

COVID-19 IMPACT OF UNEMPLOYMENT INSURANCE (UI and PUA) ON TITLE II BENEFITS

Am I eligible for unemployment insurance?

If you are unemployed or working reduced hours due to the COVID-19 outbreak, you may be eligible for Unemployment Insurance. Wage and salaried employees may be eligible for regular Unemployment Insurance (UI). For others, Pandemic Unemployment Assistance (PUA) is available. PUA is an unemployment-like benefit specific to Covid-19. Eligible people include 1099 recipients (e.g., self-employed, independent contractors, gig workers), those seeking part-time work, and those who have not worked or earned enough to qualify for regular UI.

Title II benefits include: Social Security Disability Insurance (SSDI), Childhood Disability Benefits (CDB) and Disabled Widow's or Widower's Benefits (DWB)

How do I apply for Unemployment Insurance?

You can apply for UI or PUA at <http://www.dlt.ri.gov/ui/fileclaim2.htm> or call 401-243-9100. The Department of Labor and Training (DLT) will waive the 7-day out of work minimum if your application is due to COVID-19.

How will Unemployment Insurance affect my SSDI, CDB or DWB payment?

Unemployment Insurance will not have any impact on your Title II benefits. This includes the temporary \$600 per week increase in benefits authorized by the Coronavirus Aid, Relief, and Economic Security (CARES) Act until July 31, 2020.

How will Unemployment Insurance affect my Medicaid?

Rhode Island is temporarily prohibited from terminating Medicaid for individuals who had Medicaid when the coronavirus outbreak began or who become eligible during the emergency period.

When should I contact my local Social Security Office?

You should inform your local Social Security office when you begin receiving UI or PUA, when the extra \$600 payments stop, and when your UI or PUA ends.

What else should I know if I receive Unemployment Insurance?

- UI and PUA including the temporary \$600 per week, will affect your SNAP benefits.
- HUD will not count the temporary \$600 increase when your rent payment is calculated; however, the remaining UI or PUA will be counted.

How can I use an ABLE Account to stay within resource limits?

- If you became disabled before the age of 26, consider opening an ABLE Account. An ABLE Account allows you to save for Disability Related Expenses with no impact on your SSI, Medicaid or other benefits.
- For more information or to open an account, go to RI's ABLE at <https://savewithable.com/ri/home.html> or the National Able Alliance at <https://savewithable.com/home.html>.

To the best of our knowledge, this information is accurate as of May 1, 2020. For updates or more information, visit the IRS website at <https://www.irs.gov/coronavirus/economic-impact-payments> or the Social Security Administration website at <https://www.ssa.gov/coronavirus/>.



The Paul V. Sherlock Center on Disabilities is the Rhode Island resource for benefits counseling and work incentives information. Learn more at www.sherlockcenter.org or contact Jeanne Fay at jfay@ric.edu or 401-456-4733.