

WA Unemployment Insurance (UI) During COVID-19

March 28th 2020

What this is:

- A DIY guide for when you don't know where to start
- An intermediate guide for when you know what you're doing but not during a pandemic
- Overview of the most current updates involving COVID-19 assistance
- A reminder that you're not alone, and to please email me if you have any further questions. I will do my best to help

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A. NECESSARY UI READING MATERIAL

Out of all the links provided here, I would highly recommend carefully reading AT LEAST the following two pages from WA unemployment's website:

Main benefits page (where you go to apply online) - <https://esd.wa.gov/unemployment>

COVID-19 page- <https://esd.wa.gov/newsroom/covid-19>

B. DISCLAIMER: INFORMATION IS CHANGING RAPIDLY

Covid-19 can make 24 hours feel like a week and change is a constant. Make sure you check for updated information regarding unemployment benefits and rules. It's up to you to stay informed with policy expiration dates and extensions. The information I'm providing is subject to change; it is based off what I experienced helping my co-workers get benefits, after we were laid off on March 16th, in addition to my understanding of the most recent updates (as of March 28th).

C. SCHEDULING A CALL-BACK

Once you've completed your application, go to [this website](#) and schedule a call back from the unemployment call center. **This is not an essential part of the process; I only recommend it as due diligence.** A scheduled call-back is the only way to talk to an actual person and the wait time is currently close to a month (alternatively, you can try your luck at attempting to call their call center, last week this was nearly impossible but they are trying to staff more phones so it might get easier as time goes on. Call as soon as they open, and keep trying daily if you can't get through- check [here](#) for the number). If you speak Spanish, the wait time for a [Spanish only call-back](#) is a couple of days.

I'm mentioning this first because the application process can be confusing, and I would encourage you to write down any questions or concerns you might have to ask during your scheduled call-back.

As of 3/20, the rep I spoke to said that there were major issues with the UI system not recognizing the new emergency rules. Specifically, she said that claims were not being flagged as "COVID-19 related" unless the applicant called to specify, which was causing some erroneous denials. I'm almost certain that this is no longer the case, as they've been working non-stop to get the system up to speed, but I would recommend scheduling a call anyways just to make sure your claim has been processed correctly.

D. HOW TO APPLY/BASIC STEPS

1. Go to the [WA UI benefits page](#) and scroll down to apply online; applying usually takes around 30-60 minutes.
2. If applicable, during the application process, be sure to choose 'laid off' and then 'workplace temporarily closed' as the secondary option (more on this in section F)

Note: don't stress too much when asked for your gross income. They already have that information and will provide it to you at the end of the application, I never understood why they even ask. I usually guesstimate as accurately as I can (tips can make this difficult), and they'll adjust accordingly.

3. After you apply, you will receive an approval letter that goes out of its way to make you question whether or not you have actually been approved. It is, in fact, an approval letter and the amount it says you are eligible for is what you'll be making each week.

E. AFTER YOU APPLY/WEEKLY CLAIMS

Important: Almost everything you need to know and do (after you apply) takes place through [eServices](#). The application will prompt you to make an account. Your approval letter and other information will be sent to your eServices account, and likely not your email, so check your alerts daily while you wait.

- In order to receive your weekly benefits, you'll have to file weekly claims. Essentially, you are applying to qualify and then every week you claim that you're still unemployed. Weekly claims take less than 5 minutes and are required every Sunday. The 'file a weekly claim' option won't show up on eServices until Sunday. The weekly schedule will normally look like this: you'll file

on Sunday, UI will process the claim on Monday (and mark it as 'paid') and by Wednesday you'll receive your payment.

Important: It is crucial to always file a weekly claim even if you don't think you're eligible that week. For example, if you work a normal schedule one week, it won't disqualify you for unemployment permanently. Instead, you'll report your hours during that week's claim, and the system will adjust your payment for that week accordingly.

- Once you submitted your claim, check to verify that it was submitted:
Eservices --> manage my active UI claim --> weeks summary (once it says 'paid' next to the week ending you're in the clear and just have to wait a day or two for your payment)
- If you forget to file on Sunday you can still file until Wednesday, your payment will just be late.

