

Town Hall: Updates

Overview of Resources for the Unemployed

Table of Content

Table of Content

Goal for Resource Guide

Overview of Available Unemployment Benefits

Navigating to UI v PUA

Need help with a claim?

Language Resources

Additional Support Resources

Update: What is PEUC?

Update: Fraud Prevention

APPENDIX

Goal for Resource Guide

Goal for the Resource Guide

- *Outline the information resources available online to help with applying for regular unemployment or Pandemic Unemployment Assistance (PUA)*
- *Updates on newest UI resources and fraud prevention*

What resources are available?

Overview of Unemployment Resources

Several pathways exist to support individuals who are unemployed. The availability of **regular Unemployment Insurance** and the new programs through the **CARES Act** as a result of COVID create an array of opportunities that support many scenarios of job loss:

- Existing **unemployment insurance** program
- A new *temporary federal program* called **Pandemic Unemployment Assistance (PUA)** that in general provides unemployment benefits to individuals who are not eligible for regular unemployment insurance
- The CARES Act also creates a new temporary federal program called **Federal Pandemic Unemployment Assistance (FPUC)** that provides an **additional \$600 weekly benefit** to those eligible for regular UI and PUA.
- **Pandemic Emergency Unemployment Compensation** provides an **additional 13 weeks of benefits to claimants** who have exhausted their claim with a benefit year end (BYE) date on or after **7/6/2019** are *potentially* eligible for PEUC.

Navigating Benefits: How do I figure out what to apply for?

Mass.gov/unemployment

DUA launched a new tool on May 8th to help an individual decide which program to apply to, or get you the information you need to make that choice.

The screenshot shows the Mass.gov website with a yellow header for 'Coronavirus Update' and a blue navigation bar. The main content area is titled 'Should I apply for regular Unemployment Insurance (UI) or Pandemic Unemployment Assistance (PUA)?' and features a 'GET STARTED' button. Below this, a paragraph explains that the Department of Unemployment Assistance (DUA) is accepting applications for regular UI and PUA, and encourages users to use the tool to determine if UI or PUA is right for them. A blue arrow points to the 'Start here' button, which is circled in red. At the bottom, a yellow box contains a disclaimer: 'This tool is a guide to help you decide which program to apply to, or get you the information you need. It does not guarantee benefits.'

Navigating Benefits: How do I figure out what to apply for?

The DUA tool guides individuals to UI or PUA based on the following **BROAD criteria**. Once you are approved for either PUA or UI, you automatically receive the additional \$600 a week.

Go to UI:

- You were impacted by COVID and lost your job or had reduced hours
- You **earned more than \$5,100 in W2 wages** from the last four quarters
- You exhausted your UI benefits on or after July 6, 2019 and need to apply for extended Pandemic Emergency Unemployment Assistance (PEUC)

Go to PUA:

- You were impacted by COVID and lost your job or had reduced hours
- You **earned less than \$5,100 in W2 wages** from the last four quarters
- You are self-employed, an independent contractor, a 1099 worker, a gig worker, a freelancer, or a farmer (and did not make more than \$5100 in W2 wages)
- You work for a nonprofit or religious organization
- You were previously denied regular unemployment benefits

How should I navigate applying for unemployment benefits?

Start Here:

www.mass.gov/unemployment

A tool to help determine if you need to apply through UI or PUA!

Apply for PUA

www.mass.gov/pua

Resources on this webpage:

- [Information you will need to provide](#)
- [Pandemic Unemployment Assistance Guidebook](#)
- [Ready to apply for PUA? Go](#)
- [Frequently Asked Questions on PUA](#)
- [Multi-lingual resources](#)

Apply for UI or PEUC

www.mass.gov/dua

Resources online on this webpage:

- [Information you will need to provide](#)
- [Unemployment Insurance Guidebook](#)
- [Step-by-step guide](#)
- [Ready to file a claim? Go](#)
- [Reset your UI Online password](#)
- [Multi-lingual resources](#)
- PEUC info: www.mass.gov/peuc

For a universal overview of all tools and supports to apply for PUA or UI please go to the following link:

