

# Expanded pandemic unemployment benefits guide

Self-employed, independent contractors & others affected by COVID-19

August 2020

# Here's the process

We are required to make sure you don't qualify for regular unemployment before you can apply for expanded benefits under the federal CARES Act (pandemic unemployment assistance).

#### **Get ready**

esd.wa.gov/ unemployment

# Set up your account

#### Apply for unemployment

# Apply for expanded benefits

Submit weekly claims

- Read the FAQs
- Check eligibility
- Download the checklist
- · Gather info

- Watch the video
- Double check your info before submitting!
- Read the FAQs
- Read the guide
- Download the checklist
- This is how you get paid
- Submit each week

# **About this guide**

- Using this guide can help you get your benefits faster especially if you are self-employed, partially self-employed, an independent contractor or a worker whose wages and hours are not reported to the Employment Security Department.
- This guide does not go through all questions on the applications only those that could create a stumbling block during the COVID-19 crisis.
- Want to see more of the unemployment application and weekly claim? <u>Join</u>
   <u>a webinar, listen to a recorded webinar in English or Russian</u>, or download
   the <u>slide presentation</u>.

# Why does this matter?

We want to help you get your benefits as smoothly and quickly as possible. Following the tips in this guide will help you avoid issues that can delay your payment.

# Top 5 tips to avoid common application issues.

- **1.** Watch the tutorial video when setting up your account. This is not the most intuitive process, especially if there's a chance you may already have a SecureAccess (SAW) account. Watching this 9-minute video may save you a lot of time.
- 2. Enter your name as it appears on your Social Security card. For example, if your Social Security card says "Robert T Smith" then enter that. Do not enter Robert Smith or Bob Smith. If you have married or changed your legal name but have not updated that name with the Social Security Administration, enter your prior name as it shows on your card.
- **3. Double check your Social Security number and date of birth** before submitting your application.
- 4. Read questions carefully before answering. Common mix-ups include:
  - Workers' compensation. Unless you are currently receiving workers' compensation from the Department of Labor & Industries, do not answer yes to the workers' compensation question. (Even if you were receiving it but no longer are, answer "no.")
  - U.S. citizenship and legal right to work. If you are a U.S. citizen or have a legal right to work in the U.S., make sure you answer "yes."
  - Select "no" on the job search question (in the weekly claim). Job search is
    currently optional as a result of the "Stay Home, Stay Healthy" initiative. We still
    encourage you to look for work during this time if you have been laid off, but it is
    not required, so selecting no is the best option. Changes to job search
    requirements will be posted on our website at <a href="ess.wa.gov">ess.wa.gov</a>.
- **5. Avoid manually entering your employer's information.** You may not recognize your employer's name in the application. Before manually entering your employer's info, find out your employer's legal business name or look up their Federal Employer Identification Number (FEIN) this can usually be found on your paystub or W-2.

# Before you begin

- 1. Download the unemployment insurance application checklist and get your documents ready (esd.wa.gov/self-employed)
- 2. Download the expanded benefits (PUA) application checklist and get your documents ready (esd.wa.gov/self-employed)
- 3. Watch the tutorial video and set up your account (esd.wa.gov/technical-support)

(Already applied for unemployment and were denied? You do not need to apply again. Skip to page 14 for some tips on the application for expanded benefits and the weekly claim.)

# The guidance on the next few pages should help you fill out the unemployment application.

There are also specific tips for self-employed, independent contractors and others who work for businesses that don't report hours and wages to the Employment Security Department.

