

The Pandemic Unemployment Assistance (PUA) program launched on May 1.

PUA is a new federal program that covers the self-employed and many others not typically eligible for traditional unemployment, including: farmers, fishermen, independent contractors, gig economy workers, non-profit employees not previously covered, workers without enough work history or earnings to be eligible for traditional unemployment and certain others who have been determined ineligible for traditional unemployment benefits. It expires December 31, 2020.

Frequently Asked Questions

PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA) PROCESS

1. Is there a separate PUA application?

No. Everyone uses the same ReEmployME application. The application has been modified to give different questions based on answers, such as for those who are self-employed.

2. What if I already have an employer ReEmployME account?

You will need to create a new “claimant” account, which can be found on the right side of the ReEmployME log-in screen. You do not need to have an EAN (Employer Account Number, used in ReEmployME system) to create a claimant account or file a claim.

3. How do I file for unemployment benefits under this new program?

- A. If you have already applied for benefits and been denied due to insufficient earnings, **do NOT reapply**. Your claim is in the system and will automatically transfer to PUA. Continue filing your weekly certification.
- B. If you are self-employed, filed a claim before PUA became available and received a denial; you, do not need to refile an initial PUA claim, you will be enrolled in PUA but will need to file weekly PUA claims. If you have any outstanding weekly claims to be filed, these will be identified on your PUA monetary determination and you will be advised to file those claims. The system will allow you to file for the weeks noted.
- C. If you are self-employed and have not yet filed a claim, visit www.maine.gov/unemployment and fill out the streamlined application form for PUA. Submit your weekly certification each week thereafter.
- D. If you are **NOT** self-employed and have not yet filed an initial claim under any unemployment program, you need to file a regular unemployment claim first to determine if you are eligible. If you are determined ineligible, your claim will be automatically converted to a PUA claim. Visit www.maine.gov/unemployment and fill out the application for the [regular state unemployment program](http://www.maine.gov/unemployment).

4. How soon will I receive benefit payments?

If your PUA claim does not require further review by the unemployment program, you should begin receiving benefits in seven days or less from your initial filing.

5. How much will I receive?

PUA benefits start at 50% of the average weekly state unemployment benefit for self-employed and those who do not meet monetary eligibility for regular unemployment. This is \$172/week. If you are self-employed, once we can verify documented earnings, PUA benefits will be adjusted, retroactively. The maximum benefit available under PUA is \$445/week.

In addition, anyone who receives a PUA benefit also receives the full \$600 additional weekly benefit from the Federal Pandemic Unemployment Compensation (FPUC) program which is available for claims filed through the week ending July 25, 2020.

WHAT TO EXPECT

6. Why does my account say “insufficient wages?” Why did I receive a letter in the mail saying I have “0” benefits?

If you applied for PUA starting when the program launched May 1, your account may say “insufficient wages” and/or you may have received a letter saying you have “0” benefits. These statements do NOT mean you are denied PUA benefits! The message and letter indicate that the unemployment system is checking to make sure that you are not eligible for traditional state unemployment as it moves your claim into PUA. (The Department is required by the federal government to make sure filers are not eligible for state unemployment before paying PUA benefits. The letter in the mail is a part of that required process.) Please check your account again in 24-48 hours; the notification should disappear, and your claim should be resolved fully into PUA. Due to high web traffic, the evenings are the best time to check your account. Within seven days of application, PUA benefits will be determined and any eligible weeks will automatically be paid. From then on, please continue to file your weekly certifications.

7. If I’m self-employed, how do I answer question #4?

If you are self-employed and have no wages with an employer in the calendar year 2019 or 2020, you must select “NO” for Question 4. DO NOT select a state on Question 5. To unselect a state, double click on your selection to remove it.

8. [EDITED] If I am self-employed and filing weekly claims under PUA, how do I report my earnings?

In your PUA weekly claim, you should report any earnings in the category for “odd jobs.” These earnings should be reported by gross income. You should save documentation of these expenses.

9. Why did my session time out as I was filling out my claim?

For security purposes, the system will log you off after 10 minutes of no activity. About 2 minutes before the session times out, a box will pop up with a warning, which gives you the option to select “keep working.” If your session times out, any data already saved beforehand will be retained for when you log back in.

