

# Helping Minnesotans with questions about Unemployment Insurance

Unemployment Insurance is receiving an unprecedented number of applications right now. We know you are likely fielding questions from constituents about their eligibility for benefits, the UI application, and the new federal CARES Act signed into law March 27. We created this guide to help you answer some of the questions your constituents may have. Please know that we provide a wealth of information online at [www.uimn.org](http://www.uimn.org) that will likely be able to answer most of their questions.

You can make a difference by helping your constituents who have been laid off or had hours reduced complete the [online Unemployment Insurance application](#). You can also help them get answers to common questions and next steps online.

## Contents

- Unemployment Insurance basics ..... 2
- Application process ..... 2
- Weekly payment request process ..... 2
- Unemployment benefits and COVID19 ..... 3
  - Governor Walz’s executive orders ..... 3
  - CARES Act ..... 3
  - Current challenges with CARES Act ..... 4
  - Minnesota UI response to COVID19..... 4
- Common eligibility issues ..... 4
  - The applicant’s identify or work authorization is not verified ..... 4
  - The applicant reported earnings or other sources of income ..... 5
  - The applicant was discharged for misconduct ..... 5
  - The applicant quit their job ..... 5
  - The applicant was not available for/actively seeking work ..... 5
  - The applicant declined suitable employment ..... 5
- Answers to the most common questions..... 5
- How to contact UI with questions ..... 6
  - New phone schedule ..... 6
  - Tips for reaching a customer service representative ..... 7
- Resources for non-English speakers ..... 7
  - Spanish ..... 7
  - Hmoob ..... 8
  - Somali ..... 8
- Other resources ..... 8

## Unemployment Insurance basics

Minnesota Unemployment Insurance provides a temporary, partial wage replacement to workers who are unemployed due to no fault of their own.

- Temporary, partial wage replacement
  - UI benefits are available for up to 26 weeks, plus any applicable extended benefits
  - UI benefit amount is about ½ of an applicant’s weekly wage up to a maximum (currently \$740—one of the highest in the nation).
- Unemployed workers
  - UI benefits are available to people who are unemployed (i.e., not working or not working their normal schedules)
  - UI benefits are available to people who have recent work history (though there are some exceptions to that requirement under the CARES Act)
  - UI benefits are available to people who worked as employees (though there are some exceptions to that requirement under the CARES Act). Self-employed individuals and 1099 workers/independent contractors do not pay UI taxes and are not eligible for regular UI benefits.
- Unemployed due to no fault of their own
  - UI benefits are available to people who separated from their most recent employment due to circumstances beyond their control (e.g., a layoff)
  - UI only are available to people who are seeking work. Workers must actively seek new employment every week and are permitted only limited barriers to accepting immediate employment.

## Application process

When a worker becomes unemployed, they can apply for UI benefits online or by telephone. The application for takes about 20 minutes to complete. It includes a variety of questions about their contact information, other sources of income, previous work experience, and other information we need to determine eligibility for unemployment benefits.

Next, we notify the worker’s base period employers that their former employee has applied for unemployment benefits. The notification informs the employer that they can raise an “issue” if they believe their former employee should not be eligible for unemployment benefits.

We then review the information from the applicant and their former employer(s) to determine their eligibility for unemployment benefits. We also determine the applicant’s weekly benefit amount based on their recent wage history.

We then send an official determination of eligibility to both the applicant and employer.

## Weekly payment request process

After applying, applicants must complete a request for benefits for each week they are unemployed. You can make a request for benefits in the online system or over the phone, and it typically takes less than 5 minutes to request online.

You always request benefits for the previous week—so if you are submitting a request on Monday, April 13, you will be requesting benefits for the week of April 5-11. The online request for benefits will ask you a few questions about this week, including questions about your work search. To remain eligible for benefits, you must:

- Look for work, if you do not expect to return to your previous employment
- Be able and available to work, unless you have been affected by COVID-19
- Remain in contact in your employer if you are on a temporary layoff and expect to return to the employer

## Unemployment benefits and COVID19

### Governor Walz's executive orders

In the past, UI had a nonpayable or “waiting” week for benefits. Under Governor Walz's Executive Order 20-05, the waiting week is waived for new applicants (those with an effective date of March 1<sup>st</sup> or later).

Governor Walz has also issued several executive orders to ensure workers affected by COVID19 can access unemployment benefits more easily. For example, Executive Order 20-05 would allow a worker to meet UI work search requirements by searching for work-from-home employment consistent with national or state “stay at home” orders.

