

# UNEMPLOYMENT INSURANCE BENEFITS FAQs

*Guidance Subject to Change as Federal Legislation is Enacted  
Current, as of March 26, 2020*

## **QUESTION 1: What is Unemployment Insurance?**

**ANSWER:** Unemployment insurance (also known as UI) is a program that provides temporary cash benefits to employees who lose their jobs. If you have worked in New York State within the last 18 months and lost your job through no fault of your own, you may be eligible for UI.

## **QUESTION 2: What is the maximum benefit I can receive through Unemployment Insurance?**

**ANSWER:** A person's benefit rate is based on the recent wages they received from their employer(s). The current maximum weekly benefit rate is \$504.

## **QUESTION 3: How long do Unemployment Insurance benefits last?**

**ANSWER:** Currently, the limit is 26 weeks per year. The federal government has indicated it may change the UI program to allow for extended benefits beyond the 26 weeks, but so far that change has not been made in New York State.

## **QUESTION 4: How do I apply for Unemployment Insurance?**

**ANSWER:** You can file a claim by visiting [labor.ny.gov](http://labor.ny.gov). You can also call the Telephone Claim Center at **888-783-1370**. Due to larger than normal call volume, we are strongly encouraging individuals who wish to file a claim to first visit the website, if possible.

## **QUESTION 5: Do I have to wait a week before I can apply for Unemployment Insurance?**

**ANSWER:** No. The Governor suspended the one-week waiting period typically required to receive unemployment insurance for individuals impacted by the COVID-19 pandemic. That means, for COVID-19 impacted workers, as soon as you are no longer able to work you are eligible to apply.

## **QUESTION 6: My employer has reduced my hours because of COVID-19. Am I eligible for Unemployment Insurance?**

**ANSWER:** It depends. If you work less than four days a week and earn \$504/week or less, you may be eligible to receive partial UI benefits.

## **QUESTION 7: My employer has closed down temporarily. Am I eligible for Unemployment Insurance?**

**ANSWER:** You should file a claim if you have been laid off from your job. Our goal is to ensure benefits are paid to all people who apply and are legally entitled to receive them.

**QUESTION 8: I am self-employed or an independent contractor. Am I eligible for Unemployment Insurance?**

**ANSWER:** Currently, most self-employed individuals and independent contractors working in New York State are not authorized to obtain unemployment insurance benefits. However, in certain situations, the President of the United States may authorize Disaster Unemployment Assistance (DUA), a federally funded program that provides unemployment insurance benefits to individuals who have lost work or income in disaster areas even if they don't usually qualify for unemployment insurance. Self-employed workers and independent contractors would be covered by DUA. On March 16, the Governor submitted a request asking the President to authorize DUA in light of impacts COVID-19 is having on New York State. That request is still pending with the President.

**QUESTION 9: I cannot work because my child's school or day care facility has closed due to COVID-19 and I need to stay home to take care of my child. Am I eligible for Unemployment Insurance?**

**ANSWER:** Federal legislation is proposed to cover this purpose for the COVID-19 public health emergency. However, you should consider speaking with your employer about alternatives that may be available such as using sick time or annual leave, working remotely, taking a leave of absence, and other opportunities or benefits that may be available.

**QUESTION 10: If I am not able to go to work because a medical professional told me I need to quarantine, am I eligible for Unemployment Insurance benefits?**

**ANSWER:** Probably not. However, the Governor recently passed a law that provides job protection and paid leave for individuals who are subject to an order of quarantine or isolation by a governmental entity because of COVID-19. You can learn more information here: [ny.gov/COVIDpaysickleave](https://ny.gov/COVIDpaysickleave). There are also additional protections for workers who are sick or have been directed to quarantine. For more information, please visit the New York State Department of Health's COVID-19 website at: [ny.gov/coronavirus](https://ny.gov/coronavirus).

**QUESTION 11: The federal government has recently passed laws that provide additional Unemployment Insurance benefits. How do those changes impact New Yorkers?**

**ANSWER:** On March 18, 2020, the President signed the Families First Coronavirus Response Act. While that law does not change the UI benefits currently available to New Yorkers, Congress and the President are also considering additional legislation that may provide increased UI benefits. We will provide more information about how these laws impact New Yorkers as it becomes available.

**QUESTION 12: I keep getting bumped from the UI call center. Will my claim be processed?**

**ANSWER:** You will receive all benefits to which you are entitled. Your claim will start on the day you were separated from your employer. There is unprecedented call volume and web traffic. Please be patient and keep trying. It is best to apply online.

**QUESTION 13: I was unable to file my claim during the week I was separated from my employer because of issues with the DOL website and/or UI call center. Will I still receive that week's benefits?**

**ANSWER:** Yes, you will receive all benefits to which you are entitled. Your claim will start on the day you were separated from your employer, and we will backdate any claims that are not timely processed due to any issues with the DOL website or UI call center.

**QUESTION 14: I am an older worker and/or am immuno-compromised. I work near a lot of people and am personally uncomfortable going to work due to concerns about my health. Am I eligible for Unemployment Insurance?**

**ANSWER:** Generally speaking, you are not eligible for unemployment insurance if you voluntarily leave your job. Before leaving work, please consider speaking with your employer for alternatives that may be available such as using sick time or annual leave, requesting a reasonable accommodation such as working remotely, asking your employer for a leave of absence, or seeking temporary disability benefits. If alternative options are not available, you may file a claim for unemployment insurance. You should consider obtaining medical documentation that identifies any work restrictions and submit that with your claim.