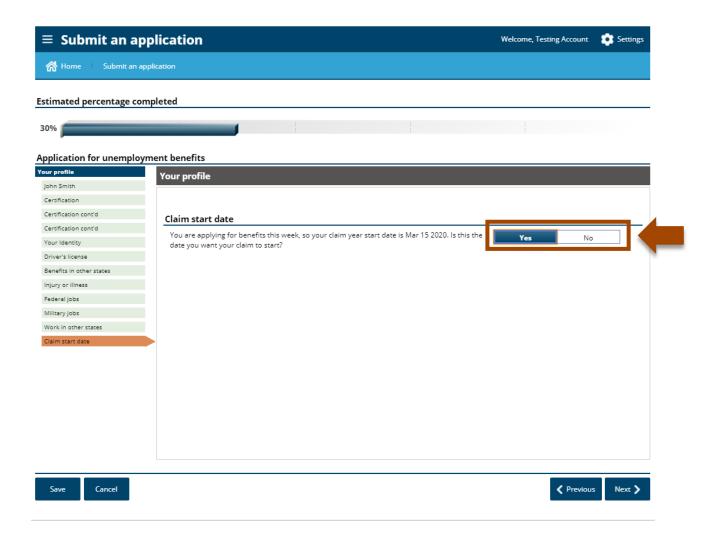
This does not cover all the questions on the unemployment application however, so if you'd like to see more you can join a webinar or look at the webinar slideshow on our website.

**Section 1: "Your profile":** Be sure to enter the correct information from your driver's license so that we can verify your identity and process your claim more quickly.

Drivers License		
Do you have a Washington state driver's license or Washington state ID?	<b>Yes</b> No	
License or ID number (See "A" in picture):		
Confirm your WA driver license or ID number		
Date issued (B):		
Expiration date (C):		
Your Height (ex. 5 feet, 2 inches) (D):		
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Inches		~
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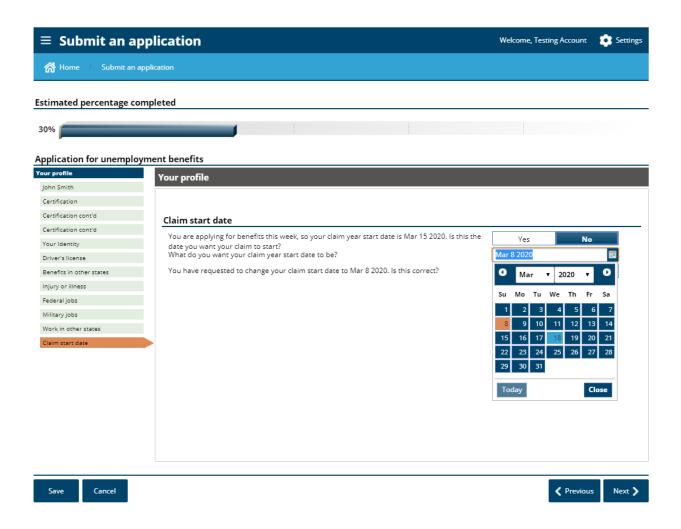
**Section 1, "Your profile":** If you just became unemployed and the date is correct, select "yes."

If you have been unable to submit your application prior to the date shown because the system had not been updated, or you have not been able to reach us on the phone (and the date is incorrect), select "**no**."



**Section 1, "Your profile":** If you selected "**no**" on the last screen, put the date in that you last worked and first tried to apply.

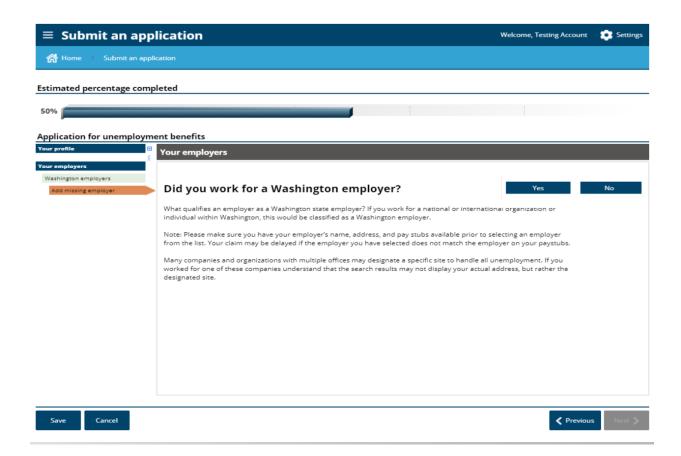
Note: If you want to backdate your claim start date prior to the COVID-19 pandemic (March 8), you will need to contact us.



