

Unemployment Benefits and L&I



Overview



Unemployment Insurance (UI) Benefits



- Provides temporary income if a person loses their job through no fault of their own.
- Funded through taxes paid by the applicant's former employer(s).
- Benefits are not based on financial need.
- The expectation is the UI recipient returns to work as quickly as possible.



Unemployed
Worker Handbook



Website



Required Work History

To be eligible, a person must have worked at least 680 hours in their “base year.”

- The base year is the first four of the last five completed calendar quarters before the week in which the person files their claim.
- Some of the person’s wages must have been earned in Washington state.



Individuals Not Eligible for UI Benefits*

- Self-employed workers
- Elected government officials
- Church employees
- Appraisers
- Work-study students
- Workers on some small fishing boats
- Corporate officers
- Workers paid based on commission

*See the Unemployment Benefits and COVID-19 section for current information.



Applying for Unemployment Benefits

- Online:
 - Go to www.esd.wa.gov/unemployment
 - Scroll down and click on “Apply Online Now”
 - Can apply online 24 hours a day, seven days a week.
- Phone: 1-800-318-6022.
- Online is typically faster than phone.



Information to Have When Applying

- Social Security number;
- Contact information: name, birthdate, address, phone number, and email address;
- The names and contact information of all employers during the last 18 months;
- The dates the applicant worked during the last 18 months. (Use an estimate if this information is unknown.);
- Citizenship status;
- Bank account and routing numbers if the applicant wants direct deposit.



Resources to Help with the Application

- WA ESD offers webinars about unemployment benefits and the online application process.
- An applicant will learn how to:
 - Set up a Secure Access Washington (SAW) account (the first step to applying); and File an online claim for benefits.
- Webinars occur on certain dates and times.
 - The webinar slides are downloadable anytime
 - Webinar information found [here](#).



Benefit Amount*

- The current maximum weekly benefit amount is \$790. The minimum weekly amount is \$188.
- The actual amount one receives depends on the person's earnings in their base year.
- Benefits are paid via:
 - A prepaid debit card; or
 - Direct deposit

*These amounts may change under a federal stimulus package.



How Long Can a Person can Receive Benefits?*

- An unemployment *claim* is open for one year.
- Cash benefits generally last for about 26 weeks.
- Cash benefits can last longer if the recipient's monthly UI benefit amount is reduced due to part time work or employee retirement pay.

*These rules may change under a federal stimulus package.



Job Search*

- People receiving unemployment benefits are typically required to look for work.**
- UI beneficiaries document their job search via a job search log.
- Search logs can be submitted via phone or online through e-Services

* See Unemployment Benefits and COVID-19 section for current information.

** With exceptions. See the Unemployment Benefit Handbook for more information.



Job Search Assistance



- Anyone who submits a claim for UI benefits becomes automatically registered with their local [WorkSource](#) office.
- [WorkSource](#) offers employment and training opportunities, including
 - Career guidance
 - Job search tools, i.e. computers, internet, printers
 - Workshops and hiring events
 - Job search strategies and platform
 - Referrals to food banks, utility assistance, and other community resources
 - Training for careers in high-demand



