

UNEMPLOYMENT BENEFITS OVERVIEW

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Unemployment Insurance (UI) Overview



- Unemployment Insurance (UI) payments (benefits) are intended to provide temporary financial assistance to unemployed workers who meet the requirements of Louisiana's State law.
- Unemployment Insurance (UI) funds are derived from taxes that are paid by your employer. However, under the pandemic benefits, employers are not being charged a tax.
- In Louisiana, these benefits are never deducted from an individual's salary.

Base Period



- The work period that is used to determine your weekly benefits
- When a claimant files an initial or new claim for benefits, the benefits will be determined on the wages earned in covered employment during the base period.
- Which is the first four of the last five completed calendar quarters immediately preceding the first day of the claimant's benefit year.
 - Claims filed prior to April 5, 2020, base period is October 2018 – September 2019
 - Claims filed April 5, 2020 or later, base period is January 2019 – December 2019

Weekly Benefit Amount (WBA)



- The minimum weekly benefit amount (WBA) of UI in LA is \$10 and the maximum is currently \$247
- WBA will be awarded within this range, depending upon the total amount of wages paid to the claimant during the base period
- The maximum weekly benefit amount for federal pandemic benefits is between \$107 and \$247.

Pandemic Unemployment Assistance (PUA)



- Provides 39-weeks of assistance to unemployed business owners, self-employed, independent contractors, those with limited work history, and others not usually eligible for regular state UI benefits who are out of business or services are significantly reduced as a direct result of the pandemic
- The minimum weekly benefit amount (WBA) of PUA in LA is \$107 and the maximum is currently \$247

PUA Eligibility Requirements

- Been diagnosed with COVID-19 or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis
- A member of your household has been diagnosed with COVID-19
- Providing care for a family member or a member of your household who has been diagnosed with COVID-19
- Have a child or other person in the household for which you have primary caregiving responsibility who is unable to attend school or another facility that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for you to work
- Unable to reach your place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency
- Unable to reach the place of employment because you have been advised by a health care provider to self-quarantine due to concerns related to COVID-19
- Were scheduled to commence employment and do not have a job or are unable to reach the job as a direct result of the COVID-19 public health emergency
- Have become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19
- Had to quit your job as a direct result of COVID-19
- Place of employment is closed as a direct result of the COVID-19 public health emergency

PUA is also generally not payable to individuals who have the ability to telework with pay or who are receiving paid sick leave or other paid leave benefits. However, individuals receiving paid sick leave or other paid leave benefits for less than their customary work week may still be eligible for PUA.

Federal Pandemic Unemployment Assistance (FPUA)



- Provides an additional \$600/week in benefits
- Anyone who is qualified for at least \$1 of State Unemployment Insurance Benefits or the Federal Pandemic Unemployment Assistance benefits will be eligible to receive the additional \$600 benefit from the Federal CARES Act. This includes self-employed and 1099 workers, who are normally excluded from receiving state benefits.
- Available from April 4, 2020 – July 25, 2020

Extended Pandemic Unemployment Assistance (EPUA)



- EPUA is a provision under The Cares Act and provides for 13 additional weeks of benefits for those that have exhausted the maximum amount of benefits allowed under UI

When Can You Get Help?



- If you have received an unemployment benefit denial.
- If you were approved for unemployment benefits, but you have not been paid.
- If you earned wages, but you were not paid before or during the COVID-19 Pandemic.
- If you are not receiving benefits because of an overpayment.

Weekly Filing Requirements



- Weekly certifications can be filed at www.louisianaworks.net or by calling (866) 783-5567
- Claimants WILL NOT receive benefits if they do not file their weekly certification after opening their claim.
- As of right now, the day to file your weekly certification has been determined by the last digit of your social security number. You will find out your day for filing your weekly certification when you file your claim.
- Note: The “Week of Waiting” and “Weekly Job Search” requirements has been suspended until further notice.

Disqualifications and Appeals



- Individuals have the right to appeal any nonmonetary determination or a monetary reconsideration LWC makes with respect to your benefit rights.
- There are four methods of filing an appeal:
 1. Online at www.louisianaworks.net/hire
 2. Mail addressed to LWC Appeals Unit at PO BOX 94094, Baton Rouge LA 70804-9094
 3. Faxed to (225) 346-6077
 4. Email appeal form to clerkappeal@lwc.la.org

Frequent Reasons to Appeal



- **Disqualifications**
 - Any disqualification you receive should have appeal rights attached. The appeal deadline is typically 15 days from the date of the determination.
- **Monetary Determination**
 - This determines your weekly benefit amount and can be appealed if you believe your wages have been incorrectly reported/calculated.
- **Overpayments**
- **Weekly Benefits Disqualification**
 - If you have been denied weekly benefit payout, this disqualification may be appealed.

Issues Related to COVID-19



- **Part Time Work**
 - Any wages received from part-time work, must be reported. If wages earned are more than weekly benefit amount, no unemployment benefits will be paid, including federal benefits through CARES Act.
- **Overpayments**
 - If you have been determined to have a State overpayment, benefits will be used to payback overpayment. Keep filing weekly certifications because once the over payment has be repaid, benefits will be paid out to the claimant.
- **Extended Benefits under Federal CARES Act**
 - The CARES Act allows for those who have exhausted benefits under their state claim to file for an additional 13 weeks of benefits. These benefits were disbursed week ending 5/8/2020. Anyone not receiving benefits can call the SLLS hotline for assistance.

Legal Assistance Is Available



- You can contact Southeast Louisiana Legal Services COVID-19 hotline by calling 1-877-244-7871.
- The hotline is open weekdays from 8:00 am to 5:00 pm.