



**Special Communication to City of Burlington
Emergency Operations Center and Mayor
Regarding COVID-19**



To: Luke McGowan and Darren Springer

From: David White of City Analytics Team and Gillian Nanton of RRC

RE: Recommended Improvements to the Unemployment Insurance Claims Process

Date: April 2, 2020, 2:30pm

Updated: 4/2/20, 6:00pm

Key Challenges:

- Recent changes to the Unemployment Insurance program at the federal and state levels have made sudden and significant changes in **who** is eligible to receive benefits, **how much** they can receive, for **how long**, and the necessary **reporting requirements**.
- ~10 million Americans have filed for unemployment in the last 2 weeks – the largest ever. 40,000 claims filed in VT in the past few weeks – as much as in an entire year.
- Despite **herculean** efforts by the VT Dept. of Labor (DOL) to adapt to these changes and respond to an avalanche of new claims, there remain several challenges for those seeking to file a claim and receive benefits:
 - DOL's systems – both online and over the phone – remain overwhelmed making it very difficult to get through and get basic questions answered quickly
 - DOL's processes and materials do not reflect the current (albeit temporary) eligibility standards related to COVID-19 which makes them confusing and unnecessarily cumbersome to those applying (and perhaps for those trying to process the claim as well)
 - DOL's processes are mixed among online, phone and paper-based systems – filing is electronic, but response is often via mail
 - DOL's materials are confusing because they intermingle older UI claim information with those that may be COVID-19-related making it hard to distinguish which to follow when
 - There are multiple phone lines (e.g. 877-214-3330, 877-214-3332, 888-807-7072) and webpages presented that adds to this confusion
 - While a claim becomes effective at the time it is filed, there can be unnecessary delays to actually receiving a benefit because of confusion and/or overwhelmed systems and processes.
 - It is uncertain if the one-week waiting period is in effect or been waived as it has in many other states.

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Initial Recommendations:

- Add additional staff and resources to be able to respond to questions and file claims as quickly as a possible and eliminate unnecessary delays (**something that the RRC could do as well**)
- Eliminate the one week waiting period to receive unemployment insurance – see Washington and many others
- Create step-by-step fact sheets and collapsible FAQ's for eligibility and filing a claim written at a 4th-grade reading level and available in multiple languages – see Oregon, New York, Michigan Wisconsin, and Massachusetts (**something that the RRC could do as well**)
- Stagger the filing of new claim applications alphabetically (e.g. A-F file on Monday, G-N file on Tuesday, O-Z file on Wednesday) with assurance to backdate the claim to the date of unemployment – see Colorado, New York and Michigan
- Establish a **single** online portal for all information related to receiving and filing for COVID-19 related benefits, and unpublish those pages on the website that are not currently relevant – see [Oregon](#), [Michigan](#) and [Massachusetts](#) (**something that the RRC could do as well**)
- Establish a **single** claimant assistance hotline for all information related to receiving and filing for COVID-19 related benefits
- Create a “COVID-19 Addendum” to the [Vermont Claimant Handbook](#)
- Revise the Initial Claim Application to eliminate questions that are no longer pertinent and add those that are newly applicable such as:
 - Have you been Temporarily Laid-Off:
 - Because your employer has ceased operations for a COVID-19 related reason
 - As a direct result of an order issued by the Governor or President
 - Are you sick or caring for a sick family member due to COVID-19 exposure?
 - Are you caring for a child, elderly parent or another household member who's typical care-facility is closed due to COVID-19?
 - Are you following the guidance of a medical health professional or public health official to self-isolate or quarantine due to COVID-19 exposure?
 - Are you temporarily laid-off or have your work hours reduced?
- Revise the Weekly Claim Certification to eliminate questions that are no longer pertinent and add those that are newly applicable such as:
 - Were you able to work and available for work?
 - Did you refuse an offer of work or a referral to a job?
 - ~~Did you quit a job?~~
 - ~~Were you fired from a job?~~
 - ~~Did you receive a back pay award or settlement?~~
 - ~~Did you receive Workers' Compensation, Vacation pay, or Wages in Lieu of Notice?~~
 - ~~Did you look for work as directed?~~
 - Did you perform any work or earn any wages?
 - Are you sick or caring for a sick family member due to COVID-19 exposure?
 - Are you caring for a child, elderly parent or another household member who's typical care-facility is closed due to COVID-19?

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- Are you following the guidance of a medical health professional or public health official to self-isolate or quarantine due to COVID-19 exposure?
- Are you temporarily laid-off or have your work hours reduced?

Other Challenges Identified:

- Workers earning \$53,000 or less stand to make **more** receiving unemployment than staying in their current jobs creating a conundrum for both employers and workers. Among other things, this could have significant implications for essential businesses (like grocery stores and delivery services) looking to hire but can't pay a wage that competes with the new UI benefits (~\$27.83/hr). Additional \$600 in benefit is available through the end of July, and eligibility to receive COVID-19 related UI benefits is extended to the week of Dec 20.
- Only immigrants who can show that they're authorized to work in the US can file for unemployment, including green card and temporary visa holders. Others, ([estimated](#) at ~1% of the state's population of ~6,240) even though they may pay taxes and work in essential businesses are not eligible for UI or the new direct payment benefit.
- Self-employed and independent contractors ([estimated](#) at ~30% of the VT workforce) are being asked to wait until further guidance become available adding to a delay in receiving benefits. This could mean they don't receive any benefit for another 3-4 weeks.

Summary of Background Research:

- **Recent Unemployment Insurance Expansion** ([VT Dept of Labor](#))
 - What:
 - Additional \$600 in weekly benefits
 - UI typically pays a max benefit of \$513/wk in VT
 - Additional UI benefit adds \$600/wk for a total of ~\$1,113/wk or ~97% of full average salary
 - Who:
 - Eligibility expanded to include:
 - Part-time workers
 - Workers who are:
 - Sick or caring for a sick family member
 - At an unreasonable risk of exposure at their place of employment
 - Caring for a child, elderly parent or another household member who's typical care-facility is closed due to COVID-19
 - Under self or mandatory quarantine
 - Newly hired workers with no earning history
 - Workers who have exhausted previous UI benefits
 - Gig workers, freelancers and independent contractors
 - Able and Available Determinations, and Work Search Requirement waived
 - Bill would **not** include:
 - Workers who are able to work from home

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- those receiving paid sick leave or paid family leave
- New entrants to the work force who cannot find jobs
- How long:
 - extension of 13 weeks beyond current 26 week benefit limit for a total of 39 weeks. Starting week of March 29, extended to week of Dec 20 (vs Sept 20 typically)
 - Additional \$600 payment would last for up to four months, covering weeks of unemployment ending July 31.
 - Expanded coverage is available to workers newly eligible for unemployment benefits for weeks starting on Jan. 27, 2020 and through Dec. 31, 2020.
- When:
 - States incentivized to waive one-week waiting period (has VT?)
 - Timing of delivery of benefits will be variable based on claim workload which has been a big challenge

Other Sources:

- [State Workforce Agencies Respond to Coronavirus \(COVID-19\)](#) - NASWA
- [New York Guidance for Self-Employed Individuals](#)
- [Paid more to stay home? Legislation leads to unintended consequences](#) – VT Digger
- [Details start to emerge on unemployment insurance, other relief payments](#) – VT Digger
- [National Immigration Law Center \(NILC\) Statement Regarding \\$2 Trillion COVID-19 Package](#) - NILC
- [The missing piece in the coronavirus stimulus bill: Relief for immigrants](#) - Vox
- [Unemployment benefits available to independent contractors, gig workers in wake of COVID-19](#) - Michigan Public Radio

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