, disability (SSDI), Supplemental Security Income, Veterans' Disability Benefits, or survivor benefits
- Individuals who receive Railroad Retirement benefits

### Who can use Non-Filers: Enter Payment Info to provide additional information to receive the Economic Impact Payment?

Eligible U.S. citizens or permanent residents who:

- Had gross income that did not exceed \$12,200 (\$24,400 for married couples) for 2019
- Were not otherwise required to file a federal income tax return for 2019, and didn't plan to

You can provide the necessary information to the IRS easily and quickly for no fee through [Non-Filers: Enter Payment Info](#). We will use this information to determine your eligibility and payment amount and send you an Economic Impact Payment. After providing this information you won't need to take any additional action.



## *Frequently Asked Questions*

**Q: Why is Congress proposing to pay rebates to individuals?**

A: The public health and economic consequences of COVID-19 are significant. These rebates help Americans afford what they need during this public health crisis, as many are experiencing a significant cash crunch.

**Q: When will the rebates be distributed?**

A: The Internal Revenue Service (IRS) will work to deliver rebates quickly in the form of advance payments. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based on payment or address information already on file with the IRS. Electronic distributions will be automatic to an account the payee authorized January 1, 2018 or later.

**Q: How large are the rebates?**

A: The amount of the rebate depends on family size. The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The advance payment of rebates is reduced by \$5 for every \$100 of income to the extent a taxpayer's income exceeds \$150,000 for a joint filer, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers).

**Q: Do rebates need to be repaid?**

A: No, rebates do not need to be repaid. If an individual experienced an income loss in 2020 or if they have an increase in family size, they may be able to claim an additional credit of the difference when the individual files their 2020 tax federal income tax return in 2021.

**Q: How will rebates be delivered?**

A: It depends. Rebates will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check.

**Q: Many individuals don't need to file a tax return. Are non-filers eligible for rebates?**

A: Yes. There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with IRS to help ensure these beneficiaries receive an automatic advance payment. The Veterans' Administration will do the same for their beneficiaries. The IRS will conduct a public awareness campaign to reach other non-filers and provide them with information on how they can access rebates.

**Q: How will a person who has recently moved access rebates?**

A: The IRS will determine payment delivery systems for everyone entitled to rebates.

**Q: Will the rebates affect my eligibility for federal income-targeted programs?**

A: No, the rebate is considered a tax refund and is not counted towards eligibility for federal programs.

**Q: What identification requirements apply to receive rebates?**

A: Taxpayers must have Social Security Numbers for themselves and their qualifying children in order to receive rebates.

### *Social Security and the CARES Act*

Social Security and SSI recipients **are eligible** for the rebate payments:

- Everyone is eligible for the full rebate payments as long as they have an SSN and their household income is not too high. This includes Social Security beneficiaries (retirement, disability, survivor) and Supplemental Security Income (SSI) recipients.
- Some individuals, like SSI recipients, who often do not file taxes, may need to take additional action to be determined by the IRS. One possibility is that they would be asked to file some sort of abbreviated return to get the payments, like with the 2008 stimulus rebates.

- Like other tax credits, these payments do not count as income or resources for means-tested programs. So receiving a rebate will not interfere with someone's eligibility for SSI, SNAP, Medicaid, ACA premium credits, TANF, housing assistance, or other income-related federal programs.

### *Additional IRS Information*

#### **Tax Deadline Changed**

The deadlines to FILE and PAY federal income taxes are extended to July 15, 2020.

The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus: <https://www.irs.gov/coronavirus>. This page will be updated as new information is available. Other information about actions being taken by the U.S. government is available at <https://www.usa.gov/coronavirus> and in Spanish at <https://gobierno.usa.gov/coronavirus>. The Department of Treasury also has information available at [Coronavirus: Resources, Updates, and What You Should Know](#).

At this time, the IRS does not have any information available yet regarding stimulus or payment checks, which remain under consideration in Congress. Please do not call the IRS about this. When the IRS has more specific details available, we will make it available on this page.

## INSURANCE FOR UNEMPLOYED INDIVIDUALS

In response to the potential growth of Coronavirus (COVID-19) cases, the Washington Health Benefit Exchange (Exchange) has opened a limited-time special enrollment period for qualified individuals who are currently without insurance. This special enrollment period (SEP), that runs through April 8, 2020, will allow uninsured individuals 30 days to enroll in health insurance coverage through [Washington Healthplanfinder](#).

Until April 8, individuals seeking a special enrollment must contact the Customer Support Center between 7:30 a.m. to 5:30 p.m. Monday-Friday at 1-855-923-4633; TTY: 1-855-627-9604, or a local certified broker or navigator, request the SEP, *and select a plan* by April 8 for coverage start date beginning April 1, 2020. Language assistance and disability accommodations are provided at no cost.

If you do not have health insurance, you should see if [your income qualifies you for free coverage \(www.hca.wa.gov\)](#). You can enroll in Medicaid year-round through [Washington's Health Benefit Exchange \(www.wahealthplanfinder.org\)](#). If you need an individual health plan, you have until April 8 to [sign up for a health plan](#) by calling the exchange at 1-855-923-4633. After April 8, you must qualify for a [special enrollment](#) to get covered.

If you believe you need to be tested for coronavirus, you should contact a local medical provider first. Find a [local community clinic \(www.wacommunityhealth.org\)](#) near you.