

Unemployment Insurance FAQs Regarding COVID-19:

Governor Mills has introduced, and on March 17 the Legislature passed, emergency legislation to support workers and businesses economically impacted by COVID-19, the novel coronavirus. This legislation enhances the flexibility of the Unemployment Insurance (UI) program. These temporary 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 guarantined with the expectation of returning to work once the guarantine 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.

FAQs for Employees:

- 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 has to 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. The place I work at just closed down due to the impact of the COVID-19 virus and I've been laid off. I just completed a claim for unemployment benefits. Will unemployment benefits start right away? I've filed a claim in the past and I had to serve a waiting week before I could start collecting.

A. If a business or part of the business is shut down due to the impact of the COVID-19 virus, you will not be required to serve a waiting week before you can start receiving unemployment benefits.

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. Am I covered as a self-employed fisherman?

A. Since independent contractors and the self-employed do not contribute to unemployment taxes, they are not eligible for unemployment benefits. The new legislation does not change this.

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 is Work Share?

A. WorkShare is 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. See https://www.maine.gov/unemployment/workshare/ for more information.

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 can be filed online or by phone at:

- https://reemployme.maine.gov/
- 1-800-593-7660