

Coronavirus and Unemployment Insurance Benefits: Expanded Eligibility

The new federal Pandemic Unemployment Assistance Program will provide benefits for many individuals ineligible for state unemployment benefits. It specifically targets self-employed workers and 1099 tax filers. The PUA benefit amount will be similar to what traditional Ohioans eligible for unemployment can receive, plus \$600 a week.

To be eligible for PUA, the individual must NOT be eligible for regular unemployment benefits. Additionally, individuals must meet one of the following circumstances:

- The individual has been diagnosed with COVID-19, or is experiencing symptoms and is seeking medical diagnosis;
- A member of the individual's household has been diagnosed with COVID-19;
- The individual is providing care for a family member or member of the household who has been diagnosed with COVID-19;
- A child or other person in the household for which the individual has primary caregiving responsibility is unable to attend school or another facility is closed as a direct result of the COVID-19 emergency, and the school or care is required for the individual to work;
- The individual is unable to reach the place of employment because of a COVID-19 quarantine;
- The individual is unable to reach the place of employment because a healthcare professional has advised him or her to self-quarantine due to COVID-19 concerns;
- The individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of COVID-19;
- The individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19;
- The individual has quit his/her job as a direct result of COVID-19;
- The individual was laid off as a direct result of COVID-19;
- The individual's place of employment is closed as a direct result of COVID-19

There is no minimum income requirement for PUA.

Individuals that have taken the Payroll Protection Program loan are not eligible for unemployment benefits. For the most part, self-employed taxpayers with their own employees will receive more money through PPP. However, for lower-earning self-employed individuals, the simplest option is to seek unemployment benefits. These people will be able to completely recover their lost income and business expenses via unemployment benefits, with no limitations on how they spend the received funds.

Pre-registration is now available on the website <https://cares.unemployment.ohio.gov/> and benefits will be retroactive to the date you became eligible, as far back as February 2, 2020. The additional \$600 per week is available from March 29 through July 25, 2020.

Before you begin the PUA application process, you will need to collect the following documents and information.

- Social security number, date of birth and driver's license or state ID number
- Name, address, telephone number, and valid email address
- Name, address, telephone number and dates of employment for 2019
- Reason for unemployment
- Dependent information (Spouse or Children), including social security number and date of birth
- Banking information for direct deposit

Self-employed individuals must submit acceptable proof of employment which may include a 2019 tax return, if available.