

COVID-19 Unemployment Benefits Guide

This guide is provided to help employees who have lost work due to program closures and other circumstances related to Coronavirus (COVID-19) to navigate unemployment benefit options during this time. Information is directly sourced from the Maryland Department of Labor, and subject to change with the law.

When to Apply for Unemployment Insurance

The Maryland Department of Labor administers the Unemployment Insurance (UI) Program for Maryland that provides benefits to persons who are unemployed through no fault of their own and who are ready, willing and able to work, and actively seeking work. This includes loss of work as a direct result of program closures and COVID-19.

The Maryland state UI law requires that:

- You must be unemployed, able to work, and available for suitable work. (You may be eligible if you are employed less than full time);
- You must register for work and file a claim at a local public employment service/UI claim office;
- You must continue to report to the office as directed; and
- You must have had a certain amount of employment/wages within a base period of 1 year.

You May Qualify for Benefits If You Meet the following Criteria:

- If you have been furloughed or laid off (temporary or permanent); have reduced hours; cannot work due to related program/work closures.
- If you have been diagnosed; are seeking treatment or diagnosis; are quarantined for COVID-19.
- If you are taking care of a sick family member diagnosed/being treated for COVID-19.
- If you are taking care of your children due to COVID-19 related school/childcare closures.

Eligibility for unemployment insurance benefits cannot be determined until you actually file an initial claim. If you are unemployed or working part-time, file your claim as soon as possible, as your eligibility begins the week in which you file your claim. Your claim becomes effective the Sunday of the week during which you apply for benefits.

Expanded Eligibility for COVID-19:

Under the new COVID-19 Stimulus Bill, coverage eligibility may be extended to part-time workers, gig workers, freelancers, and self-employed/independent contractors.

Workers who are able to work from home, those receiving paid sick leave or paid family leave, and new entrants to the work force who cannot find jobs, would most likely not be covered.

How to Apply for Unemployment Benefits

- You can apply for unemployment insurance benefits anytime online at:
<http://www.labor.maryland.gov/employment/unemployment.shtml>



- You can also apply by phone (7:30 AM – 3:30 PM, Monday through Friday):
 - 410-949-0022 (within the Baltimore-metro area and out-of-state)
 - 800-827-4839 (from within Maryland)
 - For Hearing Impaired Only - Maryland Relay - dial 711

After you file a claim, the Division of Unemployment Insurance will determine whether you qualify to receive unemployment insurance benefits.

You are strongly urged to apply online, due to an increased volume of claims during this time. If you are having difficulty placing a call or accessing our website, claimants can e-mail ui.inquiry@maryland.gov.

To File Your Unemployment Claim, You Will Need the Following Information:

- Name, Social Security number, address and telephone number;
- If you are claiming dependents, you will need their names, birth dates and Social Security numbers; and
- The name, complete payroll address, telephone number and reason for separation for each employer you worked for in the 18 months prior to filing your claim (available on your W-2)
- If you are not a citizen, proof of your alien status
- If you were in the military within the last 18 months, your DD214, Member 4.

Unemployment Benefits FAQ

Who is eligible for unemployment benefits?

Maryland unemployment benefits are available to individuals who are unemployed through no fault of their own. This includes loss of work as a direct result of program closures and COVID-19.

Am I still eligible if I am temporarily unemployed or have been furloughed?

Yes, temporarily unemployed individuals may be eligible to receive unemployment benefits. Furloughed staff do not have to “resign” in order to take advantage of benefits.

Am I still eligible if I’m still employed but my normal work hours have been reduced?

If your work hours have been reduced, you may be eligible for partial benefits.

Am I still eligible if I have lost work as a part-time employee?

If you are a part-time employee, you may be eligible for benefits.

Can I still collect unemployment benefits if I am able to work remotely from home?

If you continue to work your normal hours remotely, you do not meet the definition of an individual considered to be unemployed. However, if you work less than your normal hours remotely, you may be eligible for partial benefits.

If I decide to leave my employment due to a reasonable risk of exposure or infection of COVID-19, am I eligible for unemployment benefits?



If you are not exhibiting any symptoms of coronavirus, COVID-19, and you decide to leave your employment, you may be eligible for benefits if the circumstances of your job separation are allowable under Maryland's provisions for good cause and/or just circumstances for voluntarily leaving work, Section 8-1001 of Maryland Unemployment Insurance Law.

If I need to take time off work because I am sick, but I have not been quarantined by a medical professional or under government direction, will I be eligible for unemployment insurance benefits?

For employees who need to miss work due to illness, the first and best option recommended by the DOL is to use their employer-paid time off. If you are not eligible for employer paid time off or your paid time off has been exhausted, you may be determined to be eligible for benefits if you have taken time off of work and expect to return work with the same employer in the future.

Am I required to search for work during this state of emergency, to keep my unemployment benefits?

Effective March 20th, 2020, a temporary exemption from the work search requirement for individuals receiving unemployment insurance is in place. This means all current and new unemployment insurance benefit recipients will be exempt from the requirement to actively seek work for a ten (10) week period.

