Q&A: UNEMPLOYMENT INSURANCE

How much can I get from Unemployment Insurance?

Under the latest relief bill, the federal government will provide an additional \$300 per week for all workers receiving state and federal unemployment benefits by extending the Pandemic Federal Pandemic Unemployment Compensation program (FPUC) created under the CARES Act. This \$300 federal supplement will last from December 26 through March 14, 2021. Under the CARES Act, the federal government provided an additional \$600 per week for workers receiving state benefits through FPUC which expired on July 31, 2020. According to the State of Connecticut, claimants can expect these FPUC benefits by mid-January.

What if I'm not eligible for traditional Unemployment Insurance?

The CARES Act expanded unemployment insurance benefits to a wide range of Americans not covered by traditional UI. Under the Pandemic Unemployment Assistance (PUA) Program created by the CARES Act, states are permitted to offer unemployment benefits to individuals who are self-employed, seeking part-time employment, or who otherwise would not qualify for regular unemployment compensation. To qualify for PUA benefits, you must not be eligible for regular unemployment benefits and be unemployed, partially unemployed, or unable or unavailable to work because of certain health or economic consequences of the COVID-19 pandemic. PUA was set to expire on December 31, 2020 and the latest relief bill extends the program to March 14, 2021.

The CARES Act also created the Pandemic Emergency Unemployment Compensation (PEUC) program, which provides 13 additional weeks of unemployment benefits to individuals who exhaust their regular state benefits. The PEUC program was also set to expire on December 31, 2020 and the latest relief bill extends the program to March 14, 2021.

The most recent relief bill also included a new unemployment program for mixed earner employees eligible for regular state benefits through their W2, but that make a major portion of their total income through self-employment based on their 1099. The Mixed Earner Unemployment Compensation (MEUC) program will provide those with both traditional and freelance income an additional \$100 per week benefit if the worker received W2 wages and at least \$5,000 in self-employment income during the latest taxable year. This program was optional for states, but Connecticut has officially opted in.

After the CARES Act passed, the Connecticut Department of Labor sent out guidance on their new unemployment claims system for independent contractors and self-employed seeking unemployment benefits. Please continue to check the Connecticut Department of Labor's page for updates on implementing the latest federal unemployment relief programs here.

Is there a waiting period?

Under the CARES Act, the federal government offered to cover the costs of first-week UI benefits for any state that does not require a waiting period. Connecticut has waived the usual waiting period for unemployment claims for claims related to COVID-19.

How do I file for unemployment insurance?

To receive unemployment insurance benefits, you need to file a claim with the unemployment insurance program in the state where you worked. Connecticut residents can file for unemployment benefits online at the following link: https://portal.ct.gov/DOLUI. Questions can be answered at by the Connecticut Department of Labor's Consumer Contact Center Monday – Friday from 8:00am - 5:00pm and Saturday from 8:00am - 3:00pm at the following numbers:

203-941-6868 860-967-0493 800-956-3294 TTY - 711 or 800-842-9710