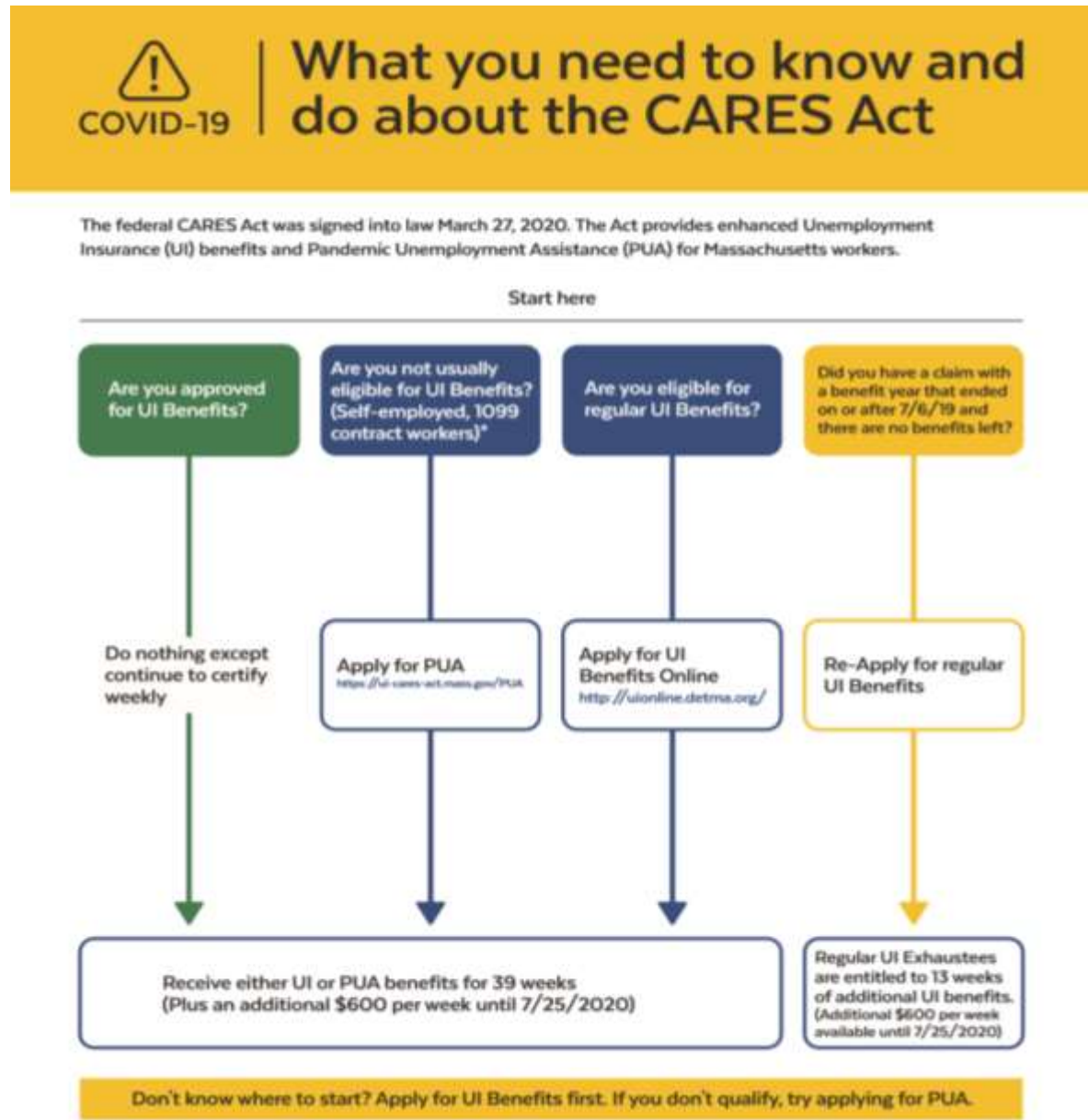
<https://www.mass.gov/covid-19-and-unemployment-what-you-need-to-know>

Regular UI and CARES Act Eligibility Flow Chart

Download this flow chart @



<https://www.mass.gov/doc/cares-act-unemployment-flowchart/download>



How to get help with an existing claim?

