

Governor Mills' COVID-19 emergency legislation (LD 2167), which was passed by the Legislature on March 17, included temporary measures to enhance the flexibility of the Unemployment Insurance (UI) program in order to support workers and businesses economically impacted by COVID-19, the novel coronavirus. These measures will help relieve the financial burden of temporary layoffs, isolation, and medically-necessary quarantine by making unemployment benefits available to individuals whose employment has been impacted by COVID-19. This helps not only individuals, but also employers by helping them retain their workforce and stabilizing local economies.

The legislation temporarily revises eligibility requirements to include situations not typically covered, such as:

- An employer temporarily ceases operation due to COVID-19
- An individual is quarantined with the expectation of returning to work once the quarantine is over

Please note, the legislation is not intended to provide sick leave or short-term disability payments.

The legislation also waives the work search requirement for individuals still connected to their employer and waives the one-week waiting period so that benefits will be available sooner. In addition, any benefits paid under these provisions would not affect the employer's experience rating record.

IMPORTANT NEW NOTE (3/23/2020): Due to the widespread impact of COVID-19 and the volume of temporary business closures, **MDOL is waiving the work search requirement through May 14th** which is consistent with the current duration of the temporary emergency unemployment insurance provisions enacted by the Legislature and signed into law by Governor Mills on March 18, 2020. **Individuals still need to file a weekly claim** in order to get unemployment payments.

FAQs FOR EMPLOYEES:

Q. Do I have to wait to get unemployment benefits?

A. For claims filed under the new, temporary emergency unemployment legislation, the "waiting week" has been waived as of the date of the Governor's Emergency Declaration on March 15, 2020. Initially, it may take up to 10 to 14 days to receive a payment as we need to program the unemployment claim system to carry out the emergency law changes. *You will not lose any benefits* as a result, but you may receive multiple payments in the first week after the programming changes have been completed. After this, individuals filing for benefits can expect to receive payments weekly as long as weekly claims are filed timely and people remain eligible to collect benefits.

Q. How do I get my questions answered, I'm calling and there are long wait times?

A. MDOL is receiving a great number of calls about unemployment benefits. If your work was impacted by COVID-19 in the last week (since March 15th), but you were unable to submit a claim for unemployment benefits, your claim will be accepted next week (week of March 23rd) as well. Claims are accepted online 24 hours a day, seven days a week. You can also view answers to Frequently Asked Questions online www.maine.gov/unemployment. If your question isn't answered there, you can submit a new question through the online Customer Message Portal (CMP). Questions are being answered as quickly as possible though there is a significant wait period. An unprecedented number of Mainers have been impacted by COVID-19 and we appreciate your patience.

Q. I have filed an unemployment claim through the online system, but I can't tell whether my claim has been accepted and I didn't get a receipt showing I applied?

A. Due to an unprecedented volume of claims, at the moment it might take two days for the claim to show up on your account. For your records, please print or take a screenshot of the final confirmation page where the screen says the claim has been successfully submitted for your records so that you have proof that we received it. (Usually in times of lower volume claims, the new claim would show in the individual's portal account within 24 hours. With high volumes, it is taking longer for every item to post to accounts.)

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. If you are expected to return to your job as soon as your isolation or quarantine is lifted, you will not need to search for work. You must be able and available to accept any work offered by your employer that would not cause you to break isolation or quarantine, and you would need to make sure that your employer has your current contact information.

Q. My boss just announced that my business must temporarily close and that everyone will be laid off until it reopens. Can I collect unemployment benefits, and do I have to look for work until we reopen?

A. If the business is being temporarily closed as a result of the impact of the COVID-19 virus and you are expected to return to work once the business reopens, you may be eligible for unemployment benefits. You would not have to look for work as long as you remain able and available to work for your employer and make sure your employer has your current contact information.

Q. My boss is allowing me to take an unpaid temporary leave of absence because I am considered high-risk of the COVID-19 infection if I stay at the office, even though I am not sick now. Would I be able to collect unemployment benefits until I am able to go back to work?

A. You may be eligible for unemployment benefits during a temporary, unpaid leave of absence if you are expected to return to your job at the end of the leave, and provided you remain able and available to work for your employer and make sure that your employer has your current contact information.