For more information about the exemption from work search requirements, please visit:

<http://www.labor.maryland.gov/employment/uicovidawfaqs.shtml>

Please Note: Claimants are not required to search for work if their employer has temporarily laid off the claimant and has provided a return to work date that is less than 10 weeks in the future.

If I have been temporarily laid off or employment hours reduced, how does this affect my other benefits?

If you receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), you should report the change in employment to the Social Security Administration, as you may be eligible to receive a larger amount.

How much will I receive in benefits?

The Division of Unemployment Insurance will determine the amount of your benefit, based on your application. Under the new COVID-19 Stimulus Bill, eligible workers may receive an extra \$600 per week on top of their state benefits, until July 31, 2020.

How will I receive my unemployment insurance benefits?

The State of Maryland issues unemployment insurance benefit payments with the Maryland Unemployment Insurance (UI) Benefits Debit Card. This Visa® debit card is issued through Bank of America. There is no activation or purchase fee to use the debit card. If you wish to receive benefit payments via a mailed check, you must call the MD Department of Labor to request this.

Can I receive unemployment benefits for my dependents?

You may be eligible for dependents' allowance for up to 5 dependent children. Dependents' allowance will only be paid for 26 weeks during any one-year period. Only one parent may claim a dependent during any one-year period. The maximum weekly benefit amount, including any dependents' allowance is currently \$430 per week. For Unemployment Insurance purposes, a dependent is defined as a son,



daughter, stepson, stepdaughter, or legally adopted child (not grandchild or foster child) under 16 years of age for which you provide support

How long can I continue to collect unemployment benefits?

If you remain totally unemployed and otherwise remain eligible, you may receive 26 times your weekly benefit amount. This is the maximum amount of unemployment insurance benefits payable under the law. Since Maryland has a weekly claim certification processing system, each payment will represent one week of benefits.

NOTE: Under the new COVID-19 Stimulus Bill, all eligible workers will be provided with an additional 13 weeks of benefits.

Are unemployment insurance payments taxable?

Yes. Any unemployment insurance benefits that you receive must be reported as part of your gross income for both state and federal tax purposes. You will be sent an IRS Form 1099-G showing the total amount of unemployment insurance benefits paid to you during the previous year, to assist you in your tax filing. You may elect to have taxes deducted from unemployment insurance payments. You can choose to have either Federal taxes, Maryland state taxes, both or neither deducted from your payment. You must sign and return a W-4 form before any taxes can be withheld from your unemployment insurance benefits.

For More Information Regarding Unemployment Benefits for Marylanders, please visit:

Division of Unemployment Insurance:

<http://www.labor.maryland.gov/employment/unemployment.shtml>

Unemployment Claimant FAQ

<http://www.dllr.state.md.us/employment/claimfaq.shtml>

Health Insurance Benefits

Maryland Health Connection – Special Open Enrollment

As part of the state's overall response to the coronavirus, and in an effort to prioritize health and safety, Maryland Health Connection (health insurance marketplace) has opened a new special enrollment period for uninsured Marylanders, beginning March 16 through April 15. All uninsured Maryland residents are eligible.

How To Apply:

Phone: 1-855-642-8572 (Bilingual and Toll Free) (Deaf and hard of hearing use Relay service)

Hours: Mondays to Fridays 8 am – 6 pm

Website: <https://www.marylandhealthconnection.gov/coronavirus-sep/>



To Apply for Maryland Health Insurance, You Will Need the Following Information:

- Birth dates for each household member applying for coverage
- Social Security numbers (or document numbers for legal immigrants)
- Proof of citizenship or immigration status
- Tax returns for previous years
- Employer and income info (pay stubs, W-2 forms)
- Policy numbers for any current health insurance
- Information about any job-related coverage you or someone in your household is eligible for

Maryland Medicaid

Maryland residents who meet certain income criteria are eligible to apply for Medicaid at any time. If you are eligible, you can enroll year-round. Individuals who receive Supplemental Security Income (SSI) are automatically eligible and do not need to apply. To be eligible, you must meet Medicaid eligibility requirements and the income limits for adults. The best way to know if you are eligible for Medicaid is to apply.

How To Apply:

Online at: <https://www.marylandhealthconnection.gov/shop-and-compare/medicaid-basics-and-benefits/>

Phone: 1-855-642-8572 (TTY: 1-855-642-8573)

Download the free mobile app: Enroll MHC

To Apply for Medicaid, You Will Need the Following Information:

- Birth dates for each household member applying for coverage
- Social Security numbers or document numbers for each household member applying for coverage, if they have an SSN or other document number
- Employer and income information for everyone in your household (including pay stubs, W-2 forms or tax forms)
- Citizenship or immigration information for anyone applying for coverage
- Information about any job-related health insurance available to your household
- Photo ID, if you're applying in person
- We ask about income and other information to let you know what coverage you qualify for and if you can get help paying for it. We keep the information you provide private and secure, as required by law.