### CARES Act

Congress recently passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). That law includes several changes that may affect an applicant's eligibility for unemployment benefits. Minnesota UI has been working around the clock to implement these changes, which require an entirely new program/technology infrastructure to administer. These changes include:

- **Federal Pandemic Unemployment Compensation (FPUC):** FPUC provides \$600/week additional compensation for people who qualify for any unemployment benefit program.
  - Minnesota received operating instructions for FPUC from the U.S. Department of Labor on April 6.
  - Minnesota implemented the FPUC program on April 8.
  - Minnesota was among the first, if not the first, states to provide these payments.
- **Pandemic Unemployment Assistance (PUA):** PUA is a new benefit program for workers who are unemployed as a result of COVID-19 who are NOT eligible for regular unemployment benefits. This includes 1099 workers, self-employed people, and others who are ineligible to receive Minnesota Unemployment Insurance under Minnesota law.
  - We are working around the clock to implement this program, first authorized in the CARES legislation on March 27.
  - We hope to have PUA online by mid- to late April.
  - Workers who think they may be eligible for PUA can go ahead and apply now. If/when they become eligible for PUA, we will let them know.
  - We ask self-employed applicants to follow the instructions in this guide: [https://www.uimn.org/assets/application-step-by-step-instructions-selfemployed\\_tcm1068-425640.pdf](https://www.uimn.org/assets/application-step-by-step-instructions-selfemployed_tcm1068-425640.pdf). If they have already applied, they do not need to take additional steps at this time.

- **Pandemic Emergency Unemployment Compensation (PEUC):** PEUC is an extension of Minnesota unemployment benefits for up to 13 weeks for those who have exhausted or will exhaust UI benefits.
  - We are working around the clock to implement this program, first authorized in the CARES legislation on March 27.
  - We hope to have PEUC online by mid- to late April.
  - Workers who have exhausted their current UI benefit accounts should continue requesting payment. We will let these workers know when PEUC benefits are available.

### Current challenges with CARES Act

We cannot implement PUA or PEUC benefits until we get funding and administrative guidance from the U.S. Department of Labor. Some of the necessary guidance has arrived, but other key elements are still unclear.

The Pandemic Unemployment Assistance (PUA) program will be particularly challenging to implement. PUA benefits will be available to many workers who are not normally eligible for UI benefits. These different eligibility rules mean that we have to implement a number of administrative work-arounds and manual processes.

### Minnesota UI response to COVID19

Here are a few examples of how Minnesota UI is responding to increased applications, requests, and phone calls:

- Authorized thousands of hours of overtime and have UI staff working seven days a week
- Hired or redirected more than 50 staff to temporarily take phone calls
- Extended the time the UI application is open (previously open for 60 hours per week, now for 84 hours per week)
- Implemented a new application and benefit request schedule to moderate the influx of applications and ensure our system will not go down
- Doubled the number of servers we use to run the UI system
- Increased capacity for our phone lines
- Built out informational resources online and on social media to help people navigate the process
- Making dozens of changes to our self-service system to make it easier to navigate for workers affected by the coronavirus

### Common eligibility issues

You may hear from applicants who have “eligibility issues” on their accounts that are holding payment. Eligibility issues can be raised by an employer or by the applicant themselves.

When an employer or applicant raises an eligibility issue, UI staff may have to manually review the applicant’s account. This process is currently taking longer than normal because we have processed an all-time record number of applications.

Please reassure the applicant that we are doing everything we can to resolve eligibility issues as quickly as possible.

### The applicant’s identify or work authorization is not verified

The UI Program must authenticate all UI applicants to protect workers against identity theft. If we cannot verify an applicant’s identity, we create an “identity issue”.

Some identity issues have been created because a Social Security Administration database has been intermittently down. We are resolving these issues as quickly as we can.

We have also had access issues with the database we use to verify work authorization.

Other identity issues will require applicants to send in documents to verify their identity. Applicants should read any correspondence we send them and provide the information we request.

#### The applicant reported earnings or other sources of income

If an applicant has earnings or other sources of income for a particular week, they must report that money to us. We will review the information they provide and determine their eligibility.