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

A. You may be eligible for and should apply for unemployment benefits.

Q. Will self-employed, sole proprietors be covered?

A. If the self-employed are incorporated, they will be eligible for unemployment benefits. However, most independent contractors, small business owners and other self-employed individuals are not incorporated, do not contribute to unemployment taxes and are not eligible for unemployment benefits. The new UI legislation does not change this. *(There may be Congressional action that provides “disaster unemployment assistance” that could help and we will update this answer as soon as information is available.)*

Q. How does this new proposal address an employee who is out sick with the virus?

A. The new UI measures are not intended to provide sick leave or short-term disability payments. To receive unemployment the employee must be able and available to work and maintain contact with the employer.

Q. To what extent are the changes in the new bill applicable to people who work for large (500+ employees) employers?

A. Measures in the new legislation are for all covered workers in the state.

Q. Is unemployment insurance available for hourly school workers?

A. Governor Mills signed an Executive Order (15 FY 19/20) on March 19th ordering that all school districts continue to pay their hourly school employees for the duration of this school year. These employees will not be eligible for unemployment insurance because they will be receiving their regular pay, a preferable situation.

Q. Can someone be covered by unemployment for reduced or part-time work?

A. Yes, Maine has unemployment coverage for part-time work. The individual should file for benefits and MDOL will review and determine if the individual is eligible for partial benefit based on number of hours worked.

Q. Do I have to wait to get unemployment benefits?

A. With the new emergency UI legislation, the “waiting week” has been waived as of March 17th, however it will take 10-14 days for the UI system to implement the changes.

Q. How are “per diem” workers affected?

A. Per diem workers are covered under unemployment as long as they meet monetary eligibility, are able and available to work and stay in contact with their employer. They should apply for unemployment; their application will be reviewed and MDOL will make a determination.

Q. If someone is out of work due to childcare and school closures, what is the unemployment process?

A. The individual should file for unemployment (online is the best way, available 24/7) and MDOL will review the application and make a determination on a case by case basis about eligibility. Individual must be able and available to work and stay in contact with their employer.

Q. What about someone who just started working this year at a new job, will they be covered under these measures for unemployment? How long does the individual have to work to qualify?

A. Eligibility depends on wages earned over the last five full calendar quarters. Four consecutive quarters within that timeframe must have earnings of at least \$5,140.74 and two of the four quarters must have earnings of at least \$1,713.58. These amounts are set annually based on the average weekly wages earned by Maine workers. The amount of benefits and the length of time someone can collect are based on how much you earn. For more information, please visit <https://www.maine.gov/unemployment/claimsfaq/>.

Q. What is considered in the new legislation as “need to care for a dependent family member as result of COVID-19?”

A. It depends. Individuals should apply online for unemployment and MDOL will review and make a determination on a case-by-case basis. Under the new legislation, during such a temporary leave of absence may be eligible for unemployment if that individual continues to remain able and available to work for, and maintains contact with the relevant employer

Q. How long will the work search waiver and elimination of the waiting week last? Will “work search” be waived for all unemployed workers, not just those laid off because of COVID-19?

A. The work search waiver and the elimination of the one-week waiting period are tied to the Governor’s Emergency Declaration of March 15th. Our current estimate is this will last until mid-May.

Q. What is the maximum UI benefit and what is the average UI benefit?

A. The maximum weekly benefit amount is \$445.00. The average weekly benefit amount is roughly \$340.00.

Q. If I have to quit, will I be able to get UI benefits?

A. It depends. MDOL will need to make a determination based on the facts of each situation once a claim for benefits is filed. MDOL cannot provide a definite decision prior to separating from a job.

Q. Are immigrants eligible for UI?

A. If immigrants are authorized to work in the U.S. and lose their job due to COVID-19, they should apply for unemployment (preferably through the online system, available 24/7). MDOL will review the claim on a case-by-case basis and make a determination about eligibility.

Q. What if my employer just says there is no work for me and I am not getting paid, but tells me I am not “laid off?” Can I get unemployment?

A. If you are not working and not being paid, MDOL encourages you to apply for unemployment.

Q. Can I reset my password without having to call the MDOL claims phone and wait a long time?

A. You should be able to do so. Currently the system allows two attempts to enter your password correctly. If you fail to provide the correct password a third consecutive time, your account will be locked and can only be unlocked by an unemployment representative. If you are unsure of your password or have entered your password incorrectly twice, use the “ForgotPassword” or “Forgot Username” links provided.

