

Unemployment Explained

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To reduce the spread of COVID-19, many businesses are temporarily closed or have been forced to lay off workers. If you have been affected by reduced work hours, furlough, or layoff, you may be eligible for unemployment benefits. Here are some of the commonly asked questions and answers to help you understand the unemployment benefits and process.

Am I eligible for unemployment benefits?

The State of Hawaii Unemployment Insurance Office will determine eligibility. Generally, if you are still considered employed, but there are no hours or reduced hours because there is little or no work to do or if you have been laid off and are no longer an employee, you may be eligible for unemployment benefits. Factors for eligibility include:

- You are unemployed or earning less than the weekly unemployment benefits amount
- You are physically able to work
- You are actively seeking work
- You are not an illegal alien
- You are registered to work at Hire Net Hawaii

Will I receive partial or full unemployment benefits?

The State of Hawaii Unemployment Insurance Office will determine which benefits and the amount you will receive. Generally, if you are still considered employed, but there are no hours or reduced hours because there is little or no work to do, you will likely be eligible for partial unemployment benefits. If you have been laid off and are no longer an employee, you may be eligible for full unemployment benefits. Each case is unique.

How much will I receive?

The 2020 weekly benefit amount for partial unemployment claims ranges between \$5.00 – \$648.00. The specific benefit amount you will receive will depend on your previous employment and salary history for the past 18 months, any current income you are still earning, and any other benefits you still receive.

How do I apply?

For both public safety and increased efficiency, the [State of Hawaii Unemployment Insurance Office](#) is requiring all employees to submit their unemployment application online here: <http://uiclaims.hawaii.gov/>.

For step-by-step guidance, you can also watch this video:

<https://info.proservice.com/applying-for-unemployment-recorded-webinar>

What if I don't have computer access?

The State has set up a call center with two numbers to assist people who need to file for unemployment. The labor department is currently working on improving their current online claims filing process and does not allow walk-in and in-person requests.

- To get assistance with a password reset: 808-762-5751
- To set up an appointment for over-the-phone applications: 808-762-5752

What if the website is freezing or not working?

The State Unemployment Office and website are experiencing high volume of users attempting to file claims in the wake of the COVID-19 global pandemic. Therefore your response time may be delayed, you may receive error messages and / or dropped connections. The state apologizes for any inconvenience and encourages you to try again later.

Can my employer or ProService submit my application for me?

No, the State is very strict and each employee must submit and change his or her own application for unemployment.

What information do I need in order to apply?

You will need to have your name, social security number, valid email address, and employment history for the past 18 months, including names and addresses of your employers. You will also need to have your bank account information including bank name, routing number, account type, and account number. Unemployment payments in Hawaii are made via direct deposit.

Make sure you write down your username, password, and the answers you provide to the security questions in case you need this information in the future.

What happens after I register on the website?

You will receive an email with your temporary password. You must go back to the site to finish the registration process by setting up your permanent password. Once you have registered with a permanent password and completed the security questions, you will be able to submit your application (or claim) for unemployment benefits.

Then what happens after I submit my application?

Make sure you also submit your resume as directed (see below). Once you submit your application and complete the resume submission, the State will contact your various employers and/or ProService to verify the information you provided in the claim. If there is missing information the State needs from you, the State will contact you directly. If your application is approved, the State will make the determination on the benefit amount. You can login to the unemployment website at <http://uiclaims.hawaii.gov/> to check the status of your claims.

How do I register my resume to be eligible for my unemployment benefits?

You must be registered for work within seven calendar days after applying for unemployment benefits by posting your resume online in Hire Net Hawaii at <http://www.hirenethawaii.com/>, the internet based job matching system used by the Workforce Development Division. If you are a member of a labor union with a hiring hall, you must submit Verification of Registration for Work (UC-226) from your union to verify you are in good standing and referable to work through your union. If you cannot be referred by your union, you must register for work in Hire Net Hawaii.

Do I need to re-apply each week?

You must file a continued claim for each week that you wish to receive benefits and the continued claim must be filed on time.

Why haven't I received my check?

Claims may take up to three weeks to be paid, particularly considering the increased demand for Unemployment Insurance offices nationwide. If your payment is delayed, you will still be paid beginning with the effective date of your eligibility, as long as you submitted your application on time. If you submit your application late, there is no back-pay.

Will taxes be deducted from my unemployment compensation?

Taxes on Unemployment Insurance benefits are not automatically withheld, but they are taxable. You must request withholding at the time of registration.

What about my health insurance?

You may still have access to your regular health insurance plan. Check with your employer to confirm if you can keep your existing plan.

If not, you may be eligible for COBRA or you may need to acquire health care insurance on your own. COBRA is the Consolidated Omnibus Budget Reconciliation Act and includes the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances. If you are eligible for continued health coverage, you will receive this information in your Benefits term notice. Continued coverage under COBRA is not guaranteed and is not free of charge.

Unemployment recipients, or even those who are without work and do not have access to unemployment (like 1099 contractors), may apply for health insurance via [HealthCare.gov](https://www.healthcare.gov) and receive a subsidy to offset their costs. Coverage can be as little as \$1 per month with the subsidies.

What happens if I lose my health insurance coverage?

Within 60 days of the loss of your health care coverage, if you have not returned to work or found alternative employment, you should apply for health coverage through [HealthCare.gov](https://www.healthcare.gov). It is preferable to do this at least 5 days before your current coverage ends. There is no waiting period for pre-existing health conditions and applicants cannot be declined if they apply within 60 days of their loss of coverage.

If I received a severance payout, can I still apply for unemployment benefits?

Yes, employees receiving severance may still apply for unemployment insurance. You may need to provide the severance information when you apply for unemployment benefits.

Why was my claim denied?

The State makes the final determination for qualified claims. Common reasons for disqualification include:

- You voluntarily quit your job without good cause.
- You were discharged for misconduct connected with your work.
- You refused a referral or an offer of suitable work without good cause.
- You are unemployed because of a work stoppage at your establishment due to a labor dispute.
- You are receiving or seeking other unemployment insurance benefits.
- You committed fraud to collect unemployment insurance benefits.

What about the new Families First Coronavirus Response Act (FFCRA)? Can I get unemployment benefits through that?

No, the FFCRA is a new federal law that goes into effect on April 1, 2020. The FFCRA provides emergency sick leave and child care leave, related to COVID-19 and is not a form of unemployment insurance.

Does the new CARES law give me the right to more money with unemployment?

It might. The Coronavirus Aid, Relief, and Economic Security Act (CARES) was signed into law on March 27, 2020. If you meet eligibility requirements, you may be entitled to an additional \$600 per week for up to four weeks. The CARES Act unemployment benefits will extend for the time period during which the individual remains unemployed for a COVID-19 related reason up to 39 weeks. The State unemployment will make the determination of whether you are eligible for these additional benefits in your specific situation.