

## **June 2021 Update: Unemployment Insurance during COVID-19**

In March 2021, Congress passed the American Rescue Plan. This new law expands and increases unemployment insurance (UI) to help workers stay afloat while the COVID-19 pandemic continues. In May 2021, Rhode Island updated state UI policy to help Rhode Islanders transition back to the workforce.

Below are **7 pieces of essential information** to know about accessing UI in RI since these new changes.

### **1) Pandemic Unemployment Assistance (PUA) has been extended through September 2021\*.**

PUA is available until September 6, 2021 for those out of work due to COVID-19 and who do not regularly qualify for UI. This includes:

- Self-employed individuals, freelancers, gig workers, and independent contractors
- Part-time workers
- Those with a work history that is too short to qualify for state unemployment insurance
- Those who otherwise do not qualify for state UI benefits

In addition, **PUA claimants are now eligible for up to 79 weeks of benefits**. The additional weeks will be added to your claim automatically- there is no need to reapply. For individuals who previously exhausted their weeks of PUA, they will now be able to collect benefits again beginning 3/21/21.

### **2) Additional weeks have been added for those collecting state Unemployment Insurance (UI) through September 2021\*.**

Those who qualify for state UI can now receive up to **53 weeks of additional benefits** through September 6, 2021 if they exhaust their regular benefits before then.

### **3) \$300 per week boost for everyone receiving state UI/PUA.**

Everyone collecting UI/PUA benefits will automatically receive an extra \$300 per week through September 6, 2021 on top of their regular benefit rate. No action is required by claimants to receive this boost.

This boost, and all UI/PUA payments, are taxable. So please note the amount deposited will be less than \$300 if you opt to have taxes withheld.

***\*Please note that though these programs do not expire until 9/6/21, you may exhaust your individual benefits before this date, depending on how many weeks you have already used.***

#### 4) Medicaid, Rite Care, and Child Care Assistance will not be lost when collecting UI/PUA benefits.

UI/PUA benefits, including the \$300 boost, will not count towards eligibility for Medicaid, Rite Care, and Child Care Assistance.

#### 5) The first \$10,200 of UI/PUA benefits will be exempt from taxes.

The first \$10,200 of income from UI/PUA benefits is now tax-free for individual taxpayers with an income below \$150,000 per year for the 2020 tax year.

#### 6) DLT has brought back the requirement that people receiving unemployment benefits need to look for work.

This requirement was temporarily waived at the beginning of the pandemic. You do not need to submit your work searches to DLT on a weekly basis, but beginning My 23, 2021 you need to keep a record in case you are audited. DLT provides work search activity logs that you can use to keep track of your work search, find them here: [Regular UI work log](#) and [PUA work log](#) (for individuals who are self-employed or gig workers).

#### 7) You can now earn more working part-time and still be eligible for UI benefits (regular UI or PUA).

You can work part-time and earn up to 150% of your unemployment benefit (before the \$300 boost) and collect UI benefits. The amount of your UI benefit depends on how much you earn. If you earn less than 50% of your UI benefit, there is no deduction to your UI check. Earnings above 50% are deducted from your UI check.

For example, if your current weekly benefit amount is \$100 and you begin working part-time, you can earn up to \$149 per week (previously the limit was \$100). If you earn less than \$50, you receive your full UI check. If you earn above \$50, your UI check is reduced by the amount of your earnings. You still get the \$300 boost.

To see how much your earnings and UI benefits will be, visit: [dlt.ri.gov/ui/calculator/](https://dlt.ri.gov/ui/calculator/)

#### *Need more UI resources or information?*

- **Apply** for UI/PUA through the Department of Labor and Training (DLT): [dlt.ri.gov/covid19/](https://dlt.ri.gov/covid19/)
- **Check** DLT's website and twitter for updates and more information at [dlt.ri.gov/covid19/updates/](https://dlt.ri.gov/covid19/updates/) and on [twitter.com/RI\\_DLT](https://twitter.com/RI_DLT).
- For issues regarding your individual claim, **contact** the UI Call Center at (401) 415-6772.