



■ Unemployment Compensation under the CARES Act

The Coronavirus Aid, Relief, and Economic Security (CARES) Act substantially strengthens unemployment benefits and extends eligibility in response to COVID-19. These measures will make a critical difference for workers who lose their jobs or are not able to work due to COVID-19, in particular workers who would not ordinarily be eligible for unemployment benefits. Significant changes to unemployment compensation under the CARES Act include an additional \$600 per week in benefits, an additional 13 weeks of benefits, coverage for self-employed workers, gig workers, and others, and the elimination of the one-week waiting period to receive benefits.

FILING FOR UNEMPLOYMENT BENEFITS



The Illinois Department of Employment Security (IDES) is currently only accepting applications for unemployment benefits online and by phone. COVID-19 is causing very high volumes of unemployment claims, so applicants are being asked to file claims on alternating days based on last name. More information can be found at:

<https://www2.illinois.gov/ides/individuals/UnemploymentInsurance/Pages/default.aspx>

ADDITIONAL \$600 PER WEEK



The CARES Act's Pandemic Unemployment Compensation offers an additional \$600 per week above whatever benefits an individual would normally receive from their state's unemployment insurance. This additional benefit does not count against Medicaid or CHIP eligibility, but may affect other benefits (see below). The additional payments will be in effect through July 31, 2020.

ADDITIONAL 13 WEEKS OF BENEFITS



The CARES Act extends the time that someone can receive unemployment benefits by an additional 13 weeks beyond what is currently offered in their state. Most states, including Illinois, ordinarily offer up to 26 weeks of unemployment benefits, so under the CARES Act people receiving unemployment benefits will receive up to 39 total weeks of benefits. Recipients will be paid \$600 per week for the additional 13 weeks.

COVERAGE FOR MANY WORKERS WHO ARE OTHERWISE INELIGIBLE



The CARES Act extends unemployment benefits to many workers who lose their jobs or are unable to work due to COVID-19, but who would not otherwise be eligible for benefits, such as independent contractors, people who are self employed, gig workers, part-time workers, and workers whose recent work history is too limited to otherwise qualify for benefits. These workers will be eligible for compensation if they are unable to work for a range of reasons related to COVID-19, such as a positive diagnosis for themselves or a family member, an order to self-quarantine, or an inability to get to work due to COVID-19.

WHO IS LEFT OUT?

Although the CARES Act meaningfully extends unemployment benefits for many vulnerable workers, there are many people who will not benefit. These include:

- Undocumented workers.
- Chronically unemployed individuals with no prior work history.
- Workers whose earnings come from the informal economy, or those whose employers do not report their compensation.

HOW DOES THIS AFFECT OTHER BENEFITS?

The additional \$600 per week offered under the CARES Act will not affect Medicaid or CHIP benefits, but there is not language in the Act about disregarding that income for the purposes of SNAP, TANF, or other basic supports. Unless further guidance from the Department of Labor states otherwise, recipients of these supports should be aware of potential loss of benefits as a result of claiming unemployment compensation.