

# Frequently Asked Questions: Unemployment Compensation and COVID-19

## How do I apply for unemployment?

The fastest way to apply is online at [www.uc.pa.gov](http://www.uc.pa.gov), but you can also call 1-888-313-7284.

## When can I apply for unemployment?

You can apply as soon as your employment circumstances have changed. The earlier you apply, the earlier you can begin to receive benefits.

## Will I be eligible for benefits?

Even if you are unsure, go ahead and apply. Two things to keep in mind about eligibility:

- You need to be financially eligible. This means you have enough work history over the last 15 months to qualify for unemployment. If you aren't sure, still apply.
- You have to be unemployed "through no fault of your own." If you are not working/working less for any reason that has to do with coronavirus, you are most likely eligible.

## If my workplace is still technically open, but I am not working, will I be eligible?

Some common reasons your employment may have been affected by coronavirus (COVID-19) include:

- Your employer cut your hours/laid you off because the business is closed/has reduced hours
- Your employer told you to stay home because you traveled to a country with a high rate of infection
- You cannot work because you are at high risk (immunocompromised, heart problems, elderly) even though your business is still open
- You cannot work because you cannot get childcare and schools/daycares are closed
- You live/work in a county where the government has recommended mitigation efforts (although your employer has remained open)

## What if I earned most of my wages in the last 9 months?

If you apply right now, you may be told that you are not financially eligible because some of your recent wages will not be counted. However, as of April 1, your wages from Oct. 2019 - Dec. 2019 will be counted. You can apply again then.

## I received a letter that lists the wages I received from my employer(s) (Notice of Financial Determination), but it's not correct. What do I do?

If you receive a Notice of Financial Determination and you see that wages are missing, it means your employer did not report them. You should file an appeal and ask unemployment to investigate. If you have proof of wages received, you should send those to unemployment.

## Should I be applying for jobs or going to CareerLink for career counseling?

While it is always important to be looking for work, the Department of Labor and Industry has currently waived the requirement that you search for work while collecting unemployment. You also do not need to register for CareerLink based on the waiver.

## What do I do after I file for unemployment compensation? How can I know if I submitted my claim correctly?

Stay on top of your mail, make sure you're answering your phone and checking your voicemail. UC usually sends out supplemental questionnaires by mail or calls you to ask you questions. You need to return the questionnaire or phone call quickly, otherwise they may make a decision without information from you.

## How do I check my benefit payments?

You can view information about your claim and your benefit payment history at <https://www.paclaims.pa.gov/uccc/WelcomeBenefitStatus.asp>.

## What if I receive SSI/SSDI?

You can still be eligible for unemployment. Make sure you report any income from unemployment benefits to social security when you receive them, but you do not need to report your SSI/SSDI to unemployment as income.

## What if I am an independent contractor or "gig" worker?

Independent contractors and gig economy workers will not be financially eligible for benefits unless they had separate W2 earnings in the last 15 months. However, many workers are misclassified as independent contractors when they are actually employees. If you believe you fall into that category, you can appeal and contest your financial eligibility.

## What if I owe unemployment money?

If you have an unemployment overpayment that is still within the collection period, some or all of your benefits may be intercepted. If you have a non-fault overpayment, you will have  $\frac{1}{3}$  of your benefits intercepted. If you have a fault overpayment, you will have all of your benefits intercepted. This will continue until the overpayment has been repaid. Even though the money will not go into your pocket, we strongly recommend still filing, as paying down the debt is helpful in the long run.

## What if they find me ineligible?

You will need to appeal within 15 days of the mailing date. You can appeal by fax or by email. You can find a blank copy of a Petition for Appeal at <https://www.uc.pa.gov/appeals/Documents/UC-46b.pdf>.

