

# Pandemic Unemployment Assistance (PUA) and American Rescue Plan Act of 2021 (ARPA) FAQs.

Update: 5/04/2021

**Please note:** These FAQs will be updated as we make systematic programming changes based on federal guidance or as necessary.

\*NEW - Updated Continued Assistance to Unemployed Workers Act of 2020 – PUA Program and the American Rescue Plan Act of 2021\*

- PUA program extended until Benefit Week Ending (BWE) September 4, 2021. New and continued claims can be filed until September 4, 2021
- New limitations on backdating for claims filed on or after December 27, 2020
- New requirements for individuals to submit documentation of employment or self-employment
- New FPUC \$300 stimulus added to weekly benefits filed from 12/27/20 to 9/4/21

#### **NEW DOCUMENTATION REQUIREMENT:**

Am I required to submit any employment documentation when applying for PUA?

Section 241 of the Continued Assistance Act creates a new requirement for individuals to submit documentation substantiating employment or planned employment/self-employment. Individuals who do not provide documentation substantiating employment/self-employment (or planned employment/self-employment) within the required timeframe are not eligible for PUA.

- <u>Filing New Applications for PUA on or after January 31, 2021</u>: Individuals filing a new PUA application on or after January 31, 2021 (regardless of whether the claim is backdated), are required to provide documentation within 21 days of application date.
- <u>Filing Continued Claims for PUA</u>: Individuals who have an existing PUA claim as of December 27, 2020, (the
  enactment date of the Continued Assistance Act) OR who file a new initial PUA claim before January 31,
  2021, and who receive PUA on or after December 27, 2020 must provide documentation within 90 days of
  the application date.

Will I be eligible for the new Federal Pandemic Unemployment Compensation (FPUC) \$300 payment?

If you are eligible for PUA, you will receive the additional \$300 per week. You will not need to do anything additional to receive these funds. Weekly claims filed beginning after December 26, 2020 through the week ending September 4, 2021 are eligible to receive the FPUC \$300 additional payment for each payable week.

# How long will PUA last?

If you are eligible and out of work due to COVID-19 related reason possible eligible weeks of PUA began with the week starting February 2, 2020 and has been extended through the week ending September 4, 2021

#### Can I file for benefits for all the weeks I have not been able to file until now?

If a PUA claim was filed on or before 12/26/2020, DETR will backdate PUA claims to the earliest date of eligibility, the first week you were unemployed due to one of the COVID-19 related reasons. If you are found eligible for PUA you will receive payments for all eligible weeks back to the first week you were affected by COVID-19, but no earlier than February 2, 2020. If a PUA claim was filed on or after December 27, 2020, the earliest a PUA claim can be backdated to is 12/06/2020.

# How do I know if I am eligible for PUA?

If you are self-employed, seeking part-time employment, do not qualify for regular Unemployment Insurance (UI) or have exhausted all UI, PEUC, or SEB benefits and have been affected by the COVID-19 pandemic you may qualify to receive benefits. You are affected by the COVID-19 pandemic if you are unemployed, partially unemployed, unable to work or unavailable for work due to one of the following reasons:

- You have been diagnosed with or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis;
- A member of your household has been diagnosed with COVID-19;
- You are providing care for a family member or a member of your household who has been diagnosed withCOVID-19;
- Your child or other persons in the household for whom you are the primary caregiver is unable to attend school or another facility that is closed due to the COVID-19 pandemic, and directly affects you from working;
- You are unable to reach your place of employment because of a quarantine or stay-at-home order due to the COVID-19 pandemic;
- You are unable to reach your place of employment because you have been advised by a health care provider
  to self-isolate or quarantine because you are positive for, or may have had exposure to someone who has or,
  is suspected of having COVID-19;
- You were scheduled to start a new job and do not have an existing job or are unable to reach the job as a direct result of the COVID-19 pandemic;
- You have become the breadwinner/major supporter for a household because the head of your household has died as a direct result of COVID-19;
- You had to quit your job due to being diagnosed with COVID-19 and being unable to perform your work duties;
- Your place of employment is closed as a direct result of the COVID-19 pandemic;
- You are self-employed or an independent contractor and have experienced a slowdown in business due to COVID-19 which has forced you to suspend operations or you are self-employed (including an independent contractor or gig worker) and experienced a significant reduction of services because of the COVID-19 public health emergency;
- You were denied continued unemployment benefits because you refused to return to work or accept an offer
  of work at a worksite that, in either instance, is not in compliance with local, state, or national health and
  safety standards directly related to COVID-19. This includes but is not limited to, those related to facial mask
  wearing, physical distancing measures, or the provision of personal protective equipment consistent with
  public health guidelines;

