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# A Self-Advocate's Guide to COVID-19

## Part 6: Unemployment Benefits During the Coronavirus Emergency

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On March 13, 2020, President Trump declared a National Emergency concerning the Coronavirus outbreak. Then on March 27<sup>th</sup>, Congress passed the Cares Act which increased money available for unemployment benefits. People who are eligible for unemployment get an extra \$600 a week from the federal government until July 31, 2020. The rules say during this National Emergency, the \$600 a week does **not** count as income for other programs like food stamps and Medicaid. We are telling self-advocates to work closely with someone you trust to make sure you follow the unemployment rules. If President Trump cancels the declaration of a National Emergency it may affect your Medicaid or other benefit programs.

# Unemployment Benefits During the Coronavirus Emergency

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## Because of the Coronavirus Emergency Did You ...



- Stop working?
- Lose your job?
- Work fewer hours?

You may be eligible for **Unemployment**

## Apply for unemployment benefits right away...



- If you had a job, and now you are not working because of the Coronavirus.
- Or if you are working less, because of the Coronavirus

Even people who only worked a few hours a week and lost their jobs can get special new unemployment.

## How much money will I get?

It depends on where you live. Each state has different rules. The good news is that there are 2 pots of money!



A state looks at how much money you made in the past year. How much you get depends on how big your paycheck was.

If the state gives you unemployment, then you will also get an extra \$600 per week from the federal government. This is called a bonus payment. This goes through the end of July.



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Tiffany earned \$100 a week. She got laid off. She is getting unemployment. She is getting \$50 from her state. Plus \$600 from the feds. That is \$650 a week. And \$2,600 a month.

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## Will getting this money “mess up” my Medicaid or Food Stamps?

**No.** President Trump declared a National Emergency. The \$600 weekly bonus payment will not count as income for Medicaid and Food Stamps. You can get the \$600 weekly payment and still get Food Stamps. You can keep getting Medicaid.

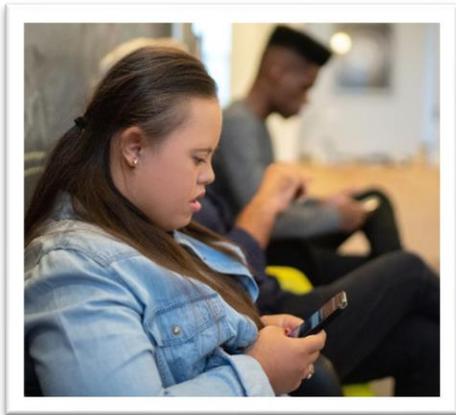


Tiffany will tell the Food Stamp office and the Medicaid office she is making \$50 a week on unemployment. The \$600 does not count.

## How will it affect my SSI?

- The \$600 bonus payment you get each week is a lot of money. It will change your SSI. You will get less SSI money. You may even stop getting SSI.
- Now do not panic. You can get SSI back when you stop getting unemployment. Remember the \$600 bonus payments will end on July 31, 2020. Call the Social Security office then to get your SSI back.
- You will not have to reapply. If you are off SSI for less than a year it is easier to get it back.

In February when Tiffany was working she earned \$400 a month.



Her SSI was \$625. Her total income for February was \$1025.00

In March she got laid off because of the Coronavirus. She signed up and got unemployment. She stopped getting SSI. Her income for May was \$2,600.

**Do the math! \$2,600 is way more money than \$1025.00!**

**If your SSI stops, contact your Medicaid office.** Ask for help from your agency if you get services. You will have to tell Medicaid your income information. This will keep you on Medicaid.

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We strongly recommend working with a Benefits Counselor.



Tiffany lives in Vermont. The Medicaid program in Vermont does a better job of helping people compared to some states. In many states the amount of money you can make when getting Medicaid is much lower than in Vermont. A Benefits Counselor or case manager can work with you to make sure you do not lose Medicaid.

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### **“Wow what can I do with the extra money?”**

Put it in your ABLE account. You will lose your SSI if you have more than \$2000 in the bank. If you do not have an ABLE account this is a great time to start. This website <https://www.ablenrc.org/> has information about opening an account.



### **How do I apply for Unemployment?**

Use google to find the unemployment office in your state. If you have support staff they can help you call or apply online.

### **If I am approved, what do I do to keep getting unemployment?**

You need to call once a week. You have to answer questions about why you did not work or why you worked less hours. You report one week at a time. Remember you may get unemployment if you are still working and your hours are reduced.

## What can I do if I get a letter saying I am not eligible for unemployment?



Try applying for **Pandemic Unemployment Assistance**. This is a new program for people. It helps people even if they only worked a few hours a week. This may give you up to \$191 a week. Remember each state is different. The good news is all people approved for unemployment get the \$600 weekly bonus from the federal government.

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**The Pandemic Unemployment Assistance program is new. Your state may still be working out the details. Contact your unemployment office to find out how to apply.**

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## What should I do if my application for Unemployment is denied?

- **If you are denied benefits, contact Legal Aid for help.**

You can find a Legal Aid office in your state at:

<https://www.lsc.gov/what-legal-aid/find-legal-aid> or call  
202-295-1500

- **Protection and Advocacy may be able to help you.** You can find one near you at:

<https://www.ndrn.org/about/ndrn-member-agencies/>