

Agenda

Agenda for the UI Stakeholder Group Meeting on 12/15/2021

- Welcome
- Introductions
- Review of Previous Meetings
- Presentation on Economic Situation by Mark McInerney, Director of the Center for Workforce Research and Information
- Overview of the claim filing process and review of resources
- Review of the ID.ME verification process
- Wrap-up
- Closing

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Topics Discussed

- A. Methods of connecting employers and unemployed workers following the pandemic related to coronavirus disease 2019;
- B. Processes and methods to improve the efficiency and effectiveness of the worksharing plan established under Title 26, section 1198;
- C. A determination regarding whether the provisions of Title 26, section 1044 are working effectively to achieve the protection of rights and benefits goals;
- D. Methods to streamline and facilitate application for unemployment insurance benefits that will increase access for unemployed workers, simplify reporting requirements for employers and determine any clarifications or modifications that may be needed related to the submission of partial unemployment claim forms in accordance with Title 26, section 1194, subsection 1-A;
- E. How an employer liaison contract might be designed to provide assistance to the business community in interacting with the unemployment insurance program, focused on the goal of reducing administrative burden and improving user experience, including recommendations of a funding source to support such a contract;
- F. Whether unemployed individuals have completed reemployment services and eligibility assessment with the Department of Labor within the prior 5 years and whether these individuals should be considered to have good cause for not participating in reemployment services and eligibility assessment under Title 26, section 1192, subsections 2 and 13; and
- G. Any software or technology issues contributing to delays, claims processing issues and paperwork burden to businesses that may be resolved through technological means or any ways to promote improved claimant or employer user experience and interface with the unemployment insurance system.

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Review of 10/20/21 Meeting

- During this meeting, the group received presentations and discussed topics A, B, C, and F.
- A presentation was done on topic B, which is the workshare program. Stakeholders were supportive of the workshare program and its benefit to both workers and employers.
- A member asked if RESEA could integrate information about credentials and opportunities for claimants to expand their skill base.
- In discussing topic A, there was heavy interest in what obstacles exist that are keeping workers from going back to work. Staff talked briefly about the survey that was conducted by the Department on barriers to reemployment.
- During the presentation on topic D, it became clear that there was a separate issue at hand. Members of the group seemed to agree that it would be good to provide outreach and education to employers on the requirement to tell workers about unemployment benefits. The Department committed to including this information in the UI Tax Rate notification to employers.

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Review of 11/17/21 Meeting

- During the next meeting, the group received presentations and discussed topics D, E, and G.
- Discussion on topic D focused on what ways the Department can help employers create an easier process to file a large amount of claims similar to work share.
- During the discussion on the Employer Liaison program, members did not commit to a program but wanted to make sure resources are shared with small employers. One member suggested sending a monthly email to employers with resources and helpful information.
- Director Boyett presented on the software and technology used for the Unemployment Compensation program. These discussions centered around accessibility for individuals who are accessing the system.

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Common Themes

- Stakeholders were interested in how the Department can limit the amount of administrative burden for both workers and employers.
- There was an emphasis placed on making resources accessible and available in the locations that an individual may need them the most.
 - This includes posting videos/FAQs on ReEmployME when claimants go to file for a claim.



*Update on
Workforce
Conditions
December 15, 2021*

Mark McNerney, Director
Center for Workforce Research and Information
Maine Department of Labor
December 15, 2021



Overview

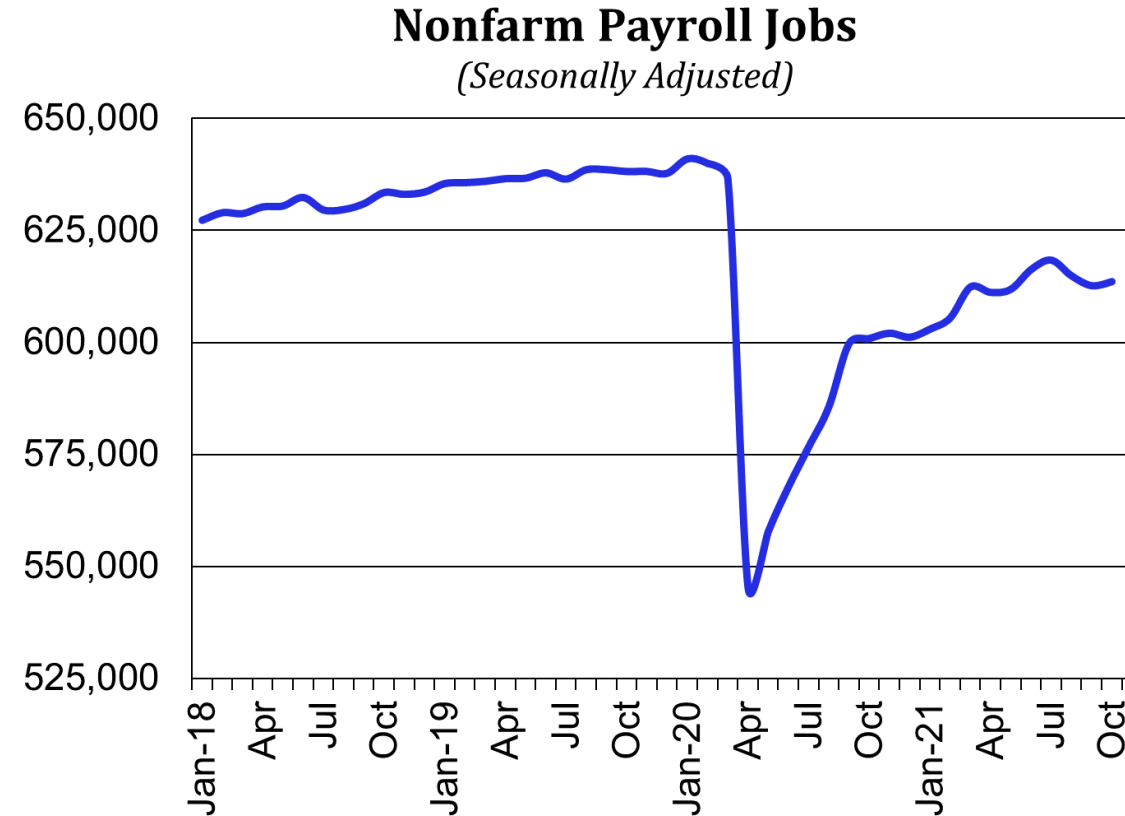
- Tight labor market conditions are creating a competitive environment for employers to attract and retain workers
- 72 percent of net job losses occurring at the beginning of the pandemic have been regained
- Reduced labor force participation is preventing further jobs recovery
- Unemployment remains elevated by pandemic and has quickly fallen from pandemic peak

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The jobs recovery has been relatively flat over the past seven months