**Section 2, "Your employers":** If you worked ONLY for yourself or as an independent contractor, select "no." (Not sure if this is you? Read the information on our website and determine if you are an independent contractor.)

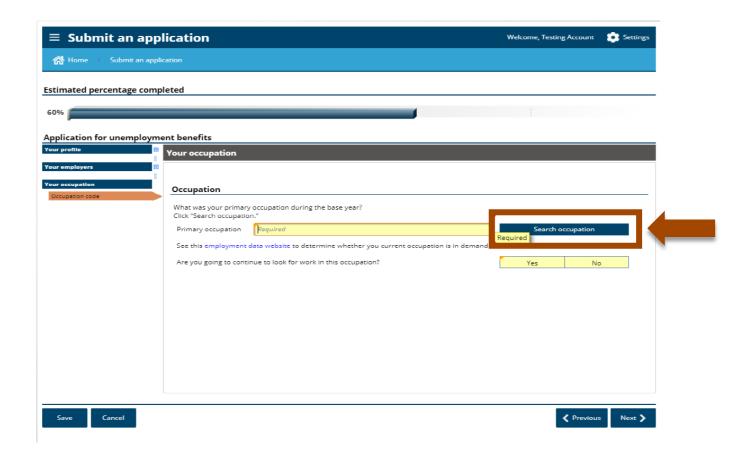
If you worked both for someone else AND for yourself over the past 15-18 months, select "yes" and report the hours you worked for someone else.

You'll report earnings from self-employment, as an independent contractor or for work with a business that does not report your wages and hours to the Employment Security Department on the application for expanded benefits (called a "COVID-19 PUA Claim").

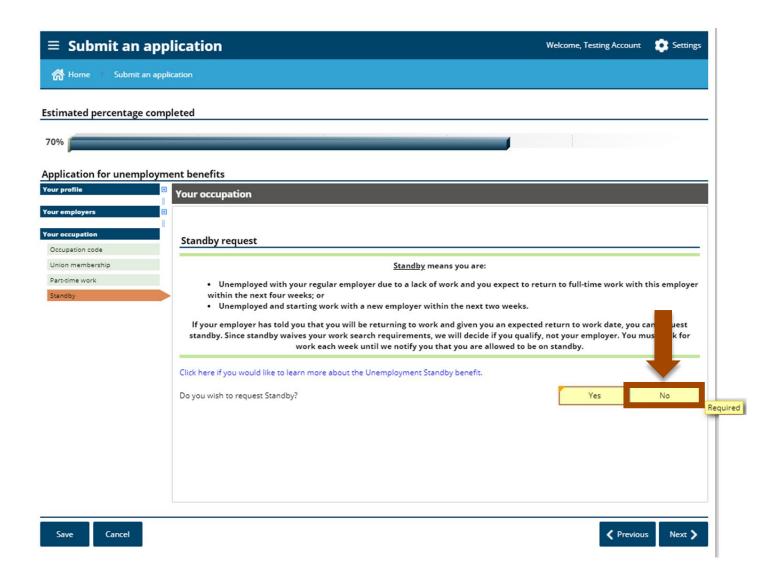


#### Section 2, "Your occupation":

Enter the type of work you do, for example, "landscaper."

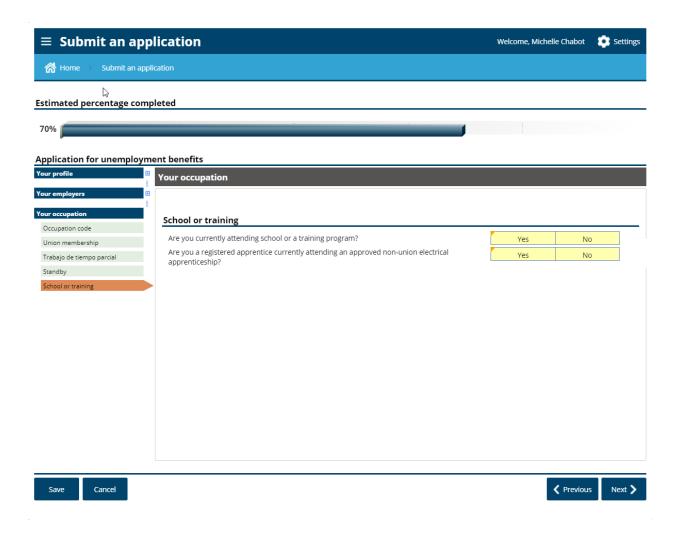


**Section 3, "Your occupation":** Being on standby means you don't have to look for work while on unemployment, unless we tell you otherwise.



