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Subject: Fast Facts on Federal Unemployment Benefits

News From Congresswoman Sewell

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Dear Friends,

As we continue to fight this pandemic, and as public officials have increasingly asked that all non-essential workers stay home, I know that many of our constituents are facing or fearing being laid off. During these already overwhelming times, please know that I take seriously your fears and concerns, and that I will continue to fight tirelessly on behalf of every constituent across Alabama's 7th Congressional District to protect our community against the economic crisis associated with COVID-19.

Last week, Senator Doug Jones and I wrote to Governor Ivey, urging her to re-extend unemployment benefits gutted by the state legislature last session; and in Congress, we passed into law the Coronavirus Aid, Relief and Economic Security (CARES) Act. One of the most important components of the CARES Act is its expanded and fortified unemployment benefits, detailed below.

CARES Act Unemployment Provisions:

- Temporary Federal Pandemic Unemployment Compensation of \$600/week will be available to any worker eligible for state or federal unemployment compensation through July 31, 2020. This payment would be in addition to regular state or federal unemployment benefits. This would not impact eligibility for Medicaid or the Children's Health Insurance Program.
- Up to 13 weeks of emergency unemployment benefits for eligible workers who have already exhausted their regular unemployment benefits.
- Expanded eligibility for unemployment to include the self-employed, independent contractors, gig economy employees and those meant to start a new job or contract that were unable to due to COVID-19.

Here are answers to some frequently asked questions about the unemployment provisions in the CARES Act:

1. Q: How do I file for unemployment benefits under the CARES Act?

A. If you have access to the internet, you can file a claim online at <u>labor.alabama.gov</u> or by calling the Alabama Department of Labor Claims Line at 1-866-234-5382.

2. Q: Are workers impacted by COVID-19 eligible for unemployment benefits?

A. Any individual who is unemployed through no fault of their own is eligible for unemployment benefits. This includes workers who are impacted by COVID-19,

including:

- An employee whose workplace has temporarily ceased operations due to COVID-19.
- An employee who is under mandatory quarantine due to COVID-19.
- An employee who is ill due to COVID-19.
- An employee who is serving as a caretaker to a family member who is ill due to COVID-19.

3. Q: Are workers with reduced hours eligible for unemployment benefits?

A. In some instances, yes. You must file a claim with the Alabama Department of Labor to determine eligibility.

4. Q: Are self-employed individuals and contractors eligible for unemployment benefits?

A. Yes, under the CARES Act, self-employed workers are temporarily eligible for unemployment insurance benefits.

5. Q: How long am I eligible to receive unemployment benefits?

A. Under Alabama law, eligible individuals may receive at least 14 weeks of unemployment benefits. Individuals may also be eligible for an additional 13 weeks of benefits as authorized by the federal government under the CARES Act.

6. Q: Will unemployment benefits fully replace my lost wages?

A. In some instances, yes. Qualified individuals receive state benefits that are calculated as a percentage of your previous wages. Under the CARES Act, individuals are also temporarily eligible for Federal Pandemic Employment Compensation of \$600 per week, in addition to their state benefit.

Please know that we are in this together. As this health crisis persists and its economic ramifications develop, I will continue fighting on your behalf to ensure that the 7th Congressional District has the resources it needs. In the meantime, please continue to practice safety precautions as <u>outlined by the CDC</u>. Please stay home whenever possible, wash your hands frequently and, if you must go out, maintain six feet of distance. Also, please continue to check in with our <u>website</u> for up to date information concerning COVID-19.

Take care,

Mi Sewell

Congresswoman Terri A. Sewell



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