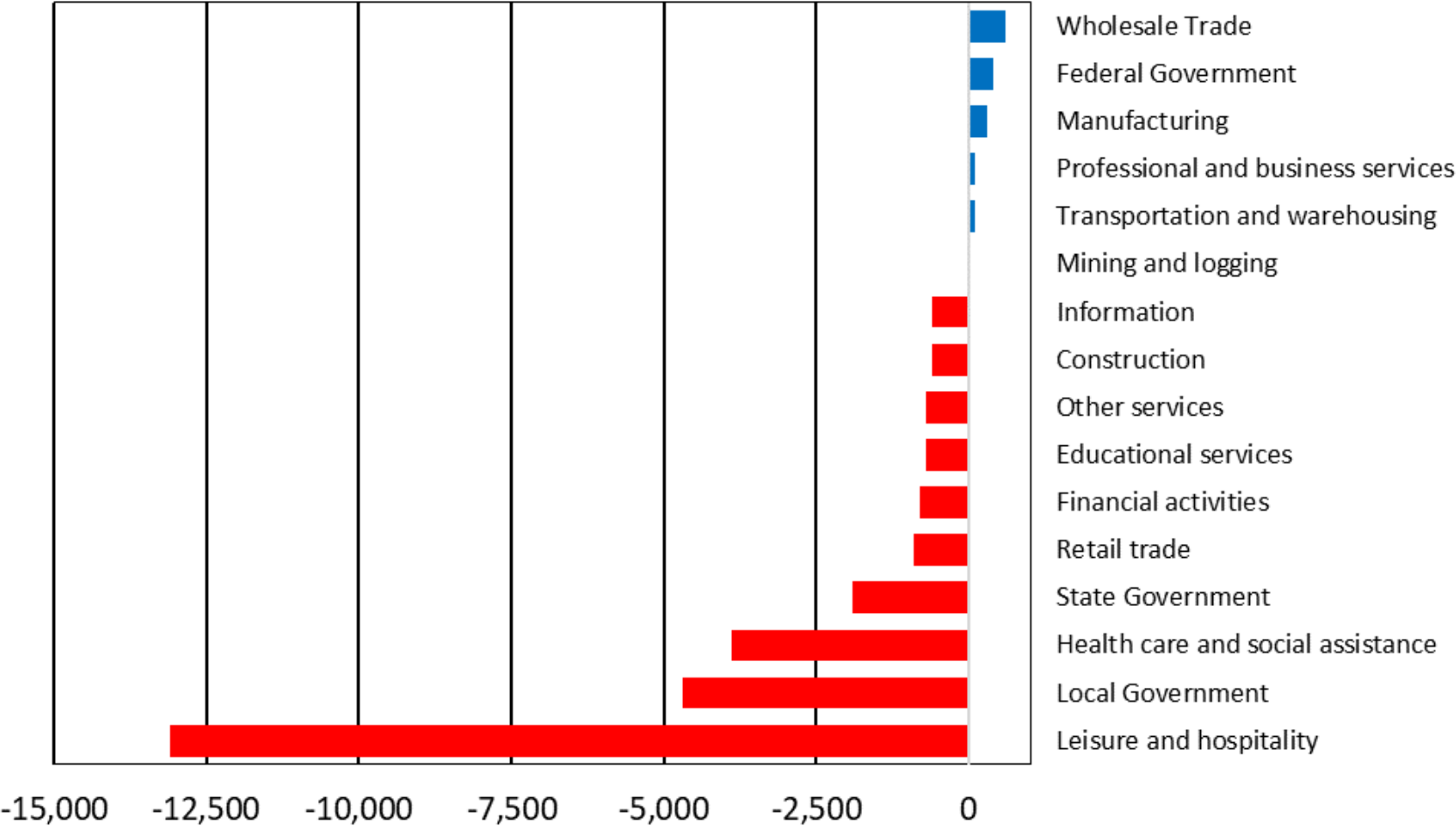
- 68,100 net job losses have been recovered
- There remain 26,400 fewer jobs



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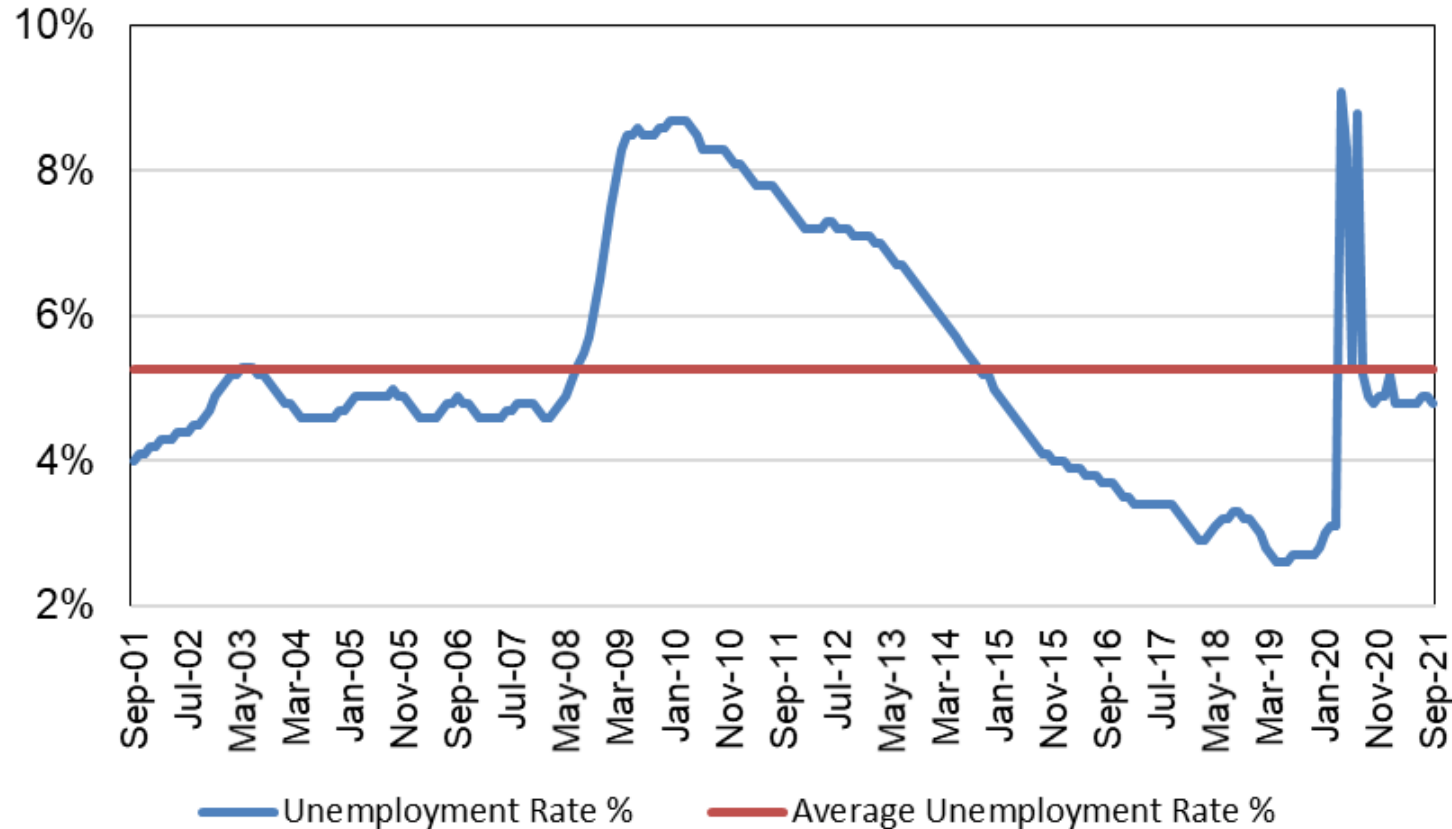
Jobs remain down most in leisure and hospitality, state and local government (mostly education) and health care and social assistance

