

**The Pandemic Unemployment Assistance (PUA) program launched on May 1.**

PUA is a new federal program that covers the self-employed and many others not typically eligible for traditional unemployment, including: farmers, fishermen, independent contractors, gig economy workers, non-profit employees not previously covered, workers without enough work history or earnings to be eligible for traditional unemployment and certain others who have been determined ineligible for traditional unemployment benefits. It expires December 31, 2020.

**Frequently Asked Questions**

**PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA) PROCESS**

**1. Is there a separate PUA application?**

No. Everyone uses the same ReEmployME application. The application has been modified to give different questions based on answers, such as for those who are self-employed.

**2. What if I already have an employer ReEmployME account?**

You will need to create a new “claimant” account, which can be found on the right side of the ReEmployME log-in screen. You do not need to have an EAN (Employer Account Number, used in ReEmployME system) to create a claimant account or file a claim.

**3. How do I file for unemployment benefits under this new program?**

- A. If you have already applied for benefits and been denied due to insufficient earnings, **do NOT reapply**. Your claim is in the system and will automatically transfer to PUA. Continue filing your weekly certification.
- B. If you are self-employed, filed a claim before PUA became available and received a denial; you, do not need to refile an initial PUA claim, you will be enrolled in PUA but will need to file weekly PUA claims. If you have any outstanding weekly claims to be filed, these will be identified on your PUA monetary determination and you will be advised to file those claims. The system will allow you to file for the weeks noted.
- C. If you are self-employed and have not yet filed a claim, visit [www.maine.gov/unemployment](http://www.maine.gov/unemployment) and fill out the streamlined application form for PUA. Submit your weekly certification each week thereafter.
- D. If you are **NOT** self-employed and have not yet filed an initial claim under any unemployment program, you need to file a regular unemployment claim first to determine if you are eligible. If you are determined ineligible, your claim will be automatically converted to a PUA claim. Visit [www.maine.gov/unemployment](http://www.maine.gov/unemployment) and fill out the application for the [regular state unemployment program](http://www.maine.gov/unemployment).

**4. How soon will I receive benefit payments?**

If your PUA claim does not require further review by the unemployment program, you should begin receiving benefits in seven days or less from your initial filing.

**5. How much will I receive?**

PUA benefits start at 50% of the average weekly state unemployment benefit for self-employed and those who do not meet monetary eligibility for regular unemployment. This is \$172/week. If you are self-employed, once we can verify documented earnings, PUA benefits will be adjusted, retroactively. The maximum benefit available under PUA is \$445/week.

In addition, anyone who receives a PUA benefit also receives the full \$600 additional weekly benefit from the Federal Pandemic Unemployment Compensation (FPUC) program which is available for claims filed through the week ending July 25, 2020.

**WHAT TO EXPECT**

**6. Why does my account say “insufficient wages?” Why did I receive a letter in the mail saying I have “0” benefits?**

If you applied for PUA starting when the program launched May 1, your account may say “insufficient wages” and/or you may have received a letter saying you have “0” benefits. These statements do NOT mean you are denied PUA benefits! The message and letter indicate that the unemployment system is checking to make sure that you are not eligible for traditional state unemployment as it moves your claim into PUA. (The Department is required by the federal government to make sure filers are not eligible for state unemployment before paying PUA benefits. The letter in the mail is a part of that required process.) Please check your account again in 24-48 hours; the notification should disappear, and your claim should be resolved fully into PUA. Due to high web traffic, the evenings are the best time to check your account. Within seven days of application, PUA benefits will be determined and any eligible weeks will automatically be paid. From then on, please continue to file your weekly certifications.

**7. If I’m self-employed, how do I answer question #4?**

If you are self-employed and have no wages with an employer in the calendar year 2019 or 2020, you must select “NO” for Question 4. DO NOT select a state on Question 5. To unselect a state, double click on your selection to remove it.

**8. Why did my session time out as I was filling out my claim?**

For security purposes, the system will log you off after 10 minutes of no activity. About 2 minutes before the session times out, a box will pop up with a warning, which gives you the

option to select “keep working.” If your session times out, any data already saved beforehand will be retained for when you log back in.

**9. My account says I’ve had a break in filing. What do I do?**

If you have three or more weekly certifications that were not filed, your ability to file them freezes. Because of this, you should file your weekly certification every week, and report any wages you earned the week before. In order to ensure everyone can catch up, the department will make additional weeks available for filing. Periodically check your account so that when available you can file the missing weeks.

**COVERAGE**

**10. Are gig workers, freelancers and independent contractors covered?**

Yes. Self-employed people are eligible for unemployment benefits under PUA.

**11. What if I have COVID-19 or need to care for a family member who has it?**

If you’ve received a COVID-19 diagnosis, are experiencing symptoms or are seeking a diagnosis — and you’re unemployed, partly unemployed or cannot work as a result — you will be covered by PUA. The same is true if you must care for a member of your family or household who has received a diagnosis.