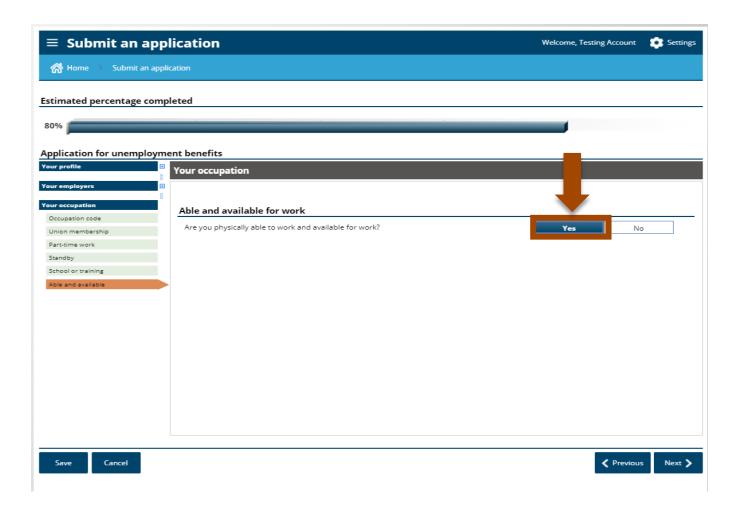
**Section 3, "Your occupation":** This question is asking if your availability for work is affected by attending school, a training program or an apprenticeship.

If you are currently attending school, a training program or an apprenticeship (including remotely), answer "yes."



**Section 3, "Your occupation":** During COVID-19, most people should answer "yes."

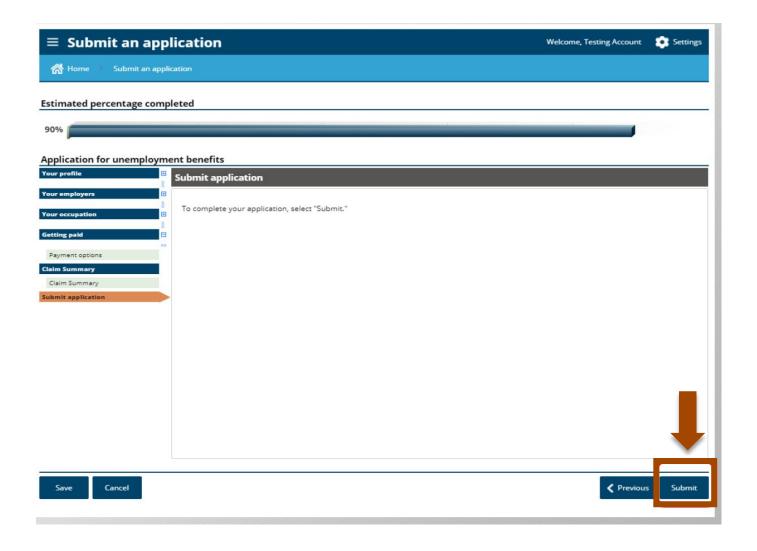
For context, this is a question about you — not about the current situation. If you would be available to work if it weren't for COVID-19, a layoff or if your kids were in school, answer "yes."



#### Section 5, "Claim summary":

Double check your information is correct before pressing "Submit"!

You cannot go back after this step. Changing your information or answers later will likely require you to call us, which will delay your benefits.



