

MA Income Support Programs for Unemployed Workers During COVID-19 Pandemic¹

I. Current Unemployment Compensation Program

The Executive Office of Labor and Workforce Development (EOLWD) and the Department of Unemployment Assistance (DUA), in coordination with the U.S. Department of Labor (USDOL), are taking a series of actions to assist workers and employers. **Here are a few key provisions of unemployment compensation in MA:**

- **Amount of Benefits:** If approved, applicants will get approximately half of their average weekly wage up to a maximum of \$823. They will also get \$25 per dependent child up to an amount that is half of their benefit.
- **Duration of benefits:** Under the new CARES ACT, applicants can receive up to 39 weeks of unemployment benefits, total, in a benefit year, starting with the first week of unemployment.
- **Full- to Part-time:** If applicant was a full-time employee before their workplace shut down and is now working part-time hours from home, they may be eligible for partial unemployment. Applicants can earn a certain amount of money without any reduction in benefits, and thereafter, the benefits are reduced by any earnings. ALL earnings **must** be reported to DUA. Note: This means that if EEC is providing grants or subsidies to employers that help employees remain employed part-time, then they will only be eligible for a pro- rated portion of their unemployment compensation.
- **Quarantined Workers:** DUA may pay unemployment benefits if a worker is quarantined due to an order by a civil authority or medical professional or leaves employment due to reasonable risk of exposure or infection or to care for a family member. The worker need not provide medical documentation and need only be available for work when and as able.
- **Temporary Shutdowns:** EOLWD and DUA filed emergency regulations that allow people impacted by COVID-19 to collect unemployment benefits if their workplace is shut down and expects to reopen. This applies to all employees (full and part time) who are impacted by such shutdowns. The following conditions apply to temporary shutdowns:
 - Workers must remain in contact with their employers during the shutdown.
 - Workers must be available for any work their employer may have for them that they are able to do.
 - An employer may request to extend the period of the covered shutdown to 8 weeks, and workers will remain eligible for the longer period under the same conditions described above.
 - If necessary, DUA may extend these time periods for workers and employers.
 - Employers who have been paying into the system for themselves (are receiving a W-2) are able to apply as well.
- **Self-Employed/Contractual:** Self-employed individuals and properly classified 1099 contract employees are NOT eligible for regular state unemployment benefits but will be eligible for Pandemic Unemployment Assistance (PUA) under the new CARES ACT. (see below for new CARES Act coverage).
- **Apply for Unemployment Insurance using [this website](#) and a special [guide prepared for unemployment during the COVID-19 pandemic](#).**

¹ Disclaimer: The EEC is providing the enclosed information as a public service, but it is neither a legal interpretation nor does it constitute financial advice in any way whatsoever. EEC recommends that all agencies and individuals conduct their own research before they make any final decisions about whether or not to pursue or apply for benefit programs available during the pandemic.

II. CARES Act Unemployment Compensation Expansion²

Additional CARES Act-related benefits are available through the MA Department of Unemployment Assistance (DUA) in the coming weeks for the unemployed and others but are currently NOT YET AVAILABLE through UI Online as DUA builds its systems to accommodate the federal implementation guidance.

Here are the types of UI that are or will be available to unemployed individuals in Massachusetts³:

Federal Pandemic Unemployment Compensation (FPUC): Increased Unemployment Compensation

The FPUC program will provide **an additional \$600 per week to individuals** who are collecting regular Unemployment Compensation (UC), Pandemic Emergency Unemployment Compensation (PEUC), Pandemic Unemployment Assistance (PUA), Extended Benefits (EB), Trade Readjustment Act (TRA), and Disaster Unemployment Assistance (DA). The MA Dept of Unemployment Assistance (DUA) has already begun implementing the FPUC program for regular UC claimants. The \$600 will be added to all eligible weeks of benefits retroactive to March 29, 2020 and continuing until July 31, 2020. FPUC monetary disbursements will begin immediately in Massachusetts for those who are currently collecting benefits on regular UC claims. Those receiving PEUC, PUA, and EB will receive the additional \$600 payments retroactive to March 29, 2020 as soon as their claims are processed and determined eligible.

