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If You Lost Your Job, Were Furloughed or Your Earnings Were Reduced, You May Be Eligible for Unemployment Insurance Benefits

Unemployment insurance ("UI") is a program that provides money to persons who are unemployed through no fault of their own. The Arizona Department of Economic Security ("DES") runs the program. We prepared this handout to explain the UI program. This is general information and does not discuss all situations. The facts of your case are important. We will update this handout as more information is available during the COVID-19 crisis.

In response to the COVID-19 pandemic, there have been many changes to Arizona's unemployment insurance program.

- More persons are eligible for benefits,
- Persons will receive more money each week, and
- Persons will receive benefits for a **longer period of time**.

Even if you applied for UI in the past and were denied, you may be eligible now.

Who is eligible for unemployment benefits?

The UI program gives benefits to persons who lose their job or have a reduction of wages through no fault of their own. Before the changes in the law, many persons were not eligible for benefits who now are eligible.

More persons now are eligible for benefits. You now may be eligible if:

- You previously did not qualify for state UI benefits because you are selfemployed, an independent contractor or freelancer, or work in the gig economy.
- You previously exhausted (got 26 weeks) your state benefits.

• You are partially or fully unemployed or unable to work because of the impacts of the COVID-19 crisis. There is a long list of who may qualify, including persons who are diagnosed with COVID-19; are taking care of a child or other household member; or their place of employment is closed.

Because so many persons now are eligible for unemployment benefits, DES encourages you to apply.

How much can I get in benefits?

You get benefits weekly. Depending on your earnings, you can get **up to \$240 per week in state benefits.** State benefits are often referred to as "regular" benefits.

You can get an additional \$600 per week in benefits paid for by the federal government, through July 31, 2020. You do not have to apply separately for the federal benefits.

Both state and federal benefits will be paid by DES.

How long can I get benefits?

You can get state benefits for up to 26 weeks. After you receive state benefits for 26 weeks, the federal government will give you an additional 13 weeks of benefits for a total of 39 weeks.

How do I apply for benefits?

- Online at www.azui.com and click the button "Apply for UI Benefits." You can apply any time between 12:00 am on Sunday through 6:00 pm on Friday.
- By phone at 1-877- 600 -2722.
- A paper application is available in the documents center (UB-105 Arizona Initial Claim for Unemployment Insurance) at www.azdes.gov. The application will tell you where to mail or fax the application.
- DES one-stop centers and employment services centers may remain open. If you want to go a DES office, please call ahead to find out if the office is open and if the office is seeing persons who walk-in.
- If you need a language interpreter or a reasonable accommodation or auxiliary aids and services, call 1-877- 600 -2722.

When should I apply for benefits?

You should apply as soon as possible after your last day of work. You cannot start to get benefits until you apply. Another change because of the COVID-19 crisis is that once you apply, you can get benefits without waiting a week.

Do I have to look for work during the COVID-19 pandemic?

No. As of March 8, 2020, this requirement has been suspended because of the COVID-19 crisis. Even though you are not required to look for work during this time, you must submit a weekly claim for benefits.

What do I need to do to get benefits every week?

After you apply for benefits, you must file a weekly claim with DES. Even if you have not started to get benefits, you must file a weekly claim. After DES finds you eligible, DES will pay you for the previous weeks back to when you filed a claim.

If you are confused about one of the questions in the claim form, hover your mouse over the question mark picture that is next to the question and DES guidance will pop up. DES has tried to provide guidance and examples that will explain the new rules during the COVID-19 crisis. DES will continually update these forms. If you make a mistake on the claim form, you can call 1-877-600-2722 and let DES know.

What if I applied for benefits in the past and was denied?

You should apply. You may now be eligible even though you were not eligible in the past. DES is encouraging everyone who may be eligible to apply.

How will I get my benefits?

You can get your benefits by direct deposit or you can get your benefits on an Electronic Payment Card, often called an "EPC."

What if I disagree with DES' decision on my application?

If you disagree with DES' decision, you first can ask DES to reconsider its decision. If you still disagree, you can ask for a hearing before an impartial administrative law judge.

Where can I find more information if I have other questions about unemployment benefits?

Arizona Department of Economic Security, Unemployment Insurance Benefits homepage: www.azdes.gov/services/employment/unemployment-individual. DES also has information about how the unemployment benefits have changed because of COVID-19.

National Employment Law Project, *Unemployment Insurance Provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act* (March 2020), available at https://s27147.pcdn.co/wp-content/uploads/Fact-Sheet-Unemployment-Insurance-Provisions-CARES-Act.pdf.

AZLawHelp.org.

What if I need food stamps or medical help?

There are other programs available to help you through these difficult times. You can apply for Medicaid benefits and food stamps in one application in the following ways:

- Submit an application online at www.healthearizonaplus.gov.
- Print an application from the Department of Economic Security's website (https://des.az.gov/documents-center?cshs_field_dl_category_tid_forms= 175). Fill it out and fax it to the telephone number on the application or mail it to:

Arizona Department of Economic Security Family Assistance Administration P.O. Box 19009 Phoenix, Arizona 85005-9009

- If you need help with the application or have questions, call 1-855-432-7587.
- If you need a language interpreter or a reasonable accommodation or auxiliary aids and services, go online at www.healthearizonaplus.gov, or call 1-855-432-7587

There are a few DES offices still open to the public. Check the DES website to see if an office near you is open if you want to go to the office in-person. www.des.az.gov.

Food banks: The Arizona Association of Food Banks offers an online directory of food banks at http://www.azfoodbanks.org/index.php/foodbank/index. Enter your zip code to locate the nearest emergency food bank near you.

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