# **Expanded benefits application**

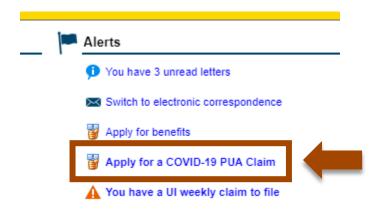
(COVID-19 PUA Claim)

### **Expanded benefits application**

The next screens are for the application for expanded benefits, called a "COVID-19 PUA Claim" in eServices.

**Please note:** You will see many of the same questions on this application as you did on the unemployment application. Answer the questions the same way if nothing has changed. Use the previous pages of this guide to help with those questions.

**eServices Homepage:** Once you are denied for regular unemployment benefits, you will see this link appear on your eServices homepage. Click it to start the application for expanded benefits.



**Section 1: Your profile, "Eligibility":** Tell us if one or more of these COVID-19 related situations applies to you. When answering, assume the question applies to when you were first affected by the COVID-19 pandemic, even if your current situation is different. The weekly claim will ask you the same questions about your current situation.

#### Note about the first question

You **can** answer "Yes" to the first question if your place of employment closed permanently, partly or temporarily, and

You were laid off or had your hours reduced because your employer had to comply with social distancing requirements or with a COVID-19 emergency declaration.

For example: Your hours were reduced because you work as a waiter in a county that required restaurants to limit the number of customers, reducing the need for waiters.

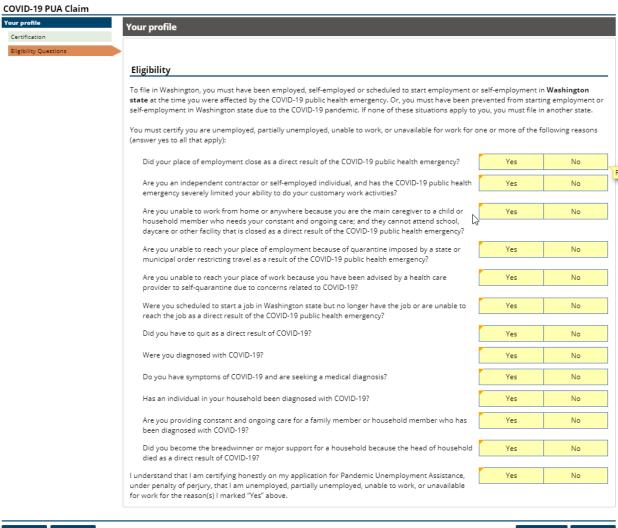
If you're not sure why your employer closed permanently, partly or temporarily, please ask your employer.

You **can't** answer "Yes" to the first question if your place of employment closed permanently, partly or temporarily, and

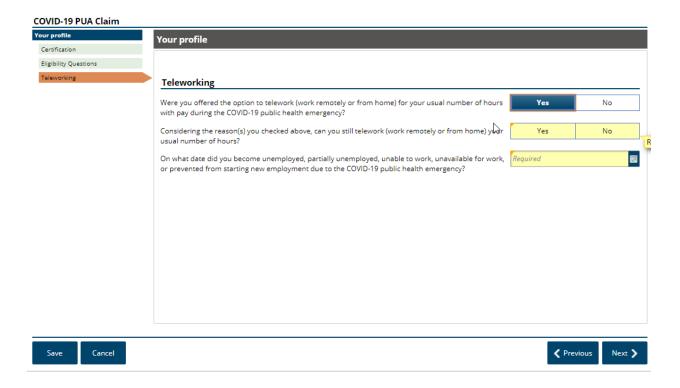
You were laid off or had your hours reduced due to a business slow-down, even if the decrease in business can be attributed to the COVID-19 pandemic.

For example: You work in a grocery store that closed or laid off workers because store traffic decreased substantially.

If you're not sure why your employer closed permanently, partly or temporarily, please ask your employer.



**Section 1: Your profile, "Teleworking":** Again, answer these questions about teleworking by assuming the question applies to when you were first affected by the COVID-19 pandemic, even if your current situation is different. The weekly claim will ask you the same questions about your current situation.



