



## Massachusetts Regular Unemployment Benefits: FAQ

In lieu of widespread unemployment related to COVID-19, the Massachusetts Department of Unemployment Assistance (DUA) has expanded unemployment insurance (UI) and increased the amounts paid. (See <https://www.mass.gov/resource/information-on-unemployment-and-coronavirus-covid-19> for the latest COVID-specific information re unemployment claims.) The typical one-week waiting period for UI does not apply to COVID-19-related benefits.

Both W-2 employees and self-employed/1099 contract employees are now eligible for COVID-19-related unemployment benefits. It is important to apply for the right type of unemployment benefit. **W-2 employees are eligible to file for traditional unemployment benefits.** The state provides a [guide to filing a new unemployment claim](#) that shows each step of the online application process. After you review the guide, you can apply using the state's [online UI application](#).

While Massachusetts encourages you to apply for benefits online, you may also open a claim by phone by calling (617) 626-6800 or (877) 626-6800. Filing for UI benefits by phone is based on the ***last digit of your Social Security Number***:

- 0,1 file on Monday
- 2,3 file on Tuesday
- 4,5,6 file on Wednesday
- 7,8,9 file on Thursday
- All digits can file on Friday

We recommend that you review the list of needed information below, and have it ready when you call. Be prepared to write down any pin numbers or access codes that may be required on future phone calls.

**What information do I need to provide?** Many of the regular [requirements for UI have been waived](#) due to COVID-19. As long as you stay in contact with your employer, and return to work when asked, you meet the 'work search' requirements.

You need the following information to apply:

- Your Social Security number, birth date, home address, email address, and phone number. If you have dependent children, you also need their legal birth dates and Social Security numbers.
- Your work history for the last 15 months, including the legal names, addresses, and phone numbers of all your employers, and your work start and end dates. If you are uncertain about this information, review your paycheck or W-2.

•To receive payments by direct deposit (which is typically faster), you'll also need your bank name, account number, and routing number. If you don't sign up for direct deposit, DUA will mail you a debit card.

### **1. How much will I receive from state unemployment insurance?**

Eligible workers receive a weekly benefit that considers your earnings for the past 15 months. Each state sets its own specific formula to calculate the weekly benefit amount. In Massachusetts, the calculation is 50% of your "average weekly wage" during the highest two recent quarters.

**The maximum weekly benefit in Massachusetts is \$823/week (2019)**

**The maximum weekly benefit in Rhode island is \$586/week (2019)**

This is referred to as the "weekly benefit amount." It does not include additional amounts for your eligible dependents.

### **1.**

Any person who receives a state UI benefit, in any amount, is eligible for Federal Pandemic Unemployment Compensation, (FPUC) of an **additional \$600 per week**. This is not being reduced or pro-rated. It will be **automatically** added to all eligible weeks of benefits from March 29, 2020 to July 31, 2020. The funds will be applied as soon as state unemployment claims are processed and determined eligible.

### **1. I didn't provide direct deposit information, how will I get my unemployment benefit?**

If you don't sign up for direct deposit, the DUA will send your first payment of UI via paper check. After that, a Mastercard debit card will be mailed to your home, and your benefit amount will be loaded onto the card.

### **1. What if I had an unemployment claim in 2019 or 2020, and my benefits ran out?**

If your unemployment benefits ran out AFTER July 1, 2019, you may be eligible for an additional 13-week extension of regular unemployment insurance benefits, for a total of up to 39 weeks. Please note that for this program, known as Pandemic Emergency Unemployment compensation (PEUC), the **job search requirements are NOT waived**, you must be actively seeking work, and able to work, and maintain a record of your work search. In addition, if your claim is approved and extended, you may also be eligible for the additional \$600 in federal unemployment, discussed in (2) above.

### **1. What if my claim is denied, or I receive a request for more information?**

It's important to check both US mail and email and respond to all requests. It's also important to continue to file for benefits EVERY WEEK, either by phone or online, even if you are not sure if your claim has been (or will be) approved. We do not recommend that you wait for claim approval to do your weekly filing. You should file every week and keep a record of the date when you file, and the period of time (week) you are filing for. By filing every week, if your claim approval is delayed, you may be eligible to receive payment retroactively.

### **1. What if I'm not an employee, and don't get a W-2 each year? Instead, I get paid by check and I'm considered a 1099 contractor.**

There is a new, separate program in Massachusetts, called ***Pandemic Unemployment Assistance (PUA)***, for people who are self-employed, an independent contractor, or a small business owner. This program is described in other documents on the [FPSS website](#).

**1.**

If you contract COVID-19 for any work-related reason, you could be eligible for workers' compensation. If you qualify, you can receive payments to partially replace your paycheck and for medical care related to your injury. ([Learn more about workers' compensation here.](#))

In most cases, a claimant is not eligible for both unemployment benefits and workers' compensation.