Change in Jobs by Sector Oct 2021-Feb 2020



Tight labor market conditions have quickly re-emerged.
The unemployment rate has already dropped below the
20-year average

Maine Unemployment Rate
(Seasonally Adjusted)



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Understanding current conditions

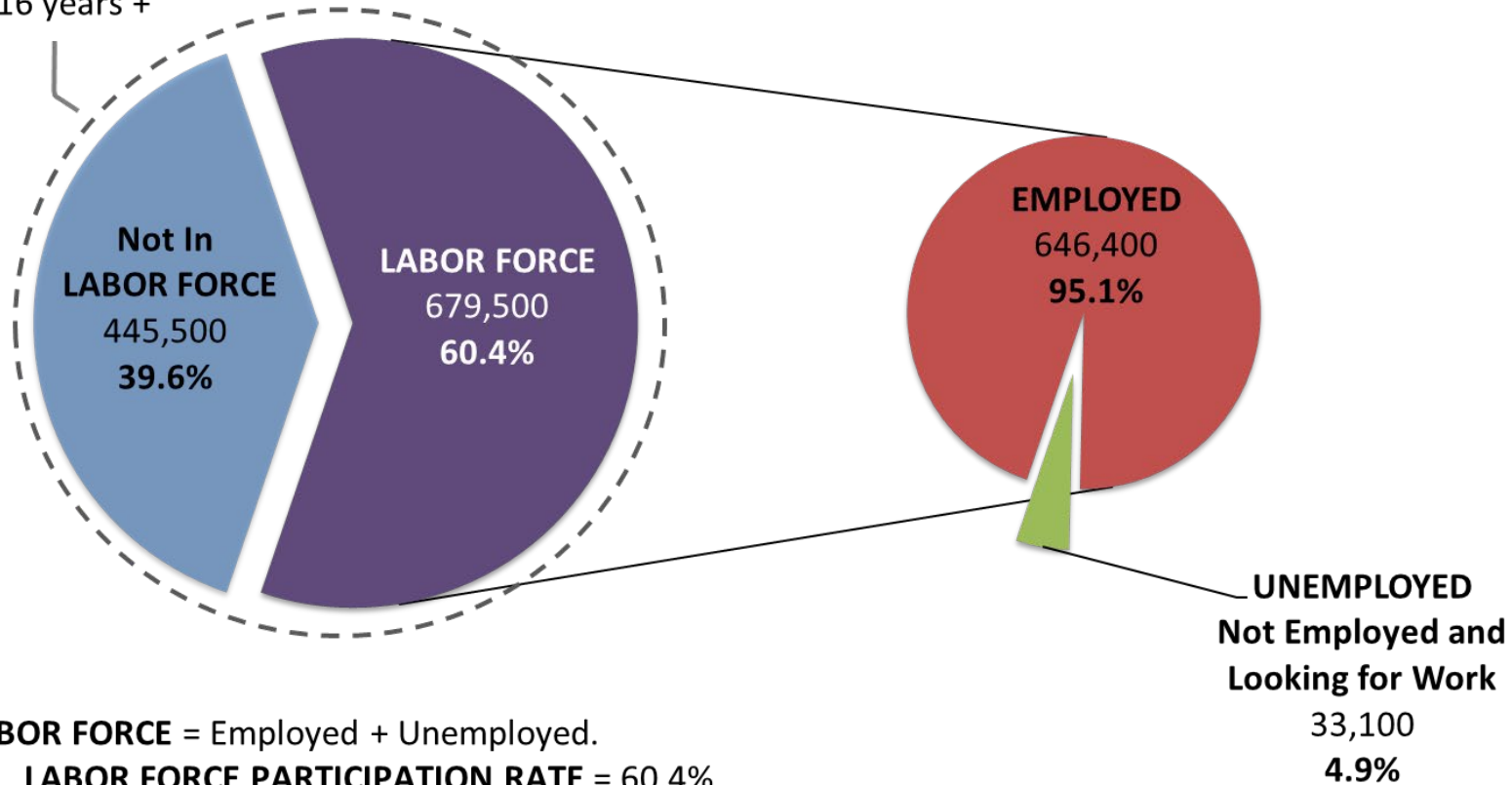
- Tight labor market is the result of a combination of factors
- Some unrelated to the pandemic:
 - Resumption of pre-pandemic labor market trends
 - Long term demographic trends
- Some pandemic related affecting labor force participation:
 - School closures, remote/hybrid learning
 - Lack of safe, affordable or available childcare
 - Personal safety concerns
 - Altered retirement decisions
 - Fewer foreign workers via visa programs

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Maine's Labor Force (Oct 2021)

Civilian noninstitutional population
16 years +



LABOR FORCE = Employed + Unemployed.

LABOR FORCE PARTICIPATION RATE = 60.4%

NOT in LABOR FORCE = Not working nor available nor seeking work

UNEMPLOYED = not working but *available and looking for work*

UNEMPLOYMENT RATE = percent of *LABOR FORCE* that is not employed = 4.9%

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Unemployment Rate: what it measures

- Primarily determined by a monthly survey of households
- Identifying the labor force status of Maine residents (whether employed, unemployed, or not in the labor force)
- Unemployment measures more than workers who lost their job:
 - young people completing their education as they look for a job;
 - re-entrants into the labor force (who left to provide care, pursue additional training/education, the formerly incarcerated);
 - those voluntarily leaving jobs and seeking new opportunities

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Unemployment Insurance Claims