- You provide services to an educational institution or educational service agency and are unemployed or partially unemployed because of volatility in the work schedule that is directly caused by the COVID-19 public health emergency. This includes, but is not limited to, changes in schedules and partial closures; or
- You are an employee and your hours have been reduced or you were laid off as a direct result of the COVID-19 public health emergency.

# Who is not eligible for PUA?

Eligibility for PUA requires that an individual be unemployed, partially unemployed, or unable or unavailable to work in Nevada due to COVID-19, and that you not be eligible for any other unemployment insurance benefits. For example, you are not eligible for PUA if:

- If you are eligible for a regular UI claim, PEUC or SEB;
- If you are able to work remotely without reduced pay;
- If you are receiving paid sick leave or other leave benefits;
- If you are unemployed, but not due to COVID-19;
- If you were not working in Nevada at the time you became unemployed due to COVID-19 and do not have a bona fide job offer to work in Nevada that you were unable to start due to COVID-19.

# How do I know if I should file for regular UI benefits or for PUA?

Individuals who received a W2 from an employer for 2019 or 2020 should go to <u>ui.nv.gov</u> and select "File a UI Claim" to determine if there is regular UI benefit eligibility. Any person who may have UI eligibility must file for regular UI benefits before filing for PUA. If you are not eligible for a regular UI claim, then you may be eligible for a PUA claim, provided you are otherwise able to work and available for work within the meaning of Nevada law, except you are unemployed, partially unemployed, or unable or unavailable to work due to a COVID-19 related reason. To file for a PUA claim, you must have exhausted any and all other types of UI, including Pandemic Emergency Unemployment Compensation (PEUC) and State Extended Benefits (SEB).

#### How do I apply for PUA benefits?

You may apply for PUA benefits online by visiting <a href="www.employnv.gov">www.employnv.gov</a> and filing for benefits within the PUA online application, or, you may call the Nevada PUA call center at 800-603-9681 or 775-298-6007, or 702-998-3081. Please have copies of documents verifying your income during calendar year 2019 or 2020 (if filing a new claim after 1/01/2021) available as you file your initial application for benefits.

#### I already filed for UI benefits and was denied, what do I do now?

If you filed a regular UI claim and you were denied benefits, and you meet the PUA requirements of being unemployed, partially unemployed, or unable or unavailable to work due to a COVID-19 related reason, you may file for a PUA claim either online or over the phone.

#### I already filed for UI benefits and I was not monetarily eligible what do I do now?

If you filed a regular UI claim and have received a Notice of Monetary Determination showing your potential eligibility is \$0.00 dollars for 0 number of weeks you may file for a PUA claim either online or over the phone.

#### I work in the gig economy or I am a gig worker. Am I eligible for PUA?

Yes, gig workers with reportable income (such as wages, tips, and other job-related earnings) may be eligible if:

- You are unemployed, partially employed, or unable or unavailable to work because of the COVID-19 pandemic; and
- The COVID-19 pandemic has severely limited your ability to continue performing your customary work activities and you have had to suspend your work.

#### How much am I eligible for on PUA?

The minimum weekly benefit amount for PUA payments in Nevada is \$181 per week. This amount may be increased by providing income documentation for previous calendar years (2019 and 2020). PUA benefits may not be more than the State of Nevada's maximum weekly benefit amount for regular UI benefits which is \$483 per week (\$469 per week if claim is effective prior to 7/5/20). All individuals collecting PUA will receive \$600 per week from the Federal Pandemic Unemployment Compensation (FPUC), in addition to the PUA weekly benefits as calculated above. FPUC payments will begin with the week ending April 4, 2020. The last week that FPUC is payable is the week ending July 25, 2020. For weeks of unemployment beginning after December 26, 2020 and ending on or before September 4, 2021 all individuals collecting PUA will receive \$300 from the Federal Pandemic Unemployment Compensation.

