4.13.2020 B2B Call Notes

Unemployment Insurance Application Questions

Chad Spencer – Answering FAQs to start.

* We are averaging about 15k UI applications per day. This is of last week.
* Between 3:30-5:30 are the worst times to get on to try to apply. That is the busiest time.
* To date 170k people have been paid on their UI claims – 85% on time payment rate. We are striving for 100% but this rate is better than the payment rates are normally.
* Normally KY had 1 program for UI, but since the pandemic, we have created 3 new programs. Everyone that files for UI are initially sent to the original UI program. That’s why so many people have received those automatic denial letters. But the system has fixed that issue.
* Even if you normally wouldn’t qualify for UI, still apply now (barbers, hairdressers, independent contractors) all apply for this new pandemic program.
* We also have a program that will give people an additional $600 per week under the Federal Pandemic Emergency Compensation Plan.
* Also, a new program offers an additional extension of 13 week for your UI benefits.
* If your company has 50 employees and is laying off at least 15 workers, you can file a mass UI application on behalf of your employees.
* If you do a mass filing, you don’t have to request your first check. It will be automatically sent to them.
* Employer e-claim application can be requested at chad@southcentralworkforce.com
* If an employee gets a reduction in hours, they can also apply for UI benefits to help subsidize those additional hours.
* We have received word about some people using this pandemic to not go to work. It’s a very gray area and depends on how your handbook is written. You can call 502-564-2369 or email uiclaims@ky.gov to discuss your situation. Your handbook will determine if your employees have to use their vacation or PTO before claiming UI benefits. If you as an employer have a way to allow them to work from home, they have to take that option before they are given UI benefits. And the employer protest is still available if they apply on an individual basis. If they just walk off the job, they are not covered under due cause.

Frank Garabato–

* We have been processing claims at home. What we are finding is when an individual files a claim, the confirmation sheet tells them a confirmation number and tells them when to claim their first check. However, they aren’t reading the second line after that which tells them that the claim will be processed automatically. So they go into the system and “claim their benefits” on the website. Then they have to wait 24 hours before it will override them doing this. We are seeing this a lot.
* Claimants whose claims were originally invalid and opted for a debit card, they have to wait until the claim is processed before the debit card is mailed from Texas. By the time they claim their second request, their card will be there. It takes a bit to arrive.
* If a person chooses a checking or savings account, people are putting wrong info in their account or routing number. This causes the payments to kick back to Frankfort. They are trying to correct these as quickly as they can. They have received over $600k in direct deposit rejections to date. When this happens, they will change it to a Bank of America debit card instead. If their money is kicked back, don’t try to change this yourself, let benefit payment control correct this on your behalf. After you receive your debit card, you can then go in and edit the account information.
* If your UI benefits are released, it can take a couple days to get in your account. If you see it’s released on the 13th, you will receive it on the 14th or 15th. After we release it, your bank has to go get it and process that.

Q. Is there any way to get info to people who have applied for UI to help them get back into school?

A. WIOA programs help subsidize cost for people to get back in school. They just need to reach out to a workforce board case worker for info.

Q. If a person chooses to leave their job for fear of exposure and apply for UI, do they keep their job?

A. That is up to the employer and the way your handbook is written. It’s a case-by-case incident that is up to the employer. UI is for people who lose their job on no fault of their own.

Q. How does an employer who didn’t file a mass claim know which claims UI is COVID and which are chargeable to company account?

A. All UI is being paid from UI state funds right now. The second quarter will be all state-paid. Hopefully by third quarter that will change back. When an individual applies, the company is notified. The form that you receive will show the “reason why they are filing” for UI. If they put down something related to COVID, yes, then we can determine them eligible under the new programs. HR Managers would know the reason for each person, yes.

Q. What number can team members call with questions regarding wages from multiple states?

A. When an individual files for UI, some of the questions they ask you are if you are filing in KY and if you worked during 2019. When they answer the question “did you work in any state other than KY?” they will ask you the states. Then the UI division in Frankfort will work with that other state and gather those wages. When they get a letter of determination, that letter will tell them what their entitlement is, and should include wages from another state.

Q. What is considered “reasonable fear of exposure”

A. That’s a case-by-case situation and I would encourage folks to contact 502-564-2369 or uiclaims@ky.gov to rectify those situations.

Q. Is it a fair statement that the employer controls the process not the employee?

A. Yes. If a company wants to dispute a claim, by all means do so.

Q. If a person worked all of 2019, will they be eligible to apply?

A. Yes, because their eligibility is based on their earned wages from the first 4 of the last 5 quarters that they worked.

Q. Can you do a mass claim filing for less than 15 employees?

A. No. Used to be, you had to have at least 25, but the state has lowered it to 15 due to the pandemic.

Q. Will a self-insured employer claim be paid through the general account?

A. For this quarter, yes.

Q. Employees can draw UI from KY for 39 weeks, correct?

A. It’s actually 26 weeks, and if they are eligible, they can file for an extension of 13 weeks if they are determined that they need it.

Q. Is an employers holding up the process for an employee if they don’t reply to the notice 412 od 412a?

A. Yes, please respond. It does hold up the process.

Q. Is it correct the $600/wk is for a 16 week period?

A. Those funds are available through the end of June, currently. You will get your UI benefits first that you are eligible for. But the $600 will be deposited separately. Any claims after this point will be $600 per week.

Q. If someone takes a voluntary layoff, does that impact UI eligibility?

A. If an employer can provide a work from home option, then they are not eligible. Otherwise, yes.

Questions? You can contact:

chad@southcentralworkforce.com

or

franklinm.garabato@ky.gov