**12. What if my child’s school or day care shut down?**

If you rely on a school, a day care or another facility to care for a child, elderly parent or another household member so that you can work — and that facility has been shut down as a direct result of COVID-19 — you are eligible for unemployment insurance under PUA.

**13. What if I’ve been advised by a health care provider to quarantine myself because of exposure to COVID-19? And what about broader orders to stay home?**

People who must self-quarantine and people who are unable to get to work because of a quarantine are eligible, so long as telework is unavailable.

**14. I was about to start a new job and now can’t get there as a result of COVID-19.**

You’re eligible for benefits under PUA. Documentation of the offer of work will be required. You will also be covered if you were immediately laid off from a new job and did not have a sufficient work history to qualify for benefits under normal circumstances.

**15. I had to quit my job as a direct result of COVID-19. Am I eligible to apply for benefits?**

It depends. If your employer didn’t lay you off but you had to quit because of a quarantine recommended by a health care provider, or because your child’s day care closed and you’re the primary caregiver, you’ll be covered for unemployment benefits under PUA. However, PUA was

not designed to cover claimants who may quit (or wish to quit) because of concerns that continuing to work puts them at risk of contracting COVID-19.

**16. The breadwinner of my household has died as a result of COVID-19. I relied on that person for income, and I'm not working. Is that covered?**

Yes. If the sole provider of household income passed away from COVID-19, their partner will be eligible for PUA benefits.

**17. Who is not covered by PUA?**

PUA is not available for people who are: able to telework or otherwise work from home; receiving paid sick leave or paid family leave; newly entering the workforce who cannot find jobs; and are otherwise eligible for traditional state unemployment benefits.

**18. I have a family member who is at high risk if exposed to the coronavirus. It's difficult to do my job and maintain social distancing to prevent exposure, so my family member's health care provider has advised me to stay home. Do I still qualify for PUA?**

You qualify for PUA if you self-attest in your application that the health care provider has advised that you self-isolate and not go to work due to concerns related to COVID-19 which may include preventing the risk of exposing your household member to this virus.

**19. What if I am afraid to go to work because I might be exposed to the Coronavirus and get sick?**

It depends. If you do not go to work because of a generalized fear of exposure to COVID-19, but do not meet any of the COVID-19 related reasons for not working, you will not be eligible for PUA. **But**, if you have a reasonable fear of going to work (because your workplace does not conform to CDC COVID-related workplace safety recommendations or other orders or recommendations issued by a federal, state, or municipal government, and you reasonably believe that you would be at risk of exposure or infection at work) you may be eligible for PUA.

**20. I've drawn down all of my state unemployment. What happens now?**

You will first be automatically enrolled in PUA. Once that is done the system will allow you to file weekly certifications for missed weeks. Once either Pandemic Emergency Unemployment Compensation (PEUC) program (providing up to an additional 13 weeks of unemployment through this federal program) or state Extended Benefits (providing up to an additional 13 weeks of state unemployment) are available, you will be transferred to the appropriate program based on federal regulations. Periodically check your account so that when available you can file the missing#weeks.

**21. I am a high school student with a part-time job—can I apply and qualify for unemployment?**

Yes, workers including those younger than 18 who earn wages (including part-time) in covered employment and become unemployed may file for unemployment. You may qualify for unemployment benefits under regular state unemployment assuming you have enough wages

to meet the monetary eligibility requirements and all other requirements (e.g., qualified job separation, are able to work and available to work, etc). You would also be eligible as well for the additional \$600/week federal payment.

If you do not qualify for regular state unemployment because you don't have sufficient wages and you have been directly affected by COVID-19, you may be eligible for unemployment under a new federal program (PUA), regardless of age or student status. For example, a full-time student who works a few hours per week in a part-time job and becomes unemployed, partially unemployed, or unable or unavailable to work as a direct result of COVID-19 may be eligible for unemployment under the federal PUA program.

## **DURATION OF PUA BENEFITS**

### **22. How long will the expanded unemployment insurance coverage under PUA last?**

Expanded coverage under PUA will be available to workers whose employment was affected by COVID-19 until December 26, 2020. Coverage is automatically retroactive back to March 15 or when the business was affected by COVID-19. If a self-employed person was affected earlier than March 15th, they will need to speak to an unemployment representative to have the claim backdated further than that.

### **23. How long will the unemployment payments last?**

PUA benefits are available for up to 39 weeks.

## **SELF-EMPLOYMENT DOCUMENTATION— Do not submit paperwork until notified.**

### **24. What documentation will I need to submit for my self-employment?**

Because wages of people who are self-employed are not reported to the Department, documentation of earnings will be required. PUA benefits will begin in advance of this documentation – **do not submit paperwork at this time**. The Department will proactively notify people who are self-employed when it is time to submit the documentation, what to provide and how to provide it.

## **OTHER**

### **25. Are unemployment benefits taxable?**

Yes. When you file your initial application, you choose whether you would like state and federal taxes withheld. This includes the Federal Pandemic Unemployment Compensation (FPUC) \$600 additional weekly benefit, which is available through July 25, 2020. At the end of 2020 you will receive a 1099G with your income from unemployment for your tax records.