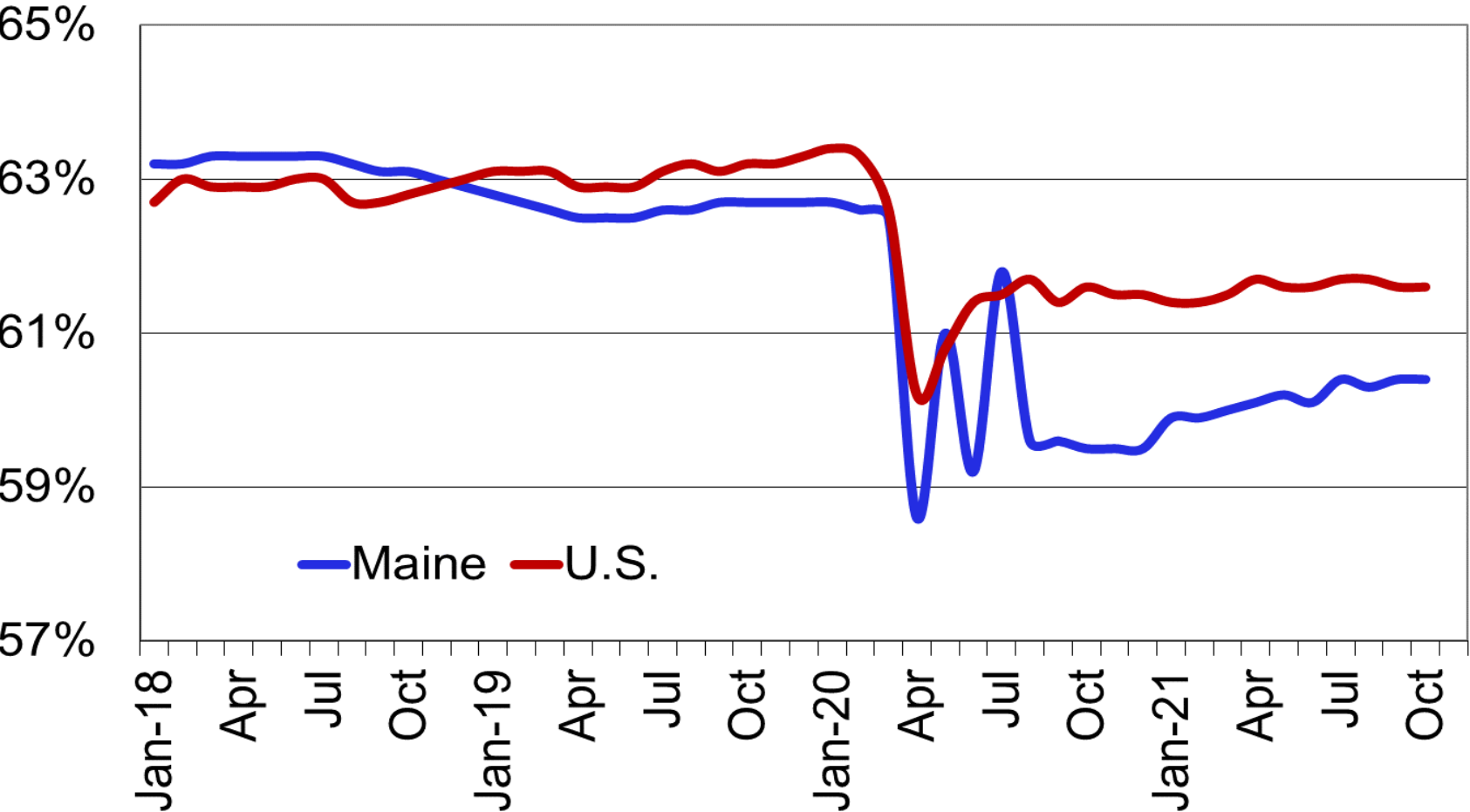
- The unemployment rate and unemployment insurance (UI) claims tend to move together
- But do not measure the same group of people
- UI claims only capture the unemployed who have lost a job, applied for benefits and remain eligible
- Some people are still jobless when their benefits run out
- Many more are not eligible at all or delay or do not apply for benefits

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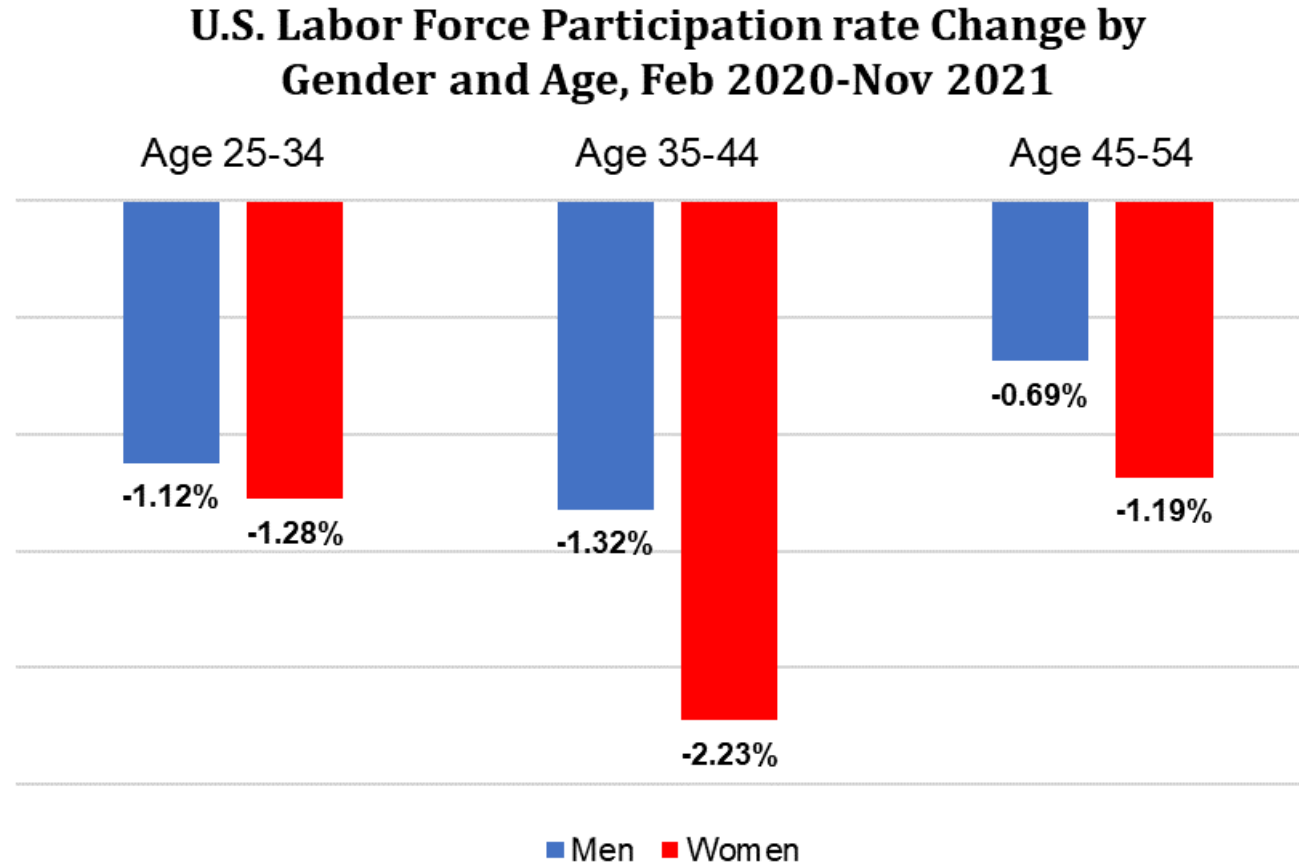
There would be 22,500 additional people in Maine's labor force today if labor force participation matched that of prior to the pandemic

Labor Force Participation Rates
(Seasonally Adjusted)



Nationally, the decline in labor force participation among those under 55 was greater among women than men.

- Among younger age groups, participation has decreased substantially more among women compared to before the pandemic, likely driven by childcare and school disruptions



