

Unemployment Information

4/23/2020 - Check back often for updated information as conditions change.

Due to the high volume of Unemployment Insurance claims, if you do not currently have a Missouri Access Debit Card, we strongly encourage any claimant with a bank account to select Direct Deposit as your benefit payment method. At this time, it is the most time-efficient method to receive payment.

For Employers: If you are an employer and need more information on the services available through the Missouri Division of Employment Security (DES), please click:

- **Filing a Contribution & Wage Report,**
- **Shared Work Program** - a lay-off aversion program
- **Filing a Mass Claim** – Expedite filing multiple claims on behalf of your employees
- Tax representatives are available to assist employers by phone Monday – Friday from 8:00 AM – 5:00 PM by calling 573-751-1995.

Or to contact a tax representative by email: esemptax@labor.mo.gov

For Employees:

- If this is your first time filing for unemployment, please read our [Information for Workers brochure](#) and watch [this video](#) on unemployment basics. You can also visit our [video library](#) for more information at labor.mo.gov/des/videos.
- Visit **UInteract** to file for unemployment and access our video gallery at uinteract.labor.mo.gov, 24 hours a day, 7 days a week.
- To contact a Regional Claims Center representative by email: esuiclaims@labor.mo.gov
Regional Claims Center representatives are available by phone Monday – Friday from 8:00 AM – 5:00 PM by calling:

Jefferson City	573-751-9040
Kansas City	816-889-3101
Springfield	417-895-6851
St. Louis	314-340-4950
Outside Local Calling Area	800-320-2519

UInteract (uinteract.labor.mo.gov) is an easy to use mobile-friendly online Unemployment Insurance application that is available to workers and employers 24/7. Ninety percent of claimants are able to file online, without assistance.

If you need more information on Unemployment Insurance:

- Visit the Missouri Division of Employment Security website at labor.mo.gov/DES.
- Visit the Unemployment Video Library at labor.mo.gov/DES/videos

Coronavirus (COVID-19) and Unemployment Insurance Benefits Questions and Answers

Question 1: Can I quit my job to collect unemployment and the \$600 weekly FPUC payment?

Answer: Missouri's regular unemployment insurance program continues to be in effect. Under Missouri unemployment law, most people who are currently employed and quit are not eligible for unemployment benefits. If an employer offers sick leave and/or other leave or remote work options to address COVID-19 in lieu of layoffs, then a person who quits on his/her own volition would not qualify

for unemployment benefits. At this point, no federal legislation changes this part of Missouri's program eligibility for unemployment. Quitting without good cause to obtain additional funds under the regular unemployment program or the CARES Act qualifies as fraud. If an individual obtains benefits through fraud, the individual is ineligible for any additional benefit payments, must pay back the benefits received and is subject to criminal prosecution. A poster is available [here](#).

Question 2: What if an employee refuses to return to work? Will they still be eligible for unemployment benefits?

Answer: Missouri's regular unemployment insurance program continues to be in effect. Under Missouri unemployment law, refusing to return to work without good cause to obtain additional funds under the regular unemployment program or the CARES Act qualifies as fraud. If an individual obtains benefits through fraud, the individual is ineligible for any additional benefit payments, must pay back the benefits received and is subject to criminal prosecution. A poster is available [here](#). The employer will be an interested party to a refusal of suitable work if the employer files a written protest within 10 days of the refusal. For additional details, visit https://labor.mo.gov/DES/Employers/employer_protest

Question 3: What is the best method to reset my userid for the UInteract system so I can file a claim?

Answer: If you do not remember answers to your security questions, are unable to reset your userid and get locked out, you can try again in 24 hours. If you are still locked out, email esuiclaims@labor.mo.gov for assistance. Be sure to include your name, phone number and last four digits of your social security with your request. Due to the volume of inquiries, it may take a few days to respond to your request.

Question 4: Can I reset my own password if I've forgotten it?

Answer: Yes. You can click on "Forgot Password" to reset your password. If you have made too many attempts and are locked out, you can try again within 24 hours. There is no need to call the claims center staff to reset passwords.

Question 5: What does the Federal Pandemic Unemployment Compensation (FPUC) program provide and when do I receive the benefits?

