



Unemployment Insurance for Those Impacted by COVID-19

As this public health crisis has become an economic one, many Nebraskans have experienced job loss and income reduction. The American Rescue Plan Act (ARPA) has extended federal provisions expanding unemployment insurance eligibility and benefits, so those impacted by COVID-19 may access some economic relief.

This document will explain the provisions of:

- Unemployment Insurance (UI), Pandemic Unemployment Assistance (PUA), Pandemic Unemployment Compensation (PUC), Pandemic Emergency Unemployment Compensation (PEUC) and Mixed Earner Unemployment Compensation (MEUC).

If you are unable to work or have reduced hours or income as a result of COVID-19, regardless of your employment classification (owner, independent contractor, direct employee, etc.), you should apply for unemployment insurance benefits at <https://neworks.nebraska.gov/>.

If you are denied unemployment insurance benefits, you can apply for legal help by contacting Legal Aid of Nebraska's COVID-19 Legal Assistance Hotline at 1-844-268-5627.

Exceptions to eligibility for unemployment benefits:

- If your workplace is teleworking or working remotely with pay, or if you are receiving paid leave, you are not eligible for unemployment insurance. However, there are some exceptions if you are receiving paid leave or paid telework for less time than your normal work week prior to COVID-19.ⁱ
- In Nebraska, a worker must be a U.S. citizen, lawful permanent resident, refugee, asylum grantee or another class of "qualified alien." Many categories of work-authorized immigrants, including recipients of Temporary Protected Status (TPS) and Deferred Action for Childhood Arrivals (DACA), are ineligible.ⁱⁱ For more information and free, confidential screening and referral for

PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)

The Pandemic Unemployment Assistance program extends eligibility for unemployment benefits to individuals who do not qualify for regular unemployment insurance—including independent contractors, sole proprietors, those that are self-employed, freelance workers, workers seeking part-time work and workers without adequate work history to qualify for unemployment. Under PUA, such individuals are eligible for benefits if they are partially or fully unemployed for one of the following COVID-19 related reasons:ⁱⁱⁱ

- The individual has been diagnosed with COVID-19 or is experiencing symptoms and is seeking a medical diagnosis;
- A member of the individual's household has been diagnosed with COVID-19;
- The individual is providing care for a family or household member who has been diagnosed with COVID-19;
- The individual has primary caretaking responsibility for a child or other household member whose school or other facility is closed as a direct result of COVID-19 and the individual is therefore unable to work;
- The individual is unable to reach the place of employment because of an imposed quarantine;
- The individual is unable to reach the place of employment because they have been advised by a health care provider to self-quarantine;
- The individual was scheduled to begin work and now does not have a job or cannot reach the job as a direct result of COVID-19;
- The individual has become a primary source of income for the household because a household member has died from COVID-19;
- The individual has to quit their job as a direct result of COVID-19; or
- The individual's place of employment is closed as a direct result of COVID-19.

PUA benefits provide a minimum of 50% of the state's average weekly unemployment insurance benefit. The average weekly UI benefit in Nebraska as of January 2020 was \$385, so minimum PUA benefits would average around \$190 each week.^{iv} Benefits are available to eligible individuals for up to 79 weeks until September 2021.^v

PANDEMIC UNEMPLOYMENT COMPENSATION (PUC)

Until September 2021, all eligible recipients of PUA, regular unemployment insurance, Pandemic Emergency Unemployment Compensation (PEUC) or Mixed Earner Unemployment Compensation (MEUC) are also automatically eligible for Pandemic Unemployment Compensation (PUC), which provides **\$300 per week** in addition to benefits provided through PUA or unemployment insurance calculations.^{vi}



Pandemic Unemployment Compensation provides an additional **\$300 per week**.

PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION (PEUC)

Pandemic Emergency Unemployment Compensation is available to those who have already exhausted benefits of unemployment insurance, extending benefits an additional 53 weeks. These benefits are available through September 2021. Those receiving PEUC are eligible for and will automatically receive the additional \$300 per week benefit of Pandemic Unemployment Compensation (PUC).^{vii}

MIXED EARNER UNEMPLOYMENT COMPENSATION (MEUC)

Individuals with mixed income, earning from traditional employment as well as self-employment, experience artificially low unemployment benefits as benefit amounts do not account for loss in self-employment earning.

For example, a musician working part-time in a restaurant, earning income from both job activities, traditionally would only receive unemployment insurance from the restaurant work, and lost income from inability to perform musically during the pandemic is not accounted for.

As a result, federal provisions have created Mixed Earner Unemployment Compensation (MEUC) available to Nebraskans who have earned at least \$5,000 a year from self-employment. MEUC provides a \$100 per week benefit, in addition to base benefit amounts and the \$300 per week PUC benefit. MEUC only applies to those receiving traditional unemployment or PEUC benefits. PUA recipients are not eligible to receive this additional \$100 per week.^{viii}

ⁱ "Unemployment Insurance Program Letter No. 16-20," Employment and Training Administration, U.S. Department of Labor, (April 5, 2020). https://wdr.doleta.gov/directives/attach/UIPL/UIPL_16-20_acc.pdf

ⁱⁱ Neb. Rev. Stat. § 4-111 <https://nebraskalegislature.gov/laws/statutes.php?statute=4-111>

ⁱⁱⁱ "Unemployment Insurance Program Letter No. 16-20," Employment and Training Administration, U.S. Department of Labor, (April 5, 2020). https://wdr.doleta.gov/directives/attach/UIPL/UIPL_16-20_acc.pdf

^{iv} "Pandemic Unemployment Assistance (PUA) Program," News Channel Nebraska, (April 11, 2020). <https://www.newschannelnebraska.com/story/41997545/pandemic-unemployment-assistance-pua-program>

^v "Unemployment Insurance Program Letter No. 14-21," United States Department of Labor, (March 15, 2021). https://wdr.doleta.gov/directives/attach/UIPL/UIPL_14-21.pdf

^{vi} Ibid.

^{vii} Ibid.

^{viii} Ibid.