Note: due to the waiting week being waived and other changes, I am unsure about the timing of filing your first weekly claim. For your first claim, you will either be able file your first weekly claim during the application process, any time after receiving your approval letter, or you will have to wait until the Sunday following your approval. Check eServices consistently.

F. NEW COVID/EMERGENCY RULES

FEDERAL

The Coronavirus Relief Bill (C.A.R.E.S. Act) was signed into law on 3/27. While it will likely take between 1 to 4 weeks for the changes to take effect, the UI benefit expansion is significant. [Here](#) is a good FAQ by the Seattle Times and [another one](#) from NPR.

The economic assistance package has two relief measures that many will directly benefit from. The first is in the form of a \$1,200, one-time payment, for every eligible American making less than \$75,000. The second is a \$600 increase to UI weekly payments for every eligible American who filed or will file for unemployment lasting for the next four months. This means if you qualify for \$400 weekly payments, you will be receiving \$900 every week for four months. Check [Washington's UI COVID-19 page](#) for updates on when and how it will start; here's their initial FAQ response to the bill:

(3/27) First update on ESDWAGOV regarding federal stimulus bill:

“Q: I heard an additional \$600 will be added to my unemployment payment each week. When will that start?”

A: Under the plan, eligible workers may receive an additional \$600 each week for up to four months. We are working quickly to understand the changes and update our technology to ensure everyone who is eligible gets the full amount they are owed. This may take several weeks to update, but you will receive any back payments you are owed.”

Note: I would encourage you to read up on how the single payments of \$1200 will be distributed and the rules for married couples. I would recommend checking with your employer to make sure they have your

correct address on file, just in case there is an issue with the direct deposit method currently being set-up.

WASHINGTON STATE

The new emergency rules put in place by Governor Jay Inslee are listed in detail on the Washington UI COVID-19 page, here's a summary:

"Recent changes to expand access to unemployment

We adopted a series of emergency rules to relieve the burden of temporary layoffs, isolation and quarantine for workers and businesses. Some of the most recent changes include:

- If you are out of work as a result of the governor's stay home order issued on March 23, you are eligible for unemployment benefits.
 - When you apply for benefits, you should select "laid off" as your reason for separating from your employer. Choose "Company temporarily closed" from the secondary options.
 - This does not apply to employees who are considered [essential critical infrastructure workers](#), as outlined by the governor.
 - As new information emerges, this is subject to change.
- **Work search requirements are optional** for all claimants until further notice.
- You can request **standby status for up to 12 weeks**.
- The one-week waiting period to be eligible for unemployment benefits is waived."

G. COMMON ISSUES/MISC.

- **If your weekly claim asks you to submit a "job search"** (listing three jobs you've applied for that week), it did so by mistake and your account is likely not flagged as "COVID-19 related". If you decline to search for work your weekly claim will likely be denied which can only be rectified by speaking to a representative.
- **DO NOT CLICK "RESTART MY CLAIM"** UNLESS TOLD TO DO SO BY A REP- this can cause a lot of issues if done incorrectly

H. ASSISTANCE OTHER THAN UNEMPLOYMENT

There are a ton of resources currently available for financial assistance. Some are new laws, such as the [state-wide moratorium on evictions](#), some are government assistance programs and some are unofficial (GoFundMe, grants, etc.). If you have any issues or delays with unemployment insurance (UI), or if you are in crisis mode with your bills or rent, start doing research to see what options are available to you and start calling all your creditors. Some examples: Comcast is no longer disconnecting service for late payments, Boost Mobile doubled their customer's hotspot data, etc.

Bottom line: assistance is available but it's important to check if it's available to you specifically. Laws and programs are coming from the following levels of government: city, county, state, and federal, and that's *just* the government funded options. Certain companies are also providing resources, there is

help available for workers from specific industries, there are fundraisers, grants, and many more. I'll discuss the federal assistance below, but be sure to read up on what else is out there, particularly when it comes to new laws in place by your local government.

Note: Please donate money if you find yourself in a position to do so!

A few resource hubs to get you started:

- <https://coronavirus.wa.gov/business-workers>
- <https://www.seattletimes.com/education-lab/food-mental-health-support-and-more-resources-to-support-the-community-during-the-coronavirus-outbreak/>
- <https://www.kingcountycoronaresources.com/> (one of my favorites)