Answer: The FPUC provides an additional \$600 payment per week to those eligible for at least one dollar (\$1 US) in regular unemployment benefits during that week. The \$600 federal supplement provided under the FPUC is effective the week beginning March 29, 2020 for those eligible to receive a regular unemployment weekly payment. Payments to eligible recipients began the week of April 12, 2020. Payments will be made retroactively for claims filed on or after March 29, 2020. The last payable week under the FPUC will be the week ending July 25, 2020. During the FPUC program period, claimants who are eligible to receive regular unemployment weekly payments will receive the additional \$600 FPUC payment.

Question 6: If I'm self-employed, can I receive unemployment benefits?

Answer: Self-employed, gig workers, and independent contractors whose businesses have been impacted by the coronavirus are encouraged to apply for unemployment assistance. Under the Pandemic Unemployment Assistance (PUA) program, those who qualify will be eligible for weekly benefit payments of between \$133 and \$320 per week plus a \$600 federal supplement available under the Federal Pandemic Unemployment Compensation (FPUC) program. The federal guidelines provide the FPUC payments only apply to weeks payable from March 29, 2020, through July 25, 2020. These two programs are not regular unemployment insurance, but are new, fully federally funded assistance programs. Both of these provisions have been enacted as part of the Coronavirus Aid, Relief and Economic Security (CARES) Act. Missouri is processing PUA claims beginning with the week of April 19, 2020.

Question 7: When can self-employed individuals apply for Pandemic Unemployment Assistance (PUA)? When I filed, I was denied; it said I was "not an insured worker." I don't have enough work history, can I apply for PUA? I was about to begin a new job but couldn't because of the coronavirus, can I file for PUA?

Answer: To be eligible for a PUA claim, individuals must first file a regular unemployment claim and be found ineligible. Most self-employed individuals who file a claim will receive a notice that they are not

an insured worker. This is because they are not covered under the regular unemployment insurance system.

Individuals in these groups who have been negatively impacted by the coronavirus, and **have not already filed** a claim, are encouraged to file online at uinteract.labor.mo.gov. When filing, individuals should:

- Indicate “none” when asked for states in which they have worked, unless they have worked for an employer in the last 18 months. This is important because those that were self-employed and impacted by coronavirus may have worked for an employer in the last 18 months and could be eligible for the state’s regular unemployment insurance program.
- Receive a notification from DES with further instructions on what information will be needed and how to complete the filing process for the PUA. If those unemployed selected to be notified electronically, an email will be sent the following day after the claim is filed stating to check their correspondence tab in UInteract. All others will be mailed the instructions and should receive within the time it takes to be delivered by the US Postal Service.

Individuals who **have already** filed an unemployment claim and have received a notification that they are not an insured worker will also be contacted by the DES mid to late week with further instructions on what information will be needed and how to complete the filing process for the PUA. The same notification by DES as stated above will apply.

The DES notification will require those self-employed, gig workers, independent contractors, and those who otherwise do not qualify for regular unemployment benefits to provide proof of employment and they may also choose to provide proof of earnings to potentially increase the amount of benefits received each week. Until additional proof of earnings is provided to increase PUA benefit payments, those eligible for PUA benefits will receive the minimum PUA payment of \$133 for each week for which they are eligible to receive payments. Examples of acceptable forms which provide proof of employment include business cards, advertisements, telephone listings, business licenses, etc. Examples of acceptable forms of proof of earnings will include copies of the 2019 income tax returns with related Schedules C, E, F and SE, Form K-1 and/or Form 1099-Misc. If the individual has not filed their 2019 taxes, the 2019 supporting tax documents will be acceptable proof. These are any documents used to file the income tax return which show 2019 earnings, such as Form 1099, W-2, etc. Individuals will receive instructions from the DES on how to securely submit proof through the UInteract system.

The PUA benefits will be retroactive to when an individual was negatively affected by the coronavirus, however, the individual will need to provide proof. PUA payments are estimated to be issued within 10 days of eligibility determination. Claimants should log into UInteract.labor.mo.gov for the most up to date status of eligibility and payments.

Individuals who do not have enough work history or who were unable to begin their new job because of the pandemic are also encouraged to apply for unemployment. If they receive a notice that they are not an insured worker, they will also receive notification from the DES on how to complete their application for the PUA program.

Question 8: How do I qualify for the Pandemic Unemployment Assistance (PUA) program?

Answer: To be eligible for a PUA claim, individuals must first file a regular unemployment claim and be found not eligible (see above). Additionally, the individual applying for the PUA must self-certify, under penalty of perjury, that they fall into one of the categories listed below and that intentional misrepresentation in one or more of these categories is fraud and may be subject to criminal prosecution.

