



## **FREQUENTLY ASKED QUESTIONS**

### **COVID-19 AND MARYLAND UNEMPLOYMENT BENEFITS**

Due to the current state of emergency, unemployment benefit eligibility has been temporarily expanded. If your employment (work status) and income have been negatively impacted **in any way** because of the COVID-19 emergency, you should apply for unemployment benefits. Effective Friday April 24, the State of Maryland will launch a new one-stop unemployment application that is entirely online. This includes the new Pandemic Unemployment Compensation, Pandemic Unemployment Assistance, and the Pandemic Emergency Unemployment Compensation Program. Current recipients should already be receiving the additional \$600 per week as part of the Federal Pandemic Unemployment Compensation program.

#### **General Eligibility Questions:**

**1. I am self-employed, an independent contractor, or a gig economy worker. Am I covered under the CARES ACT?**

Yes, under the CARES Act, you will be covered. The program created by the CARES Act expanded benefits to you and will expire on December 31, 2020.

**2. I am a part-time worker who lost my job because of a COVID-19 reason. Am I eligible for unemployment benefits?**

You are eligible for partial benefits, based upon your recent wages, for 39 weeks. You will also be eligible for an additional \$600 per week through July 31, 2020.

**3. My employer has temporarily reduced my hours. Should I apply for benefits?**

If your employer has reduced your work hours, you are likely eligible for partial unemployment benefits. Apply for benefits, and make sure to accurately report your current income.

**4. My employer has temporarily closed. Am I eligible for benefits?**

If your employer has decided to close because of a drop in business, or under Governor Hogan's orders, you are likely eligible for benefits even if you have not been fired. Apply for benefits, and accurately report your current income.

**5. I just got a new job and was laid off without a sufficient work history. Can I still receive benefits?**

You are eligible under the expanded benefits even if you do not have a sufficient work history to qualify for traditional unemployment benefits. You are also eligible if you were planning to start a new job and are now not able to because of COVID-19.

**6. I had to stop working because I was diagnosed with COVID-19, and was advised to self-quarantine. Am I eligible for benefits?**

You are likely eligible for unemployment benefits under the current state of emergency. If you are unemployed, partly unemployed, or cannot work because you have received or are seeking a COVID-19

diagnosis or are experiencing COVID-19 symptoms, you are likely eligible to receive unemployment. This includes individuals who have to quit their jobs for these reasons.

**7. I have been advised by a health care provider to quarantine because of exposure to COVID-19. Am I eligible?**

If you must self-quarantine due to possible exposure to COVID-19, you are eligible to receive unemployment benefits under the new expanded eligibility, even if you had to quit your job for this reason.

**8. I have to take care of a family member who needs to self-isolate, or a child due to school cancellation. Am I eligible for benefits?**

Under the new expanded eligibility, you may be eligible for unemployment benefits. You will be eligible if you need to care for a member of your family or member of your household who has received a diagnosis. If you rely on a source of childcare in order to work, and the source has been shut down because of COVID-19, you are also eligible. This includes individuals who have to quit their jobs for these reasons.

**9. I do not have any symptoms, but I stopped working because I do not want to increase my exposure to COVID-19. Am I eligible for benefits?**

Under the new expanded eligibility, you may be eligible for unemployment benefits even though you voluntarily chose to stop working. In order to qualify, your fear must be reasonable and based on circumstances of your personal health or the health of someone you live with.

**10. I am working from home. Am I eligible for benefits?**

If you are working reduced hours from home and your pay has decreased, you are likely eligible for partial benefits. However, if you are working full-time from home and continue to receive your full-time salary, you are not eligible for benefits.

**11. Am I eligible for unemployment benefits if I am receiving paid sick leave or paid family leave?**

No. You will not be eligible.

## **Current and Past Unemployment Benefit Recipient Questions**

**12. I am currently receiving regular unemployment insurance. What additional benefits will I receive?**

Your benefits will be extended by 13 weeks for a total of 39 weeks. You will also be eligible for an extra \$600 per week through July 31, 2020.

**13. I recently exhausted my regular unemployment insurance benefits. What additional benefits will I receive?**

You may be eligible for an additional 13 weeks of benefits as well as the additional \$600 a week. The Department of Labor advises people in this situation to go ahead and apply.

## **Benefit Specific Questions**

**14. For how much unemployment insurance will I be eligible?**

Your benefit amount will be based on your income over the previous 18-month period. Those who receive benefits will also be eligible to receive an additional \$600 per week through July 31, 2020.

**15. How long will I receive benefits?**

Maryland provides 26 weeks of unemployment benefits. Under the new CARES Act, eligible workers will receive an additional 13 weeks for a maximum of 39 weeks. The new expanded eligibility expires December 31, 2020.

**16. Will receiving unemployment benefits disqualify me from other programs?**

Except for Medicaid (Maryland Medical Assistance) and the Children's Health Insurance Program (MCHIP), it could impact your eligibility for other public benefit programs. Unemployment benefits are taxable income. The \$600 per week benefit will count as income.

**17. Am I required to look for work during this state of emergency?**

Starting March 20, 2020, all unemployment benefit recipients have a 10 week exemption from work search requirements. However, you still must file your weekly certifications (telecerts or webcerts).

## **Unemployment Insurance Benefit Application Questions**

**18. If I am self-employed, an independent contractor, Uber/Life driver, have insufficient work history, or am newly eligible for unemployment benefits for some other reason, when should I apply for unemployment benefits?**

The Maryland Department of Labor has announced that it will accept online applications for self-employed and gig workers effective April 24, 2020. Go to the website for the Department of Labor at <http://labor.maryland.gov/employment/unemployment.shtml>.

**19. How can I apply for benefits?**

You are strongly encouraged to apply during **off-peak hours** at <http://www.labor.maryland.gov/employment/unemployment.shtml> or ([www.mdunemployment.com](http://www.mdunemployment.com)). While it is not recommended that you call because of the extended wait times; if you would like to call, the number is (410) 949-0022.

**20. What can I do if my application is denied?**

You have a right to file an appeal and have a hearing. Follow the instructions on your denial notice. File the appeal as soon as possible. The appeal deadline is 15 days from the date on the denial letter. Call Maryland Legal Aid at 410-951-7750, or contact your local Maryland Legal Aid office see website, [www.mdlab.org](http://www.mdlab.org), for listing of offices statewide).

**This document is for helpful guidance and is not legal advice. Your likeliness for eligibility under the new CARES Act could be negatively affected if you have an existing unemployment overpayment. If you have questions, you should call your local Maryland Legal Aid office or go online ([www.mdlab.org](http://www.mdlab.org)) and complete an [intake](#). If new emergency legislation or orders are issued, this document will be updated.**