Unemployment Benefits and COVID-19



COVID-19 and Federal Efforts with UI

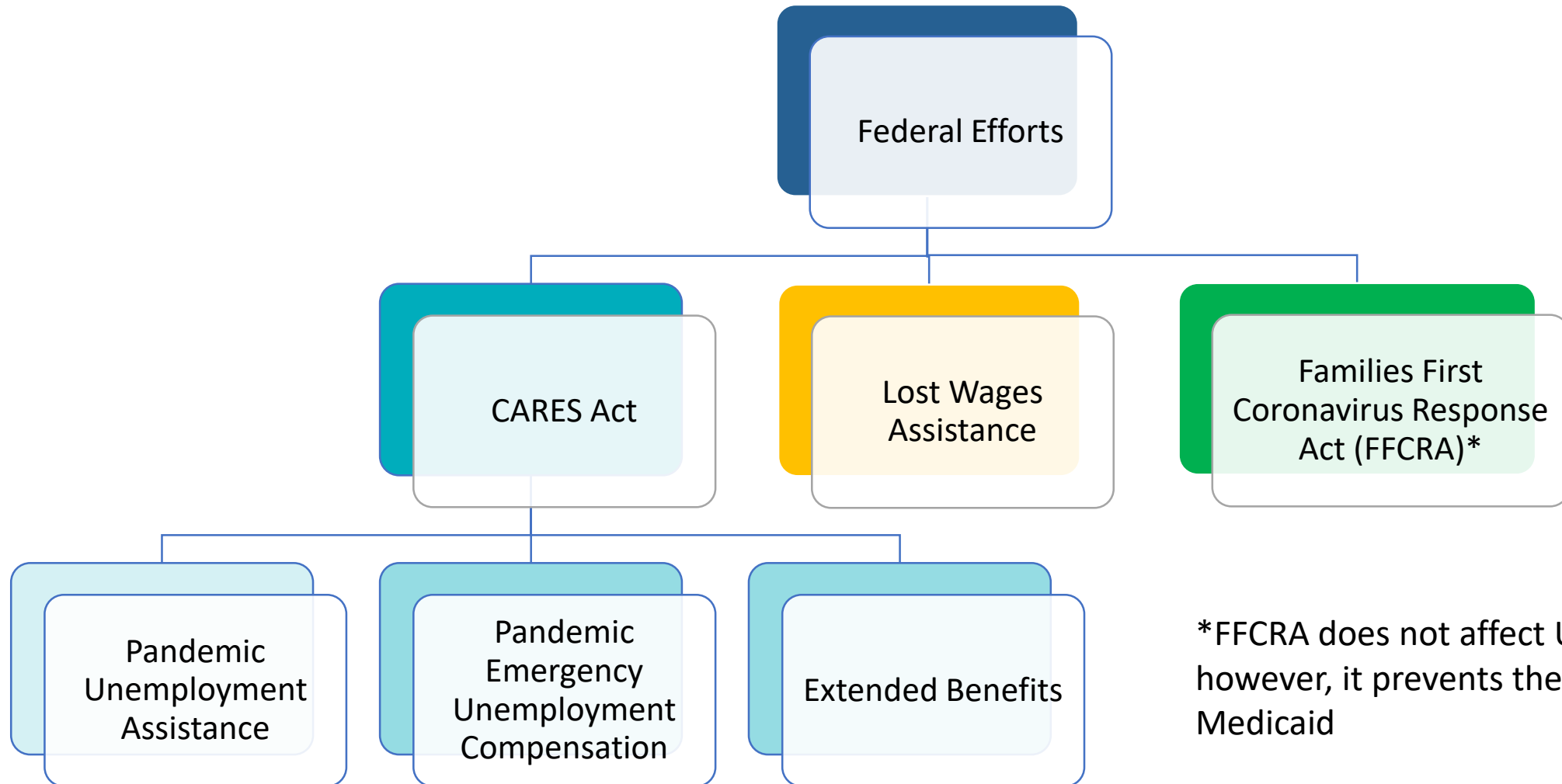
- In response to COVID-19, the Federal (and State) government have made temporary changes to UI Benefits, including:
 - Supplementing UI Benefits with additional funds
 - Changing the work search requirements
 - Expanding eligibility to those who were previously ineligible
 - Extending how long one may be eligible for UI benefits



BenefitU:
COVID



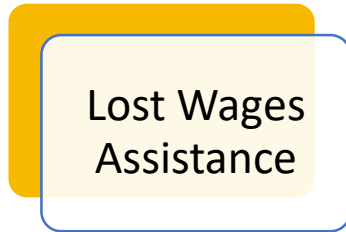
COVID-19 and Federal Efforts with UI Benefits



*FFCRA does not affect UI; however, it prevents the loss of Medicaid

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CARES Act

A light yellow rounded rectangle with a darker yellow border and a slight drop shadow, containing the text "Lost Wages Assistance".

Lost Wages
Assistance

Supplementing UI Benefits

- CARES Act
 - Passed in March 2020
 - Added \$600 per week to a person' UI benefit payment for a limited time
 - Expired July 25, 2020
- Lost Wages Assistance
 - Adds \$300 per week to a person's UI benefits for a limited time.
 - In WA, individuals eligible for at least \$1 in unemployment benefits in weeks ending August 1, 8, 15, 22, 29, and/or Sept 5 may qualify.
 - Payments are retroactive.



The logo consists of a teal rounded rectangle with a white rounded rectangle inside it, containing the text "CARES Act".

CARES Act

Work Search Requirements

- Job search requirements are currently suspended for regular and extended unemployment benefits.
- Work search requirements will be reinstated. UI Beneficiaries should check the WA Unemployment website regularly to understand their responsibilities.