10. My account says I’ve had a break in filing. What do I do?

If you have three or more weekly certifications that were not filed, your ability to file them freezes. Because of this, you should file your weekly certification every week, and report any wages you earned the week before. In order to ensure everyone can catch up, the department will make additional weeks available for filing. Periodically check your account so that when available you can file the missing weeks.

COVERAGE

11. Are gig workers, freelancers and independent contractors covered?

Yes. Self-employed people are eligible for unemployment benefits under PUA.

12. What if I have COVID-19 or need to care for a family member who has it?

If you’ve received a COVID-19 diagnosis, are experiencing symptoms or are seeking a diagnosis — and you’re unemployed, partly unemployed or cannot work as a result — you will be covered by PUA. The same is true if you must care for a member of your family or household who has received a diagnosis.

13. What if my child’s school or day care shut down?

If you rely on a school, a day care or another facility to care for a child, elderly parent or another household member so that you can work — and that facility has been shut down as a direct result of COVID-19 — you are eligible for unemployment insurance under PUA.

14. What if I’ve been advised by a health care provider to quarantine myself because of exposure to COVID-19? And what about broader orders to stay home?

People who must self-quarantine and people who are unable to get to work because of a quarantine are eligible, so long as telework is unavailable.

15. I was about to start a new job and now can’t get there as a result of COVID-19.

You’re eligible for benefits under PUA. Documentation of the offer of work will be required. You will also be covered if you were immediately laid off from a new job and did not have a sufficient work history to qualify for benefits under normal circumstances.

16. I had to quit my job as a direct result of COVID-19. Am I eligible to apply for benefits?

It depends. If your employer didn't lay you off but you had to quit because of a quarantine recommended by a health care provider, or because your child's day care closed and you're the primary caregiver, you'll be covered for unemployment benefits under PUA. However, PUA was not designed to cover claimants who may quit (or wish to quit) because of concerns that continuing to work puts them at risk of contracting COVID-19.

17. The breadwinner of my household has died as a result of COVID-19. I relied on that person for income, and I'm not working. Is that covered?

Yes. If the sole provider of household income passed away from COVID-19, their partner will be eligible for PUA benefits.

18. Who is not covered by PUA?

PUA is not available for people who are: able to telework or otherwise work from home; receiving paid sick leave or paid family leave; newly entering the workforce who cannot find jobs; and are otherwise eligible for traditional state unemployment benefits.

19. I have a family member who is at high risk if exposed to the coronavirus. It's difficult to do my job and maintain social distancing to prevent exposure, so my family member's health care provider has advised me to stay home. Do I still qualify for PUA?

You qualify for PUA if you self-attest in your application that the health care provider has advised that you self-isolate and not go to work due to concerns related to COVID-19 which may include preventing the risk of exposing your household member to this virus.

20. What if I am afraid to go to work because I might be exposed to the Coronavirus and get sick?

It depends. If you do not go to work because of a generalized fear of exposure to COVID-19, but do not meet any of the COVID-19 related reasons for not working, you will not be eligible for PUA. **But**, if you have a reasonable fear of going to work (because your workplace does not conform to CDC COVID-related workplace safety recommendations or other orders or recommendations issued by a federal, state, or municipal government, and you reasonably believe that you would be at risk of exposure or infection at work) you may be eligible for PUA.

21. What happens now if I have used up all my unemployment benefits already?

A: Beginning week of May 18th, additional weeks of unemployment benefits are retroactively available to people who have exhausted their state unemployment benefits. These additional weeks are available to anyone whose benefit year ends on or after July 1, 2019 and who remains otherwise eligible. Benefits will be paid retroactively to the week ending March 21, 2020 or the week following your state unemployment exhaustion, whichever is later. The weekly certifications must be filed for those weeks in order for payments to be made. If you have not filed for the week ending March 21 or later, please log in to your ReEmployME

account to file those certifications. Anyone who meets the eligibility criteria and who exhausted their state unemployment benefits will receive Pandemic Unemployment Assistance (PUA) for the weeks ending March 21 and March 28. Starting with the week ending April 4 and later, the Pandemic Extended Unemployment Compensation (PEUC) will begin. For weeks ending April 4 through July 25, 2020, the additional \$600/week in Federal Pandemic Unemployment Compensation will also be paid.

