FREQUENTLY ASKED QUESTIONS – UNEMPLOYMENT INSURANCE BENEFITS

The Coronavirus Aid, Relief and Economic Security Act, or CARES Act, which was enacted into law on March 27, 2020, expands and extends unemployment insurance benefits. People who are unemployed will get an extra $600 per week for up to four months, in addition to state unemployment benefits. These provisions ensure working class families are eligible to receive as much as $3,400 for a family of four. Importantly, unemployment insurance was extended to freelancers, independent contractors, and gig workers, who have all also been impacted by this crisis.

The application process will be administered by the Ohio Department of Jobs and Family Services (ODJFS). Please find answers to some commonly asked questions below:

**Will I get backpay if I was laid off on 2/1/2020 before the CARES Act was law?**
The CARES Act provides the basic Pandemic Unemployment Assistance payments back to 1/27/2020 but the $600 payments cannot begin until the State has a formal agreement with the Department of Labor. Ohio already is working with Labor to finalize this agreement. Note, it may take the State a little while to process the backpay.

**Will work-sharing or short-term compensation be available in Ohio?**
According to the Department of Labor, Ohio currently does not allow short-term compensation. I will ask the Ohio Department of Jobs and Family Services (ODJFS) about its plans for expanding work sharing programs to provide partial benefits to individuals with reduced hours.

**When will the ODJFS website work better so I can apply for unemployment?**
I am aware the ODJFS is upgrading the website. The federal government is sending $500 million to states to hire staff and to improve their computer and phone systems so that they can meet the demand. I will check with our state contacts to see if they have any sense of timing, but I know they are working on it.

**When will people start getting the new payments?**
I know ODJFS will work to get the payments out as soon as possible. Unfortunately, the Senate agreement included additional steps that will delay the process for states to distribute the new Emergency Unemployment Compensation. States must first make an agreement with the Department of Labor about their plans. In addition, states must develop a new benefit formula for the Pandemic Unemployment Assistance for workers who would not otherwise have
qualified for Unemployment Insurance, ensuring the benefit is no lower than half of the state’s minimum regular unemployment payment. In the House version, we did not include this requirement because we knew it would put an added burden on the state unemployment offices.

Will my SNAP benefits or other government benefits be reduced by the unemployment? After lengthy and difficult negotiations with my colleagues on the other side of the aisle, CHIP or Medicaid will not be affected by the new unemployment compensation. Unfortunately, other benefits – like SNAP or TANF – could be affected.

If I have a child support order in effect, will the government garnish my unemployment? Yes, the government can garnish your unemployment if you have a child support order in effect.

If I am retired, can I get unemployment? Only existing workers can apply for these benefits. An exemption would be if one was retired and working part-time, they may qualify depending on the amount of work. However, if one was retired and not-working, then they are not eligible. They will receive the Emergency Rebates provided their Adjusted Gross Income was less than $75k as a single person ($150k as joint filer).