Pandemic
Unemployment
Assistance

Expanding Eligibility: Pandemic Unemployment Assistance (PUA)

- PUA is a component of the federal CARES Act.
- PUA extends UI eligibility to:
 - Workers whose employment has been directly impacted by COVID-19;
 - Self-employed workers, including independent contractors, gig workers, and freelancers;
 - Workers seeking part-time work; and
 - Workers who do not have a long-enough work history to qualify for state benefits.
- PUA is available from Feb 2, 2020 – Dec 26, 2020



Pandemic
Emergency
Unemployment
Compensation

Extended
Benefits

Extending UI Benefits: Pandemic Emergency Unemployment Compensation (PEUC) and "Extended Benefits"

- PEUC

- Provides an additional 13 weeks of benefits on top of **regular** UI benefits.
- PEUC is available from Feb 2, 2020 – Dec 26, 2020

- Extended Benefits

- Rules are State-specific; triggered by high unemployment in the State
- In WA: provides up to 20 additional weeks of benefits after recipient of **regular** UI benefits has used up their regular unemployment benefits and PEUC benefits.
- Regular unemployment claim must have expired May 30, 2020 or later



Website



Families First
Coronavirus
Response Act
(FFCRA)

Families First Coronavirus Response Act (FFCRA)

- Mandates that states which accept an enhanced Medicaid match from the Federal Government ***may not reduce or terminate Medicaid benefits for any individual enrolled on or after March 18, 2020, through the last day of the public health emergency declared for COVID-19 by the Secretary of Health and Human Services.***
- WA accepted the Medicaid match.
- The Emergency Period began as of January 27, 2020 and has been extended to **January 21, 2021.**



Unemployment Benefits and Cash Benefits from Social Security



UI Benefits and SSI

- UI Benefits is considered unearned income.
- If the UI Benefit is greater than the SSI cash benefits by \$20 or more, the person will lose their SSI cash benefit.
- At this time, Medicaid would continue through the FFCRA while within the Emergency Period.
- Once the emergency period for the FFCRA ends, the person would need to seek Medicaid through another eligibility pathway.



UI Benefits and Title II Benefits

- UI Benefits is considered unearned income.
- If eligible for UI Benefits, they will have not impact the person's current Title II Benefits.
- A conflict may occur when applying for one benefit while receiving the other, because the program models differ:
 - With Unemployment, the typical expectation is that the person will pursue full-time work.
 - With Title II benefits, eligibility can hinge on a person's inability to perform SGA.

UI benefits may impact Medicaid eligibility for Title II Beneficiaries.

- At this time, Medicaid would continue through the FFCRA while within the Emergency Period.
- Once the emergency period for the FFCRA ends, the person would need to seek Medicaid through another eligibility pathway.



Workers' Compensation (L&I)



Workers' Compensation (L&I)



- A type of insurance governed by Washington State.
- In WA, employers purchase coverage through Labor and Industries.
- Compensates workers who become injured, ill, or disabled as a result of their job.
- Compensation includes:
 - The cost of approved medical, hospital, and related services;
 - Partial wage replacement if unable to work because of the injuries or occupational illnesses.
 - In exchange, the employee is not able to sue the employer.
- Not the same as UI benefits or disability benefits through Social Security.



Website



Workers' Compensation and SSI

- Workers' Compensation must be reported to Social Security.
- A Workers' Compensation payment, minus legal, medical, and other expenses, is considered unearned income.
- If the unearned income received in a month is larger than the individual's full SSI benefit by \$20 or more, the person will become ineligible for SSI for that month.
- At this time, Medicaid would continue through the FFCRA while within the Emergency Period.
- Once the emergency period for the FFCRA ends, the person would need to seek Medicaid through another eligibility pathway.



Workers' Compensation and Title II – “Offset”

- In WA, if a person receives Title II benefits and Worker's Compensation, the Worker's Compensation is typically reduced as an “offset.”
- The maximum amount received from both agencies combined, with the offset, may be higher than what one would receive from either agency individually.
- The offset amount is determined by WA Labor and Industries.
- Resources:
 - [WA L&I](#) offset guidance and calculations
 - [SSA](#) offset rules



Resources throughout this training

Websites

- Employment Security Department Unemployment : <https://www.esd.wa.gov/unemployment>
- Handbook for Unemployed Workers (2019):
<https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/Unemployment/ESD-Handbook-for-Unemployed-Workers.pdf>
- Unemployment webinars: <https://esd.wa.gov/newsroom/introduction-to-unemployment-insurance-public-webinar>
- WorkSource: <https://seeker.worksourcewa.com>
- BenefitU Website - COVID-19: <https://www.benefit.u.org/benefits-information-for-individuals-and-families/covid-19/>
- Extensions to UI Benefits: <https://esd.wa.gov/unemployment/benefit-extensions>
- Labor and Industries, Workers Compensation: <https://lni.wa.gov/claims/for-workers/injured-what-you-need-to-know/#get-medical-help>
- Workers' Compensation offset rules:
 - L & I: https://lni.wa.gov/dA/8806835403/F242-427-000.pdf?language_id=1
 - Social Security: https://www.ssa.gov/OP_Home/handbook/handbook.05/handbook-0504.html

