



## Policy Brief: Unemployment Insurance Eligibility after COVID-19

*April 10, 2020*

Unemployment benefits are increasingly important for Ohioans. Between January 1 and the first week of April over 750,000 people have filed unemployment benefits in the state. This compares with 100,000 during the same time period in 2019. The decline in economic activity has thrown many people out of work. Many workers lost their jobs and are covered by the traditional UI benefits system. However, the federal legislation (CARES Act) and Ohio government have made substantial changes in the eligibility for UI Benefits in response to the economic crisis.

Our research team is working actively to better understand the impact of the economy and the increased eligibility on the number of Ohioans receiving UI Benefits. We are developing products that catalog changes in the eligibility rules. Below is a summary of legal changes that Ohio and the federal government have put into place.

**Note:** This summary is not a substitute for official state or federal guidance. If you need unemployment assistance contact the [Ohio Department of Job and Family Services](#) or your local [OhioMeansJobs center](#).

### Helpful Links:

Ohio's homepage for unemployed workers (Ohio's Office of Unemployment Insurance Operations site):  
<https://unemployment.ohio.gov/>

For helpful updates from the Ohio Department of Job and Family Services:  
<http://jfs.ohio.gov/ouio/CoronavirusAndUI.stm>

Instructions on how to apply for Unemployment Insurance benefits:  
<https://jfs.ohio.gov/ouio/ClaimInformationPage.stm>

Ohio Department of Job and Family Services homepage:  
<https://jfs.ohio.gov/>

Ohio's general unemployment FAQ's page:  
<https://ohio.gov/wps/portal/gov/site/help-center/faqs/unemployment>

### Unemployment Insurance Eligibility after COVID-19

Broad guidelines for UI eligibility are established at the federal level. Each state then sets its own additional UI eligibility guidelines and requirements, such as the one-week waiting period to receive benefits after filing (U.S. Department of Labor, 2019).

The occurrence and spread of COVID-19 triggered two waves of changes that acted on UI eligibility. The first wave occurred at the state level, and the second wave occurred at the federal level. On March 16<sup>th</sup>,

2020, Governor Mike DeWine issued executive order 2020-3D, modifying the UI eligibility requirements at the state level. On March 27<sup>th</sup>, 2020, the federal government finalized the Coronavirus Aid, Relief, and Economic Security Act (CARES act) .This law expands UI eligibility to new populations of workers under the new Pandemic Unemployment Assistance program, which supplements the Pandemic Emergency Unemployment Compensation program.

### State level changes

Changes to UI eligibility at the state level as of Ohio Executive Order 2020-03D (3/16/2020):

- **Individuals requested to be quarantined by a doctor or by their employer, even if not actually diagnosed with COVID-19, will be considered unemployed and eligible for UI. Not eligible if the quarantine is self-imposed.**
- Claimants must meet the weekly requirements that they are able and available for work, however **requirement that they actively search for work while receiving benefits is waived.**
- One week unemployment insurance waiting period waived for totally and partially unemployed, and people in the SharedWork Ohio Program.
- Orders in 2020-03D apply only to those workers that do not have access to leave benefits from their employer(s).

### Federal level changes

Changes to UI eligibility at the federal level as of the signing of the CARES act (3/27/2020):

- Section 2102 of the CARES act creates the temporary Pandemic Unemployment Assistance program (operational through December 31<sup>st</sup>, 2020) to provide payment to those not traditionally eligible for unemployment benefits.
- An individual is covered under Section 2102 if they are...
  - o Not eligible for regular compensation or extended benefits under State or Federal law or pandemic emergency unemployment compensation
    - Unemployment compensation characterizes benefits administered through state governments via federal-state agreements and is based on eligibility standards set by state governments. These are the eligibility standards modified by Ohio Executive Order 2020-3D.
    - **Pandemic unemployment assistance is an additional support framework for those workers who are not already covered by unemployment compensation.**
  - o **Otherwise able and available to work, but are unemployed, partially unemployed, or unable to work because the...**
    - Individual is diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a diagnosis
    - Individual's family member was diagnosed with COVID-19
    - Individual provides care to a member of the household who is diagnosed with COVID-19
    - Individual is responsible for someone who is unable to attend school or another facility that is closed due to COVID-19 and such school or facility care is necessary for the individual to work

- Individual is unable to reach their place of employment because of quarantine imposed as a direct result of COVID-19
  - Individual is kept from employment by advice of a health care provider due to concerns related to COVID-19
  - Individual was beginning employment, but the job no longer exists or the individual cannot reach the job as a direct result of the COVID-19 health emergency
  - Individual becomes breadwinner after the former head of household dies due to COVID-19
  - Individual must quit their job due to COVID-19
  - Individual’s place of employment is closed due to the COVID-19 health emergency
- Individual is **self-employed**, seeking part-time employment, does not have sufficient work history, or **would otherwise not qualify** for regular unemployment or extended benefits under the State of Federal law or pandemic emergency unemployment compensation under section 2107
  - This includes many small-business owners, freelancers, and other gig-economy workers who were not previously eligible for UI.
  - “Sufficient work history” refers to the conventional requirement that an individual works and earns enough in UI covered employment during the base period prior to the time they file their UI claim. Ohio’s regular base period is four of the five most recent yearly quarters. By Ohio law, for a regular base period, an individual is required to have worked at least 20 weeks and earned at least \$269 per week.
- **An individual is not covered under section 2102 if the...**
  - **Individual has the ability to telework with pay**
  - **Individual is receiving paid sick leave or other paid leave benefits**