

## FREQUENTLY ASKED QUESTIONS

### Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

#### UI Benefit Provisions

- 1) Who is covered by the new law?**
  - a) The CARES Act creates three new unemployment insurance (UI) programs. These cover individuals:
    - (1) who are not eligible for traditional UI benefits including the self-employed, independent contractors, and gig economy workers;
    - (2) who are currently receiving regular UI; and,
    - (3) who have recently exhausted their regular UI.
- 2) How much will I be eligible for?**
  - a) Benefit amounts will be calculated based on the income that you received over the prior 18 months. Those who receive benefits will also receive an additional \$600 per week.
- 3) Are gig workers, freelancers, and independent contractors covered in the bill?**
  - a) Yes. There is a special program which provides benefits to those who are not traditionally eligible for unemployment insurance, which includes gig workers (Uber, Lyft, AirBnB hosts, etc.), freelancers, and independent contractors. This special program expires on December 31, 2020.
- 4) I am Self-Employed, but my business is no longer providing me with any income. Am I eligible for benefits? If so, when should I apply?**
  - a) Yes, self-employed people are eligible for under the new law. Self-employed workers are also eligible for the additional \$600 weekly amount.
- 5) What if I am a part-time worker who lost my job because of a coronavirus reason? Am I still eligible?**
  - a) Yes. Part-time workers are eligible for partial benefits, which are calculated by taking into consideration your recent wages. You will also be eligible for the additional \$600 weekly benefit.

**6) What if I have Covid-19 or need to care for a family member who has Covid-19?**

- a) If you have received a diagnosis, are experiencing symptoms or are seeking a diagnosis — and you are unemployed, partly unemployed or cannot work as a result — you are eligible to receive unemployment insurance benefits. If you need to care for a member of your family or household who has received a diagnosis, you are still eligible to receive unemployment insurance benefits.

**7) What if my child’s school or daycare shut down?**

- a) If you rely on a school, day care, or another facility, elderly parent, or another household member to care for a child so that you can work — and that facility has been shut down because of coronavirus — you are eligible to receive unemployment insurance benefits.

**8) What if I have been advised by a health care provider to quarantine myself because of exposure to coronavirus? And what about broader orders to stay home?**

- a) If you must self-quarantine due to possible exposure to the coronavirus, the CARES Act allows you to receive unemployment insurance benefits that traditionally you would not receive.

**9) I was about to start a new job and now cannot get there because of an outbreak.**

- a) Under the CARES Act, you are now eligible for unemployment insurance benefits. You are also eligible if you were immediately laid off from a new job and do not have a sufficient work history to qualify for benefits under traditional circumstances.

**10) I had to quit my job as a direct result of coronavirus. Will I be eligible to apply for benefits?**

- a) It depends on why you had to quit your job. If you had to quit because of a quarantine recommended by a government agent or healthcare provider, or because your child’s daycare closed and you are the primary caregiver, then that reason for quitting is covered.  
But if you quit (or want to quit) because of your fear that continuing to work puts you at risk of contracting coronavirus, then your fear must be reasonable and based on the circumstances of your personal health or the health of someone you live with.

- 11) My employer shut down my workplace because of coronavirus. Would I be eligible?**
- a) If you are unemployed, partly unemployed, or unable to work because your employer closed down, you are eligible to receive unemployment insurance benefits under the CARES Act.
- 12) Is anyone explicitly excluded from receiving assistance under the law?**
- a) Workers who are able to perform their jobs through paid telework, and those receiving paid sick leave or paid family leave are not eligible.
- 13) How long will my benefit payments last?**
- a) Maryland provides 26 weeks of benefits. The CARES Act provides all eligible workers with an additional 13 weeks. Eligible claimants in Maryland may receive a maximum of 39 weeks of unemployment insurance benefits.
- 14) I have not earned a sufficient amount of income to be eligible for regular unemployment insurance benefits. Is there anything under the CARES Act that will provide me with assistance?**
- a) Those who do not have sufficient work history are covered in the law. As soon as we can, we will broadly message that we are able to accept claims and how to apply for these benefits. Until that time, please be patient and do not file a claim. Pandemic Unemployment Assistance program claims filed now cannot be paid and you will have to file again.
- 15) I am already receiving unemployment benefits. Will I receive any assistance under this law?**
- a) Even if you are already receiving unemployment benefits for reasons unrelated to the coronavirus, your Maryland unemployment insurance benefits will be extended by 13 weeks. You will also be eligible for an extra \$600 weekly benefit.
- 16) I exhausted my benefits some weeks/months ago. Can I get the 13 weeks of extended benefits? If yes, will I also get the extra \$600/week?**
- a) If you exhausted your regular UI benefits, there are provisions under the CARES Act that will provide you with an additional 13 weeks of benefits. Apply once the CARES Act application process is announced. You will also be eligible for the additional \$600 weekly benefit amount.
- 17) Will these benefits disqualify me from any other programs?**
- a) It is possible that benefits provided under this new program could affect your eligibility for other programs. For example, the additional \$600 benefit counts as income when

determining eligibility for means-tested programs, except for Medicaid and the Children's Health Insurance Program, known as CHIP.

**18) How long will I need to wait to receive benefits?**

- a) Maryland does not have a waiting week, unlike many other states, so you are eligible to file the day after you are separated from employment. Due to the current and expected claim load, the Division of Unemployment Insurance cannot provide a definite timeline on benefit delivery. Your patience is greatly appreciated during this pandemic.