

April 8, 2020

FAQs on Unemployment Compensation And Federal COVID-19 Assistance

Alabamians can apply for unemployment benefits here:

<https://www.labor.alabama.gov/uc/ICCS/default.aspx>

Alabama Dept. of Labor Claim Center 1-866-234-5382

On March 27, Congress passed a sweeping \$2 trillion coronavirus relief bill, called the Coronavirus Aid, Relief, and Economic Security Act (CARES) Act, that provided \$260 Billion in federal funding to expand Unemployment benefits. The CARES Act was designed by Congress to mitigate the economic impact of the COVID-19 pandemic on those unemployed, laid off or furloughed due to crisis.

CARES Act Unemployment Provisions include:

- **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 \$600 weekly benefit is called the Federal Pandemic Unemployment Compensation (FPUC). This federal compensation 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 those who are not eligible for regular unemployment compensation (UC), such as the self-employed, independent contractors, gig economy employees, clergy, those working for religious organizations not covered by regular UC and those meant to start a new job or contract that were unable to due to COVID-19.

FAQs

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 [labor.alabama.gov](https://www.labor.alabama.gov) 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 serving as a caretaker to a family member who is ill due to COVID-19.
- The self-employed
- Church employees
- Non-profit and governmental employees
- Independent contractors
- Gig economy workers
- Those who have exhausted their regular UI benefits

Employees should meet one of the following conditions (not exhaustive):

- The individual has been diagnosed with COVID-19; or
- A member of the individual's household has been diagnosed with COVID-19; or
- The individual is providing care to a household or family member; or
- A child or other person for which the individual has primary caregiving responsibility is unable to attend school or another facility as a result of COVID-19; or
- The individual is unable to reach the place of employment because of a quarantine imposed as a result of the COVID-19 public health emergency; or
- The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine; or
- The individual was scheduled to start work and does not have a job as a result of COVID-19; or
- The individual has become "the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19"; or
- The individual has to quit their job because of COVID-19; or
- The individual's place of employment is closed because of 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 such as barbers, hair stylists, real estate agents, Uber/Lyft drivers, etc. eligible for unemployment benefits under the CARES Act?

A: Yes, under the CARES Act, these individuals are temporarily eligible for the Pandemic Unemployment Assistance.

5. Q: Will I receive the CARES Act' unemployment benefits if I am currently receiving regular unemployment?

A: Yes. The \$600 benefit created by the CARES Act is called the Federal Pandemic Unemployment Compensation (FPUC), and many individuals are concurrently eligible for both the FPUC benefits and their state-level benefits. This federal compensation is available through July 31, 2020 on a weekly basis.

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

A: Under Alabama law, eligible individuals may receive between 14 and 20 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.

7. 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.

8. Q: Where can I get assistance if I am having trouble applying via the Alabama unemployment insurance website?

A: The Alabama Department of Labor is currently experiencing an influx of UI applications, and there are no other ways to apply on the website currently. One option may be to apply during off-peak hours, such as late evening or early morning. The phone number for the Alabama Department of Labor's Compensation Claim Center is 1-866-234-5382. The Claim Center is open M-F from 8:00am-4:30pm CST.

9. Q: How will I receive my payment from the Alabama Department of Labor?

A: According to the Alabama Department of Labor, claimants will receive funds via direct deposit, an existing debit card (from a previous UC claim), or via a new debit card. Payment may take up to as many as 21 days, but should generally be received sooner. If a debit card is selected as the method of payment, it will have to be mailed, which could also affect the time it takes to receive payment.

10. Q: How do I know if my claim has been accepted or denied by the Alabama Department of Labor?

A: Please note that the Alabama Department of Labor does NOT provide written notification for approval, but if a claimant is NOT approved, they will receive written notification.

11. Q: I have been asked by my employer to use my personal vacation time while I am not allowed to work, rather than being laid off or furloughed. Can I get back pay under the CARES Act if my employer applies for federal assistance?

A: Your employer's policy will determine whether the vacation leave used during the COVID-19 pandemic is restored. Employers may NOT require employees to use other paid sick leave before using the emergency paid sick leave for a qualifying emergency sick leave use. Please consult the Alabama Department of Labor regarding your specific circumstances.

12. What will happen if I lose my job and my employer-sponsored health insurance?

A: If you lose your employer-sponsored health insurance, you may be able to find affordable Marketplace coverage or qualify for Medicaid. You can learn more about your options [here](#).

Additional Information

For more information, please go to the website for the Alabama Department of Labor at: labor.alabama.gov or by calling the Alabama Department of Labor Claims Line at 1-866-234-5382.

If you have questions or concerns that are not answered on this FAQ sheet, please fill out this [form](#) and my office will try to assist you.