

COVID-19 AND UNEMPLOYMENT: QUESTIONS ANSWERED

The State Chamber of Oklahoma asked several unemployment questions to Robin Roberson, Executive Director of the Oklahoma Employment Security Commission (OESC). Here's what she said:

Question 1: Does an employee have to be terminated in order to receive unemployment benefits, or can they qualify with just a reduction in hours?

Short Answer: An employee does not have to be terminated. If an employee's hours were reduced to less than 32 per week, they can file for benefits.

Explanation: The individual must report hours and earnings for the week in which the work was performed. If an individual reports 32 hours or more, they will not be eligible because they would be considered employed full-time.

- If an individual reports less than 32 hours, OESC then looks at the wages. Gross wages must be reported each week. When wages are reported, the first \$100 is disregarded and a dollar-for-dollar reduction is made for any amount over \$100.
- The actual unemployment insurance payment amount is based on the individual's weekly benefit amount on unemployment insurance and the earnings reported. This is generally determined when the claim is filed. Although in certain instances, we have to request wages, and it may take 2-3 weeks to get those wages from out-of-state, federal or military employment.
- When the claim is filed, the individual will list "lack of work" as the reason for separation, and a notice will be sent to you with that reason for separation.
- As long as no other issues are present on the claim, it will enter pay status when the individual files for the first week. This is because the governor has temporarily waived the waiting period. Down the line, when the waiting period comes back, pay status does not begin until the second week of benefits.

Question 2: How many weeks of unemployment are available?

Short answer: 39 weeks.

Explanation: Oklahoma provides for 26 weeks of unemployment. The new federal CARES Act that took effect on March 30 provides for an additional 13 weeks of unemployment for a total of 39 weeks.

Question 3: What are the requirements for searching for work in order to receive unemployment benefits during the current COVID-19 crisis?

Short answer: There is no search requirement for the first 26 weeks. For the remaining 13 weeks, a claimant must be searching for employment.

Explanation: Under normal circumstances, an applicant must submit a certain number of applications or put in a certain number of hours at the work center. This has changed as a result of the COVID-19 pandemic.

- OESC has waived the work search requirements for Oklahoma claimants (OESC did not want people out in public and having to search for employment at a time when the public is being asked to implement social distancing).
- So, for the first 26 weeks of unemployment, the work search requirements are waived.
- In the last 13 weeks, claimants must be searching for work pursuant to the provisions of the federal CARES Act.

Question 4: Are independent contractors (self-employed, those working in a “gig” profession) eligible for unemployment?

Short answer: Not usually, but due to the COVID-19 pandemic, benefits have been extended to the self-employed.

Explanation: Typically, there is less than 1 percent of independent contractors that qualify for unemployment (usually those that have taken out unemployment insurance policies). However, the new CARES Act does allow for benefits to be extended to independent contractors.

- OESC cannot implement these unemployment benefits until guidance is handed down from the U.S. Department of Labor on how states are supposed to administer the benefits.
- Independent contractors will have to provide alternate forms of documentation than what a typical claimant would.
- If an independent contractor applies for unemployment benefits right now, they will receive a denial message right away. Those individuals can either appeal the decision or wait until OESC has implemented the guidance from the U.S. Department of Labor and updated its system to allow for the processing of these claims. OESC is hoping this will be mid to late April.
- It is important to note that OESC will backdate all claims from independent contractors to March 30, the date the CARES Act went into effect.

Question 5: What additional benefits have been provided by the federal government?

An additional 13 weeks of unemployment, extending unemployment benefits to independent contractors and providing an additional \$600 in weekly benefits to claimants.

Question 6: How does an individual apply for unemployment benefits?

OESC is encouraging claimants with internet access to apply for benefits through their website: ok.gov/oesc. Applying online will ensure timely filing of claims.

Claimants without internet access or those needing translation services can apply over the phone at **800-555-1554**. Please note that hold times are running between four and eight hours due to the unprecedented number of claims. OESC is working to obtain additional staff to assist claimants over the phone.

Question 7: How has COVID-19 impacted Oklahoma’s unemployment numbers?

Oklahoma typically has around 1,550 claims in a week. Unofficially, Oklahoma processed 45,000 claims in the past week. This has placed a strain on the resources of OESC, but the agency is working diligently to increase staffing to assist in the timely processing of claims.

Question 8: How do I find a job after the COVID-19 pandemic is over?

Check out OESC’s job match site: okjobmatch.com. OESC hopes to be able to offer additional training opportunities. More information on this to follow.

