



# COVID-19 Resources

## Frequently Asked Questions

### Eligibility

#### **I am unable to work due to COVID-19. Am I eligible for Unemployment Insurance (UI)?**

- If you have been laid off, or your hours have been reduced, you may be eligible for regular unemployment insurance.
- If you are an independent contractor, gig worker, self-employed, or a small business owner, you may be eligible for Pandemic Unemployment Assistance, the new federal program that expands unemployment insurance eligibility to individuals who are not ordinarily covered by the regular UI program.
- If you were denied regular unemployment insurance because of monetary ineligibility (i.e. insufficient qualifying wages/inconsistent employment history), you may be eligible for Pandemic Unemployment Assistance.
- If your place of employment remains open, but you are unable to work as a direct result of COVID-19, you *may* be eligible for unemployment compensation, if and only if, you can demonstrate good cause for voluntarily leaving your job when work is available.

#### **How should I apply for these programs?**

Please apply on our online at [dlt.ri.gov](http://dlt.ri.gov). Those applying for regular unemployment insurance should apply via our standard application, found [here](#).

Those applying for emergency benefits through Pandemic Unemployment Assistance should file [here](#).

#### **What types of workers are eligible for regular unemployment insurance (UI)?**

Most Rhode Island workers, on payroll, are covered by UI. Employer payroll taxes fund UI for all private, for-profit businesses. Public sector workers and employees of non-profit organizations are covered as well; however, their employers may opt to pay claims directly instead of contributing via payroll taxes. Business owners most likely qualify if they are also on payroll.

#### **What about independent contractors, self-employed individuals, or gig-economy workers? Are they eligible to collect?**

Normally independent contractors and self-employed individuals would not be eligible to collect, but as a result of recently passed federal legislation, those workers should apply for unemployment compensation through Pandemic Unemployment Assistance [here](#).

#### **I live in Rhode Island, but I work in another state. Where should I file for unemployment?**

You should file for unemployment insurance in the state in which you *work*. Here are the websites for our neighboring states' unemployment insurance applications:

- [Massachusetts Unemployment](#)
- [Connecticut Unemployment](#)

**I still have a job, but my hours were cut significantly. Am I eligible for any benefits? If so, how much can I receive?**

If your hours are reduced, you may be eligible for partial benefits if you are being paid less than what your weekly Unemployment Insurance benefit amount would be if you were to be totally unemployed. Those applying for regular unemployment insurance should apply via our standard application, found [here](#).

**I still work my full-time job but have been laid off from my part-time job. Am I eligible for any benefits?**

If you are working full-time, you are likely ineligible for Unemployment Insurance.

**What are the wage requirements?**

To qualify for regular unemployment insurance, you must have been paid at least \$12,600 in either your base period or an alternate base period. Normally, your base period consists of the first four of the last five completed calendar quarters before the starting date of your new claim. If you did not earn this amount, you may be eligible if you meet *all* of the following conditions:

1. You were paid at least \$2,100 in one of your base period quarters, and
2. You were paid total base period taxable wages of at least one and one-half times your highest single quarter earnings, and
3. You were paid total base period taxable wages of at least \$4,200.

Also, if you have had a previous claim, you must have worked again since filing that claim and must have been paid taxable wages of at least eighty times the R.I. minimum hourly wage of \$10.50, or \$840.

**How much will I receive in weekly benefits?**

Your weekly benefit rate will be equal to 3.85% of the average of the total wages in the two highest quarters of the base period, not to exceed the defined maximum amount. Effective 7/1/19, the minimum is \$53 and maximum is \$586, not including dependency allowance. Your weekly benefit rate remains the same throughout your benefit year.

If you have dependent children under 18 years of age you may be entitled to a dependency allowance. Children with disabilities over the age of 18 may also qualify for the allowance. The dependency allowance is limited to 5 dependents and is equal to 5% of your weekly benefit rate for each dependent. There is a \$15 minimum per dependent.

**What about the extra \$600 that the U.S. congress passed?**

Every claimant receiving unemployment compensation will receive an additional \$600 per week through the end of July 2020. However, if a claimant is working part time and they do not receive their weekly benefit amount because they earn more in wages, they also will not be paid the additional \$600 that week.

**I'm still not sure whether or not I'm eligible. What should I do?**

You should still apply for UI; there's no penalty for applying. Fill out the [online application](#) and DLT will let you know for sure.

## Claim Information

**My claim still hasn't been processed. What should I do? Should I call the call center?**

You should *not* call the call center to check on the status of your claim. If you received a confirmation number, then your claim has been received and is being worked on. The UI team will reach out directly if they need any more information from you. Please allow the lines to be open for people with urgent issues that the UI team will need to address.

**My coworkers applied for Unemployment Insurance at the same time as me, but their claims have been processed and mine hasn't. What gives? Should I reapply?**

If you have a confirmation number, your claim has been received and is being worked on. You should *not* reapply as this might further delay your payment. For some context, there are two paths a claim can take. If the claim is straightforward, it might be processed automatically. That can take as little as 24 hours. If it needs any kind of staff review (for complex employment history or sources of income, for example), it will take more time – typically 7-14 days. The UI team will reach out directly if they need any additional info, and you will receive an email as soon as your claim has been processed. Again, please refrain from calling the call center to check on the status of your claim.

**Why is my claim taking a long time to process?**

There are several reasons a decision on your claim may be delayed:

- Confirming out of state wages – if you have worked out of state, we must request your wage records from that state, which can slow down the processing.
- Alternate calculation of benefits – if you do not have qualifying wages in the standard “base period,” we will run an alternate calculation or even wait to the start of the next quarter to review new wage records.
- Errors on the initial claim – A typo on your date of birth or social security number may delay processing.
- Adjudication – if there are questions about your reason for separation, or other details of your claim, a staff member may request additional information or an interview to determine your eligibility

**What is my BYE number?**

You will receive your BYE (Benefit Year Ending) number as soon as your claim has been processed. You will not need it before that.

**How do I receive payments?**

Once you've filed a UI claim, you must certify for your weekly benefit payment every week you are unemployed or under-employed. You will only be paid for the weeks in which you certify for your payments. You can certify your payments online using [UI Online](#) or by calling 401-415-6772.

When you initially file, you will have the option to select your payment method, either direct deposit or electronic payment card (EPC). We strongly recommend payment via direct deposit to reduce delays in receiving your benefit. Once a payment has been authorized, it is generally deposited in 48 hours.

**I tried using UI Online (aka Teleserve) but I get a message that my claim cannot be processed through UI Online and it directs me to call the call center. What should I do?**

Check your claim status page or mailings from the Department. Make sure that 1) your claim has been processed and 2) you're in the correct date range to begin using UI Online. If your claim hasn't been processed, or you're not in the right date range, then you will just need to wait for the claim to process or for the right date; you do *not* need to call.

**I am unemployed due to COVID-19 but plan to return to the same employer as soon as they reopen. Do I still need to post my resume and apply for three jobs per week?**

If you are out of work due to COVID-19 and planning to return to the same employer, then the work search is waived. But if you were already unemployed, then you must still conduct the work search.

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*If you have any other questions, please contact the Department of Labor and Training's COVID-19 response team at [dlt.covid19@dlt.ri.gov](mailto:dlt.covid19@dlt.ri.gov) or (401) 234-4280*