If a person **already applied**, but needs help with UI or PUA or PEUC:

WEEKLY CERTIFICATIONS

Information on Weekly Certification (Weekly Request for Benefits). To continue to receive your benefits for PUA or for regular UI, you must log in and “certify” for benefits. Go to:

<https://www.mass.gov/info-details/weekly-unemployment-certification>

PHONE ASSISTANCE

You can speak with a call center agent for assistance with your UI or PUA or PEUC claim by using the Call Center. There are over 1,800 customer service agents to assist: YOU!

- Call Center [\(877\) 626-6800](tel:8776266800)
- Open 8:30 a.m.–4:30 p.m., Monday–Friday and Saturday 8:00 a.m. – 12:00 p.m.

DUA call representatives continue to make call-backs for contact form requests outside normal call center hours. These calls are made until 8PM, 7 days a week. The number they will call from is 617-626-6800 – so make sure you pick up the call!!

MONDAY, MAY 25TH: Call Center is closed. Payments may be delayed 1 day next week.

TOWN HALLS

Join a DUA Town Hall to hear questions from claimants and get information about UI or PUA

- www.mass.gov/unemployment/townhall

Go to main landing page: www.mass.gov/unemployment

Language Resources

Mass.gov

Search Mass.gov

LIVING WORKING LEARNING VISITING & EXPLORING YOUR GOVERNMENT COVID-19

OFFERED BY Department of Unemployment Assistance Executive Office of Labor and Workforce Development MassHire Department of Career Services

COVID-19 and Unemployment: What you need to know

If you're here, your job may have been impacted by COVID-19. The Department of Unemployment Assistance (DUA) is here for you.

The coronavirus (COVID-19) pandemic has had a significant impact on Massachusetts workers and businesses. If you are here, it's likely that you or someone you know has already been affected by COVID-19-related health concerns, layoffs, or feel that your position is currently in jeopardy. The Department of Unemployment Assistance is here for you. We're hard at work during this unprecedented crisis to make sure that everyone has access to the benefits they

Check our Twitter for updates

OFFERED BY Department of Unemployment Assistance

What would you like to do?

Featured

Should I apply for UI or PUA?

Multilingual unemployment resources

Featured

Apply for unemployment online with translation options

Español (Spanish)

Información de desempleo de Massachusetts sobre el virus COVID-19

Português (Portuguese)

Informações sobre desemprego no vírus COVID-19

Kreyòl (Haitian Creole)

Enfòmasyon sou chomaj sou virus COVID-19

中文 (Chinese)

有关COVID-19病毒的失业信息

Tiếng Việt (Vietnamese)

Thông tin thất nghiệp về virus COVID-19

Additional resources

Other languages

DUA multilingual services

Language Resources Available Online

All standard publications translated into 12 languages.

- In addition, instructions on how to file initial claims, weekly claims, reopen a claim and reset your password are available in these same 12 languages.

UI Mobile Friendly Application available in Spanish.

- Portuguese version expected this week. Additional languages expected in coming weeks: Chinese, Vietnamese and Haitian Creole.

PUA Videos to walk you through the English site.

- Videos are available in Spanish, Portuguese, Mandarin, Cantonese, Haitian Creole, Vietnamese and Khmer.

Weekly Town Halls

- Find details online to register for weekly town halls in Spanish and Portuguese where participants get their unemployment questions answered live.

Language Resources in the Call Center

Multilingual Call Center Capabilities

Phone:

Call Center (877) 626-6800

Open 8:30 a.m.–4:30 p.m., Monday–Saturday 8:00 a.m. – 12:00 p.m.

We have call center attendees fluent in multiple languages on the call center line.

Interpreters available for other languages.

Additional Support Services & Resources

211 Hotline

Call the **211 hotline** to learn about an array of support services from mental health, childcare, legal and other services that may be available to you or go to www.mass211.org

Search for Jobs

Sign up for JobQuest (www.mass.gov/jobquest) to search for jobs and get job opening alerts in Massachusetts

MassHire Centers

Connect with a **MassHire Career Center** to learn more about jobs and training www.mass.gov/masshire to find a MassHire Center near you

Child Care

As an essential worker, **you have priority access to emergency child care** available to children across the state. For a list of emergency childcare services, go to https://eeclead.force.com/EEC_ExemptEmergencyChildCare. Emergency childcare is available to essential workers through Phase 1 of re-opening until June 29th at a minimum. Go to www.mass.gov/eec for general information on childcare.