# How long will it take before I can get PUA payments?

We will have staff trained and ready to start processing these applications. Each claim requires a review for each week of PUA eligibility and will take some time. The Division recommends checking the website and your PUA account for any current/updated changes. During the application process, you will have the option to choose between direct deposit, which will process more quickly, or you may choose to receive a debit card.

#### What kind of documentation do I need to provide to show my previous income?

Documents which show your total <u>net income</u> for the entire year such as tax documents are preferable, as these will allow a quicker review of your total earnings. Acceptable documentation you can provide may include but is not limited to W-2 forms, tax returns, paycheck stubs, bank receipts, ledgers, invoices, and billing statements. Providing this documentation may increase your benefit amount based on a percentage of earnings. Documentation will need to be provided within the PUA application; documentation which has been sent to DETR through other means will not be transferred to PUA.

#### What is the time period I need to look at when submitting previous income?

The base period for computing PUA's weekly benefit amount (WBA) is the most recent tax year, calendar year 2019 or **2020** (if filing PUA claim after **1/01/2021**). This differs from regular UI claims, so additional documentation may need to be required.

#### Do I need to file weekly claims for PUA benefits?

Yes. You must continue to file weekly certifications to receive weekly PUA benefit payments. This includes if your PUA benefits are on hold due to eligibility issues or pending an appeal decision, you will still need to file weekly claims. If you return to work and no longer wish to file for PUA benefits, simply stop filing your weekly claims.

# If I work during a week, will my PUA benefits be affected?

If you are working reduced or part-time hours, you will be required to report the total hours and/or gross wages earned for the week. Wages are reported when earned; not when paid. Claims filed before October 10, 2020 will have weekly PUA benefit amount will be reduced by 75% of gross wages reported and you will be compensated any remaining balance. Earnings on or after October 10, 2020 will utilize the following logic:

- Scenario 1: Your weekly benefit amount is \$469. You report wages earned during filing in the amount of \$600.00. The system evaluates the earnings entered to determine if the amount is one and one-half times less the weekly benefit amount (469.00\*1.5 = 703.50), calculates earnings/reductions at \$450 (600\*75%). The week will be marked as paid with a compensable amount of \$19.00
- Scenario 2: Your weekly benefit amount is \$469. You report wages earned during filing in the amount of \$650.00. The system evaluates the earnings entered to determine if the amount is one and one-half times less the weekly benefit amount (469.00\*1.5 = 703.50), calculates earnings/reductions at \$488 (650\*75%). The week will be marked as excessive earnings with a compensable amount of \$0.00

#### Will PUA be subject to Federal Income Tax?

Yes. PUA payments are taxable and taxes will be withheld from PUA payments if you have elected to do so when filing your claim.

# Will Child Support be withdrawn from my PUA payments?

Yes, child support obligations will be deducted from PUA payments in the same way they are from regular UI benefits.

#### I have never worked before, am I eligible for PUA?

You may be eligible for if:

- You were scheduled to begin employment and do not have a job or are unable to reach the job as a direct result of COVID-19;
- Your job offer was rescinded because of COVID-19; or
- You have become the breadwinner or major supporter for a household because the head of the household has died as a direct result of COVID-19.

#### I am already receiving UI benefits; can I stop filing and start PUA instead?

No. PUA benefits are for individuals who, under normal circumstances, would not qualify for regular UI benefits. However, if you are not eligible for regular UI due to insufficient wages or you have an active UI claim with an indefinite disqualification, then you may be eligible to file for PUA. If you are filing for regular UI benefits and those benefits in addition to any eligible PEUC and SEB extension benefits exhaust, you may, at that time, become eligible for PUA.

# What if I do not have the documents to prove my income?

All claims eligible for payment of PUA are eligible for the minimum payment of \$181 per week, plus the additional \$600 for FPUC for the week ending April 4, 2020 payable to week ending July 25, 2020 and/or \$300 for FPUC for weeks beginning after December 26, 2020 to week ending September 4, 2021. To increase this amount, acceptable proof of income may be submitted at any time during the PUA period and the claim will be adjusted with an updated Notice of Monetary Determination issued and will apply to all weeks filed.