As long as you have activated the email address that was associated with the account when the account was created, you can click on the "Forgot Password" link underneath the login boxes to have a new temporary password generated and sent to the email address on file in your account. Refer to the section below for instructions on how to activate your email if you have not done so already. You will be able to use

this temporary password to log in and will be prompted to set up a new password, personal to you, at that time. For more information, please visit the ReEmployME Login Information page at <https://www.maine.gov/unemployment/remelogin/>

Q. Can I get unemployment if I receive Social Security?

A. Yes, MDOL does not offset benefits for Social Security payments.

Q. Can college students who have lost work study jobs get unemployment?

A. Generally, students who are in work study jobs are not (unemployment) covered employees. However, there may be special circumstances that could be considered if students also had other employment besides work study. Please file an unemployment claim through the online system (available 24/7): www.maine.gov/unemployment.

Q. I was just about to start a new job and my new employer does not want me to start it yet. Can I collect unemployment insurance?

A. It depends. You should file a claim for unemployment. MDOL will review your employment history and make a determination about eligibility.

Q. If my employer continues my health insurance while I am on temporary layoff or leave, will this affect my UI benefits?

A. No, this will not affect your weekly unemployment benefits.

FAQs FOR EMPLOYERS:

Q. Will my experience rating record be affected if any of my employees receive unemployment benefits because of COVID-19?

A. If an individual receives unemployment benefits due solely to COVID-19, benefits paid to the worker would not be charged against the experience rating record of the employer.

Q. If I have to temporarily close part or all of my business operations due to the COVID-19 virus and lay off my employees, will they have to look for other work while they are collecting unemployment benefits?

A. No. As long as you plan to return them to their jobs when you resume operations, and provided they remain able and available to work for you and provide you with current contact information by which to reach them, they will not have to seek other work.

Q. Can an employer who needs to temporarily lay off employees because of COVID -19 continue to pay health insurance premiums for the employee during the layoff period or will that negatively impact the employees' unemployment benefits?

A. Continuing to provide health insurance will not impact your employee's ability to receive unemployment benefits.

Q. What if an employer is considering a reduction in work hours?

A. Employers are encouraged to contact MDOL’s Bureau of Unemployment Compensation to learn about Workshare, an unemployment option that helps businesses retain their workforce during a temporary slowdown in work. The program allows employers to voluntarily reduce the hours of staff in lieu of layoffs. Employees of the business are allowed to collect a partial unemployment benefit to help them offset the loss of income. (<https://www.maine.gov/unemployment/workshare>)

Q. Is it better to lay off employees than have employees resign?

A. It is easier to determine unemployment eligibility in the case of a layoff because there is a clear separation from work. To be eligible for unemployment, individuals must lose their jobs through no fault of their own.

Q. Is it possible to find out if an employee is eligible for unemployment before the person files a claim?

A. No, MDOL can’t determine whether an individual would be eligible for unemployment before that person separates from the employer. An individual must separate from their employer and then file a claim. MDOL reviews the case to make a determination. If an individual is not sure whether they would be eligible, it is best to apply. The individual must still be connected to the labor market in order to receive benefits, be able and available for work and retain contact with the employer.

Q. What will be the duration of these new UI benefits?

A. The same as regular unemployment benefits at any other time, a maximum of 26 weeks. If individuals are in a year of already receiving some unemployment, they may have already used up some of those 26 weeks. During times of high unemployment, extended benefits may be available based on guidance from federal partners. However, we’re not at that point yet.

Q. If the employer lives in Maine and owns a restaurant in New Hampshire and has employees who live in both states, in which state do the employees apply for unemployment?

A. The work is being performed in NH so all claimants will need to file claims in NH regardless of their individual residences.

Q. Is an employer required to have employees exhaust all paid time off before putting them on temporary layoff after which they will apply for unemployment?

A. No. Employers are not required to pay out all paid time off before a layoff but they are allowed to do so. Use of leave time during a temporary layoff depends on an employer’s policies. The employer may require use or payout of leave time. Payments received by employee may have an impact on unemployment benefits paid to an individual.

Bureau of Unemployment Compensation Contact:

If a worker is unsure if they would be eligible for unemployment insurance, the Maine Department of Labor recommends that workers apply.

More information on UI can be found here: <https://www.maine.gov/unemployment/>

Claims are best filed online at:

- <https://reemployme.maine.gov/>