



Unemployment Benefits: FAQ

In response to widespread unemployment related to COVID-19, Governor Baker's office recently [announced](#) that the Massachusetts Department of Unemployment Assistance (DUA) will implement portions of the CARES Act to expand unemployment benefits and increase the amounts paid. Many fishermen – regardless of whether you've paid into the unemployment system or not - will be eligible to file for unemployment as of April 30.

See the state's [Unemployment and COVID-19 Benefits website](#) for the latest information on unemployment claims.

1) Which type of unemployment benefit should I apply for?

Both W-2 employees and self-employed/1099 contract employees are now eligible for COVID-19-related unemployment benefits. However, it is important that people apply for the correct type: traditional Unemployment Insurance (UI) or Pandemic Unemployment Assistance (PUA).

- **W-2 EMPLOYEES: UNEMPLOYMENT INSURANCE (UI)**

W-2 employees are eligible to file for traditional unemployment benefits. Apply using the state's [online UI application](#). The Executive Office of Labor and Workforce Development provides a [guide to filing a new unemployment claim](#).

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, they meet the 'work search' requirements. The typical one-week waiting period also does not apply to COVID-19-related benefits.

** W-2 workers who have exhausted their previous UI benefits will receive an *extension of 13 weeks* under the **Pandemic Emergency Unemployment Compensation (PEUC)** program. Eligible workers will receive benefits backdated to the first week they were unable to work due to COVID-19 (or to February 2, 2020, whichever is later), to a maximum of 39 weeks. However, DUA is still waiting for guidance from the federal government. Check [here](#) for updates.

- **SELF-EMPLOYED AND 1099 CONTRACT WORKERS: PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)**

Self-employed individuals and 1099 contract employees are eligible for up to 39 weeks of special unemployment benefits called Pandemic Unemployment Assistance (PUA).

People who would not be eligible for traditional unemployment should not apply using the state's online UI system. DUA is working with a vendor to build a new platform for PUA benefits, which should begin accepting PUA claims on or around **April 30, 2020**. Eligible fishermen will receive benefits backdated to the first week they were unable to work due to COVID-19 (or to February 2, 2020, whichever is later). Check mass.gov/unemployment/covid-19 for updates on the new platform.

2) **What information do I need to provide?** Applicants need the following information to apply (*Add information as learned*):

- 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 not, DUA will send you a debit card.

3) **How much will I receive?**

Eligible workers receive a weekly benefit roughly half that of your average weekly wage, up to the maximum set by law (\$823/week as of late 2019). However, under the **Federal**

Pandemic Unemployment Compensation (part of the CARES Act), all people receiving UI or PUA unemployment benefits will receive an **additional \$600 per week**. This 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 unemployment claims are processed and determined eligible.

4) What if I contract COVID-19 at work? Should I file for workers' compensation?

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.](#)

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

5) I can't apply for unemployment benefits yet, but my spouse is a W-2 employee who can. Should my spouse apply now, or will that prevent me from getting one of the emergency SBA loans (i.e., the EID Loan/Emergency Grant or the PPP Loan)?

FPSS is not certain how the SBA loan programs interact with unemployment benefits. Families may wish to have members eligible for traditional unemployment benefits (UI) apply now, especially if they are low on funds.

6) Can I apply for one of the emergency SBA loans now and unemployment later?

FPSS has not seen or heard anything saying that the loan applications themselves would prevent a person from later applying for unemployment.

7) If I accept one of the SBA loans, will it impact my ability to collect unemployment?

This may be possible – however, FPSS has not seen or heard anything specific about the limitations. As many fishing families will not be able to apply for PUA unemployment benefits until April 30, FPSS will collect more information and insights to help you make a good decision about the loans and unemployment. In the meantime, submitting the loan applications will enable you to reserve a spot in the queue and get the application review started.

Fishing Partnership Support Services know that his process can be confusing! Contact your [Navigator](#) or attend one of DUA 's [Virtual Town Halls](#) if you have questions.