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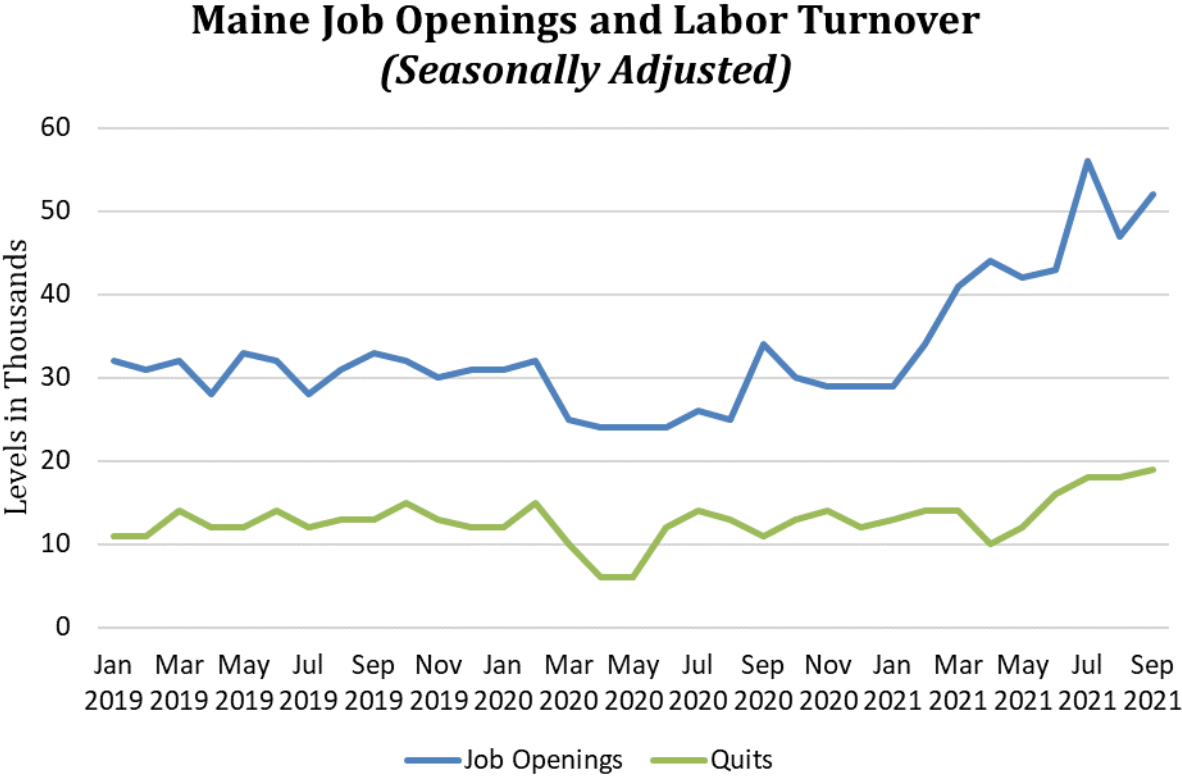
Retirement is also contributing to labor force participation decreases, which may be influenced by the pandemic.

- Nationally, there was a **4.8% decrease in labor force participation for those age 55+** (from Feb 2020-Nov 2021)
- The [Federal Reserve recently estimated](#) that more than half of the decrease in labor force participation may be due to retirement (from Feb 2020-May 2021)
- Retirement decisions are not necessarily ***permanent***
- High stock and home prices, economic stimulus may have enabled some to retire sooner than they planned. Improvements in public health may encourage some to re-enter the workforce in the future

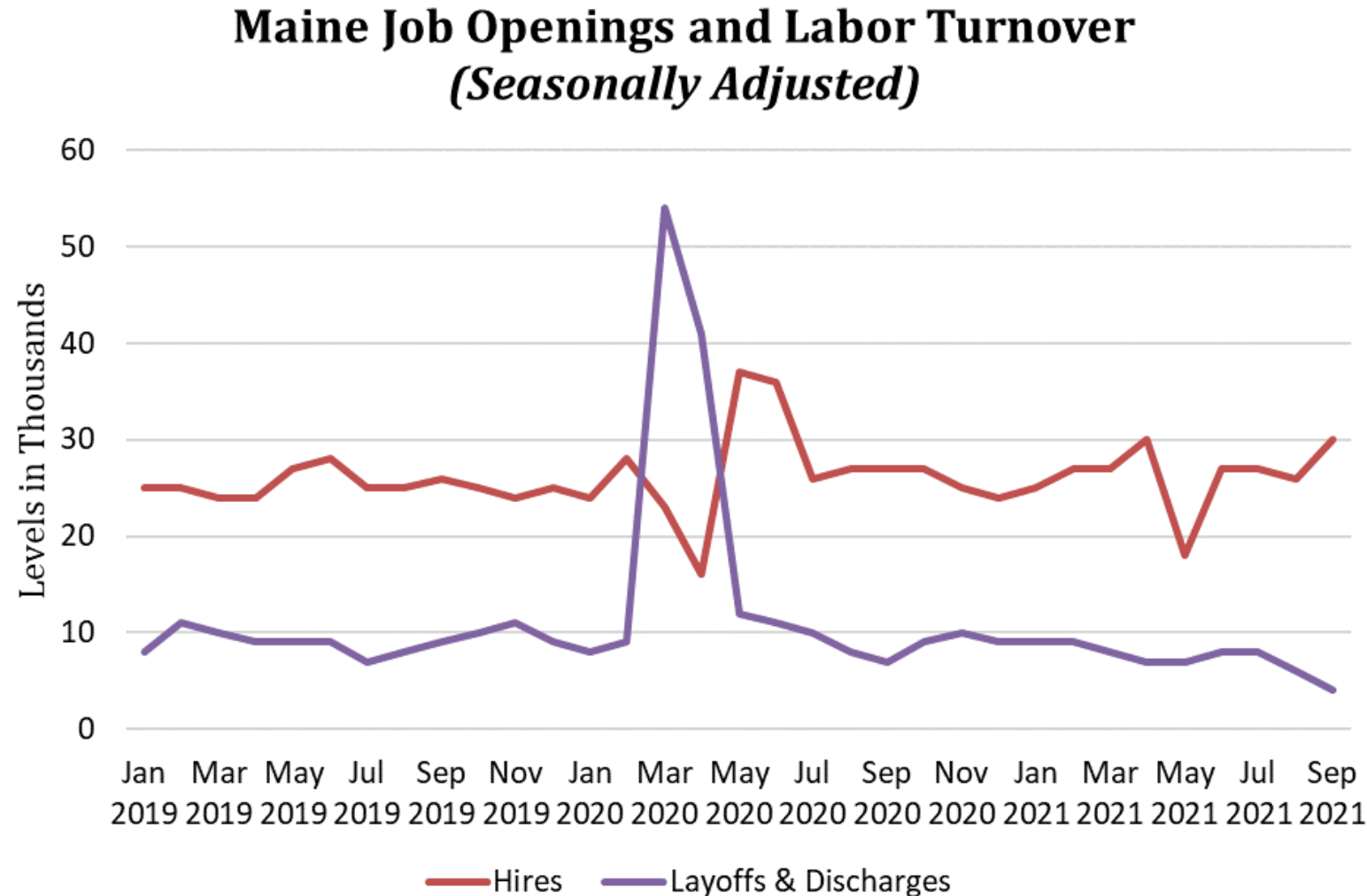
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Lower labor force participation is contributing to a very competitive labor market. Job openings are historically high, quits are up, and wages are increasing



The number of hires hasn't changed much as labor force participation remains suppressed. Layoffs have fallen to low levels after surging in the spring of 2020



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Younger people face difficult choices with better job prospects. Overall, there are fewer young people entering the labor force compared to other age groups currently not in the labor force

Maine college enrollments drop as pandemic, job market pull students from classrooms

The decline in higher education enrollment has been particularly felt by community colleges, which are seeing a 5.9 percent drop in student numbers this fall.