To be covered under the PUA, an individual must also self-certify that they are able to work and available to work as provided by state law except that they are unemployed, partially unemployed, unable to work or unavailable to work due to at least one of the following categories:

- The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a 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 a member of the individual's 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 that is closed as a direct result of the COVID-19 public health emergency and such school or facility care is required for the individual to work.
- The individual is unable to reach the place of employment because of a quarantine imposed as a direct result of the COVID-19 public health emergency.
- The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine due to concerns related to COVID-19.
- 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 the COVID-19 public health emergency.
- 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 to quit his or her job as a direct result of COVID-19.
- The individual's place of employment is closed as a direct result of the COVID-19 public health emergency.
- The individual is an independent contractor who is unemployed, partially unemployed, or unable or unavailable to work because the COVID-19 health emergency has severely limited their ability to continue performing their customary work activities, and have been forced to suspend such activities.

Question 9: I've exhausted my benefits; am I eligible for unemployment assistance?

Answer: Additionally, Missouri anticipates that it will also begin rolling out the provisions of the Pandemic Emergency Unemployment Compensation (PEUC) program beginning the week of April 26, 2020. This program will provide up to an additional 13 weeks of unemployment to those that have exhausted their regular unemployment benefits. Once the PEUC program is operational, the DES will notify all potentially eligible individuals who have previously applied for benefits. Missouri encourages claimants who have exhausted their unemployment benefits, and still have an active benefits year, to continue to file weekly requests for payment.

Question 10: Can I file for unemployment if I am still working part-time or working for another employer but laid off of one job?

Answer: Yes. You may file for unemployment. When you file your weekly request for payment you will be asked to report your weekly earnings before taxes and other deductions. If your earnings are not excessive, you may receive a partial unemployment benefit. To calculate your partial benefit payment, visit labor.mo.gov/DES/Claims/partial_benefit. Misreporting or underreporting earnings to obtain additional funds under the regular unemployment program or the CARES Act qualifies as fraud. If an individual obtains benefits through fraud, the individual is ineligible for any additional benefit payments, must pay back the benefits received and is subject to criminal prosecution.

Question 11: Who pays for the additional \$600 provided under the Federal Pandemic Unemployment Compensation (FPUC) program?

Answer: The FPUC is 100% federally funded.

Question 12: Will I be able to collect regular unemployment or the \$600 federal supplement if I have an existing overpayment? Can you waive the fraud penalties on my overpayment?

Answer: If you have an existing non-fraud overpayment, any weekly benefit payment for which you are eligible will be applied to the overpayment. If you have an existing fraud penalty, you are not eligible for benefits. If you have questions regarding your overpayment, you may call 573-751-4058.

Question 13: Is there any assistance available to keep my employees on the payroll during this time? What is the Federal Paycheck Protection Program (PPP)?

Answer: The Federal Paycheck Protection Program (PPP) is a Small Business Administration (SBA) loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis. For more information on which businesses qualify and other questions about this loan visit sba.gov. For other resources to help businesses, visit the [Missouri Department of Health's page](#).

Question 14: I filed a Mass Claim for my employees and have received the PPP loan for those employees. What can I do now?

Answer: You will need to contact the Division of Employment Security (DES) by emailing DOLIR.MassClaims@labor.mo.gov or you can call 573-751-0436. DES will need a list of the employees that you are paying through the PPP loan. You will need to include the start date of when the employees will be getting paid.

Question 15: My employer notified me that they will be paying me through the PPP loan. Can I choose to receive unemployment instead of a paycheck from my employer? Can I still collect unemployment? What do I do if I've already received unemployment benefits?

Answer: If your employer has chosen to receive the PPP loan to pay employees, you do not have the choice of receiving unemployment benefits rather than the paycheck from the employer. If your employer has notified you that you will be receiving paychecks through the PPP loan, you will need to stop claiming unemployment weeks. In most cases, if you are being paid by your employer through the PPP and the amount is greater than what is allowed above your Weekly Benefit Amount (WBA), you would be considered employed, and therefore not eligible to receive unemployment benefits. Any unemployment payments made to you during the same time that you were being paid by your employer through the PPP loan would be considered overpaid.

If you have already claimed unemployment for those weeks, you will need to report your earnings for those weeks. To report your earnings you will need to call DES at 573-751-4058 and select option 4. A Claims Specialist will assist you in reporting these earnings. Any unemployment that was paid to you, including the Federal Pandemic Unemployment Compensation (FPUC) payments will need to be paid back by you. If you were overpaid you will receive a letter from DES with information on how to repay the unemployment funds that were incorrectly paid out to you.