Next Steps for Claimants: Eligible claimants who are already receiving UI do not need to do anything for the additional \$600 to be added to their weekly benefit amount. This benefit will be available for all new claimants filing for regular Unemployment Compensation as well, which can be done at [this link](#).

Pandemic Unemployment Assistance (PUA): Unemployment Compensation for Self-employed, Independent Contractors, Gig Economy Workers, Qualified Others

PUA will provide up to **39 weeks of unemployment benefits to individuals who are not working as a result of COVID-19 and are self-employed, independent contractors, gig economy workers, and others** who otherwise would not qualify for regular UC or EB under state or federal law or PEUC. These individuals will not be able to claim benefits directly through the UI Online System in Massachusetts, as of this time. The Department of Unemployment Assistance has engaged a vendor to build a new platform to disburse PUA benefits. The platform is expected to begin accepting PUA claims on or around April 30, 2020. Eligible claimants under PUA will be retroactively compensated with this benefit beginning February 2, 2020, or the first week a claimant was unable to work as a result of COVID-19, whichever date is later. The last week this benefit is payable is the week ending December 26, 2020.

Next Steps For Claimants: Eligible claimants should continue to check for updates at [this link](#) on the new platform, which will be ready in April 2020. Once the system is up and running, eligible claimants will receive this benefit backdated to February 2, 2020, or the first week a claimant was unable to work as a result of COVID-19.

² Note: An updated version of this document will be forthcoming when federal guidance on the CARES Act implementation is released, since the expansion is likely to apply to a significant number of EEC providers. It is unknown if these benefits will be affected by EEC subsidies or grants at the time of the release of this document.

³ Source: Excerpted from Massachusetts Dept of Unemployment Assistance. Found at their website on 4.14.20: [https://www.mass.gov/info-details/update-massachusetts-department-of-unemployment-assistance-announces-guidance-on-cares#pandemic-unemployment-assistance-\(pua\)-](https://www.mass.gov/info-details/update-massachusetts-department-of-unemployment-assistance-announces-guidance-on-cares#pandemic-unemployment-assistance-(pua)-)

April 20th, 2020

Pandemic Emergency Unemployment Compensation (PEUC): Extension of Unemployment Benefits

The PEUC program provides **up to 13 weeks of unemployment insurance benefits** to individuals who have exhausted their previous unemployment benefits. The first week a claimant can be compensated on this benefit is the week beginning March 29, 2020, and the last payable week is the week ending December 26, 2020. The Department of Unemployment Assistance is awaiting additional federal guidance on how to implement and administer this program and the extended weeks of PEUC benefits are not yet available.

Next Steps for Claimants: No action at this time. Eligible claimants should continue to check for updates, which will be made available as soon as the state receives information from the federal government.

For More Information

Updates about when CARES Act benefits will be available, and about when and how you should apply for those benefits will be posted [here](#) as soon as they are available. For more information about eligibility and unemployment compensation provided through the CARES Act click on this [link](#) to the Bipartisan Policy Center summary.

III. Workers' Compensation Program

The Department of Industrial Accidents (DIA) oversees the workers' compensation system in Massachusetts. **Here are a few important things to know about workers compensation in MA:**

- **Applicability:** Almost all employees are covered by workers' compensation insurance. To get workers' compensation benefits, you need to suffer a work-related injury or illness or be a dependent of a worker killed on the job. Certain individuals who contract the COVID-19 virus at work may be eligible for workers' compensation.
- **Coverage:** Workers' compensation pays medical bills related to the injury or illness, pays for lost wages, and in some cases provides vocational rehabilitation for workers who qualify.
- **Eligibility:**
 - In most cases, a claimant is NOT eligible for both unemployment and workers' compensation.
 - You must be disabled for 5 full or partial calendar days to file a claim for workers' compensation benefits. The days need not be consecutive.
 - If you are disabled for less than 5 full or partial calendar days, you can file a "medical only" claim. Medical only claims are reported to your employer's workers' compensation insurer, not the DIA. If the insurer denies your claim for benefits, even medical only claims, you can appeal it to the DIA.

For directions about how to file a Workers Compensation claim, use this [link](#).