#### The applicant was discharged for misconduct

Applicants who were discharged for misconduct are ineligible for UI benefits. Misconduct is defined in state law as intentional, negligent, or indifferent conduct (on the job or off the job) that clearly displays:

- A serious violation of the standards of behavior the employer has the right to reasonably expect of the employee; or
- A substantial lack of concern for the employment

This definition does not include conduct that was a consequence of the applicant's inability (i.e., poor work performance) or absences because of illness or injury of the applicant with proper notice to the employer.

#### The applicant quit their job

Applicants that quit their jobs are usually ineligible for UI benefits. There are a few exceptions to this general rule that are specifically listed in state law.

#### The applicant was not available for/actively seeking work

Applicants who are not available for work and actively seeking suitable work are usually ineligible for UI benefits. For example, an applicant who was in prison for a week would not be eligible for UI benefits for that week.

#### The applicant declined suitable employment

Applicants that fail to accept a suitable job that is offered to them will be held ineligible for UI benefits for eight weeks unless they can prove good cause (as defined in state law) for not accepting the offered job.

## Answers to the most common questions

What you might hear	Suggested response
Will I be eligible for unemployment benefits?	Eligibility is complicated and varies from individual to individual. The only way to know if you are eligible is to apply.
I'm ineligible for unemployment benefits, but I have bills to pay and children to feed. I'm unemployed -- why can't I get unemployment?	If you are not eligible for unemployment benefits or CARES Act programs, there are many other community resources that may be available to you. <ul style="list-style-type: none"><li>• <a href="https://www.uimn.org/applicants/help-support/comm-organizations/index.jsp">https://www.uimn.org/applicants/help-support/comm-organizations/index.jsp</a></li><li>• City programs</li><li>• County programs</li><li>• United Way programs</li></ul>

<p>I'm an independent contractor and I am not eligible for Minnesota unemployment benefits. When will I get my benefits under the CARES Act?</p>	<p>Self-employed people and independent contractors are ineligible for regular unemployment benefits under Minnesota law. You may qualify for a new type of benefits under the CARES Act. We anticipate these new benefits will become available in mid to late April.</p> <p>We were one of the first states in the nation to implement the \$600 additional compensation, and the other CARES Act benefits will be available in the coming weeks.</p> <p>If you have already applied for regular unemployment benefits, you do not need to reapply for CARES Act benefits. The UI Program will find your account and tell you if you are eligible in the coming weeks. Keep requesting payment until you get more information.</p> <p>If you have not yet applied for benefits, there are special instructions for self-employed workers that will help them find your account more quickly. You can find those instructions on <a href="http://www.uimn.org">www.uimn.org</a>.</p>
<p>Why is it taking so long to get a payment? I have an issue on my account.</p>	<p>If you have an eligibility issue on your account, know that the Unemployment Insurance program is actively working to resolve the issue. They will likely be reaching out to you and your former employer for more information. Make sure to answer any questions they ask you.</p> <p>If you have applied for benefits, have not received information about the issue on your account, AND have been unemployed for over 2 weeks, we recommend you call the Customer Service Center. Unemployment Insurance has seen an unprecedented number of calls and requests, so the wait time will be a bit longer than usual.</p>
<p>I exhausted my UI benefits. When will I get my extended benefits under the CARES Act?</p>	<p>We were one of the first states in the nation to implement the \$600 additional compensation, and the other CARES Act benefits will be available in the coming weeks.</p> <p>If you have exhausted your regular unemployment benefits, you do not need to reapply for CARES Act extended benefits. The UI Program will find your account and tell you if you are eligible in the coming weeks. Keep requesting payment until you get more information.</p>

## How to contact UI with questions

### New phone schedule

We have implemented a phone schedule that helps moderate the number/type of calls we get and enables us to get to more callers.

For the weeks of March 22 and March 29, we made the difficult decision to only take password and application calls. This allowed us to complete the “intake” process for hundreds of thousands of new applicants.

We opened our information/eligibility phone lines beginning the week of April 5. Please see

<https://www.uimn.org/applicants/contact-us/index.jsp> for more information about contacting Minnesota UI.

## Customer Service Phone Schedule

Due to unprecedented call volumes, please refer to the table below to find the best time to call.