If your earnings through the PPP loan are less than your WBA, you may be eligible for partial unemployment benefits. You are required to report these earnings for each week the funds were specified to be paid. (Example- If, you were paid on 4/22/2020 for the week of 4/12/2020 through 4/18/2020, you would need to report those earnings for the week ending 4/18/2020.)

Question 16: Has Missouri waived the waiting week for those eligible to receive unemployment benefits due to the coronavirus?

Answer: Under the authority of Missouri EO20-4, the Missouri Department of Labor has waived any waiting week requirement served for all claims filed as a result of the coronavirus. That means, unlike prior to the order, eligible individuals will receive payment for the waiting week as their first payment and not have to wait until they have exhausted benefits to be paid for the waiting week. However, individuals will not get paid until after the protest period, which appears as a pending protest online.

Question 17: Why is there a protest period for unemployment claims?

Answer: Unemployment insurance is paid by employers. There is no money taken out of any employee's paycheck to pay for it and it is not paid for by your taxes. It is strictly paid for out of your employer's unemployment account. Because of this, your last employer and all of your base period employers have the right to protest an employee's unemployment claim. In fact, because employers pay unemployment out of their accounts, we have to notify employers and give them an opportunity to protest before we pay their money out of their account to you. This is called a protest period and will show online on your claim as a pending protest. This is a usual part of the process and is a period of about ten days. If after that time, no issues are discovered and no protests are received, you would receive back payment for

any money due. However, it is important that during this time you continue to request payments weekly.

Question 18: How long will it take for a claims payment to be made? What is the fastest way to get paid?

Answer: Typically, you would be requesting payments for 2-3 weeks during the protest period before receiving any payments and then we back pay you for those weeks if you are eligible. If you don't already have a Missouri Access Debit card, the quickest way to receive payment is by direct deposit. Typically, after we process a payment to you (as viewed online), you will see the payment in your account within a day or two depending on how long your bank holds funds. For each week that you wish to be paid, you must file a weekly request for payment online. You cannot request payment until that calendar week is over. If you wish to be paid for the waiting week, you must request payment for that week also.

Question 19: It says I have a pending issue online. What does that mean?

Answer: If during a protest period, we receive a protest or an issue is discovered, your payment can be delayed until the investigation is completed. You can view your claim status online under the inquiry tab and any correspondence under the correspondence tab. Should we ask for additional information during the course of our investigation, please respond to the deputy's request for additional information. Once we have completed our investigation, if we find in your favor, you will receive back pay for the weeks for which you have requested payment. If we do not find in your favor, you will receive correspondence (can also be found under the correspondence tab online) and give you the opportunity to appeal. In that case you would want to continue to request payments each week.

Question 20: If the coronavirus (COVID-19) causes my employer to shut down operations temporarily or close, will I qualify for unemployment benefits?

Answer: In most situations, yes. Missouri unemployment benefits are available to individuals who are unemployed through no fault of their own. If an employer must shut down operations temporarily or close because there no work is available, individuals may be eligible for unemployment benefits if they meet the eligibility criteria. Employers may be able to avoid a lay-off with a partial shut down by applying for the Missouri Shared Work program. See question below.

Question 21: Can an employer participate in Missouri's Shared Work program whose business has temporarily declined due to the coronavirus (COVID-19)?

Answer: An employer can participate in a Shared Work plan if they meet the eligibility requirements for Missouri' Shared Work program. The Shared Work Unemployment Compensation Program is an alternative to layoffs for employers faced with a reduction in available work. It allows an employer to divide the available work among a specified group of affected employees instead of a layoff. These employees receive a portion of their unemployment benefits while working reduced hours. For more information about the eligibility requirements for Missouri's shared work program, please visit www.sharedwork.mo.gov, email shared.work@labor.mo.gov. or call 573-751-WORK (9675). Employees that are eligible for Shared Work during a week are also eligible for the \$600 FPUC supplement for that week.

Question 22: Do I need to search for work if I am laid off due to COVID-19?