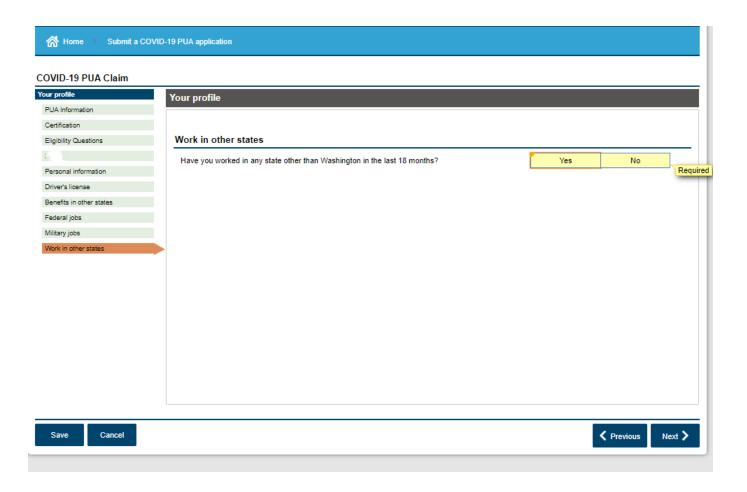
**Section 1: Your profile, "Your identity":** Be sure to enter the correct information from your driver's license so that we can verify your identity and process your claim more quickly.

Drivers License			
Do you have a Washington state driver's license or Washington state ID?	Yes	No	
License or ID number (See "A" in picture):			
Confirm your WA driver license or ID number			
Date issued (B):			
Expiration date (C):			
Your Height (ex. 5 feet, 2 inches) (D):			
Feet		~	
Inches		~	
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**Section 1: Your profile, "Work in other states":** For this question, we look at where you are physically located when you perform your work.

So, if you take jobs where you occasionally perform work located in other states, answer "yes" and report that information (such as a landscaping job for a client in Idaho).

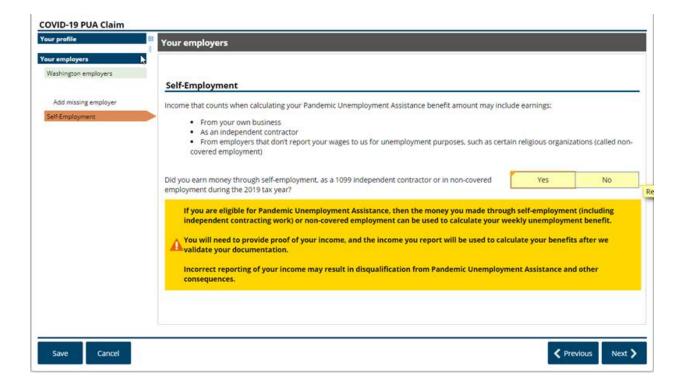
If you perform your work from Washington, but for clients in other states – for example, you develop a website or provide consulting services for a client in another state through virtual work – you should select "**no**."



#### Section 2: Your employers, "Self-employment":

This section asks for income you made while self-employed, an independent contractor, or while you worked in "non-covered" employment. Non-covered employment means your employer does not report wages to the Employment Security Department. Religious organizations are one example.

If you are an employee of your own corporation and the corporation pays you wages, answer "yes."



#### Section 2: Your employers, "Self-employment":

# You must complete BOTH tasks on the screen below (page 23) so we can verify your income:

#### Task 1

Enter **quarterly earnings** in each box. The Employment Security Department uses the two quarters with the highest income to calculate your weekly benefit amount.

#### To provide income from self-employment

Find the quarterly net figures on your business accounting documents, such as your profit and loss statement, balance sheet, or your business check register. Your accountant, tax advisor or other financial professional might be able to help you find the right figures if you need help.

In any quarter:

- Report net earnings (after reasonable business expenses are deducted).
- If you had no income, enter \$0.
- If your business lost income, enter the negative amount.
- If you are an employee of your own corporation, enter wages you paid yourself in each quarter of 2019.

The figures you enter should match as closely as possible the amounts on the documents you submit. If they don't, we will need to contact you to discuss the difference.