<https://www.pressherald.com/2021/11/07/maine-college-enrollments-drop-as-pandemic-job-market-pull-students-from-classrooms>

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Demographic Overview

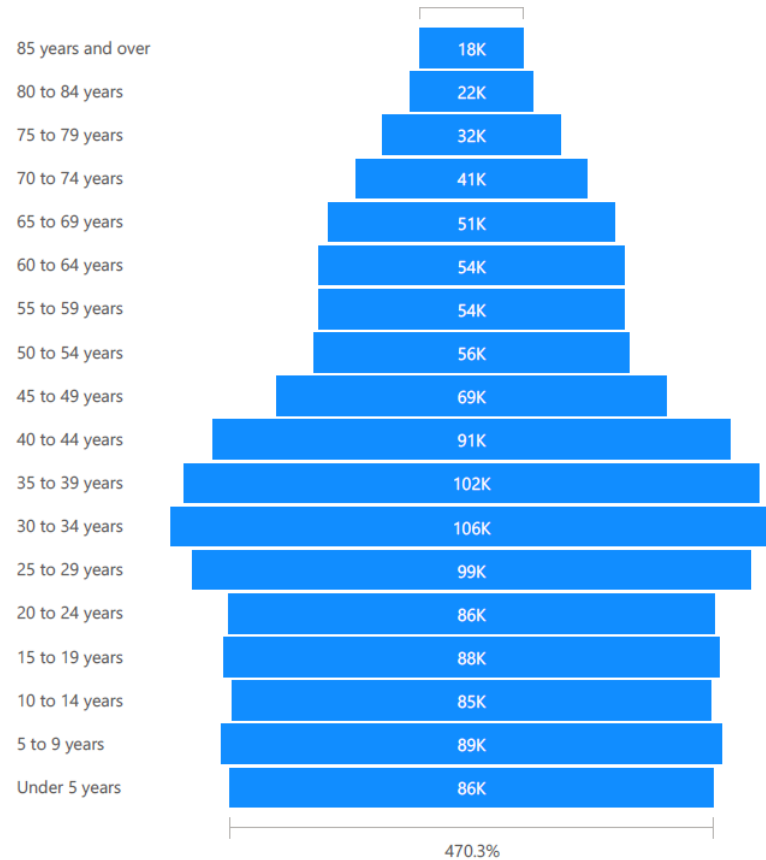
- Maine's total population has changed little over the past 15 years
- Explained by a decline in the birth rate
- Maine experienced a natural population decrease in 8 of 9 years from 2011-2019
- Modest population growth has been driven by in-migration in recent years

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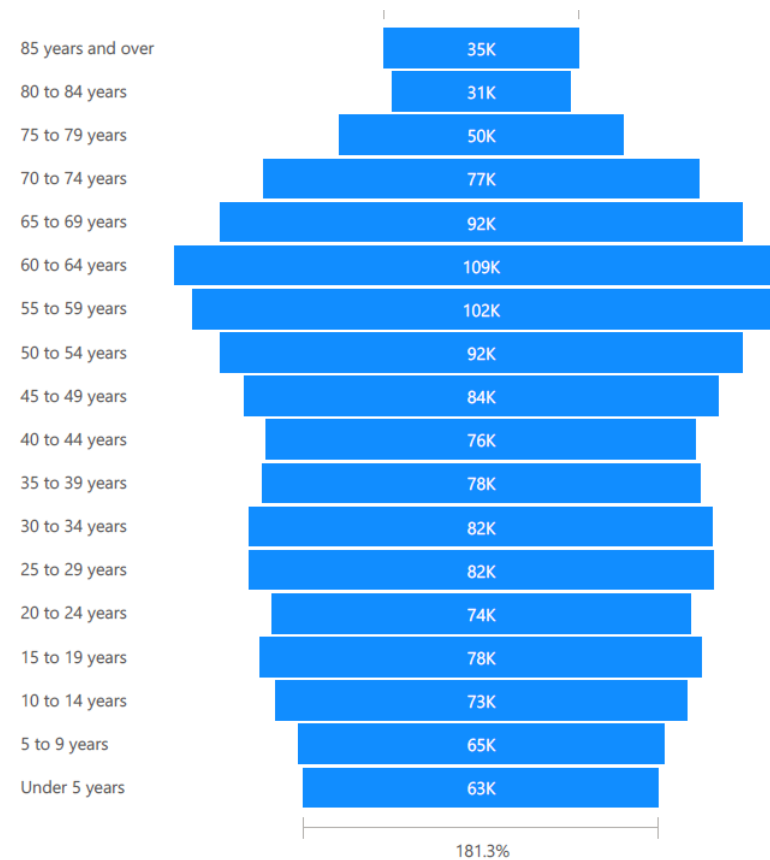
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In the last 30 years, the largest segment of Maine's population has moved from prime working ages (25-44) toward later career or retirement ages (55-74)