If you need:	Monday	Tuesday	Wednesday	Thursday	Friday
help to complete an application	Not available	Not available	Not available	Not available	8 A.M. to 4:30 P.M.
to request a payment	Not available	SSNs ending in: 1, 3 or 5 (6 A.M. to noon.) 7 or 9 (noon to 6 P.M.)	SSNs ending in: 0, 2 or 4 (6 A.M. to noon) 6 or 8 (noon to 6 P.M.)	SSNs ending in: Any number 6 A.M. to 6:00 P.M.	SSNs ending in: Any number 6 A.M. to 6:00 P.M.
help with your password	8 A.M. to 4:30 P.M.	8 A.M. to 4:30 P.M.	8 A.M. to 4:30 P.M.	8 A.M. to 4:30 P.M.	8 A.M. to 4:30 P.M.
help with questions about your account	8 A.M. to 2:00 P.M.	8 A.M. to 2:00 P.M.	8 A.M. to 2:00 P.M.	8 A.M. to 2:00 P.M.	Not available

Twin Cities area: 651-296-3644 | Greater Minnesota: 1-877-898-9090 | TTY users: 1-866-814-1252

### Tips for reaching a customer service representative

We know some many callers are not getting through to a Customer Service Representative because they continually hang-up and call back, forcing them to reenter the call queue. We recommend that callers do the following to get through to a representative:

- **Call on the correct day according to the table above.** We recommend calling before 2:00 p.m., as there is a chance we will not get to your call if you are still in the queue after that point.
- **Plan on waiting to speak to a representative.** We are taking an unprecedented number of calls. Once you are on hold in the queue, keep on the line. Hanging up and then calling again will put you in the back of the call queue.
- **If you call and hear a busy signal, wait a few minutes and call again.** A busy signal may mean is that our call queue is full, and we are unable to add more people to the queue. Once you are in the queue, stay in the queue.
- **Try to find the answer to your question online at UIMN.org or in your online account.** We have many frequently asked questions and informational pages that likely can answer your questions. If you have a question about your eligibility for benefits under the CARES Act, please see our informational page at: <https://www.uimn.org/applicants/needtoknow/news-updates/cares-act.jsp>.

### Resources for non-English speakers

Unemployment Insurance offers free interpretation services for all callers. We are in the process of updating our Spanish, Hmoob, and Somali language pages with information about the federal CARES Act. For reference, we have the following resources available already:

#### Spanish

Website: <https://www.uimn.org/applicants/language/spanish.jsp>

Application guide: [https://www.uimn.org/assets/Spanish-UI-Brochure-How-To-Apply\\_tcm1068-192672.pdf](https://www.uimn.org/assets/Spanish-UI-Brochure-How-To-Apply_tcm1068-192672.pdf)

Video about applying for benefits: <http://mn.gov/uimn-stat/apply-for-benefits-spanish/index.html>

Unemployment Insurance handbook: [https://www.uimn.org/assets/22c-spanish\\_tcm1068-192669.pdf](https://www.uimn.org/assets/22c-spanish_tcm1068-192669.pdf)

## Hmoob

Website: <https://www.uimn.org/applicants/language/hmong.jsp>

Application guide: [https://www.uimn.org/assets/Hmong-UI-Brochure-How-To-Apply\\_tcm1068-192679.pdf](https://www.uimn.org/assets/Hmong-UI-Brochure-How-To-Apply_tcm1068-192679.pdf)

Video about applying for benefits: <http://mn.gov/uimn-stat/apply-for-benefits-hmong/index.html>

Unemployment Insurance handbook: [https://www.uimn.org/assets/22c-hmong\\_tcm1068-192676.pdf](https://www.uimn.org/assets/22c-hmong_tcm1068-192676.pdf)

## Somali

Website: <https://www.uimn.org/applicants/language/somali.jsp>

Application guide: [https://www.uimn.org/assets/Somali-UI-Brochure-How-To-Apply\\_tcm1068-192686.pdf](https://www.uimn.org/assets/Somali-UI-Brochure-How-To-Apply_tcm1068-192686.pdf)

Video about applying for benefits: <http://mn.gov/uimn-stat/apply-for-benefits-somali/index.html>

Unemployment Insurance handbook: [https://www.uimn.org/assets/22c-somali\\_tcm1068-192683.pdf](https://www.uimn.org/assets/22c-somali_tcm1068-192683.pdf)

## Other resources

Many questions from UI clients have been answered on the [FAQs on the DEED website](#). If your constituent has other questions, you may want to review this FAQ with them to see if you can help them answer their questions. More information is also available on the UI applicants [Need to Know page of uimn.org](#).

Contact the Unemployment Insurance Program for no-cost interpretation services. Wait times to speak to a representative may exceed 1 hour.

Phone: 651-296-3644 | Toll-free: 1-877-898-9090 | Teletypewriter : 1-866-814-1252