## To provide income from employers who don't report wages to the Employment Security Department (called non-covered employment)

For example, if you earn money:

- As a massage therapist, barber or cosmetologist who rents workspace from a business owner.
- As a salesperson paid solely by commission.
- As an elected official.
- As a Native American tribal member working on tribal lands.
- By working for a religious organization.

Report your gross wages (before taxes and other deductions are subtracted). Probably the easiest way to get that figure is from your W-2 form(s).

#### Task 2

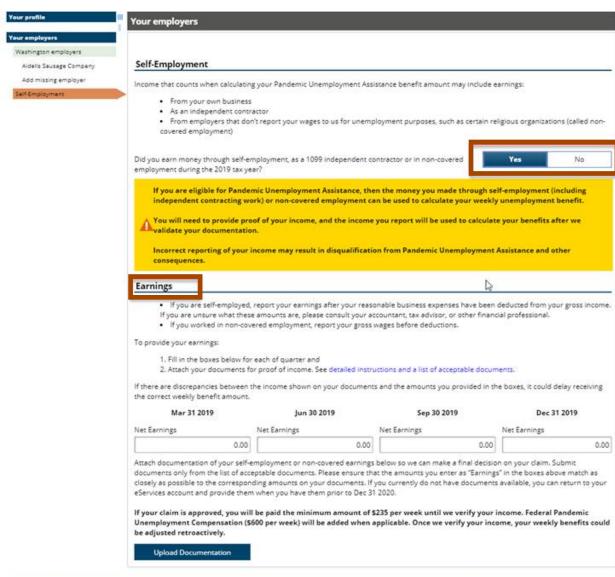
Upload documents that show your **2019** earnings. The only acceptable documents are those listed below.

- Upload **only** 2019 documents.
- Please do not submit any password-protected documents.

We will pay you the minimum weekly benefit amount until you provide your documents. Once you submit your documents, we will review them and pay you retroactively for any more benefits to which you're entitled. To prevent delays in receiving all your benefits, we recommend submitting these documents within 21 days of submitting your application. You cannot submit documents after Dec. 26, 2020.

#### Acceptable documents - 2019 only

- 1040 Single filing
- 1040 Joint filing. Submit together with Schedule C.
- 1125-E
- Schedule F: Profit or Loss from Farming
- W-2
- 1099-Misc
- 1040-SE
- 1065 Schedule K-1



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The next screens are in the weekly claim.

Submitting weekly claims is very important; That's how you get paid each week.

#### 3 tips on weekly claims:

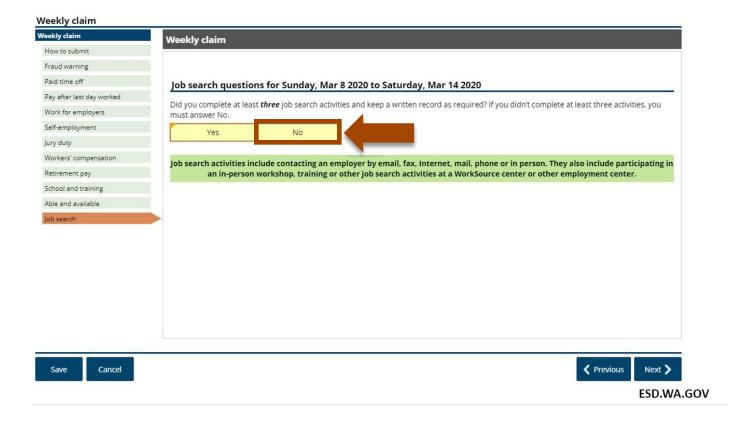
- 1. Start submitting weekly claims the Sunday after you apply, even if you are not yet approved. This will make your payments come faster if you are approved.
- 2. You must file weekly claims every week to get paid every week.
- 3. Once you submit your application for expanded benefits, or "COVID-19 PUA Claim," then:
  - a. Look for a link on your eServices home screen that says "You have a weekly claim to file." Before you submit your current weekly claim, we will ask you to first submit weekly claims for any weeks you might have missed. If you worked during one of those weeks, no problem. Submit the claim anyway just answer the questions honestly.
  - b. Submit your current weekly claim.