1990 Decennial Census

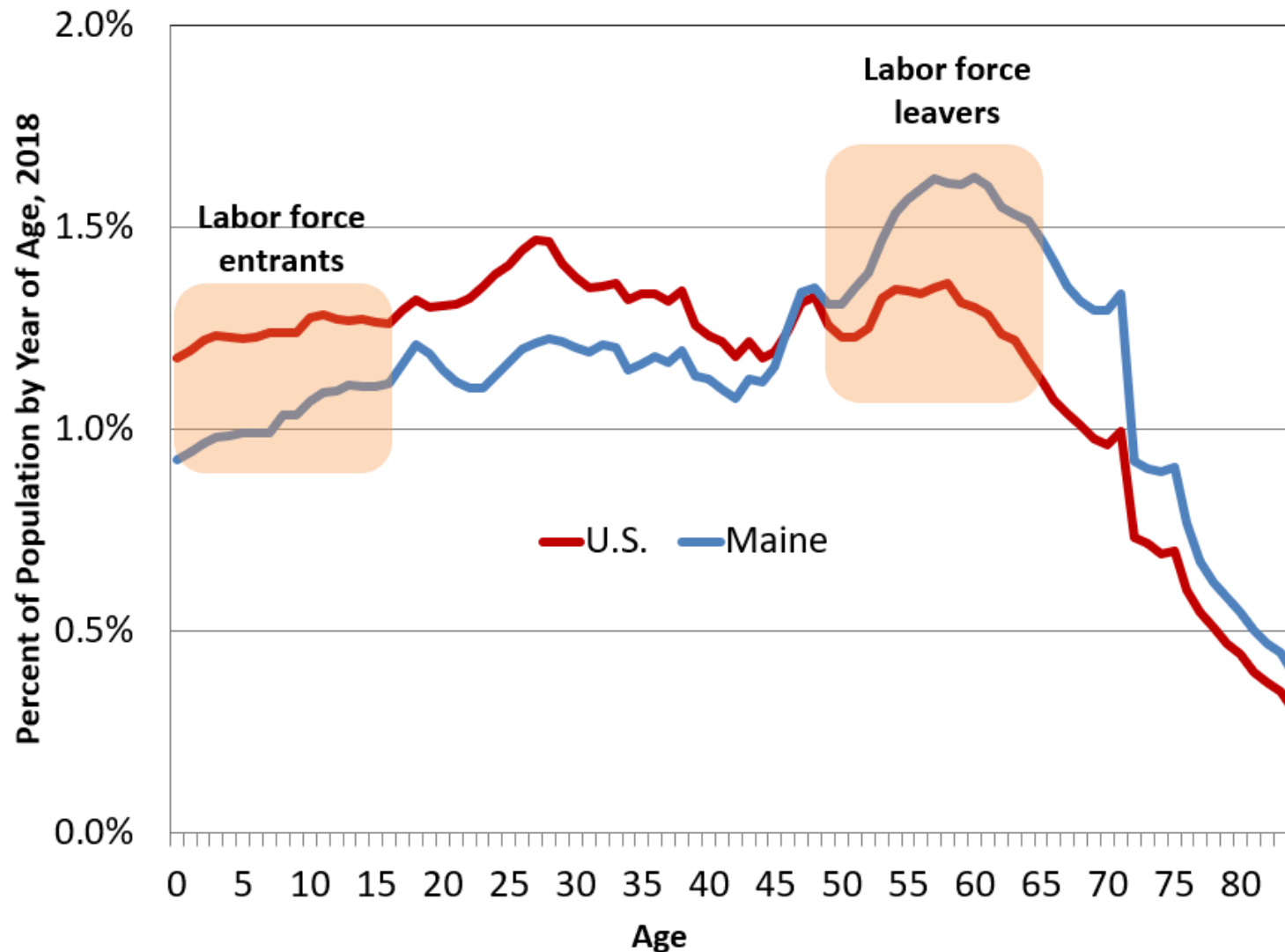


2019 American Community Survey



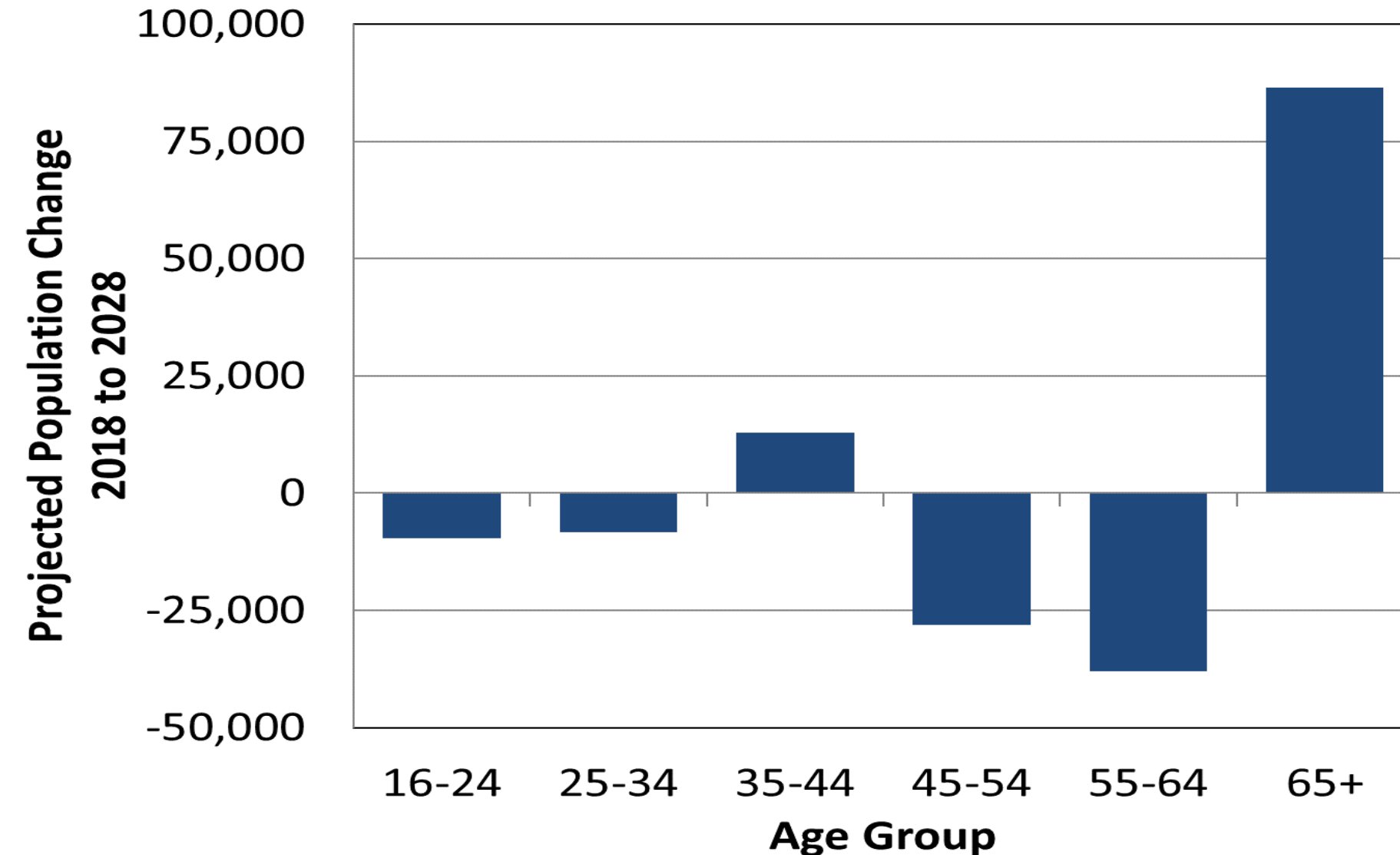
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Fewer births left Maine with an imbalanced population structure. We have a high share of people in their 50s and 60s and low share of youths relative to the nation.



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Maine's population aged 45-64 is expected to decline as more baby boomers advance in age.



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*How to Access
Unemployment Benefits
& Resources for
Assistance*

Suzan McKechnie, Deputy Bureau Director
Bureau of Unemployment Compensation
Maine Department of Labor

December 15, 2021



Accessing Unemployment Benefits

- 2 filing methods:
 - Online application (available 24 hrs/day, 7 days a week)
 - Staff-assisted by phone (8 am to 3 pm M-F) – includes access to language interpreters
- Initial claim establishes benefit eligibility
 - Monetary (earnings history – base period)
 - Qualifying Separation
 - Able & Available (A&A)
- Weekly certification + work search report determines if benefits will be paid
 - Weekly requirements (A&A, work search)
 - Report any earnings



Instructions Prior to Filing

Claim Filing Notification

Welcome to the Maine Department of Labor, BUREAU OF UNEMPLOYMENT COMPENSATION INTERNET CLAIMS FILING SYSTEM.

This system permits individuals to file new and additional Maine claims and to reopen Maine claims for unemployment insurance.

You can file a Maine Internet claim if:

- You have worked in the state of Maine or served in the military within the past 18 months.
- You have not filed a claim for unemployment benefits against another state in the past 12 months.

You will need the following information to complete your claim:

1. Your Social Security Number;
2. Alien Registration Number, if applicable;
3. The business name, address and telephone number of each place you worked at during the past 18 months;
4. The jobs you held and the dates you worked for each employer within the past 18-month period.

If you wish to obtain more information about Maine's Unemployment Insurance Program and eligibility requirements before you initiate a claim for benefits, visit web site www.Maine.gov. The website for UI is www.maine.gov/reemployme

To initiate an electronic application for benefits, please press the "NEXT" button.

