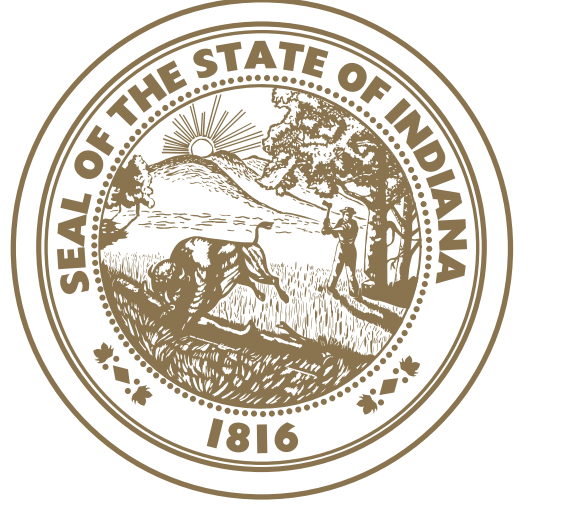


Unemployment and the CARES Act: What PUA Can Offer?



INDIANA
DEPARTMENT OF
WORKFORCE
DEVELOPMENT

The following summarizes the **CARES Act (H.R. 748)**, as passed by Congress and signed into law by President Trump on March 27, 2020.



PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)

Creates a temporary federal UI program for individuals not otherwise eligible for UI benefits (**self-employment, independent contractors, gig economy workers**).



TIME PERIOD

Authorizes up to **13 additional weeks** of federally financed UI benefits (from the normal 26 weeks) for individuals who exhaust state and federal UI benefits, through the end of December 2020.



BENEFIT AMOUNT INCREASED

Increases UI benefit amount by **\$600** through July 2020.



ARE YOU ELIGIBLE?

Provides the **39 weeks of federally financed UI benefits** to unemployed workers who:

1. are ineligible for any other state or federal UI benefit;
2. meet conditions related to being unemployed, partially unemployed, or unable to work due to COVID-19;
3. are not able to telework and are not receiving any paid leave.

FREQUENTLY ASKED QUESTIONS

Q1: What if I don't work for a company and am part of the "gig" economy?

A1: Self-employed individuals and gig economy workers—such as contractors and delivery drivers, whose income has been cut or eliminated by the pandemic—are eligible under the federal Pandemic Unemployment Assistance (PUA) program. The Department of Workforce Development is working diligently to implement the federal guidance, but there is no definitive date for implementation at this point. For now, an individual can file a regular claim for benefits, as it is necessary to file a state claim, even if you know you will be denied, before you can be considered eligible for Pandemic Unemployment Assistance.

Q2: Am I eligible to apply for the additional \$600 in weekly unemployment benefits from the federal government?

A2: If you are eligible for regular UI or are eligible for Pandemic Unemployment Insurance (PUA), you will not need to do anything additional to receive the \$600 once you are found eligible for regular UI or PUA.

Q3: If I did not qualify for unemployment benefits through the Indiana program, can I qualify for the additional federal money?

A3: The federal Pandemic Unemployment Assistance program may provide relief to individuals depending on the circumstances. The Department of Workforce Development is working diligently to implement the federal guidance, but there is no definitive date for implementation at this point. For now, an individual can file a regular claim for benefits, as it is necessary to file a state claim, even if you know you will be denied, before you can be considered eligible for Pandemic Unemployment Assistance.

Q4: Unemployment benefits have been expanded from a maximum of 26 weeks to 39 weeks. Who's eligible for the expansion?

A4: Anyone ineligible for any other state or federal UI benefit; who meets conditions related to being unemployed, partially unemployed, or unable to work due to COVID-19; and is not able to telework and is not receiving any paid leave.

Q5: Has the one week waiting period for unemployment insurance benefits been waived?

A5: Yes, the one-week waiting period for payment of unemployment insurance was waived by the Governor's Executive Order. The waiver is retroactive to the week of March 8, 2020.

Q6: When will I receive my first unemployment insurance (UI) payment?

A6: You should receive your first payment within three weeks if there are no issues with your initial claim application for benefits.



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**CARES
ACT
Q&A**

