

# Unemployment with COVID-19 CARE Act

4.23.2020

Web seminar: Unemployment Insurance, Economic Impact Payments, SSI, Social Security Disability and the COVID-19 Emergency Hosted by DMH

The Care ACT resulted in increased benefits, expanded eligibility qualifications, and extended the length of time of benefit are received and program ends 12.31.2020.

## Unemployment Qualifications

- Lost job to no fault of your own
- Diagnosed with COVID-19
- Household member diagnosed with COVID-19
- Caring for a family member with COVID-19
- Must care for someone (child, disabled adult) due to COVID-19 (example: Daycare or day program closed)
- Quarantined
- Healthcare provider order you to self-quarantine
- Started a new job or hired but immediately laid off due to COVID-19 closures
- Head of Household died from COVID-19
- Had to quit job because you are medically high risk and job is high risk exposure per physician
- Business is closed due to COVID-19 restrictions

## Who should apply that is normally not eligible for unemployment?

- Self employed do qualify under the CARE ACT
- Shelter Workshop employees should apply - it will be based on their earnings but encouraged to apply

## Not eligible

- You are working via telework and receiving payment
- Receiving paid sick leave

## How paid?

- Direct Deposit into checking/savings account
- MO Access Mastercard prepaid Debit Card

## Payments

- Varies based on income but ranges from weekly payments of \$133-320.
- *Additional* \$600 WEEKLY through July 25.2020

## Where to apply?

- Online only at [uinteract@labor.mo.gov](mailto:uinteract@labor.mo.gov)
- Once you apply – even if you have not had your initial claim processed you **MUST** request a weekly payment through your account you set up at the website above.
- Local phone 417-895-6851 \*reported that it is almost impossible to get through

## When will I get my money?

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- Typically, it takes 22 days after initial claim approval but due to high volume it is taking longer

## What I must report

- Must report any earnings
- Must report any jobs refused

## Tip

- Unemployment benefits ARE taxable - recommended to have tax taken out to prevent large payment due next tax year.

## How will this change my benefits (SSI, SSDI, MO Healthnet)

- Unemployment benefits are considered an unearned income

## SSI

- If the unemployment benefit (UEB) is large enough SSI can be suspended.
- Can request a title 1619B clause to allow SSI to be suspended but still eligible
- SSI benefit is considered a benefit of last resort, so it is expected all other options of income is accessed before SSI
- UEB reduces SSI benefit almost exactly \$1 for \$1 after the first \$20.
- Example: Abby received \$773 SSI
  - She worked and is now getting \$132 UEB + \$600 (covid19) = \$732 total UEB
  - Therefore UEB \$732-20 = \$712 is considered unearned income
  - SSI \$773 - \$712 = SSI reduced to \$61
  - Total monthly income SSI \$61+ UEB \$732 = total monthly income \$793

## MO Healthnet

- MO Healthnet should continue
- If UEB is high enough may have a spend down
- But if was not paying spend down prior to Care Act will not pay spend down through 12.31.2020

## SSDI

- UEB has no effect on SSDI payments

## Medicare

- UEB has no effect on Medicare benefits

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