<Back

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Available Resources to Assist Benefit Filing

- Online Videos (<https://www.maine.gov/unemployment/videos/>):
 - [What Should I do if I become unemployed?](#)
 - [Creating an Account](#)
 - [How to file a claim](#)
 - [I Just Filed my Unemployment Claim. What's Next?](#)
 - [Unemployment Benefits: Responsibilities](#)
 - [Unemployment Filing: Common Mistakes](#)
 - [Earning Money While Collecting Unemployment Benefits](#)
 - [Partial Wages?](#)
 - [How to Appeal an Unemployment Decision](#)
 - [The Unemployment Appeals Hearing Process](#)

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Sample Video - Responsibilities



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Additional Assistance – Frequently Asked Questions (FAQs)

- **File for Unemployment**

(<https://www.maine.gov/unemployment/faq/>)

- [What is Unemployment Insurance?](#)
- [When should I apply?](#)
- [How do I apply?](#)
- [How much will I receive?](#)
- [How long will I get benefits?](#)
- [What is the Work Search requirement?](#)
- [How do I upload my tax info for PUA increase?](#)
- [How to change your unemployment account password](#)
- [Weekly Claim Information](#)
- [What is an overpayment?](#)
- [1099G Information](#)

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Additional Assistance – FAQs

- **Fraud Reporting (examples – more available)**

- [How do I verify my identity for my claim?](#)
- [What do I do if my ID was used fraudulently?](#)
- [What is Unemployment Insurance fraud?](#)
- [How can I prevent overpayment of UI benefits?](#)
- [How does MDOL track fraud/overpayments?](#)

- **Appeals (examples – more available)**

- [What can I expect?](#)
- [Do I need an attorney?](#)
- [What happens in the hearing?](#)
- [I can't attend at the scheduled time, what should I do?](#)
- [When will I get a decision?](#)

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Additional Assistance – Common issues

<https://www.maine.gov/unemployment/uifilingtips/>

- Calling (see next slide for current hold/wait times):
 - What do I do if I call and there are long wait times?
- Computer or Mobile Access
 - What if I don't have a computer or access to the Internet?
 - I'm using my phone to try to apply for unemployment. Why can't I see the whole page?
- Account Issues:
 - How can I avoid getting locked out of my unemployment account?
 - Why did my session time out as I was filling out my claim?
 - My account says I've had a break in filing. What do I do?
 - Why was my claim denied? What do I do now?
- Weekly Certification:
 - What does "able and available mean?
 - Why must I register with the Maine JobLink when I apply for unemployment?
- Payment:
 - What is the best way to receive unemployment payments, direct deposit or debit card?

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Additional Assistance – Snapshot phone wait times, December 2021

B	C	D	E	F	G	H	I	J	K	L	M	N
	11/30	12/1	12/2	12/3		12/6	12/7	12/8	12/9	12/10		12/13
	T	W	T	F		M	T	W	T	F		M
Calls Offered	913	628	628	601		1204	812	596	583	547		1249
Average Wait time	9.25	4.29	2.06	2.58		9.14	9.43	1.5	3.22	1.33		9.37
Average Handling time	11.17	11.19	11.06	10.36		11.02	10.57	10.46	10.05	10.01		10.05
Max Wait time	28.3	16.34	14.33	15.24		23.31	28.05	11.47	12.35	10.39		24.19
Abandon Calls	155	53	40	43		190	163	33	55	21		203
Average Abandon Time	5.52	4.29	2.51	3.17		5.11	6.45	2.15	2.33	1.25		5.42
Daily accumulated totals	2271	2899	3527	4128		1204	2016	2612	3195	3742		1249

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Additional Assistance – Specific Topics

[What does my status mean?](#)

Entire page of claim status terms an individual might see and what each means

[What is the Work Search requirement?](#)

15 additional FAQs related to all aspects of the work search requirement

[Unemployment Guide Book](#)

Handbook for individuals filing for benefits explaining unemployment insurance and requirements

[ReEmployME Portal Guide Book](#)

How to use the ReEmployME system

[Re-employment Checklist](#) (new guide)

[Maintaining My UI Eligibility](#) (new guide)

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Planned Enhancements in 2022

- Chatbots – Text & Voice
 - Available 24/7
 - Key word search functionality
 - Initial phase in English but additional languages planned in subsequent phases within the coming year
- Web Responsive – Mobile Friendly
 - Adapts to whatever size screen is being used – smartphone, tablet, laptop or PC
- Redesign of all customer facing system interfaces & apps
 - Human-centered design
- Continued Rewrite of Correspondence & Forms
 - Plainspeak



ID Validation

Paul Jerome, Benefit Payment Control Team Leader

Bureau of Unemployment Compensation

Maine Department of Labor

December 15, 2021



Why Validate Identity?

- Nationally, the expansion of Unemployment Insurance Benefits and additional funds provided criminals an incentive to exploit the UI System.
- UI Systems nationwide relied on only the claimant knowing the claimant's SSN, Date of Birth, Address, and Employment Information.
 - This information is now readily available via the Dark Net because of data breaches at major retailers and businesses.
- Every benefit dollar paid on fraudulent claims impacts legitimate claimants and employers by drawing down the UI Trust Fund.



What has Maine Done?

1. Maine started ID Validation by requiring claimants to email ID documents if the claim was suspected of being fraudulent.
 - Validation was done by Call Center Staff, who were also answering phone calls and assisting claimants.
2. A means of uploading documents directly to the ReEmployMe system was developed. This is more secure than email and allowed work items to be created for workflow tracking.
3. The Benefit Payment Control Team (Fraud Unit) took over the validation of ID.
 - Project lead by experienced ID validator
 - Augmented BPC staff with Call Center Staff and Dept. of Corrections Staff
 - Documents upload through REME portal were normally reviewed within 3 business days.
 - Emailed documents could take 1 week to be validated.



And Now, ID.Me

- Maine opted to use an outside vendor for ID validation, and subsequently chose ID.Me for multiple reasons.
 1. ID.Me is used by Federal Agencies, such as the VA and IRS.
 - Claimants with an existing ID.Me account can use it to verify themselves for Maine Unemployment.
 2. ID.Me provides validation in multiple states. If a claimant is validated for UI in another state, they cannot validate in Maine until approved by us.
 3. ID.Me can validate the ID in as little as ½ hour through self-service.
 - This time can increase if there are issues.
 - However, most claims can be resolved within hours, not days.
 4. Alternative ID Validations have been developed to assist claimants who have on-going or severe issues.
 - In-person assistance and validation at CareerCenter (by appointment)
 - Can switch claimant to REME upload portal
 - ID.Me rolling out other in-person validation locations
 - Email, though unsecure, is still a last resort option.
 5. The switch to ID.Me has allowed BPC to reassign Fraud Investigators from ID Validation to benefits fraud detection and recovery.
 6. Cost of ID.Me was covered a fraud detection/prevention grant from USDOL.



How it works

- Requires a smart phone or computer with camera.
- A username and password is created for ID.Me they do not have one already.
 - ID.Me is used for both IRS and VA websites
- Claimants are provided a link to upload the photo ID Document and a selfie.
 - Passport/Passport Card
 - Driver's License/State ID
- ID.Me uses a liveness test to ensure it is a real person submitting the selfie.
 - Claimant moves head as directed and takes a photo.
- If the self-service method is not successful, the claimant is connected with a Trusted Referee through video chat. Additional ID methods are allowed.
 - Utility or Medical Bill
 - Financial Document
 - Pay Stub
- Once validated, the validation is transmitted to REME automatically.
 - If the Trusted Referee process is used, the claimant will need to go from REME to ID.Me, have the validation appear on screen, and then log back into REME.

