

COVID-19 and Unemployment Insurance

Who should file an Unemployment Insurance (UI) claim? If you have been laid off due to COVID-19, you should file a claim. Unemployment benefits have been expanded to include groups that are not typically covered by UI. Those groups are 1) self-employed 2) independent contractors 3) freelance workers 4) childcare workers employed by religious affiliated organizations and non-profits. It also includes those leaving employment due to COVID-19 which includes 1) reasonable risk of exposure (self-quarantine) 2) caring for a family member affected by COVID-19. If you have worked part-time over the past year, under the CARES Act, you will now be eligible.

<i>To apply for UI, you will need:</i>	<i>The Business Information you will need:</i>
<ul style="list-style-type: none"> • Social Security Number (SSN) 	<ul style="list-style-type: none"> • Name of Business
<ul style="list-style-type: none"> • Date of Birth 	<ul style="list-style-type: none"> • Mailing Address
<ul style="list-style-type: none"> • Mailing Address 	<ul style="list-style-type: none"> • Phone Number
<ul style="list-style-type: none"> • Business Information for the past 18 months 	<ul style="list-style-type: none"> • Dates of Employment
<ul style="list-style-type: none"> • Phone Number 	<ul style="list-style-type: none"> • Reason you are no longer working
<ul style="list-style-type: none"> • Valid E-Mail Address 	<i>You will need this information for any/all employers you have worked for in the last 18 months.</i>

Now that you have everything you need, here's how to apply:

- Apply online at kcc.ky.gov
- Apply by phone by calling 502-875-0442
- For questions call 270-686-2502 or 502-564-2900
- Please be patient and persistent. Someone will assist as soon as possible.

When to apply (specific days by last name):

Sunday	A-D	Monday – Friday	6:00 a.m. – 6:00 p.m.
Monday	E-H	Sunday	9:00 a.m. – 8:00 p.m.
Tuesday	I-L	- ALL times are CENTRAL TIME-	
Wednesday	M-P		
Thursday	Q-U		
Friday	V-Z and those who missed their day		
Saturday	You cannot file a claim or request bi-weekly benefit payments		

Please note: COVID-19 is not considered a natural disaster. This may be helpful to know when filing.

What if you try to create an account and it says your information already exists? If you attempt to register as a “New User” and you get an error indicating your SSN already exists, you need to click “cancel”. From the log in screen, click “forgot pin”. When prompted, enter your SSN and any variation of your name you may have used since 2003 (maiden, former married, shortened name, etc.). Note: if you have a suffix, such as Jr., Sr., etc., those fields are spacing and punctuation sensitive. Try using no spacing. If you still cannot access the system, contact the Kentucky Career Center – Green River at 270-686-2502 or UI Assistance line at 502-564-2900, option 5 then option 6 or email UIassistance@ky.gov.

What if you have exhausted a claim and are not eligible to file a new one? The recently approved federal CARES Act has extended the number of weeks from 26 to 39. Individuals whose Unemployment eligibility on or after January 27, 2020 are eligible to apply for the 13-week extension. You should receive an e-mail notification from the Office of Unemployment Insurance with instructions on how to proceed with a claim.

How do I access my UI Account Summary? Visit <https://uiclaims.des.ky.gov/ebenefit/eben.htm>. Read the information and select “I agree”. Enter your SSN and PIN. Scroll down to My Account section and click

Account Summary. The information included in the summary includes 1) status of claim 2) weekly benefit amount 3) maximum benefit amount 4) balance remaining on your claim 5) current payment method selection 6) last week claimed 7) next benefit request date 8) any overpayment balances 9) record of payment history and 10) information on the next steps if your identity verification failed.

How much can you expect as your weekly benefit amount? You may estimate your weekly benefit amount by visiting the [Unemployment Benefits Calculator](#) and enter your earnings into the appropriate quarter. After 24 hours of submitting your claim, you can go to your Account Summary page and it will display your weekly benefit amount. Note: If you have wages from out-of-state or for employment with the federal government, those may not be reflected immediately. Effective March 29, 2020, all weekly benefits will increase by \$600. You will receive a payment in the amount of your weekly benefit and another payment in the amount of \$600. Benefits are only direct deposit or debit card (provided by the State of Kentucky).

When will you receive your first payment, if you are eligible? Under normal circumstances, the first week of an UI claim does not receive payment. This has been waived if you were laid off due to COVID-19. This does not mean that you will receive benefits immediately. Kentucky pays unemployment benefits every two (2) weeks. You do not have to request your first payment as it will be paid automatically.

What is the Unemployment Process?

Day 1	Complete initial application as described above
Day 2	Office of Unemployment Insurance will determine if you have a valid claim
Day 3 – 12	You will receive a letter that states the amount of your payment
Day 13	If there are NO disqualifying factors, your payment will be generated by either direct deposit or a debit card will be issued to you within 2 – 5 days.
Day 28	If you are still unemployed, you can request your 2 nd benefit payment online at kcc.ky.gov or by calling 877-369-5984. For the specific date you should request your next payment you can view your UI Account Summary.

What if your employer institutes an alternate work schedule such as you work one week, you are laid off the next, you work one week, you are laid off the next week and so on? You should file a claim each week that you are laid off, unless your employer files through E-Claims. Check with your employer!

What should I do if I am laid off and lose health insurance? Check with your employer to determine if they will continue to provide you with health insurance. If not, you can apply for Medicaid in the following ways:

- Call Kentucky Healthcare Customer Service at 855-459-6328
- Contact an application assister through the Kentucky Health Benefit Exchange at <https://healthbenefitexchange.ky.gov/Pages/index.aspx>
- Visit the Benefind at <https://benefind.ky.gov/> or call the Department of Community Based Services call center at 855-306-8959.

What if my family and I have a food insecurity during this time? You should apply for SNAP (food stamps). Visit <https://benefind.ky.gov/> or call 855-306-8959. If you think you may be eligible for WIC, Kentucky Special Supplemental Nutrition Program for Women, Infants and Children, you can check your eligibility at www.benefits.gov/benefit for the WIC screening tool or you can contact your local health department.

Daviess County	270-686-7744	Ohio County	270-298-3663
Hancock County	270-927-8803	Union County	270-389-1230
Henderson County	270-826-3951	Webster County	270-639-5024
McLean County	270-273-3062		