Answer: Weekly work search activities are not required for those that file their unemployment claim as a coronavirus-related claim. Work searches are typically not required when there is a recall date within eight weeks of the temporary lay-off. If the recall date changes but is within the initial eight weeks from the last day worked, the employee must contact a Regional Claims Center representative to update the recall date. An employer may apply for approval of an extended recall and a work search waiver for employees of up to sixteen weeks. For more information about recall and extended work search waiver please visit labor.mo.gov/DES/Employers/extended_waiver.

Question 23: Will an employer's unemployment taxes increase if an employee receives unemployment benefits because of a coronavirus-related business shutdown?

Answer: Under the authority of Missouri EO20-4, the Missouri Department of Labor is temporarily waiving any charges to contributory employers for benefits paid out to claimants as a result of a loss of work due to the coronavirus.

Question 24: If I am off of work due to the coronavirus and am receiving pay such as paid sick leave, vacation pay or family medical leave, am I eligible to receive unemployment benefits?

Answer: No. Generally speaking, an individual still receiving pay while off of work is not “unemployed” and is ineligible for unemployment benefits.

Question 25: Are employer unemployment taxes and reports for the first quarter still due on April 30, 2020?

Answer: Due to the ongoing COVID-19 situation, the first quarter employer Contribution and Wage **payment due date** has been extended until June 1, 2020. Contribution and Wage **reports are still due** by April 30, 2020.

Question 26: Can an employer participate in a mass claim filing?

Answer: Yes. The Electronic Mass Claims Filing System is available to employers during a temporary mass lay-off. Employee information provided by the employer, allows the DES to file an initial or renewed unemployment claim on behalf of employees quickly and efficiently. An employer can participate in a mass claim filing if they meet the eligibility requirements below:

- The lay-off must be due to a lack of work;
- The lay-off must be less than eight weeks in duration;
- An employee is not on a leave of absence;
- The employee is not receiving pay; for example, sick pay, vacation pay, family medical leave pay, etc.
- For more information about the Mass Claims Filing System, please visit labor.mo.gov/mass-claims.

Question 27: Will an employee be eligible for unemployment benefits if they are in mandatory quarantine because of suspicion of having the coronavirus?

Answer: In most situations, yes.

Question 28: If an asymptomatic individual imposes a self-quarantine because of the coronavirus, will they be eligible for unemployment benefits?

Answer: The individual may be eligible for benefits. Unemployment benefits are available to individuals who are totally or partially unemployed due to no fault of their own. In this example, the individual—not the employer—is choosing not to work. However, the facts of each circumstance are essential. If the employer allowed this individual to telework and the individual chose not to accept that work, they would not qualify for benefits because they would not be unemployed. If the employer required the individual to stay home but did not offer telework, the individual might be eligible for benefits.

Question 29: If an individual leaves work to care for children due to school/daycare closures as a result of COVID-19, are they eligible to receive unemployment benefits?

Answer: For regular unemployment, in most cases, no. Unemployment benefits are available to individuals who are totally or partially unemployed due to no fault of their own. In this example, the individual is not available for work due to caring for children and would be ineligible. However, the facts of each circumstance are essential in determining eligibility for unemployment benefits. Under the Pandemic Unemployment Assistance (PUA) provision of the CARES Act, they may be eligible. The PUA is not regular unemployment insurance, but instead a fully federally funded assistance program.

Question 30: If an individual is ill because of the coronavirus, will they be eligible for unemployment benefits?

Answer: Maybe. The facts of each circumstance are essential in determining eligibility for unemployment benefits and each situation must be handled on a case by case basis.

Question 31: Can an individual receive Disaster Unemployment Assistance due to the coronavirus?

Answer: If the President of the United States declares the coronavirus a national disaster with individual assistance available, and if the individual experiences a loss of work in Missouri as a result, they may be eligible for unemployment benefits and/or Disaster Unemployment Assistance. NOTE: The

March 13, 2020, national disaster emergency declaration did NOT include individual assistance. However, the CARES Act does contain a provision for Pandemic Unemployment Assistance.

Question 32: When should an individual file for unemployment benefits?

Answer: Once the individual is separated from work, they should immediately file a claim for unemployment benefits.

Question 33: What if a claimant is required to participate in the Reemployment Services and Eligibility Assessment (RESEA) program?

Answer: If an individual is required to participate in the RESEA program the RESEA interview will be completed over the phone at this time. Claimants should contact the MO Job Center at the phone number listed on the appointment letter. If the individual is unable to participate, they may reschedule their interview appointment by contacting the job center at the phone number listed on their appointment letter.

For additional questions about COVID-19, please visit:

www.health.mo.gov/coronavirus