Rental Assistance

Rental assistance and eviction prevention. If you get an eviction notice, a court complaint or any other papers related to an eviction, contact your local legal aid office at: www.masslegalservices.org/FindLegalAid. For information about programs that may be available to **help pay rent**, go to: www.masslegalservices.org/FindLegalAid.

Food Security

Apply for assistance to buy **healthy food** through www.dtaconnect.com or learn more at www.mass.gov/dta

Health Care

If you need **healthcare** coverage you can review information through the Health Connector or apply online at www.MAhealthconnector.org.



Pandemic Emergency Unemployment Compensation (PEUC)

Pandemic Emergency Unemployment Compensation (PEUC)

PEUC 101

- Claimants who have exhausted their claim with a benefit year end (BYE) date on or after **7/6/2019** are *potentially* eligible for PEUC.
- PEUC offers an additional **13 weeks** of benefits to individuals at their former weekly benefit amount, plus dependents, if applicable. Ex. WBA is \$500. WDA is \$50. PEUC payment will be \$550.
- The first week a claimant can be eligible for PEUC is the **week beginning 3/29/2020** and the last payable week is the week ending 12/26/2020.
- If a claimant has been receiving regular UI benefits and those benefits are exhausted, PEUC will **automatically** begin, and the claimant does not have to take any further action.

Pandemic Emergency Unemployment Compensation (PEUC)

PEUC 101 (continued)

- If the UI claim has expired, a claimant ***must*** file a new regular UI claim prior to filing for PEUC.
- If the claimant **is** monetarily eligible on the new UI claim, regardless of the benefit rate amount, the claimant will receive benefits from the **new claim**.
- If the claimant **is not** monetarily eligible on the new claim, the claimant will be eligible for **PEUC on the prior claim**.

Pandemic Emergency Unemployment Compensation (PEUC)

PEUC 101 – How will claimants be notified?

- Claimants who are potentially eligible will be receiving notifications via email or mail (depending on correspondence preference) stating:

The Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 creates a new temporary federal program called Pandemic Emergency Unemployment Compensation (PEUC). PEUC provides up to 13 additional weeks of benefits to an individual who has exhausted all rights to any regular unemployment compensation and who meets other eligibility requirements of the CARES Act. You may be eligible for these federal benefits.

- If you are unemployed, and wish to file a claim for PEUC, go to:
 - <https://www.mass.gov/how-to/apply-for-unemployment-benefits>
 - For general information, go to www.mass.gov/unemployment
 - You can review info about PEUC at www.mass.gov/peuc
 - Or call 877-626-6800

Pandemic Emergency Unemployment Compensation (PEUC)

PEUC & PUA – How do these programs interact?

- PUA and PEUC are two completely **separate** programs.
- Claimants who had been receiving PUA benefits will need to reopen their exhausted UI claim.
 - They will receive the same correspondence as exhausted Regular UI claimants notifying them they may be eligible for PEUC.
- An issue will be set up and **automatically disqualify** claimants for any week in which they have received PUA benefits on their PEUC 1.0 UI claim.
- The claimant will still receive 13 weeks of PEUC, regardless of how many weeks of PUA a claimant received.
- If a claimant's PUA benefit rate was lower than their regular UI benefit rate, they **cannot** receive the difference through PEUC.
- Claimants should **immediately stop** certifying for benefits through PUA and start requesting benefits on the regular UI claim.



Preventing UI Fraud

Fraud Prevention

The Nigerian Fraudsters Ripping Off the Unemployment System

Security researchers have spotted the "Scattered Canary" group siphoning vital benefits programs amid the Covid-19 pandemic.



You may have seen **recent news articles** indicating there has been an increase in **fraud schemes targeting UI systems** throughout the country.