Note: If you do not want to submit claims for any missed weeks before you submit your current weekly claim, you will have to contact the claims center and speak to an agent.

**Job search section:** The Washington Legislature has made job searching optional at least until Sept. 1, 2020. Until the Legislature requires it again, you may answer "**No**" to this question.

If you have been looking for work and completed at least three <u>job search</u> <u>activities</u>, you can answer "**Yes**."

If you answer "Yes," you must report all three job search activities. Reporting your job searches will get you ready for when the state Legislature requires it again.



**PUA Eligibility section:** This section is new as of Aug. 8, 2020. Tell us if one or more of these COVID-19 related situations applies to you. The questions pertain ONLY to the dates listed at the top of the screen.

#### Note about the first question

You **can** answer "Yes" to the first question if your place of employment closed permanently, partly or temporarily, and

You were laid off or had your hours reduced because your employer had to comply with social distancing requirements or with a COVID-19 emergency declaration.

For example: Your hours were reduced because you work as a waiter in a county that required restaurants to limit the number of customers, reducing the need for waiters.

If you're not sure why your employer closed permanently, partly or temporarily, please ask your employer.

You **can't** answer "Yes" to the first question if your place of employment closed permanently, partly or temporarily, and

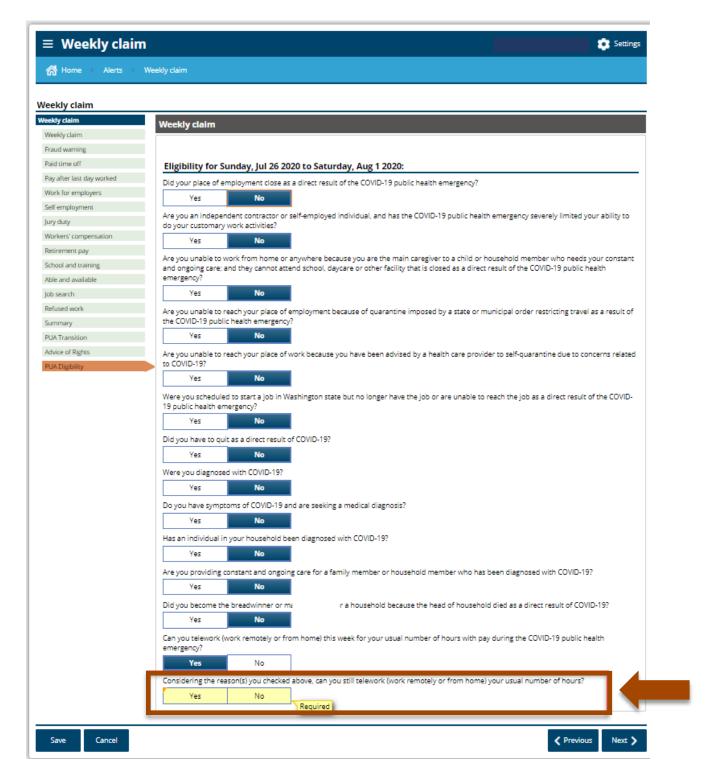
You were laid off or had your hours reduced due to a business slow-down, even if the decrease in business can be attributed to the COVID-19 pandemic.

For example: You work in a grocery store that closed or laid off workers because store traffic decreased substantially.

#### The teleworking question

If you answer "Yes" to the last question about teleworking, an additional teleworking question — marked with a red box below —will appear. To answer that additional question, consider any reasons you might have answered "Yes" to the first 12 questions. Then answer: Can you still telework your usual number of hours?

You might receive an additional determination letter based on your answers on this screen. If you are eligible for benefits, you will still receive your payment within 2 to 3 days of submitting your claim.



#### **Private Income section:**

- Private income protection insurance is insurance you might have purchased from companies such as Aflac, MetLife, The Standard or Guardian.
- Supplemental unemployment benefits are usually purchased by employers for their employees.

If you received any income from these two sources in the week listed, you must report how much you received. We will deduct that same amount from your unemployment benefits.

