

COVID-19 IMPACT OF UNEMPLOYMENT INSURANCE (UI and PUA) ON SUPPLEMENTAL SECURITY INCOME (SSI)

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 1099 recipients (self-employed, independent contractors, gig workers, and others), Pandemic Unemployment Assistance (PUA) is available. PUA is an unemployment-like benefit specific to Covid-19.

NOTE: When you receive SSI, you are required to apply for any other benefits for which you may be eligible.

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 SSI payments?

If you are UI or PUA eligible, the federal government is adding an additional \$600 per week to the UI and PUA benefits until July 31, 2020. This will cause your SSI payment to stop during that period. After July 31, you may receive a partial SSI payment after July 31, 2020 depending on the amount of your ongoing UI or PUA benefit.

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?

- Contact your local office as soon as you start receiving UI or PUA payments to avoid overpayment.
- Contact your local office if you continue receiving SSI payments after notifying them of your UI or PUA payments.
- Contact your local office when your UI or PUA payments end so that they will restart your SSI payments.

What else should I know if I receive Unemployment Insurance?

Your SSI cannot be restarted when your UI or PUA ends if your countable resources (savings) exceed allowable limits (\$2,000 for an individual; \$3,000 for a couple).

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.