22. I am a high school student with a part-time job—can I apply and qualify for unemployment?

Yes, workers including those younger than 18 who earn wages (including part-time) in covered employment and become unemployed may file for unemployment. You may qualify for unemployment benefits under regular state unemployment assuming you have enough wages to meet the monetary eligibility requirements and all other requirements (e.g., qualified job separation, are able to work and available to work, etc). You would also be eligible as well for the additional \$600/week federal payment.

If you do not qualify for regular state unemployment because you don't have sufficient wages and you have been directly affected by COVID-19, you may be eligible for unemployment under a new federal program (PUA), regardless of age or student status. For example, a full-time student who works a few hours per week in a part-time job and becomes unemployed, partially unemployed, or unable or unavailable to work as a direct result of COVID-19 may be eligible for unemployment under the federal PUA program.

23. [NEWLY EDITED] Are school employees eligible for unemployment insurance during the summer months?

Someone who only works for a school during the normal school year is most likely not eligible for unemployment. As long as there is reasonable assurance that an individual is returning to their job in the fall, Maine statute excludes the summer break from unemployment eligibility. A school employee who also works outside of the school or outside of the regular school year may be eligible for unemployment during the pandemic. The loss of work from the second job would have to be related to COVID-19.

DURATION OF PUA BENEFITS

24. How long will the expanded unemployment insurance coverage under PUA?

Expanded coverage (up to 39 weeks) under PUA will be available to workers whose employment was affected by COVID-19 through the week ending December 26, 2020. Coverage is retroactive

back to March 15 or when the business was affected by COVID-10 whichever is later. If a self-employed person was affected earlier than March 15, they will need to work with an unemployment representative so that their claim can be backdated further than that date.

[NEW!] SELF-EMPLOYMENT DOCUMENTATION—Not everyone needs to submit documentation.

25. Do I need to upload any income documentation if my income is below \$15,224 for calendar year 2019?

No. Self-employed PUA recipients whose net profit in 2019 is below \$15,224 and those who worked for an employer (W2 wages) whose gross wages were below \$15,224, will continue to receive the minimum benefit of \$172 a week, and do not need to upload any information.

26. Can self-employed or sole proprietors upload PUA income documentation?

Yes. Independent contractors, small business owners, and those who are self-employed who are not incorporated are eligible for PUA benefits and may upload their proof of 2019 Income.

27. What if I worked for an employer and I also owned my own business, or if I owned multiple businesses in 2019? Should I upload proof of income for each employer and business?

Yes. You may upload 2019 Income documents for each employer and for any businesses you owned in 2019. However, you may only upload one proof of income for each employer or business and must upload each one separately. Once you have completed uploading proof of income for one employer or business, there is a link to go back to the beginning to upload additional proof of income for another employer or business.

28. What types of documents should be used for proof of income?

For self-employed individuals use your 2019 Federal form 1040 AND upload the following:

- Schedule C – Profit or Loss from Business – Sole Proprietorship (Enter line 31 for calculation of benefits)
- Schedule F – Profit or Loss from Farming (Enter line 34 for calculation of benefits)
- Schedule J – Income Averaging for Farmers or Fishermen (Enter line 22 for the calculation of benefits)
- Schedule K-1 (Form 1065) – Partners share of income, deductions, credits (Enter line 14 for the calculation of benefits)

For income reported on a W2 which is exempted from regular Unemployment Insurance upload your 2019 W2.

29. What types of document formats can I upload? Can I take a picture of a tax document, save it, and then upload that file?

Accepted document formats are: Adobe (.pdf), Microsoft Word (.doc, .docx), or you may take a picture of the document and save it as an image files (.gif, .jpg, .jpeg, .png, or .bmp). Note: The maximum size for each document is 1 MB.

30. What happens if the document I uploaded is not acceptable or if it is not clear or legible?

You will receive written communication either by mail or through your ReEmployME correspondence stating the document was rejected. You will have the ability to remove the item and upload a new document.

31. Where can I find more information on uploading my PUA tax documentation?

Please check this link for more information, helpful videos, instructions and uploading instructions: <https://www.maine.gov/unemployment/pua/taxinfo/>

OTHER

1. Are unemployment benefits taxable?

Yes. When you file your initial application, you choose whether you would like state and federal taxes withheld. This includes the Federal Pandemic Unemployment Compensation (FPUC) \$600 additional weekly benefit, which is available through July 25, 2020. At the end of 2020 you will receive a 1099G with your income from unemployment for your tax records.