- The Massachusetts Department of Unemployment Assistance (DUA) takes unemployment insurance benefit fraud seriously and has a **Program Integrity Department** of dedicated staff who specialize in combating fraud at all points of the business process.
- DUA regularly partners with local, state, federal, and private organizations with the sole purpose of detecting and preventing fraud. The Department is continuing to scale up its fraud detection efforts through the use of machine learning technologies that detect systems irregularities in real-time and is partnering with national organizations on increased identification verification measures.
- These efforts may require additional identification measures that can affect claimant receiving benefits and we want you all to be aware of these increased enforcement measures.
- If someone suspects UI benefit fraud they should provide detailed information at UIFraud@detma.org or head to <https://www.mass.gov/how-to/report-unemployment-insurance-fraud>

APPENDIX

What is Regular Unemployment Insurance (UI)?

Unemployment Insurance (UI) is a temporary income protection program for workers who have lost their jobs through no fault of their own. The program helps unemployed workers while they look for work. The funding for UI benefits comes from employer contributions. Workers do not pay any part of the cost of UI benefits.

- COVID-19 Unemployment Handbook:
<https://www.mass.gov/doc/covid-19-unemployment-handbook-initial-claims-filed-on-or-after-march-15-2020/download>
- UI Online Claimant User Guide: Claimant Login, Password, and Navigation: <https://www.mass.gov/doc/ui-online-claimant-user-guide-claimant-login-password-and-navigation/download>
- UI Online Claimant User Guide: Claimant Activities: <https://www.mass.gov/doc/ui-online-claimant-user-guide-claimant-activities/download>
- UI Online Claimant User Guide: Applying for Benefits: <https://www.mass.gov/doc/ui-online-claimant-user-guide-applying-for-benefits/download>

What is PUA?

Overview

- A new *temporary federal program* called Pandemic Unemployment Assistance (PUA) that in general provides **up to 39 weeks of unemployment benefits** to individuals who are not eligible for other types of unemployment.
- The CARES Act also creates a new temporary federal program called Federal Pandemic Unemployment Assistance (FPUC) that provides an **additional \$600 weekly benefit** to those eligible for PUA.

Who can apply?

- PUA provides unemployment benefits to **individuals who are unable to work because of a COVID-19-related reason** but are not eligible for regular or extended unemployment benefits. Examples include:
 - **Self-employed**
 - **Contract workers**
 - **Individuals denied regular UI (did not earn enough wages to qualify)**

PUA Eligibility Check List



CARES Act: Are you covered?

Pandemic Unemployment Assistance (PUA) provides payment to workers not traditionally eligible for unemployment benefits (self-employed, independent contractors, workers with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.

COVID-19 Scenarios	Covered	Not Covered
Diagnosed with COVID-19 or with COVID-19 symptoms and seeking diagnosis	✓	
Member of household has been diagnosed with COVID-19	✓	
Providing care for family or household member diagnosed with COVID-19	✓	
Primary caregiver for child unable to attend school or another facility closed due to COVID-19	✓	
Unable to reach place of employment due to an imposed quarantine or because advised by medical provider to self-quarantine due to COVID-19	✓	
Scheduled to commence new employment and cannot reach workplace as direct result of COVID-19	✓	
Became major breadwinner because head of household died from COVID-19	✓	
Quit job as a direct result of COVID-19	✓	
Place of employment closed as a direct result of COVID-19	✓	
Self-employed / Independent Contractors / 1099 filers / Farmers - and affected by COVID-19	✓	
Seeking part-time employment but affected by COVID-19	✓	
With insufficient work history and affected by COVID-19	✓	
Otherwise not qualified for regular or extended UI benefits and affected by COVID-19	✓	
Individuals that can telework with pay		✗
Individual receiving paid sick leave or other paid leave benefits (regardless of meeting a category listed above)		✗

PUA Tools & Resources

PUA Handbook (12 languages)



PUA Document Checklist



Eligibility Flow Chart



www.mass.gov/pua

A screenshot of the Mass.gov website's 'Apply for Pandemic Unemployment Assistance' page. The page has a yellow header with 'EMERGENCY ALERTS' and 'Coronavirus Update'. Below the header is a search bar and navigation links: LIVING, WORKING, LEARNING, VISITING & EXPLORING, YOUR GOVERNMENT, and COVID-19. The main heading is 'Apply for Pandemic Unemployment Assistance'. Below this is a paragraph explaining PUA: 'Pandemic Unemployment Assistance (PUA) provides up to 39 weeks of unemployment benefits to individuals who are unable to work because of a COVID-19-related reason but are not eligible for regular or extended unemployment benefits.' There are two buttons: 'Apply now +' and 'Recursos en español +'. Below these are sections for 'THE DETAILS' and 'CONTACT'. The 'THE DETAILS' section has two columns: 'What you need' and 'What you need'. The 'What you need' column lists: 'How to apply', 'Next steps', 'More info', 'Downloads', and 'Contact'. The 'What you need' column lists: 'Pandemic Unemployment Assistance (PUA) provides payment to workers not traditionally eligible for unemployment benefits (self-employed, independent contractors, workers with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.' The 'CONTACT' section lists the 'Department of Unemployment Assistance' with phone and online contact information. Red circles highlight the 'Apply now +' button and the 'Downloads' link.

PUA Language Resources

Translated Guidebooks
are available within Table of
Contents on:

www.mass.gov/pua

Languages available:
Arabic
Chinese (Mandarin)
French
Haitian Creole
Italian
Khmer
Lao
Portuguese
Russian
Spanish
Vietnamese

The screenshot shows the 'What you need' section of the PUA application page. It lists the information applicants must provide, including social security number, A Number (if not a US citizen), residential and mailing addresses, telephone number, email address, birth date, wage records for 2019 (1099 forms, pay stubs, bank statements), dependent child information, and bank account details for direct deposit. A red box highlights the link 'For more information on eligibility, please view our [Pandemic Unemployment Assistance Guide](#).' Another red box highlights the 'RELATED' section, which includes links to the 'Pandemic Unemployment Assistance Guide +', 'Translated Pandemic Unemployed Assistance Guides +', 'Recursos en español +', 'Application Feedback Form +', and 'Contact Forms +'. The top right corner has a link to 'Log in as a claimant +'.

What you need

Applicants will need to provide the following information:

- Your social security number
- If you are not a citizen of the United States, your A Number (USCIS Number)
- Your residential address
- Your mailing address (if different from residential address)
- Your telephone number
- Your email address
- Your birth date
- Your wage records for 2019, which includes:
 - 1099 forms
 - Pay stubs
 - Bank statements
- The social security number(s) and date(s) of birth for your dependent child(ren)
- If you want to use direct deposit for payment, your bank account and routing numbers

[For more information on eligibility, please view our **Pandemic Unemployment Assistance Guide**.](#)

RELATED

- [Pandemic Unemployment Assistance Guide +](#)
- [Translated Pandemic Unemployed Assistance Guides +](#)
- [Recursos en español +](#)
- [Application Feedback Form +](#)
- [Contact Forms +](#)

To access PUA application online:
[Log in as a claimant +](#)

Guidebook Translations

We've worked to translate our Pandemic Unemployment Assistance Guidebook into several different languages:

- [Pandemic Unemployment Assistance Guidebook \(Spanish\)](#)
- [Pandemic Unemployment Assistance Guidebook \(French\)](#)
- [Pandemic Unemployment Assistance Guidebook \(Vietnamese\)](#)
- [Pandemic Unemployment Assistance Guidebook \(Arabic\)](#)
- [Pandemic Unemployment Assistance Guidebook \(Chinese\)](#)

Important Online Resources

- **PUA Information landing page** – www.mass.gov/pua
This landing page includes PDF links to the following tools:
 - **PUA Eligibility Checklist**
 - Pandemic Unemployment Assistance **List of Required Documents**
 - CARES Act **PUA and UI Eligibility** Flow Chart
- The **PUA Guidebook** - <https://www.mass.gov/guides/pandemic-unemployment-assistance-benefits-guide>
 - NOTE: the Guidebook is translated into **French, Spanish, Vietnamese, Arabic, and Chinese**. They are at the bottom of the link above.
- **Spanish language resources** on how to apply for PUA are at www.mass.gov/desempleo